



Consolidate retirement balances with ease

Like many employees today, you may have multiple retirement accounts, from previous employers and IRA accounts. Did you know that you can consolidate these accounts into the _____?

Why consolidate your retirement balances into our Plan?

Cost-effectiveness. Our plan offers no-load institutional share classes and A share (or equivalent) funds, which can provide considerable cost advantages versus the A, B and C share funds commonly offered to individual investors or retail brokerage accounts. Plus, all funds in our plan are fully liquid, with no insurance products or variable annuities used whatsoever.

Well coordinated investment menu. Our program offers a defined menu of funds carefully selected based on performance, investment style, total expenses, and other considerations; the menu is reviewed periodically for quality. For those looking to simplify the process of asset allocation, this focused fund menu offers advantages.

Avoid “surprises” commonly seen in retail investment accounts. Since our plan invests as a group, not as retail investors, rolling your balances into our plan eliminates many of the issues seen in retail brokerage accounts, including: minimum purchase requirements, 2% redemption fees, fund closings, and other restrictions.

Consolidated statements and web access. View rollover balances in your consolidated quarterly statements and participant website account. Easily implement an asset allocation strategy, monitor your investments, and make adjustments when your needs change. Make account review meetings with your Trustee more meaningful and implement a strategy much more easily.

Focus on retirement. Consolidating balances in our retirement plan keeps the focus on the long-term investment and removes temptation to cash out balances from a prior employer’s plan or smaller IRA balances to meet short-term needs, which would incur tax penalties.

What balances can generally be rolled over?

- ✓ A previous employer’s defined contribution plan: 401(k), profit sharing, 403(b), 457, money purchase plan, etc.
- ✓ Traditional IRA accounts, IRA accounts used to hold prior retirement plan balances, and SIMPLE or SEP IRA accounts. (Spousal accounts and portions of IRA accounts from non-deductible contributions are not eligible).

Getting started is easy.

1. Contact the institution(s) holding your previous balance(s) to ask about their rollover process. Complete their **rollover form(s)**. Determine how they will send the rollover check: either to you, which you’ll forward to Human Resources or to BPAS, our plan recordkeeper, or directly to our Human Resources group or BPAS).
2. Complete a BPAS Rollover Verification form and submit it to BPAS electronically or via fax to 315-292-6484. BPAS will process your rollover package once received from the prior custodian. Rollovers will be invested according to the investment elections you have designated on your account. Need assistance? Just contact a BPAS by email at incomingrollovers@bpas.com or call 866-401-5272, ext. 5007, and an Incoming Rollover Specialist can guide you and help you contact your former employer’s plan trustee by hosting a 3-way call..