

Operating Guidelines for the BPAS Advisor Website

Updated January, 2012

BPAS is pleased to offer the BPAS Advisor Site to our financial intermediary partners. The advisor site offers an impressive array of capabilities to our partners – helping them provide a high level of service to our mutual clients while putting them in a position of control concerning their retirement plan clients.

Through the advisor site, our partners can view information on their entire book of business with BPAS, as well as **the actual plan sponsor and participant websites for all of their clients at BPAS**. This allows partners to research a wide range of issues, or help clients in daily needs as desired. It must be noted, however, that due to the full service nature of the BPAS product and the way our various websites operate, having access to the Advisor site will make the financial intermediary privy to a wide range of confidential and sensitive information. As a result, financial intermediaries who use the Advisor website agree to abide by the terms of the Operating Guidelines as a condition of using the site. If a financial intermediary is not comfortable with or unwilling to abide by these terms, they should immediately send an email to TrustSales@bpas.com; we will have the access codes disabled immediately. Since many financial intermediaries are still becoming familiar with the features of the advisor site, this document is organized as in a Q&A format, and includes detailed information on the site.

By accessing the advisor site, each user signifies that he or she has read and agrees to the terms of these Operating Guidelines, and agrees to indemnify and hold BPAS harmless for their failure to follow terms spelled out in these operating guidelines.

1. What is the purpose of the advisor website?

The purpose of the advisor website is to allow our trustee and advisor partners to manage their retirement business and interact effectively with plan sponsors and participants. Whether they are training a client on using the website; retrieving key forms or reports; helping a participant make a transaction or obtain loan, hardship or distribution paperwork; researching the status of a transaction; or performing other analysis – the site provides robust capabilities to keep trustees and advisors in a position of control. We think the site will make our partnership with your firm even stronger, which is our ultimate goal at BPAS.

2. BPAS is still migrating plans from the “old” website to the “new” website. What should I know about this process?

As our partners are aware, BPAS began a significant project in 2011 to migrate all of our plans from the legacy website to a new website. This process has been organized into batches based on plan provisions and features, and is expected to be complete by mid to late 2012. The advisor website provides access to all plans a partner has with BPAS regardless which site those plans are currently using. The previous advisor site will not be disabled until all plans have been migrated to the new website. In many cases, this means that you are able to access the new site and see the plan sponsor and participant websites even *before* certain plans have transitioned. If a partner is attempting to assist participants in making transactions, this can only be performed in the new advisor website if that plan has transitioned to the new site.

3. How do I obtain login codes for the advisor site?

For the initial rollout, we are calling our trustee and advisor partners with their new login information. If you do not yet have login codes for the site, please send an email to bpashelpdesk@bpas.com, using a subject line of “**Enveritus – Help Ticket**”, and copying your BPAS Sales Representative. In the email, please include 1) your organization’s name, 2) the names, phone numbers and email addresses of the individuals who should be given access, and 3) a statement that the site should cover all of your plans with BPAS (this will be the default configuration if no other instructions are given). We will call you as soon as possible with your login codes and instructions.

4. Is it OK if multiple users from our Department share a User ID and Password?

No. For security reasons, each member of your organization who needs access to the site will be given separate login credentials. Access codes should not be shared. If one person should leave your organization or change jobs, we can disable that person’s access without impacting other users, and we have an electronic record of all users and their access to the site over time. Each user will be required to select a new password for the advisor site every 90 days.

5. What if additional individuals from my organization need access to the advisor site?

We will provide each user with his or her own login credentials. Please send an email to bpashelpdesk@bpas.com, including “**Enveritus – Help Ticket**” in the subject line, and provide the information listed in question #4 above, in your request.

6. What should we do if a person leaves our organization or no longer needs access to the site?

Financial intermediary partners who use the advisor site must keep BPAS apprised of changes which impact their users. For any change to the list of authorized users, visible plans or access rights, please send an email to bpashelpdesk@bpas.com, including “**Enveritus – Help Ticket**” in the subject line, copying your BPAS Sales Representative on the email. In the email, please list your organization’s name, the individual whose access should be disabled, and any other special instructions.

7. What should I do when I first log in?

When you first log onto the site, it is essential that you change your password and password hint question (your User ID will remain the same). For maximum security, we recommend using a combination of alphabetical and numeric characters for your password. Users will be required to change their password every 90 days. If a user fails to log in for 90 days, their account will become disabled and can only be reactivated by contacting BPAS.

