

# Time to Get Online!

As you may already know, your retirement plan offers all of the free online information, tools, and resources you need to embark on a successful journey to retirement.



The Roadways to Retirement participant website provides 24-hour access to a wealth of information – everything from fund and plan information, retirement planning calculators, an archive of past statements and the ability to make investment transfers or realignments. We also offer a robust, easy-to-navigate online Participant Education Center that offers key information by category:



## Learn

- Learn by topic using our **Virtual Classroom**, Financial Resource Center, Current Cost of Living Adjustment Figures, and Education Library packed with articles and tips on retirement planning, saving and more.
- Explore the **Investment Library** for a full glossary of terms and definitions, Fact Sheets, and Prospectuses



## Research

- Stay current with the Real-time **Market Dashboard**
- Study **Market Commentary** from industry experts
- View a **By the Numbers** update of details related to investing for retirement
- Research Funds, Investments, and Market News.
- Peruse the Bulletin Board for updates on currently traded funds



## Interact

- **Ask an Expert** about your retirement account or retirement plans as a whole
- Review the **Participant Bulletin Board** for current and archived updates and tips from your plan administrator
- Read the BPAS Blog for everything retirement-plan related and more



## Plan

- Take the **Journey to Ten Times Pay** and see examples of real participants working toward their retirement goals
- Determine your **Risk Tolerance** by taking a simple quiz to help you get on the right path
- Access **Retirement Savings and Planning calculators** to help you plan and save at a pace you can afford

## Get Started

- Visit [www.bpas.com](http://www.bpas.com)
- Under "Participant Accounts," select "Retirement Account"
- In the Participant Education Center, choose "Login to Your Account"
- Enter your user ID which will be your Social Security Number with no dashes.
- Enter your Password which is your date of birth entered as mmddyyyy
- Click Login. Once you login, the system will prompt you to create a new Username, Password, and security questions/answers for verification.
- Our website can be also be accessed via tablet and most smart phones; you can also access our mobile app. See instructions at BPAS.com

If you don't have web access and wish to access our automated voice response system for updated account information, please call 800-530-1272 and follow the prompts to get started.

## Questions About the Funds?

The participant website has a wealth of information about the investments available in your Plan. From the Fund Information tab, select:

- **Fund Links.** Each investment option is displayed with the ability to view Historical Prices, Fund Fact Sheets, Prospectus, Additional Research, and more
- **Fund Information.** This option provides the performance for each fund offering in the plan. You may view each fund's prospectus by clicking the P next to the fund name. You may view an online chart by clicking the C next to the fund name. Anytime you see a fund name underlined in blue, you may click on it to view performance information, expense ratios, and links to the fund fact sheet and prospectus

**We urge you to take full advantage of your retirement plan and stay on track in your journey to a successful retirement.**