



Reviewing the Plan Sponsor Website at BPAS

The BPAS plan sponsor website is a powerful tool to help our clients get the most value out of their retirement plan – providing a comprehensive library of information and reports on a 24 hour basis. To help plan sponsors navigate the features of the plan sponsor website, here is a map of the site’s many features and reports. Clients can access the plan sponsor website by visiting www.bpas.com, selecting **Employer Accounts / Retirement Account**, and then selecting the login link below.

Home page

The home page provides high-level information on the plan in a single location, including the plan name, BPAS plan number, the name and email of the BPAS Plan Consultant assigned to the plan (and the BPAS phone number), the name of the primary contact at the plan sponsor, the number of active participants and eligible employees, the plan’s participation rate and total balance. This page also includes basic information on loans offered in the plan (if applicable), plus a link to the Market Dashboard, which offers a look at the day’s investment markets plus a library of financial content similar to Yahoo! Finance. At the top of the page are seven drop down menu options, each of which are summarized below.

Daily Plan Reports

Fund Summary	Provides the daily breakdown of the assets held in each fund at a plan level. Includes the price, number of shares, total dollar value and percentage of total. Also provides total value and vested value (for the plan as a whole). The “printer friendly page” option will provide a convenient option for those looking to print out this report. By selecting the hotlink for any fund, you will be taken to the Fund Central™ library, where fund performance, fact sheets and prospectuses can be found on all funds.
Source Summary	Provides the same information as the fund summary, but broken down for various money sources at a plan level. This includes the total balance by source and the vested balance by source.
Fund Detail	This report goes through each fund offered in the plan and provides the breakdown of its value by source, along with the price and number of shares held by source. A printer-friendly version is available at the bottom of the page.
Source Detail	This report is similar to the “fund detail” report, except in reverse order – listing balances by source, then broken down by fund.
Transaction Detail	This is a powerful feature of the site. It allows you to see all transactions within a given timeframe (e.g., last 30 days, year to date or a custom date range), or filter transactions by category, source fund or other criteria. The results will then be displayed through a roll up / drill down format, broken down by transaction type (cash earnings, contributions, dividends, fees, forfeitures, installment payments, loan issuances, loan repayments, misc. receipts, other receipts, termination distributions, transfers in, transfers out, etc.). The final report can be viewed on the screen (with individual transactions broken down by date, fund and source). It can also be exported to Excel, which is a more convenient option when the user is looking to work with the data.
Statement on Demand	One of the most valuable features of the site. The statement on demand feature allows the user to select a custom date range, and have a custom “income statement” generated for the plan as a whole. The statement provides first presents the information by fund then by source. It includes the beginning balance, contributions, gains / losses, withdrawals, loan activity, transfers, fees and other activity, along with the ending balance for the time period. There is an option to select a printer friendly version of the report as well.

Resource Center – Plan Links

Census Pro	Takes the user directly to the CensusPro login page (in a new window).
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Contribution limits and COLAs	Snapshot of the key contribution limits for the current year and nine previous calendar years
Education library	This page provides links to several multimedia presentations provided by BPAS (enrollment presentation, ongoing education presentation, quarterly market update, etc.)
Employee Benefit Network	Provides a link to the online enrollment kit prepared for your plan, including the plan highlights summary, education content, funds and prospectus links, a summary of your plan’s individual funds within the Morningstar™ grid, the Summary Plan Description, notices and other forms for initial enrollment).
Login to Schwab PCRA	If the plan offers this feature, a link to the Schwab PCRA login page
Participant site demo	Link to a multimedia presentation BPAS has prepared to educate participants on using the participant website
Participant site map	A convenient map of the participant website
Sponsor site demo	Link to a multimedia presentation BPAS has prepared to educate plan sponsors on using the plan sponsor website
Sponsor site map	A convenient map of the plan sponsor website (the document you are currently reading)