8. When I log into the advisor site, what do I see?

When you first access the advisor website, you will see a welcome page that lists your entire book of plans with BPAS (sorted alphabetically by plan name). This page will allow you click on any plan to obtain synoptic information (assets, participant count, participation rate, etc), or select links to drill down into the participant or plan sponsor website for each plan. If you scroll to the bottom of the welcome page and select the printer friendly option, a special report will be generated that provides aggregate data for your book of plans with BPAS (total assets, total number of participants, participation rate, and grand totals for the book). Across the top you will see a variety of other reports grouped by subject heading.

Helpful hint: For those with a large book of plans, pressing Control + F (to find) will allow you to search for a plan by partial plan name or plan number. The same function will work in lists of participants or other lengthy reports.

9. Why is it that I can see all of our plans, even though some haven't been migrated to the new website?

The new advisor site is being provided to financial intermediary partners on a provisional basis so that you can start using the site and become familiar with all of its features. All of your plans will appear on the new advisor site. However, keep in mind that because we are migrating plans to the new website according to a schedule based upon plan complexity, there may be some features and functionality not yet available on the new advisor site. For the most recent update on the website rollout project, please see the plan sponsor bulletin board within www.bpas.com.

11. What "levels" are available within the advisor site?

Through the advisor site, a firm can view the participant website (exactly as participants see it), the plan sponsor website (exactly as plan sponsors see it) and the advisor site (constructed at a book-of-business level). The advisor site will include access to **all** of your organization's plans at BPAS, unless other instructions are provided to us.

12. How do I move between the three levels of the site?

From the welcome page of the advisor site you can drill down on any plan sponsor site or participant site by selecting links on the right hand side of the page. If you are trying to find a certain participant, a good way to do this is to first select the plan sponsor site for that plan, then select Access Participant Site, then View Participant. At this screen, you can type part of the participant's last name (or their SSN), then press Submit Query. For example, typing "Jon" will produce a list of participants who have that combination of letters in their last name (Jones, Jonas, Joneston). You can then select the desired participant from the pick list.

Helpful hint: If the plan has 60 or fewer participants, you can also simply press the space bar on the name line before pressing submit; this will produce a list of all participants.

The site makes it easy to move from the advisor site to a given plan sponsor website or the participant website for one individual. For example, when you are in the participant website and wish to return to the plan sponsor site, press the "Return to Sponsor" link in the upper right hand corner of the page; this takes you back to the plan sponsor website. At this point, you can either press "Home" to return to the welcome page of the plan sponsor site, or press "Access Another Plan" to select another plan from your book of business. These buttons make site navigation quick and easy.

13. It seems like a large amount of data has disappeared from the plan sponsor site. Where can I find it?

To optimize the speed of the website, we moved a large section of reports in the plan sponsor site to the Resource Center; however, all of the previous data is still there, with even more content added. To view this section, please select Resource Center, then Resource Center from the drop down menu. Depending on the plan type and provisions, approximately 60 to 70 different reports will appear in this library, which are populated over time according to a defined schedule. This page includes the Action Items tab, Annual Plan

Reports, Quarterly Plan Reports, Utilization Reports and more. The new site includes a completely overhauled document library, and provides better archiving of reports over time.

14. What if I had the ability to initiate transactions before?

Transactional capability allows a financial intermediary to submit investment changes and other transactions on behalf of a participant. The standard configuration for the advisor website is to have transactional capability **disabled**. However, this feature can be enabled at the instruction of the financial intermediary. Please note that this feature can only work if the plan in question has been migrated to the new advisor website. To request that transactional capabilities be enabled in your advisor website, please send an email to bpashelpdesk@bpas.com, with a subject line of “requesting transactional access to advisor site”. We will contact you to discuss next steps.

15. Will I be able to assist participants in making transactions in the new site?

The new advisor site enables advisors to view the participant website exactly as participants see it. This enhancement allows the advisor to provide superior assistance to the participant; by walking them through a particular function of the site step-by-step, while both viewing the **exact** same screens.

As stated above, if you have the ability to initiate transactions for a plan, this feature will be included in the new website, but not until a given plan has been migrated to the new site. For advisors who previously used this kind of access in the legacy website, they can continue to do so until plans have been migrated to the new site.

16. Can I assist participants in obtaining loan or distribution paperwork as before?

Yes. If a plan has been migrated to the new website, you will be able to access distribution paperwork for a participant, just as a plan sponsor can. Please note that this can be done *whether or not* transactional access has been enabled in your advisor site.

