Full Online Enrollment at u.bpas.com

- Go to u.bpas.com. You'll see the BPAS U home page. We encourage you to explore the great tools and links in BPAS U to learn more about saving for your financial future.
- When ready, navigate to **Account Login** and choose **Retirement Plan > Setup Your Online Account** from the drop-down menu.
- You'll be prompted to enter a **10-character plan code.** We sent the plan code in a letter mailed to your home address when you became eligible for the plan. If you can't find the letter, you may call BPAS Participant Services at 1-866-401-5272.
- Enter your plan code and follow the on-screen prompts to establish your retirement account and create a User ID, Password, and security questions/answers.
- Click **Enroll Now** to start the easy Online Enrollment wizard. If you don't see the Enrollment wizard, individually complete the steps in the section below.
  - Select **Salary Deferral Rate** from the drop down menu. You may automatically increase your deferral rate each year on the date you choose. Click **Next** to continue.
  - Select your future contribution investment elections to indicate how your contributions (and rollovers) will be invested. Click **Next** to continue.
  - Confirm the enrollment options you selected. Review them carefully. Click **Enroll Me.**

PLAN CODE IS: PLUPIP3517

Questions About the Funds?

You have easy access to a wealth of information about your available investments. Log into your account at u.bpas.com and navigate to the **Fund Information** tab and select **Fund Performance**:

- **Fund Performance**. Each investment option is shown with the ability to view Historical Performance, Prospectus, Online Chart, Fund Fact Sheets, and more. You may view the prospectus by clicking on **P** next to the fund name. You may view the on-line chart by clicking the **C** next to the fund name. Click on the fund name underlined in blue to view expense ratios and links to the fund fact sheets.

Important: Review the allocation percentages on your first benefit statement and notify BPAS of any discrepancies within two weeks. We aren't able to fix allocation errors after the two-week period following receipt of your BPAS benefit statement.

Making Changes in the Future

- Your retirement plan is **yours**. And you will have the option to make updates to it in the future. Just follow the steps listed below to change your deferral rate or update your beneficiaries. Updates to your deferral rate will occur as soon as administratively feasible.
- Should you decide to change your investment selections, log into your BPAS account and complete a **Fund Election Change** or **Rebalance Account** under the **Transaction** tab.

Congratulations! You're now on the road to a comfortable retirement. Just a few more things to consider...

Designate a Beneficiary Online

- Check with your employer to ensure your plan includes online beneficiary designation.
- Log into your account at u.bpas.com.
- Select the **Designate Beneficiary** option from the **Account Maintenance** tab along the top menu bar.
- Select your **marital status.**
- Enter your beneficiary designation(s) into the on-screen fillable fields.
- Click **Submit** to confirm your designation(s).

Designate a Beneficiary through HR

- Log into your account at u.bpas.com.
- Select the **Resource Center** option from the Resource Center tab along the top menu bar.
- Scroll to **Administrative Forms** and select **Beneficiary Form.**
- Enter your beneficiary designation(s) into the on-screen fillable fields (or print the form and complete the information using a pen).
- **Print (or copy) the completed form and give it to HR.** We recommend you also keep a copy for your records.

Contribution (Deferral) Changes

- Log into your account at u.bpas.com.
- Using the **Transactions** tab, select **Deferral Change** from the drop-down menu. Select your salary deferral rate(s). You may choose to automatically increase your deferral rate each year up to a targeted rate. When complete, click **Change Deferral.** Then, **Confirm Transaction** on the next screen.

Fund Selection

- Log into your account at u.bpas.com.
- Select **Fund Election Change** from the **Transaction** tab to select how your deposits will be invested among the various plan funds. If you don't select a fund(s), your deposits will be invested in the plan's designated default fund.
- When complete, click **Change Elections.**

We're here to help.

