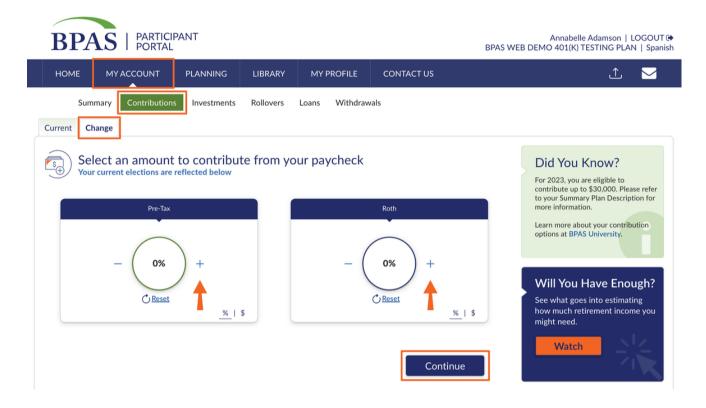


Contribution Changes

To update your Contribution Amount, access your account at u.bpas.com. Click on the 'My Account' menu from your participant portal home page. Click on the 'Contributions' sub-menu. Select the 'Change' tab.



- Using the + and buttons, select the amount to contribute from your paycheck. Or, type in your desired contribution amount. If you are currently contributing, your current elections will be indicated. Indicate your desired Pre-Tax, Roth*, and/or After-Tax contributions and click Continue.
- The next screen will walk you through automatic increase options. If you are making a one-time change to your account, simply select Continue. If you'd like to make automatic increases to your account, follow the prompts on the system:
 - Select an annual increase to your contribution percentage. Your contribution will automatically increase by this amount each year.
 - Select your goal percentage. Every year, your contribution would increase until you reach your goal percentage, then it remains at this amount.
 - Then, choose when you want these increases to begin. You can choose a date as soon as possible or, perhaps you want to time the increase based upon annual salary increases.

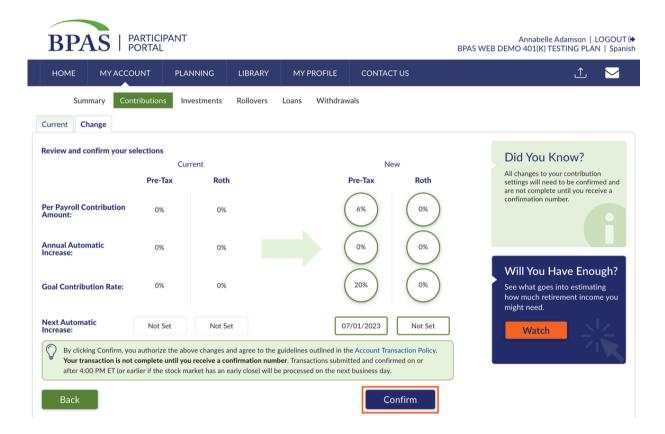
 The choice is yours!

Select Continue to proceed.





Review your updates. The system will compare your Current and New contributions for convenience. If you need to make any edits, select Back. If everything looks accurate, select Confirm.



You will then receive a confirmation number. Contribution changes will occur as soon as administratively feasible. Contact your payroll department if you have specific questions regarding timing.



Helpful hints:

If you would prefer not to use the + and - buttons, you can type in the amount of your contribution instead.

Unsure what your goal contribution should be? Try the Mile Marker* tool in your account using various contribution amounts and see what amount gets you close to meeting your retirement goals!

*The mile marker tool is not available for Puerto Rico 1081.01 plans.

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