



AGC of SD has partnered with BPAS to bring you an endorsed 401(k) program to benefit your most valuable asset...*your workforce.*

BPAS

With decades of experience in retirement plan administration, recordkeeping, fiduciary support, and employee education, you can trust BPAS to save you time, reduce liability, and minimize stress for you and your team. Key program highlights and benefits include:

- **True investment flexibility:**
 - Access to more than 20,000 available funds
 - No proprietary funds or requirements
 - No revenue investments - transparent, revenue-neutral fees
- **Industry-leading investment selection and monitoring:**
 - Easy-to-understand monthly reporting
 - Participants have access to the strongest money managers in every available category, at all times
- **Simplified and customized administration:** In the ever-changing regulatory environment, you'll enjoy worry-free, experienced support on plan design with ongoing reliable administration and recordkeeping
- **Best-in-class employee education:** From on-site education meetings and webinars to the free online BPAS University and BPAS U Financial Wellness Center, to retirement income planning and investment guidance, participants have access to a wealth of education tools and resources designed to help them on the road to financial security
- **Payroll integration:** Fast and easy data transmission that saves you time and simplifies the process for fewer headaches
- **First-class service, at below market-average costs:** Need we say more?

PROOF IN NUMBERS

2002

AGC of SD
multiple employer plan inception

50+

participating members

\$100 million

total plan assets

25%

average initial cost savings

40%

average time savings by HR

94%

BPAS client satisfaction rating

Premier administration, consulting, and recordkeeping technology. BPAS custom solutions **save time, reduce headaches, and truly help employees save for the future.**

Only BPAS can offer expertise in all facets of investments, retirement plans, and employee benefits.
One company. One call.



Workplace Retirement Plans

- Administration, recordkeeping, and custody for defined contribution retirement plans
 - All 401(k), 403(b), PR 1081, and specialty plans
 - Plans for groups of employers (MEPs and PEPs)
- Bundled and unbundled options
- Comprehensive plan consulting services
- Dedicated, fully-credentialed plan consultants
- Mobile app
- Loan and hardship administration
- Distributions and RMDs



Premier Administration and Technology

- Eligibility determination
- Monitoring for late deposits
- Edit checks on census files
- Audit support
- Vesting
- Full online and auto enrollment
- Compliance testing
- Year-end allocations and signature-ready Form 5500
- Preparation of annual notices



Actuarial & Pension Services

- DB 360 Pension Plan Services: Bundled retirement plan services including actuarial, benefit administration, participant, fiduciary, custodial, and payer services
- PensionEase: Benefit administration outsourcing with recordkeeping, distribution processing, event notifications, participant direct services and a custom web portal
- Consulting and expertise by team of enrolled actuaries
- Cash balance and non-qualified plans



Institutional Trust

- A premier technology platform for trading, settlement, and position reconciliation
- Custody, trustee, and/or discretionary investment services
- Administration, valuation, and accounting
- Transfer agency
- Collective Investment Trusts/Funds
- PR 1081 Plans



IRA Services

- IRA outsourcing and expertise
- Rollovers
- Pre-tax and Roth options
- IRARewards: IRA funded with cash-back earned from shopping and travel



Fiduciary Services

- ERISA 3(38) investment management
- ERISA 3(21) investment advisory services
- Experienced in Defined Benefit/Cash Balance, 401(k), 401(a), 403(b), 457(b)/(f), Taft-Hartley, Davis-Bacon, PR 1081.01, VEBA HRA, and HSA Plans

With so many experts under one roof, the BPAS team can help design integrated, leading-edge solutions to meet your benefit needs and simplify life for HR.

BPAS. Big enough to serve you. Small enough to know you.



Let's talk.



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