

Your Plan At-A-Glance

Food Employers and Teamsters 463 Retirement Plan



Your Workplace Retirement Plan Can Benefit You!

Contributions to a Workplace Retirement Plan can allow you to accumulate wealth for retirement with the additional benefits of offering options for tax savings, a variety of investment choices, and the convenience of payroll deduction.

Eligibility



You can contribute to the plan when eligible as outlined in the collective bargaining agreement.

Complete the **Elective Deferral Form** to start contributing money to your Retirement Savings Account.

Your Contributions



- Contribute up to the IRS Limit - **\$22,500***
- Age 50+ Catch-Up Contributions - **\$7,500**
- Contributions are Pre-Tax which can help make saving for retirement more affordable.

* IRS Limits, 2023.

Investments



Choose your own investment mix, or select one of the pre-determined model portfolios including:

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive

If you do not select your preferred investment mix, you will default to the **Moderately Conservative** portfolio.

Employer Contribution



Participating employers will contribute an amount as outlined in the Collective Bargaining Agreement.

To manage your investments and view your account balance, create an online account at **u.bpas.com**. If you have trouble accessing your account, you can contact Participant Services at 1-866-401-5272.

Your Retirement Resources:



Teamsters 463 Fund Office



833-822-4454, Option #1



pension@asp-benefits.com



www.463.asp-benefits.com
(Download Paperwork)

Questions Regarding:

- Eligibility
- Getting Started
- Employer Contributions
- Collective Bargaining Agreement

BPAS Participant Services

Questions Regarding:

- Web Navigation
- Creating Online Account
- Login Issues
- Distribution Assistance



866-401-5272



u.bpas.com



BPAS



Joe McCabe QKA, AIF

Education & Investment Specialist



215-341-2973



jmccabe@bpas.com

Questions Regarding:

- Help Selecting Investments
- Model Portfolio Questions
- Am I on track for retirement?

BPAS



Julian Winston, AIF

Retirement Plan Specialist



267-951-3608



jwinston@bpas.com

Questions Regarding:

- Help Selecting Investments
- Model Portfolio Questions
- Am I on track for retirement?