Resource Center – Surveys

Participant Feedback Center	Allows participants to provide direct feedback on the BPAS call center, website, procedures and any aspect of our product.
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Resource Center – General Information

Administration Manual	A general “ User’s Guide” on the BPAS product which gives clients information on key procedures and commonly asked questions.
Holiday Calendar	Summarizes the days of the current calendar year when the market is open, closed or closes early along with days that BPAS offices are closed due to holiday.
I-Bond application	A link to one provider of fidelity bonding coverage (plan sponsors may simply add this coverage to their existing insurance policy but this is another avenue for obtaining fidelity bonding coverage which is a requirement under ERISA).
Sponsor newsletter library	Every two months, BPAS provides a technical newsletter to our plan sponsor clients, covering emerging topics in the operation of qualified retirement plans. This page provides past versions of the newsletters for the benefit of our clients.
Participant newsletters	BPAS includes an informative investment newsletter with quarterly participant statements. This page provides a link to the last four participant newsletters (in .PDF format).
Policies	Provides the Policy Statement Regarding Account Transactions – an important document which governs operating procedures and policies of BPAS across a wide range of issues
SSAE 16 Reports	SSAE 16 audit reports (previously known as “SAS70 reports”) are an important document for any plan subject to audit. This page provides the last 10 such reports issued for BPAS.

Resource Center – Administrative Links

Enrollment Booklet Order Form	Use this online form to order copies of hard copy enrollment kits or to order the online enrollment kit (if it has not already been prepared for your plan)
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Resource Center – Government Links

Government Site Links	Helpful links to the Employee Benefits Security Administration (the division of the DOL that oversees qualified retirement plans), IRS and SSA (where other helpful information can be found).
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Resource Center – Plan Documents and Notices	
Annual 404a-5 Notice	The Regulation 404a-5 notice for your plan regarding fees. This document must be provided annually to all eligible employees, as well as terminated participants with a balance.
ERISA 408(b)(2) notice	The annual fee disclosure to the plan sponsor as required by Regulation 408(b)(2)
Fee Summary Document	A short document which highlights the main components of the plan’s fee arrangement (and how they are handled)
Pension Protection Act Disclosure	A special notice from the DOL which describes participants’ ability to direct the investment of funds within their plan and outlines the benefits of a well diversified portfolio. This document also appears in the participant website for applicable plans.
Qualified Default Investment Alternative (QDIA) Notice	If applicable, the QDIA notice for your plan (outlining the way that investments are defaulted for participants who make no investment elections). This document also appears in the participant website for applicable plans.
Safe Harbor Notice	If applicable, the safe harbor notice for your plan. (Required to be provided to employees before the beginning of each plan year and to new hires). This document also appears in the participant website for applicable plans.
Other notices	Any other required employee notices will be posted here, including Summaries of Material Modifications, Summary Annual Reports and more.
Summary Plan Description	The current Summary Plan Description for your plan.

Resource Center – Plan Information and Reports – Action Items	
Changes to contribution rates	For plans that use online enrollment. This report tells the plan sponsor which employees have enrolled in the plan and selected a contribution rate, those who have changed their contribution rate and those who may have been automatically enrolled or experienced another change. The plan sponsor needs to populate this information into the payroll system so that the changes will take effect.
Comprehensive loan report	For plans that use our traditional loan program. Provides a summary of all outstanding loans, the participant, the interest rate, the loan number, the borrowed amount remaining, the initial loan payment date, the last payment date, the next payment date, the estimated payoff date, the payroll frequency and the status of the loan.
Contribution posting history	A .csv file that lists the last several months of contributions posted at a plan level, including the trade date, the payroll date, the total amount traded and the breakdown by source. A very helpful report for plan sponsors who are looking to see the progress of new contributions or reconcile data.
Contributions by source (current and prior year)	A .csv file covering all plan participants and providing some key data (SSN, name, address, DOB, DOH, DOT, status code, plan compensation for the current year, plan compensation for the prior year, then other data points for the current and prior year, including deferral contributions, catch up contributions, Roth contributions, matching and other contribution types) . Updated each weekend.
Current month disbursements	A .pdf file showing all distributions taking place during the prior month of the plan year. Includes state, SSN, participant name, division, payment date, disbursement amount, amount paid to participant, amount paid as rollover, tax withheld and disbursement reason).
Forced rollovers	A .csv file showing terminated participants whose balances were removed from the plan through the automatic / IRA rollover program if elected by the plan. Includes the trade date, participant name, total amount rolled over and other information.
Highly compensated	A .csv file listing highly compensated employees in the plan (as determined by BPAS) as well as their reason for being deemed an HCE (compensation, ownership, etc).

