

Enhanced Login: A new enhancement for added website security

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Over the last several years, the internet has become the preferred means for retirement plan participants to access their account information, since it is comprehensive and easy to use. BPA continues to enhance our websites in response to marketplace trends and the needs of our clients. As of May, 2009, we are pleased to roll out another website enhancement – our Enhanced Login feature.

What is Enhanced Login? Enhanced Login is a new way to log onto your retirement account which offers an additional layer of security for participants. Three primary changes are entailed in Enhanced Login:

- **For future logins, you will no longer use your Social Security Number.** Instead, you will use a User Name, which could be your email address or any other confidential ID you designate. (The User Name can include numeric and alphabetical characters and will be between 3 and 30 characters in length; it is not case sensitive).
- **Passwords will be more robust.** Passwords will now include a combination of numeric and alphabetical characters, and will be between 8 and 30 characters in length (not case sensitive).
- **Security questions will be incorporated.** Should you forget your User Name or Password, this will help you regain access to the site immediately by answering selected security questions. For most participants, this will be much more timely and convenient than ordering a replacement PIN by mail.

As you can see, Enhanced Login represents a combination of added security and added convenience for plan participants.

What will I need to do? In early May, Enhanced Login will be implemented. When you log onto the participant website (www.bpas.com), you will see a new login page, at which point you will select “*I have NOT created a User Name*”. You will be prompted to enter your Social Security Number and PIN. At this point, you will be asked to select a new User Name and Password which adhere to the listed requirements. You will then be asked to select and respond to several security questions before being admitted to the site. From that point forward, you will use your new User Name and Password to access the participant website. (Note that the SSN and four digit PIN will continue to be used for the voice response system, and in the event that you cannot answer your security questions).

This practice has been implemented by many other financial sites in recent years and is familiar to most people. As such, we think that moving to Enhanced Login will be an easy process. However, if you would like additional information on Enhanced Login, or would like to see a video demonstration, please visit the participant login area of www.bpas.com.

What if I have questions? Our Customer Service Representative team will be available to answer any questions or provide login assistance. To reach the team, please call 800-530-1272 or 315-735-5670, Monday through Friday between the hours of 8:30 AM and 6:00 PM EST. Voicemail and email options are also available (see the “Contact Us” page within www.bpas.com).