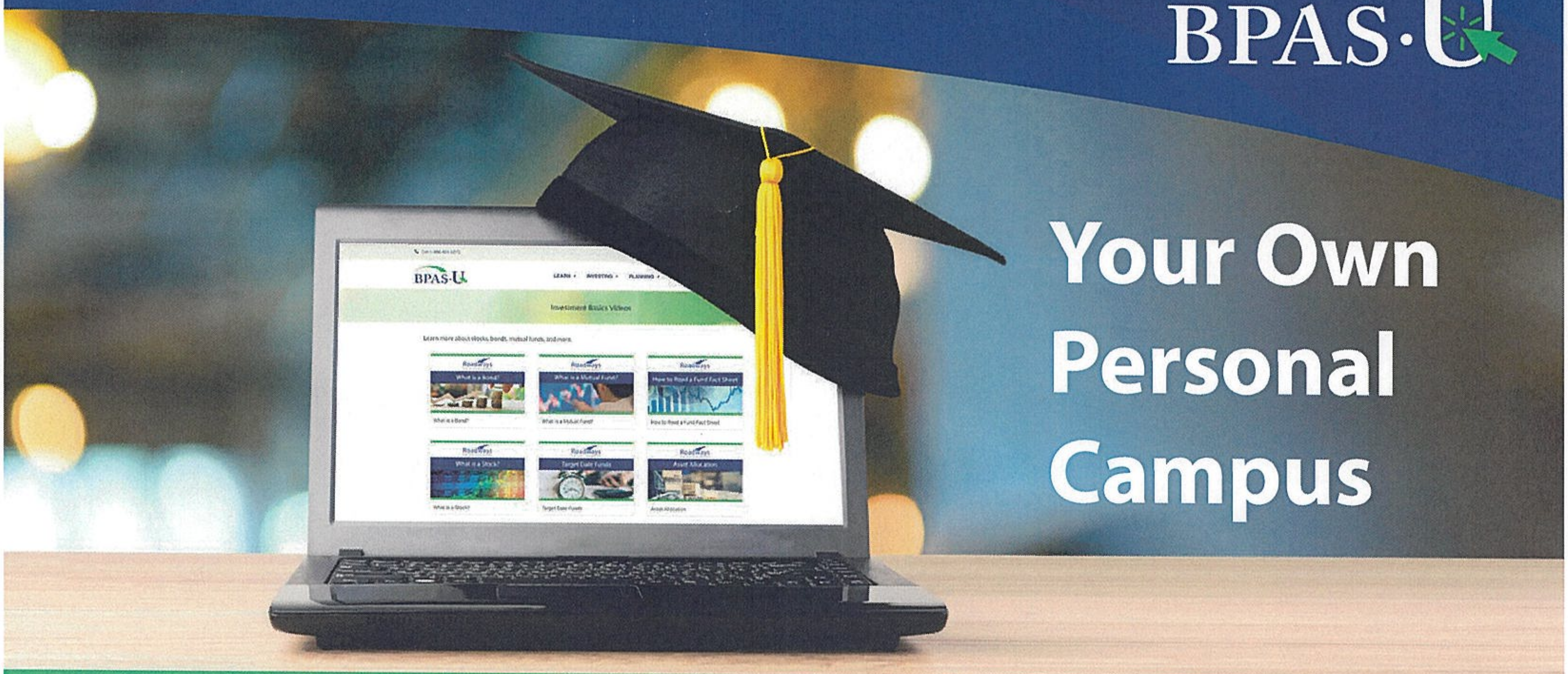
Our US-based service representatives are available Monday through Friday, 8:00 am to 8:00 pm EST.
Call 1.866.401.5272 and select option 3 for Participant and IRA Services.

Questions? Let's talk.
1.866.401.5272 | u.bpas.com

BPAS

Roadways TO RETIREMENT

BPAS·U



Your Own Personal Campus

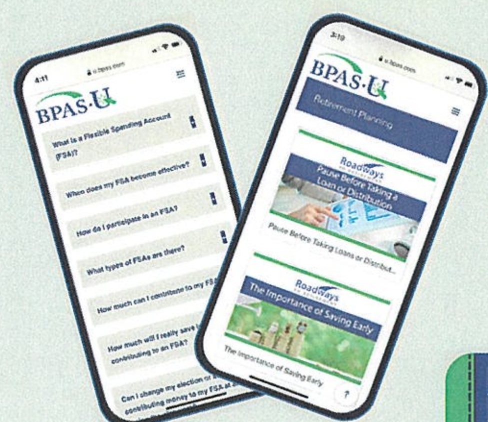
Introducing BPAS University (BPAS U) — a new, dynamic online financial learning center and mobile app. Whatever your job, income level, or career path, BPAS U is here for you.

We've taken the complicated out of retirement and benefit planning to help you save more, while making it fun. BPAS U gives you a full library of planning tools, articles, calculators, videos, on-demand coaching sessions, questionnaires, and more, all designed to guide you toward a secure financial future. Go to BPAS U to:

- Utilize free educational multimedia tools and resources
- Take in on-the-go webcasts and podcasts featuring coaches, guest speakers, and panelists
- Test your knowledge on a variety of personal finance topics
- Receive notifications when there's new content to explore
- Suggest topics you'd like covered in future sessions
- Securely login and manage your BPAS account with full access to inquiries, transactions, statements on-demand, investments, and much more

It's a fun way to monitor progress as you make decisions along your journey.

Stay tuned for more updates from BPAS U.



Always At Your Fingertips

Access your BPAS account anywhere, anytime, from your smart phone or tablet with our free mobile app!

Download from Google Play or the App Store, or see instructions at u.bpas.com.

Questions for Navigating the BPASline

BPASline is the fast and accurate way to keep in touch with your future! This guide will help you learn more about this service. Be sure to review the system map of this brochure before you call the BPASline.

