



More Service. Less Work.

The list of reporting and regulatory requirements for managing a qualified retirement plan is complicated and seems to get longer each year. At BPAS, we can help. In addition to our suite of premier administrative services, BPAS offers Participant Mailing Services and 3(16) Administrative Services designed to dramatically reduce the Plan Sponsor's workload and assist with plan compliance. Choose our premier service package or add features to design a solution that fits your needs.

Service	Service Menu		
	Premier	+ Ongoing Mailing ¹	+ 3(16) Services ²
Complete Plan Consulting Services	●	●	●
Standard Compliance Review & Testing	●	●	●
Form 5500 Preparation	●	●	●
Year-End Allocation Calculations	●	●	●
Eligibility Calculations	●	●	●
Real-Time Vesting Updates	●	●	●
Loan Administration & Adjudication	●	●	●
Distribution Administration & Adjudication (Including Hardship Distributions)	●	●	●
Required Minimum Distribution (RMD) Administration	●	●	●
Online Enrollment & Automatic Enrollment Support	●	●	●
Edit Checks on Census Files	●	●	●
Monitoring for Late Deposits	●	●	●
Audit Support	●	●	●
Compliance Resolution Support ³	●	●	●
Quarterly Participant Statement Preparation & Delivery	●	●	●
404(c) Compliance Support	●	●	●
Prepare Required Notices for Plan Sponsors	●	●	●
Mail Required Notices: QDIA, Auto Enrollment, Fee & Fund Change Notices, & more		●	●
Newly Eligible Employee Support: BPAS provides required notices & SPDs to newly-eligible participants		●	●
Form 5500: Signing & Filing			●
Enhanced Compliance Review: An added layer of review to assist you with keeping your plan in compliance			●
Qualification of Domestic Relations Orders (automatic, at no cost)			●

1 - Fee for ongoing Mailing Service is \$8 per participant, annually. BPAS can also provide mailing service on an ad hoc basis. Mailing fees are outlined in the BPAS Policy for Mailing Services.

2 - Fee for 3(16) services is outlined on client fee page and in proposal, as an optional service elected by the plan sponsor. By asking BPAS to perform 3(16) Fiduciary Services, the plan sponsor acknowledges that BPAS will be delegated the fiduciary authority to serve as a limited 3(16) fiduciary under ERISA, to assist with a range of ministerial tasks and consulting with the client on relevant issues. However, the plan sponsor remains the legal Plan Administrator at all times, with full authority and responsibility that attach to a qualified retirement plan, including plan operation and compliance-related matters. Full online enrollment is required if BPAS provides 3(16) services to the plan.

3 - Additional hourly charges may apply.

Ready to learn more? Let's talk.



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SERVICES: Workplace Retirement Plans | Actuarial & Pension | Health Benefit Consulting | IRA | VEBA/115 Trusts | Health & Welfare Plans
Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust

SUBSIDIARIES: BPAS Trust Company of Puerto Rico | Global Trust Company | Hand Benefits & Trust | NRS Trust Product Administration

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