

Plan Sponsor Web Training

Earlier this year, we started semi-monthly training sessions on our plan sponsor website. These interactive, open-forum sessions allow us to train new clients and provide a “refresher” to existing clients.



[Download the PDF schedule](#) for registration and details.



We made great progress this year with participants electing to receive quarterly statements, regulatory notices and confirms electronically. For participants who opt “go green,” we email them when notices are available in the website. In addition, Forms 1099-Rs and transaction confirms are now found in the Resource Center of the participant website.



Technology Roadmap

Over the past year, we’ve made a lot of great enhancements to our daily valuation program at BPAS. While many changes during the last four quarters were more “behind the scenes” in nature, or relating to specific reports or client needs, we’ve got some big, visible enhancements coming which will benefit everyone.

Here’s a recap of some recent developments.

Expanded Call Center

We’ve added team members and expanded Call Center hours. Live operators are on hand Monday through Friday, from 8 AM to 8 PM ET, with secure email and voice mail on a 24/7 basis (recorded lines, multi-lingual support, real time management alerts, etc.).

Mobile App



In late summer, we launched Version 1.0 of the BPAS mobile app for Android and iPhone devices. It’s a “side car” to our full-service participant website, which also works well on a smartphone. We’ve created an easy instruction guide for the app for you to [download](#) and distribute.

Enhanced Web Speed

While the quest to add functionality and sizzle to websites is never ending, one thing plan sponsors and participants greatly value is their time. In early October, we deployed new technologies to dramatically increase the speed of our plan sponsor and participant websites. In fact, some users reported increased speeds of more than 50%. We’ll continue to monitor internal and external factors affecting web speeds to ensure a positive experience for everyone.

Participant FAQs

Our new [Participant FAQs](#) can be found in the Resource Center of the participant and plan sponsor websites, and in the log-in area.

A New Look to Statements

In September, we gave our quarterly statements a fresh, new design and a new paper stock, making them cleaner and easier to read (including the website PDF).

Help for Incoming Rollovers

Given the DOL’s preference to keep assets *within* qualified plans, we enhanced our services this year to help participants consolidate qualified plan and IRA balances into their account at BPAS. If any of your participants would like help in this process, ask them to send an email to:

IncomingRollovers@bpas.com.

E-signatures for Plan Documents and Onboarding

We recently moved to electronic signatures in our plan documents and notices team. Plan sponsors may now sign plan documents and amendments electronically (a big help in the PPA document restatement process). We’re also able to accept electronic signatures on many agreements during the onboarding process which saves a ton of time!



TIPS



Check Out Our Enhanced Plan Options

Take a look at www.bpas.com/options to see our updated online enrollment, automatic enrollment, online beneficiary designations, the MyPlanLoan program, and more automation and efficiencies. The page also lets clients order enrollment kits or request special mailings. Our Participation Specialist has been calling clients to share these enhanced features and get them signed up for the options that best serve their plan.



More than 600 clients have adopted

BPAS MyPlanLoan (MPL) Services in the last year. One of the most popular features is loan continuation. It allows terminated employees to continue making payments on outstanding loans without the "payoff or default" dilemma. It can also get Human Resources out of the loan business altogether (for existing loans).

For more information, please talk to your BPAS Plan Consultant or send an email to TrustSales@bpas.com.

More Developments

Payroll Integration Partners

We've added more firms to our payroll integration list. The clients we support now have more than 200 payroll configurations in total. In addition to file integration, we continue to expand the list of our 180- and 360-degree payroll vendors. If you're having payroll-related issues or would like information on options, contact the BPAS Census Department.

Plan Sponsor email Alerts

Earlier this year, we finished the roll-out of our plan sponsor email alert feature, which will send an email when certain action items take place within their plan (e.g., contribution rate change, new loan issuance, new loan payroll, new distribution). This entire program, and the list of recipients for email alerts, can be managed at bpas.com/options.

Roll-out of ACH Distributions

For loans, hardships and distributions, some participants are interested in direct deposit rather than a check mailed to their home address. We listened. We're pleased to introduce our new ACH distribution feature. Participants may now choose ACH distribution instead of a check for most loan, hardship, or distribution transactions that are less than \$25,000.

