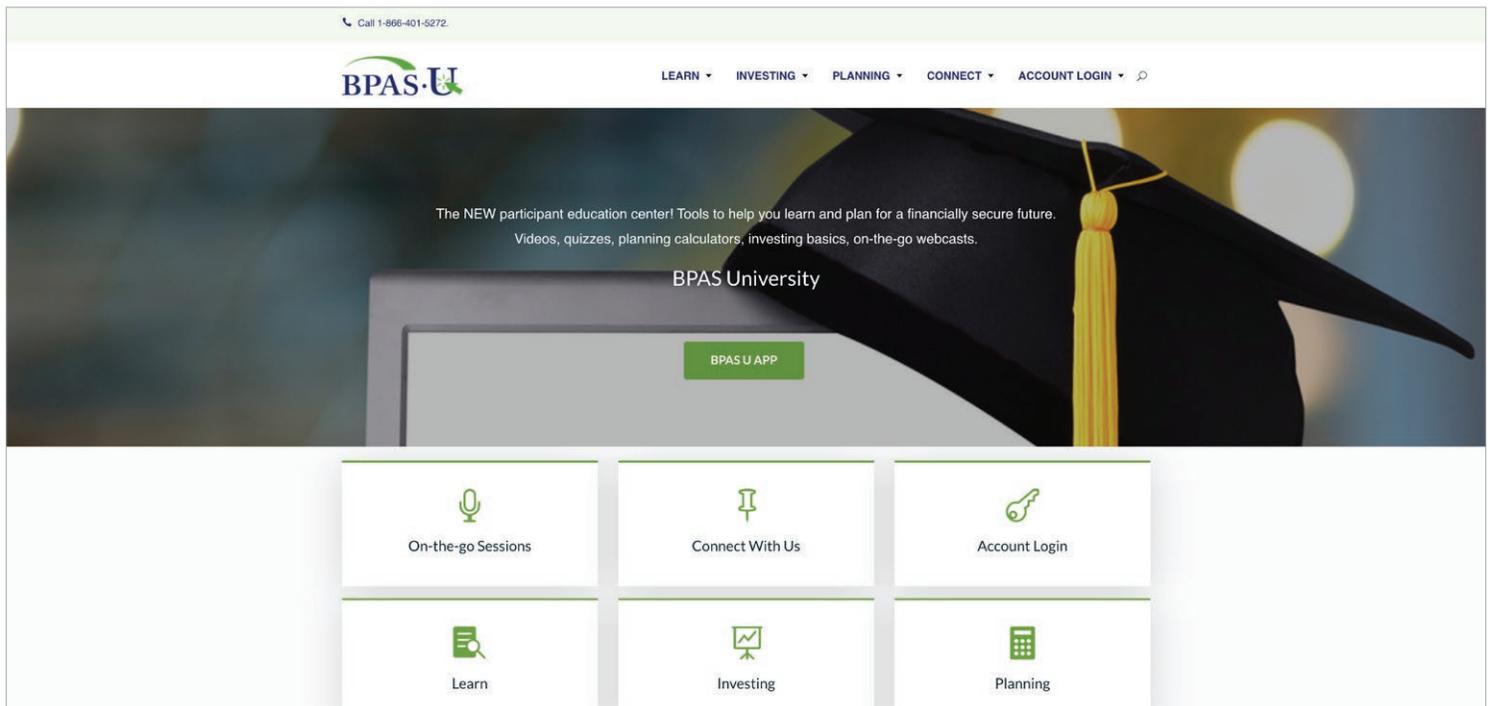


Easy Enrollment

▶ 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.



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)
- 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 Administrative Forms section of the Resource Center 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.



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

- Go to 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 a **10-character plan code**. We sent the plan code in a letter mailed to your home address when you became eligible for the plan. 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 establish your retirement account and create a User ID, Password, and security questions/answers.
- Click **Enroll Now** to start the easy Online Enrollment wizard. If you don't see the Enrollment wizard, individually complete the steps in the section below.
 - Select **Salary Deferral Rate** from the drop down menu. You may automatically increase your deferral rate each year on the date you choose. Click **Next** to continue.
 - Select your future contribution investment elections to indicate how your contributions (and rollovers) will be invested. Click **Next** to continue.
 - Confirm the enrollment options you selected. Review them carefully. Click **Enroll Me**.

Questions About the Funds?

You have easy access to a wealth of information about your available investments. Log into your account at u.bpas.com and navigate to the **Fund Information** tab and select **Fund Performance**:

- **Fund Performance**. Each investment option is shown with the ability to view Historical Performance, Prospectus, Online Chart, Fund Fact Sheets, and more. You may view the prospectus by clicking on **P** next to the fund name. You may view the on-line chart by clicking the **C** next to the fund name. Click on the fund name underlined in blue 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 fix allocation errors 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 deferral rate or update your beneficiaries. Updates to your deferral rate will occur as soon as administratively feasible.
- Should you decide to change your investment selections, log into your BPAS account and complete a **Fund Election Change** or **Rebalance Account** under the **Transaction** tab.

**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.
- Select the **Designate Beneficiary** option from the **Account Maintenance** tab along the top menu bar.
- Select your **marital status**.
- Enter your beneficiary designation(s) into the on-screen fillable fields.
- Click **Submit** to confirm your designation(s).

Designate a Beneficiary through HR

- Log into your account at u.bpas.com.
- Select the **Resource Center** option from the Resource Center tab along the top menu bar.
- Scroll to **Administrative Forms** and select **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.
- Using the **Transactions** tab, select **Deferral Change** from the drop-down menu. Select your salary deferral rate(s). You may choose to automatically increase your deferral rate each year up to a targeted rate. When complete, click **Change Deferral**. Then, **Confirm Transaction** on the next screen.

Fund Selection

- Log into your account at u.bpas.com.
- Select **Fund Election Change** from the **Transaction** tab to select how your deposits will be invested among the various plan funds. If you don't select a fund(s), your deposits will be invested in the plan's designated default fund.
- When complete, click **Change Elections**.

We're here to help.

Our US-based service representatives are available Monday through Friday, 8:00 am to 8:00 pm EST.
Call 1.866.401.5272 and select option 3 for Participant and IRA Services.



Questions? Let's talk.

1.866.401.5272 | u.bpas.com



Roadways
TO RETIREMENT