A Guide to Navigating the BPAS Plan Sponsor Website

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. We created this guide to help you navigate through the many reports and features to help you get the maximum value out of this great tool. Of course, actual reports provided for your plan will be driven by your plan's configuration, design and features.

Web Tab	Description
Home	• Action Items quick link • Market dashboard chart and link • Plan summary including plan name, balance, and loan information • Plan contact details • Participant count summaries
Daily Plan Reports	• Fund Summary: Daily breakdown of assets held in each fund at a plan level • Source Summary: Daily breakdown of assets held in each money source at a plan level • Fund Detail: Breakdown of each fund balance by source • Source Detail: Breakdown of each money source balance by fund • Transaction Detail: Displays all transactions within a selected date range, filtered by category, source, fund, etc. • Statement on Demand: Generate a custom "income statement" for the plan as a whole for any given date range
Resource Center	**Plan Links** • CensusPro Link for file uploads • Logon to Schwab PCRA Services • Participant Sitemap • Plan Sponsor Sitemap • Contribution Limits and COLAs • Participant Portal Demo • Plan Sponsor Portal Demo **Surveys** • Participant Feedback Center: short survey to elicit ongoing feedback from participants on BPAS services **Administrative Links** • Product Options: Information on several optional features available to Plan Sponsors • Enrollment Booklet Order Form: For hard-copy or digital enrollment kits. **General Information** • Administrative Manual for BPAS product procedures • I-Bond Application: Link to provider of fidelity bond coverage • Retirement GAP Report Explanation • Technical Tidbits: Information on emerging qualified plan regulations. • SAS70/SSAE16 Reports: Archived copies of these reports issued for BPAS • Holiday Calendar • Participant FAQs: Answers to some of the most common participant questions • Sponsor Newsletter Library: Archive of past versions of the technical newsletter covering emerging topics within the qualified plan industry.

Resource Center

Government Links: Links to the DOL, IRS, and SSA websites

Plan Documents and Notices

- Annual 404(a)(5) Notice
- Pension Protection Act Disclosure
- Plan Highlights
- Summary Plan Description
- ERISA Section 408(b)(2) Notice
- Other Relevant Plan Notices
- Qualified Default Investment Alternative Notice (QDIA)

Plan Information and Reports

Action Items

- Address Changes
- Changes to Contribution Rates
- Contribution Rate Validation Report
- Invalid Addresses
- Loans Completed
- Loans Nearing Default
- Loans Nearing Payoff
- Missing Participant Data
- New Loans Issued
- Participants Without Investment Direction
- Suspension/Hardships File
- Eligibility Reports

Annual Reports

- ADP/ACP Test
- Allocation Report
- Annual Plan Review Report
- Annual Rate of Return
- Annual Statement Summary
- Annual Summary Statement by Source
- Coverage Testing
- Distribution Report
- Form 5500
- Form SSA
- Highly Compensated Status – Projected
- IRC Section 402(g) Test
- IRC Section 415 Test
- Loan Report
- MyPlanLoan Report
- Participant Detail Report
- Top Heavy Test (416)
- Trust Asset Report

Informational Reports

- Balance by Source
- Comprehensive Loan Report
- Contribution Posting History
- Contributions by Source (current & prior year)
- Current Month Disbursements
- Forced Rollovers
- Participant Addresses
- Participant Details
- Recent Disbursements
- Recent Distribution Paperwork Requests
- Recent Loan Application Paperwork Requests
- YTD Rate of Return Reports

Quarterly Plan Reports

- Current Quarter Disbursements
- Current Quarter Loans
- Quarterly Statement Summary-by Fund
- Quarterly Statement Summary-by Source
- Trust Asset Report

Demographic Reports (Utilization)

- ADP Less than 3%
- Age 55 and over
- Fund Performance Grid
- Only in Cash/Stable Funds
- Participant Contribution Rates (age, income, service)
- Participant Investment Grid
- Participant Number of Funds
- Participant Status
- Retirement GAP Report
- Retirement GAP Summary
- Web Usage Report
- YTD Rate of Return Report (Plan Level)
- Participant Asset Allocation (age, income, service)
- Participant Balances (by age, income, service)
- Participant Model Usage (age, income, service)

Education

- Economic & Market Review Presentation
- Glossary of retirement plan and investment-related terminology
- “What Mix of Funds is Right for You?” questionnaire
- Financial Resource Center Link
- IRS Rollover Chart
- Retirement Financial Calculators link

Administrative Forms

- Beneficiary Form
- Loan Payoff Form
- Rollover Verification Form
- Digital Enrollment Materials link
- PCRA Instructions

Fund Information

- Fund Links: List of investment options with links to view fund fact sheet, prospectus, and other investment-related information
- Investment performance information for all fund options in the Plan

Participant Reports	• Employee List: Displays participants in the plan with various filtering options. • Outstanding Spousal Consent Forms: Shows outstanding spousal consent forms needed for online beneficiary designations. • Beneficiary Change History: Shows history of online beneficiary designation changes made by participants. • Loan Report: Displays current outstanding loans in the Plan. • Login History: Displays the history of participant logins and details participant initiated transactions through the website. • Pending Web Transactions: Displays pending transactions for a custom-defined date range. • Name & Address Export: Displays participant addresses based on various criteria filtering. • Beneficiary List: Displays participant beneficiary detail for designations made online. • Disbursement Status: Participant-level report to show details of loans and distributions processed within a specified date range.
Access Participant Site	• View the participant website on an inquiry-only basis.
Maintenance	• Unlock Account: Provides plan sponsors with the ability to unlock participant accounts that have been locked due to unsuccessful login attempts. • Change Password • Preferences: Website language selection preference • Email Address: Contact email address storage
Notifications	• Plan Message: Enables plan sponsors to create and post messages to the participant website. • Disable Web Message: Allows the ability to delete any current plan messages. • Message History: Displays previous plan messages posted for any given date range.

Questions? We're Here to Help.

Contact your BPAS Plan Consultant or join us for a Live Web Demo at a time that works best for you:

2nd Tuesday of every month: 10 am ET
4th Tuesday of every month: 2 pm ET

email ppracht@bpas.com to reserve your spot today

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