



## Above & Beyond

Here's a voluntary benefit solution that offers IRA services to employees looking to:

- Put more money away than currently allowed in the retirement plan
- Open an after-tax ROTH IRA
- Open an IRA for their spouse
- Consolidate retirement savings accounts held at other institutions



### Simple & Accessible

Employees have single sign-on, 24/7 access to their IRASelect account along with your company-sponsored retirement plan.

Employees call the same friendly customer service team with questions about their retirement plan or IRA. One company. One call.



### Easy & Portable

IRA Accounts are extremely portable and may be transferred to another IRA or rolled over to another employer's plan.

We help employees aggregate their retirement accounts (like 401(k)s, 403(b)s, IRAs, etc.) into one easy-to-manage account.



### Affordable

IRASelect is intended to supplement your retirement savings plan. There are no costs to the employer for this value-added service.

Plus, employees enjoy the discounted costs of group benefits for their individual IRASelect services.

## We Know What We're Doing

IRASelect is a service offering of BPAS, a wholly owned subsidiary of Community Financial System, Inc. (NYSE:CBU). BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support **6,100** retirement plans, **\$110 billion** in trust assets, **\$1.3 trillion** in fund administration, and more than **910,000** participants. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call.

Ready to learn more? Let's talk.

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