

BankIn MN has partnered with **Impact Retirement Advisors**, a comprehensive wealth management firm with an emphasis on corporate retirement plans, individual investment advisory services and retirement income planning, to offer an endorsed 401(K) Program. With extensive experience designing, implementing and servicing corporate retirement plans, we want to be your partner in building a program that achieves your organization's goals.



IMPACT SERVICES

FOR BUSINESSES

- **Investment Policy Statement**
 - Prepare and maintain an IPS specific to your company's performance tolerance settings
- **Investment Selection**
 - Strategic category representation
 - True open architecture
 - No proprietary funds
 - Transparent, non-revenue investments
- **Performance Governance, Monitoring & Reporting**
 - Easy-to-understand monthly reporting
 - Proactive manager evaluation
 - Efficient processing
- **Participant Education & Advice**
 - Initial enrollment assistance
 - Timely topical seminars
 - On-demand account consultations
 - Recurring market/economic recap

FOR INDIVIDUALS

- **Investment Management**
 - Diversified portfolio construction
 - Tactical asset allocation
 - Tax-loss harvesting
 - Regular performance reporting
- **Retirement Income Planning**
 - Tax-efficient distributions
 - Tailored asset objectives
 - Goal customization
- **Risk Management & Insurance**
 - Income replacement
 - Gap assessment
 - Secure retirement income
- **Individual Retirement Accounts**
 - ROTH IRAs
 - Traditional IRAs
 - Inherited IRAs

CONTACT US



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IMPACT

RETIREMENT ADVISORS



Impact Retirement Advisors has partnered with BPAS, a national provider of retirement plans, benefit plans, fund administration, and institutional trust services to bring you premier administration and recordkeeping technology.

BPAS

At BPAS, we believe retirement and benefit plans should be easier and more effective, with less work for everyone. In fact, we've made it our business since 1973. Our **premier service model**, combined with **full fee transparency** and conflict-free **open architecture investments**, provide the support, versatility, and experience clients can depend on:

- **A unique, vertically integrated solution** where BPAS is the recordkeeper, third-party administrator, clearing firm, and asset custodian — simplicity and accountability, with a single point of contact
- **A powerful combination of administration, technology, and investments** that simplify life for HR:
 - BPAS clients report a 40% time savings over previous administrators
 - A single system for recordkeeping and trust/custodial services eliminates duplication and dealing with multiple providers
 - 180/360-payroll integration for fast and easy data transmission
 - Secure web portals, mobile app, and on-demand reporting make account management a breeze for plan sponsors and participants
- **Direct access to experienced professionals** who simplify the process, automate routine tasks, take ownership over administrative matters, and make life easier:
 - Dedicated fully-credentialed plan consultants for a single point of contact
 - Expertise and guidance with plan design, compliance, service, and more
 - U.S.-based participant service center
- **Industry-leading employee engagement** led by a talented education team with an interactive online BPAS University and Financial Wellness Center
- **Partnerships** with financial intermediaries and consultants across the nation
 - Top 5 Recordkeepers by NAPA Advisors' Choice Awards for 2022 and 2023 in multiple categories and across all markets, micro to mega
 - Full range of plan sizes and types
- **Stability** as a well-established financially-stable subsidiary of Community Financial Systems, Inc. (NYSE: CBU) means no buyouts or mergers

PROOF IN NUMBERS

2011

BankIn Minnesota plan inception

55+

participating members

\$275 million

total plan assets

25%

average initial cost savings

40%

average time savings by HR

100%

of respondents ranked service received as Quality or High Quality

**BPAS solutions save time, reduce headaches,
and truly help employees save for the future.**

Contact Us ☎ 507-581-6131 ✉ todd@impactretirementadvisors.com 💻 [impactretirementadvisors.com](https://www.impactretirementadvisors.com)

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