

## Introducing New Online Features in our Retirement Plan

Effective Date:

Your BPAS Plan Code:

### Full Online Enrollment

Whether retirement is just around the bend or further down the road, saving for your future should be a top priority. If you haven't enrolled in our retirement plan, you can now complete the entire enrollment process online. It's fast and easy.

- Go to the BPAS University home page at **u.bpas.com**. We encourage you to explore the tools and resources within BPAS U to learn more about saving for your financial future.
- When you're ready, navigate to **Account Login** at the top. On the drop-down menu, choose **Retirement Plan > Setup Your Online Account**.
- Enter your personal information and the 10-character Plan Code (see above), then click Submit.
- Follow the on-screen prompts to verify your information, obtain a one-time pass code, and complete your account setup.
- Once logged in, navigate to **Complete Your Enrollment**. Follow the on-screen prompts to:
  - **Choose Investments**. 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. Save what you can afford to right now even if it's only 1%, 2%, or 3% of your pay. Then gradually increase your contribution each year. After setting your contribution rate, return to the home page.
  - **Designate Beneficiaries**. Follow the on-screen prompts to name your account beneficiary(ies) and submit.

Congratulations! You're on the road to financial security.

### New! Online Contribution (Deferral) Changes

To review or change your retirement plan contribution rate:

- Log into your account at **u.bpas.com** with your existing user ID and password.
- Select **My Account, Contributions**, and then the **Change** tab.
- Select your per-paycheck contribution amount(s). You may also choose to automatically increase your contribution rate each year up to a targeted rate.
- Review and **confirm** your changes.

Important: After the date above, all contribution changes should be made online; we will no longer accept paper forms. You may also make contribution changes through the BPAS automated voice response unit (VRU) from your phone by calling 1-800-530-1272. You'll need to enter your PIN when prompted to access the system.

### New! Online Beneficiary Designation/Changes

Beneficiary designations are an important, yet often overlooked component of retirement plans. Keeping beneficiary information up to date ensures that your retirement benefits go to the people you want to receive them. To designate or change your beneficiary(ies):

- Log into your account at **u.bpas.com**.
- Select the **Beneficiaries** tab under **My Profile**.
- Select your marital status.
- Select **New**.
- Enter your beneficiary designation(s) into the on-screen fields.
- Click **Submit Changes** to confirm your designation(s).

Important: After the date above, all beneficiary changes should be made online; we will no longer accept paper forms.

### Verify Your Contact Information

**Remember to keep your email address and mobile number up to date.** It's the fastest, easiest way to keep your account secure. BPAS will notify you immediately of any account activity via automated email. Login to your account at **u.bpas.com**. Then choose **My Profile** and **Personal** to view and update this information.

## Questions? We're here to help.

 **Call 1-866-401-5272.**

BPAS Bi-lingual Participant Services Representatives are available to help Monday through Friday, 8 a.m. to 8 p.m. (ET).

 **Request a Callback.**

Complete the Request a Callback form at **u.bpas.com**, located under the **Connect** drop-down menu.