employees	
Invalid addresses	A .pdf report. As BPAS mails quarterly statements to participants, a small percentage of mail is returned as undeliverable. When this happens, we “zero out” the zip code for these participants (so that no future mail is sent to them at a bad address) and list them in the “invalid addresses” report. This allows the plan sponsor to see which employees are having mail returned as undeliverable and correct it in a subsequent census file. Note: Terminated participants can call our call center to update their address directly; active participants should do so through the plan sponsor’s HR division.
Loans completed	A .csv report run daily for plans that use our traditional loan program. Lists the name of each employee with a recently completed loan, the SSN, location, loan number and the reason for the loan being completed (paid off, deemed distributed, offset deemed distributed, etc.)
Loans nearing default	A .csv report run weekly for plans that use our traditional loan program. Lists any loans that are nearing default, the loan balance, the repayment amount due and the reason for the loan nearing default.
Missing participant data	A .pdf report listing certain participant data that may be missing, such as DOB, DOH, investment direction or other data points.
New loan issues	A .csv report (updated weekly) that provides a history of new loan issuances under our traditional loan program. Includes the issuance date, first payment date, SSN location, name, loan number, number of payments, payroll frequency, repayment amount and goal amount.
Participant addresses	A .csv report (updated weekly) that provides the SSN, first name, last name, division, and address for each participant tracked by BPAS.
Participant details	A .csv report (updated weekly) that provides a wealth of data on the participant base. (SSN, first name, last name, division, address, zip code, DOB, DOH, DOT, age, years of vesting service, current balance, vested balance, contributing (Y or N), current year deferrals, current year compensation, SDBA balance, model number, auto rebalancing date, etc).
Participants without investment direction	This report (provided in .PDF and .csv) lists participants who have no investment directions on file. This information can be used for follow up education efforts or targeted communications.
Recent disbursements	This .PDF report lists participants who have taken a distribution during the current quarter. Report lists the state, SSN, division, payee name, payment date, disbursement amount, amount paid to participant, amount paid as rollover, tax withheld and the disbursement reason. Updated each weekend.
Recent distribution paperwork requests	This .csv report, update twice each day, provides a list of participants who have requested distribution paperwork from BPAS, either through the website or having it mailed to their home address. Note: This is the ordering of paperwork only; it does not guarantee that the participant will decide to submit this paperwork to BPAS for processing.
Recent loan application paperwork requests	This .csv report, update twice each day, provides a list of participants who have requested traditional loan paperwork from BPAS, either through the website or having it mailed to their home address. Note: This is the ordering of paperwork only; it does not guarantee that the participant will decide to submit this paperwork to BPAS for processing.
Suspension / Hardships File	This .csv report, run each weekend, provides a several month look back at recent hardship distributions that were processed by BPAS. Includes the beginning date of the suspension, SSN, name, division, address and ending date of the suspension (for payroll purposes).
Eligibility reports	These reports (provided in HTML format) list the employees becoming eligible for each source within the plan at each entry date. Reports are provided for the current quarter and next quarter within the plan. (For online enrollment plans, BPAS mails these employees a welcome letter prior to their entry date so they can enroll in the plan online).

