

Retirement

Don't Miss The Boat

We have noticed that you are eligible for your company's retirement plan but are either not contributing or contributing less than the recommended amount of your pay.

Either way, you're missing the boat and the opportunity to fully maximize this valuable benefit.

Why It Matters

Whether retirement is just around the corner or still off in the distance, it's never too late to get on the boat and embark on your savings journey! The retirement plan offered by your employer is an easy and effective way to prepare for your future.

Life can be unpredictable, and a solid retirement savings plan offers peace of mind. While it's natural to focus on short-term objectives, it's wise to weave retirement savings into your financial strategy as soon as possible. Keep in mind, that the exact amount you save isn't as crucial as the act of saving itself and some is infinitely better than none!

Dollar cost averaging, the power of compound earnings and tax benefits means that early and consistent saving significantly enhances your total savings. Getting aboard helps you close the savings gap allowing you to enjoy a fulfilling and secure retirement — and that is what truly matters.

Maximize Your Match

The benefits of making pre-tax contributions are impressive on their own. However, there's even more good news: your plan includes an employer match!

Here's how it works:



It's like receiving free money! Although matching formulas may vary over time, it's a benefit you shouldn't overlook—one that can greatly influence your financial future in the long run.

To explore the wealth-building potential of your plan, visit u.bpas.com and take advantage of our complete suite of *retirement planning calculators*.

Getting Started is Easy

Empower yourself with the knowledge and tools necessary to achieve your financial goals and secure a stable future!

From budgeting tips to investment strategies, **BPAS University** offers valuable information to assist you in making sound financial decisions.

When you're ready, visit u.bpas.com and navigate to **Account Login**. Select **Retirement Plan** to access your account.

- If this is your first time logging in, choose **Set Up Your Online Account** and follow the on-screen instructions.
 - *Make sure to have your BPAS Welcome Letter with your **10-character plan code**. If you have misplaced it, reach out to Participant Services at 866-401-5272.*

To increase your contributions:

- Online enrollment: Go to **My Account**, select **Contributions**, then **Change**.
- Paper enrollment: Select **Library** download the **Contribution Rate Change form**, and submit to HR.

It's never too late to start saving

**Don't let today be another opportunity to procrastinate.
Get on board and protect your financial future!**

Visit u.bpas.com or scan to explore BPAS University!

