



# BPAS in a Snapshot

A Full Portfolio of DC, DB, VEBA, Fiduciary and Trust Services  
One Company. One Call.



## The BPAS Culture

At BPAS, we've made it our business to make retirement planning easier, more effective, and more enjoyable with less work for everyone. We deliver a powerful combination of administration, technology, and investments—helping participants build significant wealth for retirement while delivering a first-rate solution to our clients.

We have several niche practice areas that **differentiate our firm**. Our premier service offerings include:

- Auto Enrollment and Auto Escalation Plans
- Multiple Employer Plans & Trusts (MEPs & METs)
- Plans with Employer Securities
- Puerto Rico 1081 Plans
- VEBA & HRA Services
- Collective Investment Trusts
- Cash Balance Plans
- Fund Administration

**BPAS is a trusted partner. Our heritage and experience define our commitment to always meet the needs of our clients.**

BPAS, a wholly-owned subsidiary of Community Bank System, Inc. (NYSE:CBU), is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 4,200 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 510,000 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.**

### BPAS Services

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

### BPAS Subsidiaries

- Hand Benefits & Trust, a BPAS Company
- BPAS Trust Company of Puerto Rico
- NRS Trust Product Administration
- Global Trust Company

**“Solving Tomorrow’s Benefit Challenges Today.”**

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