

# Easy Enrollment

▶ Your first step to a secure future

Roadways  
TO RETIREMENT

As you may already know, your retirement plan offers all of the free online information, tools, and resources you need to embark on a successful journey to retirement. BPAS University (BPAS U) provides 24-hour access to a wealth of information – everything from fund and plan information, retirement planning calculators, an archive of past statements and the ability to make investment transfers or realignments. Plus, the BPAS U mobile app puts all those resources and account information in the palm of your hand anywhere, anytime.

Call 1-866-401-5272.

BPAS U

LEARN ▾ INVESTING ▾ PLANNING ▾ CONNECT ▾ ACCOUNT LOGIN ▾

The NEW participant education center! Tools to help you learn and plan for a financially secure future.  
Videos, quizzes, planning calculators, investing basics, on-the-go webcasts.

BPAS University

BPAS U APP

On-the-go Sessions

Connect With Us

Account Login

Learn

Investing

Planning

We encourage you to take some time to review your enrollment booklet and look through BPAS University to fully understand the plan and your investment options. Before enrolling, you'll want to make a few decisions:

- The percentage of your compensation you want to contribute to the Plan on a pre-tax basis.
- If you want to contribute a percentage of your compensation on a Roth (after tax) basis (if applicable).
- How you want to invest future contributions. (See the information on investment options and retirement calculators at [u.bpas.com](http://u.bpas.com))
- Who you'd like to name as your beneficiary(ies).
- If you'd like to rollover funds from a previous employer's retirement plan or an IRA into this plan.

## Easy Funds Rollover

Want to Rollover Funds from a Previous Employer Plan or IRA? Complete the **Rollover Verification Form** in the **Rollover** section of the **My Account** menu when logged into your account, or use the form in your enrollment booklet.



## Easy Access

Access your BPAS account anywhere, anytime, from your smart phone or tablet with our free mobile app! Download from Google Play or the App Store, or see instructions at [u.bpas.com](http://u.bpas.com).



## Remember to update your email address when you setup your online account!

It's the easiest way to keep your account secure. We use this to notify you immediately of any account activity. Don't worry, we don't send any solicitation emails.

Ready to enroll? Turn this page over to get started. ▶

## Full Online Enrollment at [u.bpas.com](http://u.bpas.com)

- Go to [u.bpas.com](http://u.bpas.com). You'll see the BPAS U home page. We encourage you to explore the great tools and links in BPAS U to learn more about saving for your financial future.
- When ready, navigate to **Account Login** and choose **Retirement Plan > Setup Your Online Account** from the drop-down menu.
- You'll be prompted to enter your 10-character Plan Code. (You'll receive the Plan Code in a separate letter by mail along with more detailed instructions for secure access to your account.) If you can't find the letter, you may call BPAS Participant Services at 1-866-401-5272.
- Enter your plan code and follow the on-screen prompts to verify your information, obtain a one-time passcode, and complete your account setup.
- On the home page, navigate to the **Complete Your Enrollment** section. Follow the prompts to:
  - **Choose Investments.** Select this option to set your investment elections to indicate how future contributions (and any rollovers) will be invested. Return to the home page.
  - **Set Contributions.** Select a contribution amount to deduct per paycheck. Return to the home page.
  - **Designate Beneficiaries.** Select your beneficiaries based on your options below.

## Questions About the Investments?

You have easy access to a wealth of information about your available investments. Log into your account at [u.bpas.com](http://u.bpas.com) and navigate to **My Account, Investments**, then the **Research** tab:

- **Performance.** Each investment option is shown with the ability to view Historical Performance, Prospectus, Fund Fact Sheets, and more. You may view the prospectus by clicking on **P** next to the fund name. You may view the fact sheet by selecting the **F** next to the fund name. Expand the investment to view expense ratios and links to the fund fact sheets.

**Important:** Review the allocation percentages on your first benefit statement and notify BPAS of any discrepancies within two weeks. We aren't able to make adjustments after the two-week period following receipt of your BPAS benefit statement.

## Making Changes in the Future

- Your retirement plan is **yours**. And you will have the option to make updates to it in the future. Just follow the steps listed below to change your contribution rate or update your beneficiaries. Updates to your contribution rate will occur as soon as administratively feasible.
- Should you decide to change your investment selections, log into your BPAS account, and go to **My Account, Investments**, and select the **Make Changes** tab. Follow the options to realign your account.

**Congratulations! You're now on the road to a comfortable retirement.  
Just a few more things to consider...**

### Designate a Beneficiary Online

- Check with your employer to ensure your plan includes online beneficiary designation.
- Log into your account at [u.bpas.com](http://u.bpas.com).
- Select the **Beneficiaries** tab from the **My Profile** menu.
- Select your **marital status**.
- Select **New**
- Enter your beneficiary designation(s) into the on-screen fillable fields.
- Click **Submit Changes** to confirm your designation(s).

### Designate a Beneficiary through HR

- Log into your account at [u.bpas.com](http://u.bpas.com).
- Select the **Beneficiaries** tab from the **My Profile** menu..
- Select the **Beneficiary Form**.
- Enter your beneficiary designation(s) into the on-screen fillable fields (or print the form and complete the information using a pen).
- **Print (or copy) the completed form and give it to HR.** We recommend you also keep a copy for your records.

### Contribution (Deferral) Changes

- Log into your account at [u.bpas.com](http://u.bpas.com).
- Select **My Account, Contributions**, and then the **Change** tab. Select your per-paycheck contribution amount(s). You may choose to automatically increase your contribution rate each year up to a targeted rate. Review and confirm your changes on the next screen.

### Investment Selection

- Log into your account at [u.bpas.com](http://u.bpas.com).
- Select **My Account, Investments**, then the **Make Changes** tab to select how your deposits will be invested among the various plan funds. If you don't select a fund(s), your contributions will be invested in the plan's designated default fund.
- When complete, click **Change Elections**.



Questions? Let's talk.

 1.866.401.5272 |  [u.bpas.com](http://u.bpas.com)



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