



Cash Balance Plan

Here's some important information about submitting contributions and processing retiree benefits and expenses from your plan

CONTRIBUTIONS

Submitting contributions to your plan is easy! Submit contributions to your plan anytime, as often as you'd like. Be sure to set up your ACH account with BPAS for the most efficient transfer of funds. To remit a contribution amount you'd like to fund, simply log onto our proprietary web-based census system. Enter a date relative to the contribution and confirm the amount to be ACH debited from your account on file. Then submit the data and do one final review to confirm. That's it. The ACH debit can take up to three business days to post to your account.

PAYMENTS

Making payments from your plan is simple! Request payments and expenses from your account anytime.

Retiree Payments

We offer 3 retirement payment service options on our platform. You'll choose the option that best meets your needs during plan setup:

- **Traditional Payer Services using CBSI**--Allows lump sum and monthly payout options
- **APS Payer Services using CBSI**--Allows monthly payout options only
- **External Payer Services**--If you have contracted with an external payer provider, complete a Payout Request Form to indicate the specific dollar amount to be paid towards Retiree benefits.

Expenses

When its time to submit an expense for your plan such as plan fees, simply submit a completed Payout Request Form and include a copy of the invoice to be paid. You can find the Payout Request Form on the BPAS website at bpas.com/employers/forms.

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