





The Perfect Balance


Actuarial & Pension Services


BPAS actuaries and advisors have been helping clients with employee benefit consulting solutions since 1973. Our extensive team of credentialed actuaries and consultants serve pension plans of all sizes, along with retiree health valuations in the private and governmental sectors. With BPAS, you'll have a dedicated team of benefit consultants overseeing every facet of your pension plan relationship from implementation through years of ongoing service.


 **Valuation Services** — Single-employer, multiple-employer, and multiemployer plans for public, private, and church plans; plan audit standards; and financial accounting standards (ASC, GASB, SAP).

 **Compliance Services** — DOL/IRS Form 5500 preparation and PBGC filings, coverage and non-discrimination testing.


 **Tax & Legal Consulting** — Help with understanding pension regulations; and plan document preparation, amendments, and restatements for review by your attorneys.


 **Employer Liability Consulting** — Multiemployer plan participation issues, withdrawal liability estimates/reviews, and plan solvency analysis.


 **Forecasting** — Modeling the impact on pension-plan assets and liabilities under different scenarios on a deterministic or stochastic basis along with development of plan funding strategy.


 **Custom Discount Rate Determination** — Personalized discount rate methodology typically 50 to 100 basis points better than the discount rate generated by the traditional FTSE Pension Liability Index method for lower balance sheet liabilities.

 **De-Risking/Plan Termination** — Pension risk transfer including design and administration of lump-sum offerings, annuity purchases, and plan terminations.

 **Plan Design Consulting** — Qualified and Non-Qualified Plans, hybrid plan designs such as WRAP and Variable Annuity, and qualified SERPs.

 **Employee Communications** — Maximize employee understanding of the plan and proposed changes with a customized communication strategy using employee meetings, surveys, and print and online education materials.

 **Customized Web Portal** — Secure portals in real-time for HR managers and plan participants: view participant data, benefit statements, plan related documents like the Summary Plan Description (SPD) and more, and calculation of retirement benefit options.

 **Benefit Administration/Outsourcing** — A full suite of administration, including management of participant data, participant servicing center, automated benefit certifications, benefit commencement processing, and compliance.

See why plans of all sizes turn to BPAS actuaries and advisors.

Ready to learn more? Let's talk.

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SERVICES: Plan Administration & Recordkeeping | Actuarial & Pension | Healthcare Consulting | IRA | VEBA HRA | Health & Welfare Plans Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust

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