You can do so by selecting the plan for which the participant is requesting a distribution from. Access the participant website by clicking on “View Participant” from the Access Participant Site tab. Input the SSN or last name of the participant to find the participant and access the participant website. From the Transactions tab, choose “Distribution Request” to proceed with requesting the paperwork. If you have chosen to print the distribution paperwork, you will retrieve it by clicking on “Requested Paperwork” from the Transactions tab. The paperwork request will be available on this screen for 3 days.

If you are looking to request distribution paperwork from a plan that has **not** yet migrated to the new website, you will need to request the paperwork from the previous (PDS) advisor website.

17. How is BPAS handling web banners?

Our new website further enhances our ability to use our financial intermediary partner’s web banner for the participant and plan sponsor websites (in place of the BPAS web banner). Because the new site uses a special convention involving three different images for the web banner, we have created a standard format for web banners using a collage of images in the upper right hand corner (a motif similar to *Roadways to Retirement*), with the partner’s logo in the upper left hand corner.

To implement your web banner, please send an email to bpashelpdesk@bpas.com with “Web banner assistance” as the subject line. Please attach a copy of your organization’s logo (.JPG, .TIF, etc) and copy your BPAS sales representative on this email. We will coordinate with you to have this web banner placed.

18. Can BPAS make changes to the site?

During the rollout phase of the three websites, our main focus is on the rollout itself: getting the sites rolled out to all financial intermediary partners, plan sponsors and participants. Once we are done with the initial rollout, we will begin to consider various enhancement requests. In terms of enhancement requests, we consider these from a variety of perspectives. We look at the nature of the request; the “value added” it would deliver to partners, plan sponsors and participants; the types of data it involves; whether that information can be obtained in other ways within the site; how easy or difficult the request would be to program; the number of clients the request would benefit; and other factors. We also must analyze costs, since each request presents added internal and external programming costs which must be managed within an annual IT budget.

BPAS is committed to offering the best websites in the industry; sites that continue to evolve and improve over time. Considering all of the above factors, we will manage a slate of enhancement requests to deliver more value to our clients over time.

19. What are the important caveats to keep in mind and what representations do we make by accessing the advisor website?

Since internet browsers and other software can retain passwords, file downloads or other sensitive information, it is critical that you **not** access the advisor site from a public or shared computer, or from any computer not owned by (or under the control of) your organization. Several of the .CSV files of the plan sponsor and advisor websites are particularly sensitive because of the participant data they include. If ever you have reason to suspect that your login credentials may have been compromised, please select a new password immediately. It is also important to note that many reports open by saving a local version of the report to your Downloads folder. Users are urged to empty this folder periodically to ensure the privacy and security of all data, and to ensure that user ID and password codes for your local computer remain secure at all times.

In an age of identity theft and other web-based financial crimes, maintaining the security of participant financial data is one of the highest imperatives for retirement plan professionals. By having access to the advisor website and other reports and data commonly needed for the administration of retirement plans, your organization becomes equally responsible for the security and safekeeping of that information as BPAS. If this information should be breached, this could result in significant consequences to your organization. Please be cognizant of this important matter when accessing the advisor website.

Use of laptop computers: Users are advised **not** to access the advisor site from any laptop or portable computer. The data security and privacy concerns are magnified in this setting. Saving any files to the Downloads folder (or local drive) of a laptop computer presents an added security risk which must be avoided by users. It is also important to have laptops encrypted and use local security / login settings.

By accessing the advisor website, financial intermediaries certify that they will maintain all information contained therein in strict confidence. This includes Social Security numbers, Dates of Birth, addresses, dates of hire, census, compensation, and other plan data that is highly sensitive and specific to each plan. Financial intermediaries certify that they will abide by 1) data security policies as outlined in the BPAS website, 2) data security protocols established by their own IT department or other company policies regarding the handling of client information, and 3) applicable government regulations governing the privacy of account information.

20. What do I do if I have website-related questions, suggestions, feedback or comments?

Please see question #18 above for our process on managing enhancement requests.

BPAS welcomes feedback from our clients regarding all aspects of our service, and this certainly includes our websites. Feedback from clients helps us to continue to make our program better. Please email your BPAS Sales Representative with these matters, providing as much detail as possible. In addition, routine questions can be emailed to our web team at bpashelpdesk@bpas.com, including “**Enveritus – Help Ticket**” as the subject line. Always copy your BPAS Sales Representative on these emails, so we are in the loop on the issue and can provide assistance.

21. Do these operating guidelines cover any other applications?

From time to time, certain partners may request access to other BPAS applications via the Internet. When such access is provided, these operating guidelines will govern.