Resource Center – Annual Reports (grouped by plan year for services provided by BPAS)	
Allocation report	A breakdown of the final profit sharing (or match) allocation prepared by BPAS at year end
Annual Plan Review Report	An annual report that benchmarks the plan against industry and BPAS-level data (balances, contribution rates, participation rates, wealth accumulation, asset allocation trends and much more).
Annual statement summary	Provides a summary of the annual statement for each plan participant for the plan year in question (broken down by fund).
Distribution report	Provides a summary of all distributions processed for the plan year in question (with all associated data)
Form 5500	The complete Form 5500 that was filed for the plan for the plan year in question (including Schedules and audited financial statements, if applicable)
Form SSA	The SSA filing for the plan year in question (identifying terminated participants with vested benefits under the plan)
IRC Section 402(g) Test	The 402(g) limit test for the plan year in question (testing total employee contributions against the 402(g) limit)
IRC Section 415 Test	The 415 limit test for the plan year in question (testing total employee contributions against the 415 annual contribution limitations)
Loan report	For traditional loans, the annual loan report for the plan year in question (providing all pertinent data for loans outstanding during the year)
MyPlanLoan report	For plans that use the MyPlanLoan program, this report summarizes all loan activity within the MyPlanLoan program during the year (participant name and SSN, money market balance borrowed amount, total loan line amount, etc.)
Participant detail report	Similar to the “annual statement summary” above, but includes additional information on each participant for the plan year in question
Summary Annual Report	The Summary Annual Report prepared each plan year accompanying the Form 5500 (for distribution to participants)
Top Heavy Test (416)	The top heavy test for the plan year in question (testing the total balance of key employees versus the total balance for the entire plan)
Trust Asset Report	The certified trust statement issued by BPAS / HB&T for the plan year in question.

Resource Center – Utilization Reports	
ADP less than 3%	A listing of participants who are contributing less than 3% of pay to the plan
Age 55 and older	A listing of participants who have attained age 55 (or better) along with their total balance and email address
Balance by source	A .csv file (updated monthly) that provides the total balance by source for each participant as of month end.
Only in cash / Stable funds	Updated each weekend, this file lists all participants who are only invested in the plan’s money market or stable value option, along with their total balance, DOB, DOH and DOT.
Participant investment grid	A key report. Run each weekend and provided in a .csv format, this report lists all participants with a balance in the plan and shows the current investment of their account in each fund (including dollars and % of total). Report also includes SSN name, division, address, DOB, DOH, DOT, status, contribution rate (for online enrollment plans), model number, whether participant is defaulting (Y or N) and more.
Number of funds	Run each weekend, this report lists all participants with a balance, provides their total balance and indicates how many funds each participant is invested in. Also provides plan-level averages at end (for active and terminated participants).
Participant status	Run each weekend, this report provides a breakdown of participants in the plan by status code (active, ineligible, eligible but not participating, terminated with a balance, etc.). it also provides a detailed calculation of the current participation rate.

YTD return report	A key report. Run each month and provided in a .csv format, this report lists all participants with a balance in the plan and shows their year-to-date personalized rate of return within the plan. Also shows the average rate of return for the plan as a whole in line two.
Participant contribution rates	Three reports, run each weekend and provided in .PDF format. The reports break down contribution rates by age, income and service (with averages at the end for the entire plan).
Participant asset allocation	Three reports, run each weekend and provided in .PDF format. The reports break down asset allocation among funds rates by age, income and service (with averages at the end for the entire plan).
Participant balances	Three reports, run each weekend and provided in .PDF format. The reports break down participant balance by age, income and service (with averages at the end for the entire plan).

