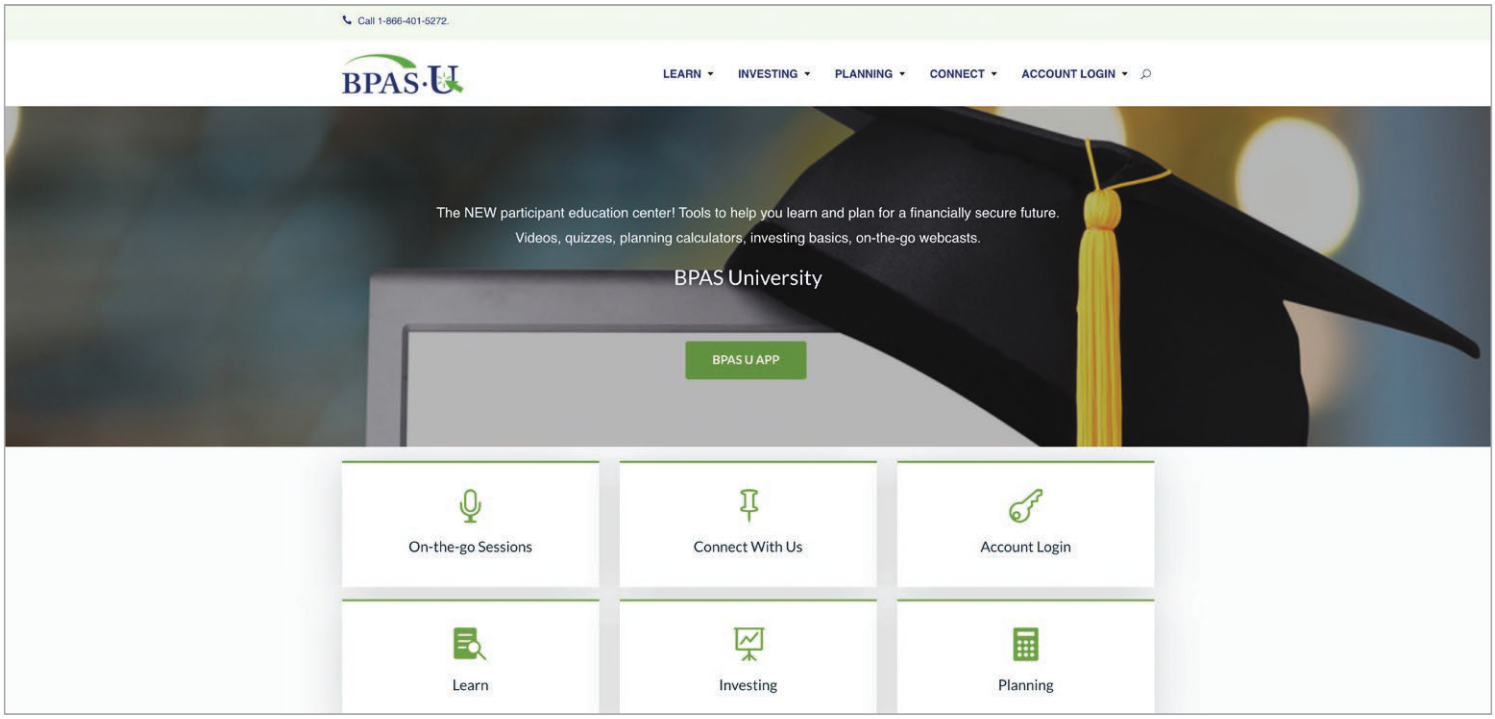
Easy Enrollment

▶ Your first step to a secure future

Roadways TO RETIREMENT

Your Kinexion Retirement Plan is held at BPAS. And 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. BPAS University (BPAS U) 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. Plus, the BPAS U mobile app puts all those resources and account information in the palm of your hand anywhere, anytime. You may need to wait for your first paycheck in order to access the online portal.



Focused Wealth Management encourage you to take some time to schedule a one-on-one individual meeting to fully understand the plan and your investment options. Before enrolling, you'll want to make a few decisions:

- The percentage of your compensation you want to contribute to the Plan on a pre-tax basis.
- If you want to contribute a percentage of your compensation on a Roth (after tax) basis.
- How you want to invest your contributions.
- Who you'd like to name as your beneficiary(ies).
- If you'd like to rollover funds from a previous employer's retirement plan or an IRA into this plan.

Feel free to reach us at anytime by calling our Focused Wealth Management Retirement Plan Division at (845) 691-2193

Easy Funds Rollover

Want to Rollover Funds from a Previous Employer Plan or IRA? Complete the **Rollover Verification Form** in the Administrative Forms section of the Resource Center when logged into your account, or use the form in your enrollment booklet.

Easy Access

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.

Remember to update your email address when you setup your online account!

It's the easiest way to keep your account secure. We use this to notify you immediately of any account activity. Don't worry, we don't send any solicitation emails.

Ready to enroll? Turn this page over to get started. ▶

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: KININC7642

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

- Log into your account at u.bpas.com.
- Select **My Account** from the tab along the top menu bar.
- Select **Beneficiaries**
- **Certify your marital status** then click submit
- Click on **New** to add your designated beneficiaries
- Enter each beneficiary's information as required.
- Ensure the total percentage allocation among all beneficiaries equals 100% and **submit.**
- Beneficiaries are not saved until you see a confirmation screen

Schedule a Review

- Schedule a review meeting with **Focused Wealth Management** to review your account
- Go to **focusedwealthmgmt.com/retirementplans**
- Enter your company code: **KNXION**
- Select a link to schedule a meeting remotely or on-site on pre-selected dates and times
- Enjoy the Financial Wellness Video Library available and more!

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. Contact Focused Wealth Management:

Our Retirement Plan Solutions Associates are ready to assist you: 845-691-2193

Focused Wealth Management

REGISTERED | INVESTMENT | ADVISOR

BPAS

Focused Wealth Management Retirement Plan Portal:
focusedwealthmgmt.com/retirementplans
Use code: **KNXION**