Sneak Peek: New BPAS Website Coming First Quarter 2016

The screenshot displays the new BPAS website interface. The top navigation bar includes links for PARTICIPANTS, SPONSORS, and FINANCIAL PARTNERS, along with a search function. The main header features the BPAS logo and the tagline "Solving Tomorrow's Benefit Challenges Today". Below this, there are buttons for "START HERE", "PARTICIPANTS", and "SPONSORS".

The detailed view shows the "ACTUARIAL & PENSION SERVICES (H1)" page. It includes a sidebar with a list of services: PLAN ADMINISTRATION & RECORDKEEPING, TPA SERVICES, VESA/HRA SERVICES, FIDUCIARY SERVICES, 401K, Keoghs, ERISA and Non-ERISA 403(b), AUTOROLLOVERS & MYPLANLOAN, HEALTHCARE CONSULTING SERVICES, and TRUST SERVICES. The main content area provides a detailed description of the services, including a "Get Started" button and a list of bullet points detailing the company's capabilities.

Plan Sponsor Website Updates

This isn't a complete list. It's just a quick recap of some initiatives we've recently completed. Watch for more changes and updates to be announced in 2016



NEW! YTD Rate of Return Report (Resource Center/ Demographic Reports). This monthly report shows the year-to-date (YTD) experienced rate of return for the plan as a whole and for each 10-year age band of participants. Use it to see how participant investment decisions impact results. Advisors and Trustees will like it too, as they consider demographic trends in participant education efforts.



Enhanced Retirement Gap Report and RGR Summary (Resource Center / Demographic Reports). These reports review retirement readiness at a plan and participant level based on the data housed in our recordkeeping system. Look for an enhanced gap analysis calculator at the participant home screen in 2016 designed to help participants assess their plan and make changes.



Contribution Rate Changes Report (Resource Center/ Action Items). For online enrollment plans, this report now includes: new deferral rate elections, elective rate changes, automatic enrollments, automatic or voluntary rate escalations, new deferral rate suspensions from hardship withdrawals, and a six-month reminder when hardship suspensions end. Everything is now in single report with a 30-day look-back so plan sponsors can ensure their payroll systems are up to date for all activity.



Contribution Rate Validation Report (Resource Center / Action Items). This special report for online enrollment plans helps clients identify any discrepancies between an employee's contribution rate in our system and the actual rate deducted by payroll. We compare the assumed versus actual amount and flag any employees whose contribution rate should be further researched by HR.



NEW! Upcoming Loan Payoffs Report (Resource Center/Action Items). This new .CSV report is rolling out during the first week of November. It shows plan sponsors which traditional loans are due to be paid off in the next 90 days so they can be shut off properly in payroll, and provides a reminder of recently discharged loans.



Matching Contributions Report (Resource Center/ Informational Reports) Our clients asked for a report they could use to periodically review matching contributions (calculated by their payroll system each pay period). We took it a step further and added several new columns to the contributions by source report, including a column that shows the calculated YTD match as a percentage of pay; it's a nice way to 'sanity check' YTD contributions to see any outliers.



Updated Demographic Reports (Resource Center/ Demographic Reports). Our programmers recently updated the look and format of numerous demographic reports in the plan sponsor website. Updated reports include: ADP less than 3%, Age 55 and Over, Only in Cash/ table Value, Participant Contribution Rates, and reports under Participant Asset Allocation, Participant Balances, and Asset Allocation Models.



COMING SOON! Enhancements to Plan Review Reports. We're looking to make this popular report more useful to clients, with additional quarterly elements. In addition, we have also added a new distribution report covering the entire plan year YTD.

Stay tuned! We have more new plan sponsor reports coming as well as enhanced messaging capabilities in the websites planned for 2016.



Under Construction

One of the comments we've heard from clients recently is, "We love the BPAS product, but we'd like to see some enhancements in the look, functionality and flashiness of the participant website."

This in mind, here are some initiatives we're working on that will be very visible to clients over the next six quarters. Of course, the actual sequence of roll-out dates can be impacted by an array of internal, external and regulatory factors. We'll keep you apprised of progress through emails and bulletin-board posts at bpas.com.

