



Roadways *Express* IRA

A Winning Solution for Small to Mid-sized IRAs

According to the Investment Management Institute, more money is invested in Individual Retirement Accounts (IRAs) than in the entire defined contribution (DC) industry — \$12.5 trillion in IRAs compared to \$9.8 trillion in DC. And, with the average American working for multiple employers throughout their careers, IRA and rollover balances are everywhere. While large IRAs are coveted by just about every financial institution, Advisors and Trust Departments find that fixed fees and operational/staffing costs make it challenging to support small to mid-sized IRAs. Not anymore.

Introducing **Roadways *Express* IRA**, a state-of-the-art partnership program that brings scalable 401(k) technology to the IRA space, allowing you to **serve more clients with less work**.



A Partnership Approach. While you take care of the client relationship and/or serve in a fiduciary and advisory capacity (if you choose), BPAS acts as administrator, NSCC clearing firm, and custodian under one roof – delivering simplicity and accountability. We provide marketing materials, education resources, service agreements, documents, statements, transaction confirmations, newsletters, and more. We also take care of client onboarding, conversion, and tax reporting. It's that easy.



Investments. Our investment team screens, monitors, and manages model portfolios for your IRA clients. Using an open-architecture universe of more than 25,000 funds, we create a range of risk-based model portfolios to manage client assets. Clients select a managed model portfolio based on their goals and objectives. You may also choose to serve in a fiduciary and advisory capacity.



Dedicated Service Team. You and your clients will have access to a dedicated IRA service team to help with daily account needs, money transfers and payments, statements, tax reporting, and more. We also offer robust financial planning and consultation on broader wealth needs if desired (may be coordinated with your institution). We take care of the day-to-day operations; you take care of your customer.



State-of-the-art Technology. Roadways *Express* IRA features a powerful web experience, administration platform, and omnibus trading environment. Users have access to online planning tools and account management, a financial wellness suite, the online BPAS University, on-demand reporting, analytical tools, mobile app, and more.

Experience You Can Trust

BPAS is a national provider of retirement plans, employee benefits, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. As a recognized leader in retirement plan administration since 1973, we support 10,375 retirement plans, \$132 billion in trust assets, \$1.3 trillion in fund administration, and more than 980,000 account holders.

BPAS is a subsidiary of Community Financial System, Inc. (CFSI), a diversified financial services company based in New York (ticker symbol: CBU).

Powerful online features make IRA account management a breeze



Capitalize on those small to mid-sized IRAs.

We'll take care of the work. You take care of the customer.

Let's talk.

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