How BPASline Works

Q: How do I access my account?

A: You can access BPASline 24 hours a day, 7 days a week. Just dial 1-800-530-1272. When prompted, enter your Social Security and Personal Identification Numbers (PIN). Initially, your PIN is the last 4 digits of your Social Security Number. *Please Note: We strongly urge you to change this assigned PIN as soon as possible. Your PIN is confidential and protects the security of your account.*

Q: Can I change my PIN?

A: You may change your PIN at any time to a 4 digit number of your choice. Select Option 6 in the Main Menu. Your PIN change will be effective immediately. You will need to use this new PIN when you access BPASline in the future.

Q: What if I forget my PIN?

A: You may request a new PIN through the system. When you call, enter your Social Security Number. The system will ask you if you have lost or forgotten your PIN. If you indicate that you have, the system will ask you if you have lost or forgotten your PIN. If you indicate that you have, the system will generate a new PIN confidential letter with your new PIN and will be mailed to your home address. You will not be able to access the system until you receive your new PIN (approximately 5 business days). *Please Note: If you are unable to enter a correct PIN within 4 attempts, BPASline will lock your account. Please contact Customer Service (1-866-401-5272) to unlock your account.*

Q: What kind of information can I obtain?

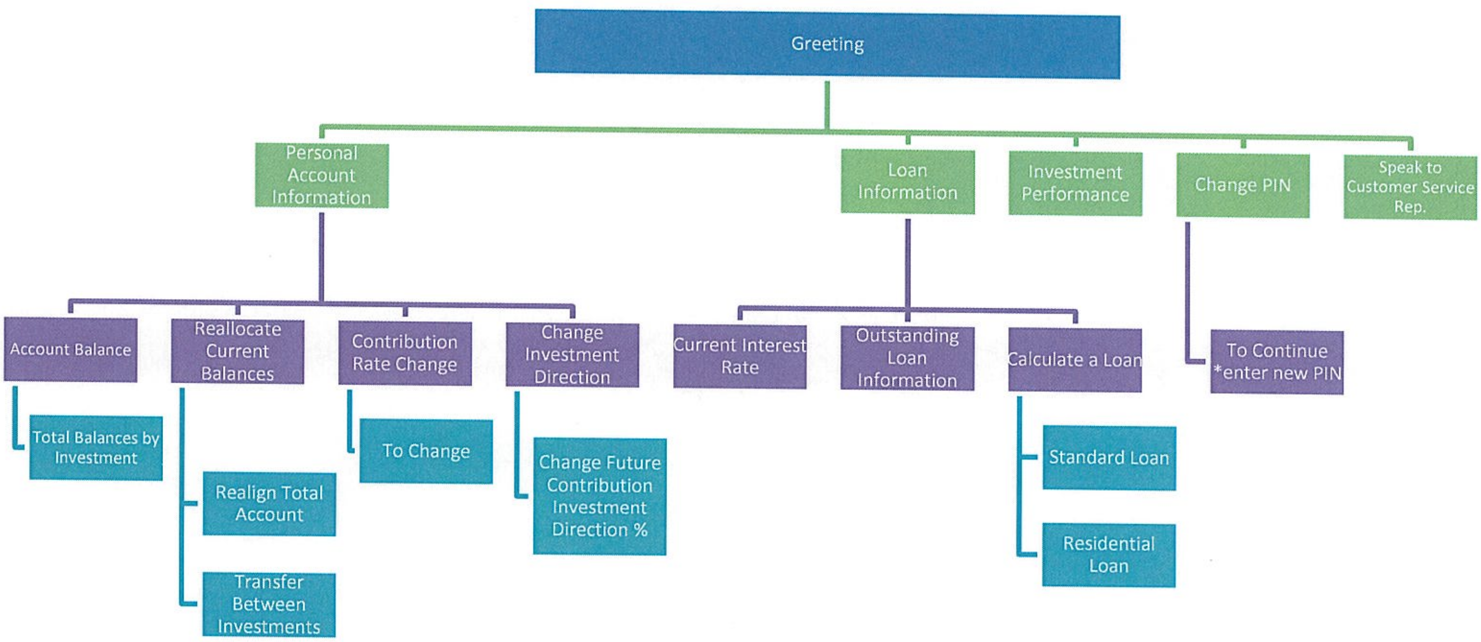
A: You can use this service in two ways:

- Obtain information about your account.
- Make changes to your account over the telephone. The map in this guide can assist you in locating the appropriate options.

Q: How do I change the investment direction of future contributions?

A: To change the investment direction of future contributions, select Option 4. Please note: this will not affect your current balance.

VRU LINE- FLOWCHART



TIPS

To Access the VRU Line, please dial: 1.800.530.1272

At any time, you may select:

#7- To Repeat Information
#8- For the Previous Menu
#9- For the Main Menu