NEW! Participant Education Center

One of the truly exciting enhancements we'll be making is the launch of our Participant Education Center (PEC). The PEC, which should be live by mid-December, will offer fresh content to **educate and inspire participants on their retirement journey**. It will feature four major sections:

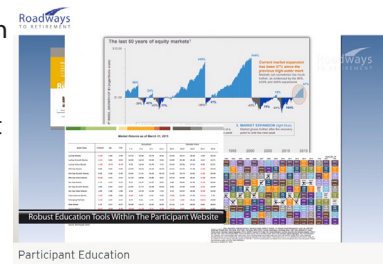
- 1 **Learn**
- 2 **Research**
- 3 **Interact**
- 4 **Plan**



We welcome your feedback! If you have any comments, observations or questions, please send an email to TrustSales@bpas.com or contact your BPAS Representative.

The new PEC will include our:

- **Investment library**, which includes the Financial Resource Center, Learn by Topic, Glossary of Terms, the BPAS Blog, valuable DOL articles, and more.
- **Market Dashboard** with real-time market updates and investment data across eight topical areas.
- **Market Commentary** to help participants understand recent trends in the investment markets.
- **"Ask An Expert"** page, where participants can ask practical questions and get answers from a panel of experts at BPAS.
- **Participant Forum**, featuring FAQs, discussions and interactions among participants.
- **The Journey to Ten Times Pay** – a special segment exploring the journey of several participants (each from different financial circumstances), who used their retirement plan to achieve a state of financial independence.
- **Participant Bulletin Board**, which updates participants on recent product changes and enhancements at BPAS.
- **Virtual Classroom** covering a wide variety of retirement plan topics (like a virtual enrollment meeting, with content selected by participants)
- A dynamic **Risk Tolerance Questionnaire** pointing to sample portfolios and asset allocation strategies to help participants build their strategies.
- Full library of **retirement calculators**
- More!



The PEC will be a great addition to the participant experience by creating a culture of ongoing learning that complements onsite education programs.



Under Construction

Participant Website Enhancements

PHASE



First cosmetic revamp (Q1/Q2). We're refreshing the look of the participant website and moving to a "panels" theme and an improved, updated look.

PHASE



Back end enhancements to the participant website will give us the capacity for future growth and upgrades. During this phase, we plan to **roll out an enhanced**

login process which incorporates a third-party device (i.e., smart-phone) for additional participant validation and to facilitate resets when participants lose or forget their password. **Estimated Q2/Q3 2016.**

PHASE



We'll make a second cosmetic revamp of the website, which may come in two batches. This will enhance the home page of the participant website

to use "widget" technology. It will also involve the roll-out of a "gap analysis calculator" that prods the participant immediately at the home page to perform or update their financial planning session. While we already have technology like this through Guidance Plus, this will be more intuitive and will directly prod the participant to complete the session. **Estimated Q3/Q4 2016.**



Migration to CensusPro2

Our CensusPro system, first deployed eight years ago, has had a number of releases over time. In 2016, we plan to migrate clients to CensusPro2. The new system is based off of a superior underlying architecture. We anticipate enhancements in terms of speed, ease of use, and overall flexibility to meet some of the specific requests that have been made by clients.

Focus on Participant Outcomes

We'll continue to elevate our focus on "outcomes" with participants. This will include a new personalized gap calculator in the participant website home screen, and some additional BPAS reports to assess the progress of participants in building wealth for retirement.

E-signature of Participant Forms

Given the high volume of loan, hardship, and distribution requests across any daily valuation platform, there is an ongoing need to try to make transactions as fast and efficient as possible. Although the timeline is not yet defined, one of our key goals is to move to electronic signature of these forms directly in the participant website. We have already done this for the entire MyPlanLoan program, and it has been extremely well received. Watch for updates on this important initiative to be coming soon.

This Traffic Report highlights some of the recent enhancements and upcoming initiatives at BPAS, which will benefit clients of the Roadways to Retirement program. If you have additional questions, please contact your BPAS representative.



Solving Tomorrow's Benefit Challenges Today

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VEBA & HRA/HSA Services Fiduciary Services | AutoRollovers & MyPlanLoan Services | Healthcare Consulting
Services | Hand Benefits & Trust, a B{AS Company | BPAS Trust Company of Puerto Rico

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