Resource Center – Education

Economic & Market Review Presentation	Also provided in participant website. Multimedia presentation, updated quarterly, providing an update on the investment markets at a global level.
Financial Resource Center	Also provided in participant website. Financial Resource Center provides a library of financial planning content and articles geared at participants of different age groups. For each age band, the FRC covers topics of “You and your money”, “Tax planning”, “Investing your money” and “Estate Planning Matters”. These articles can help educate participants on important financial matters well beyond their retirement plan. Also includes multimedia presentations and retirement calculators.
Glossary of Terms	Also provided in participant website. An online glossary to help participants understand retirement plan and investment-related terminology.
IRS Rollover Chart	Also provided in participant website. A convenient chart (provided by the IRS) which summarizes the permissibility of rollovers between various plans and account types (qualified plan, 403(b), IRA, Roth IRA, SIMPLE, SEP, etc.)
Retirement Financial Calculators	Also provided in participant website. Deployed through Java™, these 20 calculators are interactive and allow the participant to change assumptions and inputs on a real time basis. A colorful report is provided at the end of each session which the participant can print and use in their planning process.
What mix of funds is right for you?	Also provided in participant website. This .PDF handout provides a risk questionnaire to help a participant determine their investor profile and see potential asset allocation strategies consistent with that profile. For more detailed insights, participants should use the Masterepoint Guidance Plus application within the participant website.

Resource Center – Administrative Forms

Beneficiary form	For participants who need to complete a beneficiary designation in hard copy format.
Loan payroll form	If applicable. For participants seeking to pay off an existing traditional loan by making payment to BPAS directly.
PCRA instructions	If applicable. For plans that offer the Schwab PCRA brokerage account window.
Rollover verification form	For participants who seek to roll over another retirement plan account or IRA balance onto the BPAS platform.

Fund Information

Fund Links	All funds offered in a plan appear on this page with links to additional information including historical information, fund fact sheets, current quote information, a Morningstar Quicktake™ report and other information.
Performance	This report provides performance information for funds offered in the plan, on 1 month, 3 month, 1

	year, 3 year, 5 year, and 10 year time periods. Selecting the letter P will produce a prospectus on the fund; selecting the letter C will produce a Morningstar chart on the fund. Selecting the blue hyperlink for each fund will produce the full Fund Central page (including fund performance, fact sheets, prospectuses and more).
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Participant Reports

Employee List	This report allows the user to search for participants by name or SSN, with various filtering options based on a partial name or hire date. Sort options are available as well.
Login History	This feature allows you to see the history of participant logins for a period ranging from 1 day to 90 days. The display includes participant social security number, name, and the number of logins during the specified time period.
Pending Web Transactions	This option allows you to view pending transactions by a single participant or entire plan for a custom defined date range. Information includes requested data and time, confirmation number, type of transaction, web/vru initiated indicator and participant name. Further details are available by selecting the drill down arrow.
Name and Address Export	On this menu item, an export of participants and their address information can be exported in excel, mail merge, or text output. You have the option to export all participants or filter by age, number of funds invested in, termination date, total assets, and/or a specific fund.
Disbursement Status	Participant level report showing details regarding loans, hardship distributions or other distributions processed within a specified date range. You can view all participants or select one specific participant by ssn or last name search. The report includes date received, participant name and social security number, and request details / status.

Access to Participant Site

Access Participant Account	This option allows you to select a specific participant and click a link to be taken directly into the participant site for that participant.
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Maintenance

Unlock Account	The option allows you to reset participant accounts that have been locked (e.g., those who tried to log on three times unsuccessfully). Upon confirming the reset, the participant can immediately access the participant site with the default password.
Change Password	Password changes are made on this page of the site. A hint can also be established to help in the event you ever forget your password.
Email Addresses	Email addresses entered in this section will be used as an additional means of communication from BPAS.

Notifications

Plan Message	Plan sponsors can create and post a message to the participant site using this feature. After creating the message, you set the date for when the message first appears and when it should be removed.
Disable Web Message	After posting a message to the participant site, you can disable it prior to the removal date originally defined using this menu item.
Message History	Any messages that have been posted for your plan will be listed in this section of the website for historical look up.