Roadways *Express* IRA

Introducing the Roadways *Express* IRA, a state-of-the-art IRA partnership program designed to help you serve more clients with less work.

Many Trust Departments and Investment Advisors grapple with what to do with small- to mid-sized IRAs. Most firms find that fixed costs from system vendors and operational/staffing costs make supporting these IRAs not profitable. Now, rather than avoiding them altogether, there is a better solution: Roadways *Express* IRA. **We're bringing scalable 401(k) technology to IRAs to solve the small-to mid-size account dilemma and help you thrive in this space.**

While you take care of the client relationship, we'll handle the administration, trading, and custodial platform. We also deliver a full suite of technology with educational, wellness, and financial planning tools. Our investment team will screen and monitor the funds and manage risk-based model portfolios for your IRA clients. **We're here to help you serve more clients and grow your business.**

Roadways *Express* IRA	
Administration & Custodial Services	Thanks to our vertically-integrated model, BPAS acts as administrator, NSCC clearing firm, and custodian under one roof – delivering simplicity and accountability for all parties.
Service Model	You serve as a consultant and educator, with optional fiduciary status. The client-directed IRA consists of risk-based model portfolios and an underlying menu of funds.
Web & Mobile Technology	You and your clients will enjoy 24/7 access to IRA accounts via web, mobile and tablet devices through our state-of-the-art device-responsive platform. You'll also have access to client, fund, and omnibus-level data for reporting and inquiries.
Education Tools & Resources	Roadways *Express* IRA includes BPAS University, a robust app for client education, engagement, and planning, along with a free financial wellness program. Clients will be able to participate in regular webinars on financial topics, and access a variety of educational videos, calculators, articles, and quizzes. We also include the Roadways Mile Marker, a proprietary gap-analysis and planning tool designed to help clients analyze their overall financial picture and get on the path to a secure future.
Investments	Using an open-architecture universe of more than 25,000 funds, we create a range of risk-based model portfolios to manage client assets based on their goals and objectives. Clients may choose a managed model portfolio or use a custom-mix of approved funds. We realign models quarterly and make periodic changes to ensure a quality, diversified menu. We'll share discussion and commentary on investment matters on the website and app.
Documentation	We provide statements, tax reporting, newsletters, and transaction confirmations. Clients may choose to receive these communications electronically and/or by mail. We also provide the IRA custodial agreement (by DocuSign or paper) outlining the services and fees.
Fiduciary Regulation Compliance	Our team will work with you to ensure balanced approach to comply with DOL fiduciary regulations.

Roadways *Express* IRA

Define Your Role	Advisors and Trust Departments choose from 2 options: 1. Trustees and Advisors serve as the primary point of contact for IRA clients on all day-to-day matters. We're also available for backup or to help with questions on administrative and operational matters. 2. We serve as the primary point of contact for IRA clients on day-to-day matters.
Client Onboarding	Advisors and Trust Departments choose from 2 easy onboarding options: 1. Traditional Model: Trustee or advisor works with clients for all documentation (new account and transfer of assets paperwork, delegation agreement, Know Your Customer, and risk profile questionnaire) and instructs us accordingly. 2. Client-directed Model: We perform full onboarding services.
Conversion	We're able to automate the process and make it a smooth and seamless transition for you and your clients, including DocuSign or en masse conversions.
Distributions	Accounts may be configured for check or ACH payments (certain restrictions apply).
RMDs	We prepare and mail Required Minimum Distributions (RMD) notices to each client, then work with clients to answer questions so they can take action as appropriate.
IRA Beneficiaries	Beneficiary information is collected as part of the onboarding paperwork. Clients are able to make updates at any time by logging into their online account.
Billing & Fees	We calculate and assess fees each month for all parties and send each partner a monthly ACH along with a breakdown of fees. A single client onboarding package covers all parties.
Reports	You'll have access to all of your client accounts with aggregated-level data (updated daily), with fund and omnibus-level data for reporting and inquiries. We can also provide a monthly .CSV report showing month-end balances and positions by fund, suitable for regulatory reporting.
IRA Service Team	Our dedicated IRA Service team, with support from a pool of 450 BPAS professionals, helps trustees, advisors, and IRA clients on all daily matters.
Experience You Can Trust	BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. Since 1973, we've made it our mission to simplify the complicated by delivering services that solve client challenges under one company, one call. We support 6,100 plans, $110 billion in trust assets, $1.3 trillion in fund administration, and more than 910,000 accountholders in partnership with advisors, trustees, and financial professionals across the nation. BPAS is a subsidiary of Community Financial System, Inc. (CFSI), a diversified financial services company based in New York (ticker symbol: CBU).

Go ahead and take those small to mid-sized IRAs. We'll take care of the work.
You take care of your client. Let's talk.

BPAS

Contact Nicole Hendrix to learn more.

816.585.8224 | nicole.hendrix@cbna.com | bpas.com