



## Unique Approach to Retirement Plans

BPAS simplifies the complicated nature of retirement plans. We offer a full range of services to meet the challenges and complexities of your clients' retirement needs. Our one-stop-shop approach reduces time and eliminates the frustration of dealing with multiple providers. These services, combined with our conflict-free, open-architecture platform, provide the support, versatility, and experience you can depend on.

**One Company. One Call.**



### Efficiency

***Our partners report a large reduction of time spent on plans with BPAS!***

BPAS delivers a fully-bundled and efficient service model that includes:

- Superior recordkeeping services
- Expert consulting, administration, and compliance services
- Custody and clearing services

Our time-saving processes include:

- Loan adjudication and distributions
- Automatic enrollment and escalation tracking
- 3(16) Administrative Services
- Eligibility tracking
- Unique MyPlanLoan feature
- Automatic cash-out of small balances to BPAS IRAs

***"BPAS has reduced the time our HR team spends on our plan by more than 40% compared to our previous recordkeeper. We won't ever go back to the old way."***

R. Desmond - Client HR Director



### The BPAS Experience

***94% of BPAS clients confirm they are very satisfied with BPAS!***

We are fully committed to providing longterm, industry-leading service to our partners and participants. You'll see the difference right from the start:

- During the implementation/conversion process, you'll work with an expert Implementation Specialist.
- Each BPAS financial partner is assigned a dedicated Relationship Manager (RM) who is your go-to for all ongoing questions.
- Each Plan Sponsor has unfiltered access to a dedicated Plan Consultant who is trained to deal with routine, as well as complex, plan issues.

***"They are exceptional professionals, they know their stuff, are very responsive, and provide A+ service."***

C. Matthews - Advisor



### Stability

***Clients and partners have depended on our superior recordkeeping and administrative services for nearly 50 years.***

- BPAS has been an integral and valued subsidiary of Community Bank Systems, Inc. (CBSI) since 1996.
- The long-standing tenure of our specialists ensures consistent, knowledgeable service.
- We pride ourselves on developing and maintaining stable, longterm relationships with our partners.

BPAS is here for the long haul. Let's grow together!

**NAPA Advisors placed BPAS in the Top 5 Recordkeepers in 18 categories across all markets, micro to mega!**



***BPAS is big enough to serve you, but small enough to know you!***

**Ready to learn more? Let's talk.**



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