A Guide to Navigating the BPAS Participant Website

The BPAS participant website is a great tool to help you get the most value out of your retirement plan. We created this guide to help you navigate through the many on-demand reports and online features available along the way in your journey of saving for retirement. Actual reports provided for your plan will be driven by your plan's configuration, design, and features.

Web Tab	Description
Home	• Account balance information • Pie charts displaying current investment elections and balance mix • Various interactive module quick links • Market dashboard chart and link • Links to the Participant Education Center, Calculators, Fund Research, and Market Dashboards • Quick Links to Statements, Plan Information, Rate of Return, Change Elections, Fund Transfers, Rebalancing, Education, and Financial Wellness Tools
Account Summary	• Balance History: Five year look-back of your account balance at the end of each calendar quarter • Fund Totals: Daily breakdown of your plan assets held in each fund • Source Totals: Daily breakdown of plan assets held by source (contributions, matches, rollovers, etc.) • Fund Detail: Shows fund breakdown by source • Source Detail: Breakdown of each source by fund.
Transactions	• Pending Web Transactions: Displays any pending web transactions you initiated; transaction details are included along with the option to delete any pending transactions from processing. • Fund to Fund Transfers: Transfer money between one or more funds • Rebalance: Transfer your entire account balance into particular assets based on percentages you specify • Automated Rebalance: Rebalance the entire account automatically on a set time table including annually, semi-annually, or quarterly • Deferral Change: Change your deferral rate (for plans using online enrollment) • Loan Modeling and Request: Tool to model and request a traditional loans • MyPlanLoan (MPL): Provides information about the MPL program and the ability to request a loan (only available for plans offering the MPL feature) • Fund Election Change: Change the investment allocation for future deposits • Disbursement Status: Check the status of a disbursement request • Self-Directed Brokerage Account: Provides information about opening a Self-Directed Brokerage Account (only available for plans offering the Self-Directed Brokerage account feature) • Requested Paperwork: Requests disbursement or loan paperwork • Distribution Request: Request allowable plan distributions
Account History	• Statement on Demand: Generate a custom "income statement" for any given date range • Transaction Detail: Displays all transactions within a selected date range, filtered by category, source, fund, etc. • Rate of Return: Displays a personalized rate of return for a custom date range • Current Loans and Loan History: Shows details on any loans taken against your retirement plan

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Fund Information	• Fund Links: Current and historical information about the funds in your plan • Performance: Performance information for all investment options in the Plan. • Fund Restrictions: Displays a list of funds offered in the plan that impose trading restrictions to prevent frequent trading or market timing
Personal Information	• General Information: Here is the demographic data we have about you; be sure to update your email address • Designate Beneficiary: For plans using Online Beneficiary Designation, this feature allows you to designate the primary and secondary beneficiaries for your retirement plan • Register a Mobile Device: Register your mobile device(s) here to use the handy BPAS Retire Mobile App

Resource Center

General Links
- Review IRS Contribution Limits and Cost of Living Adjustments (COLAs)
- Logon to Schwab Personal Choice Retirement Account (PCRA) Services (if available in your plan)
- Participant FAQs from BPAS shows frequently asked questions and answers about your retirement plan
- Participant Site Demo links to multi-media clips designed to help you navigate the site
- Participant Sitemap
- Web release announcements

IRASelect
- IRA options for active and terminated employees

Surveys
- Participant Feedback Center: short survey to elicit ongoing feedback from participants to BPAS about our services

Confirmations
- Copies of account transaction-related confirmation letters are posted in this section

General Information
- Holiday Calendar
- Quarterly Participant Newsletters containing relevant information for saving for retirement
- Account Transaction Policy Statement

Plan Information and Reports
- Annual Reports

Quarterly Benefit Statements
- Current and previous statements

Plan Documents and Notices
- Annual 404(a)(5) Notice
- Pension Protection Act Disclosure
- Fund Change Notices
- Other Relevant Plan Notices
- Qualified Default Investment Alternative Notice (QDIA)
- Safe Harbor Notice
- Summary Plan Description

Education
- By the Numbers Market Update
- Economic & Market Review Presentation
- Financial Resource Center Link
- Fund Performance Grid
- Glossary of retirement plan and investment related terminology
- MasteryPOINT GuidancePlus Link to retirement planning tools and information
- Retirement Financial Calculators link
- "What Mix of Funds is Right for You?" questionnaire to help you determine the right investment strategy

Administrative Forms
- Beneficiary Form
- Loan Payoff Form
- PCRA Instructions (if available in your plan)
- Rollover Verification Form

Account Maintenance

- Change personal data to verify email address
- Change Password
- Change Preferences to Go Green and opt out of paper notices and statements

Questions? We're Here to Help.

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W bpas.com

Solving Tomorrow's Benefit Challenges Today

BPAS