

Introduction

BF&M's Pension Website provides online access to your pension account 24 hours a day, seven days a week. The following is a list of features that you will find as you work your way through the website:

- Current account balance
- Account balance by fund
- Transaction history by fund
- Contribution details for the last 12 months
- Rate of return by fund for specified periods
- Address and e-mail changes
- Investment questionnaire and profile changes
- Fund transfer requests
- Fund fact sheets and investment newsletters
- Member statements generated "on the fly"
- Forms
- Wealth calculators

Getting started

In order to access your pension web account, you need to have had your online account created. Effective October 1, 2018, BF&M has launched a new website and even if you had access previously, your login has changed.

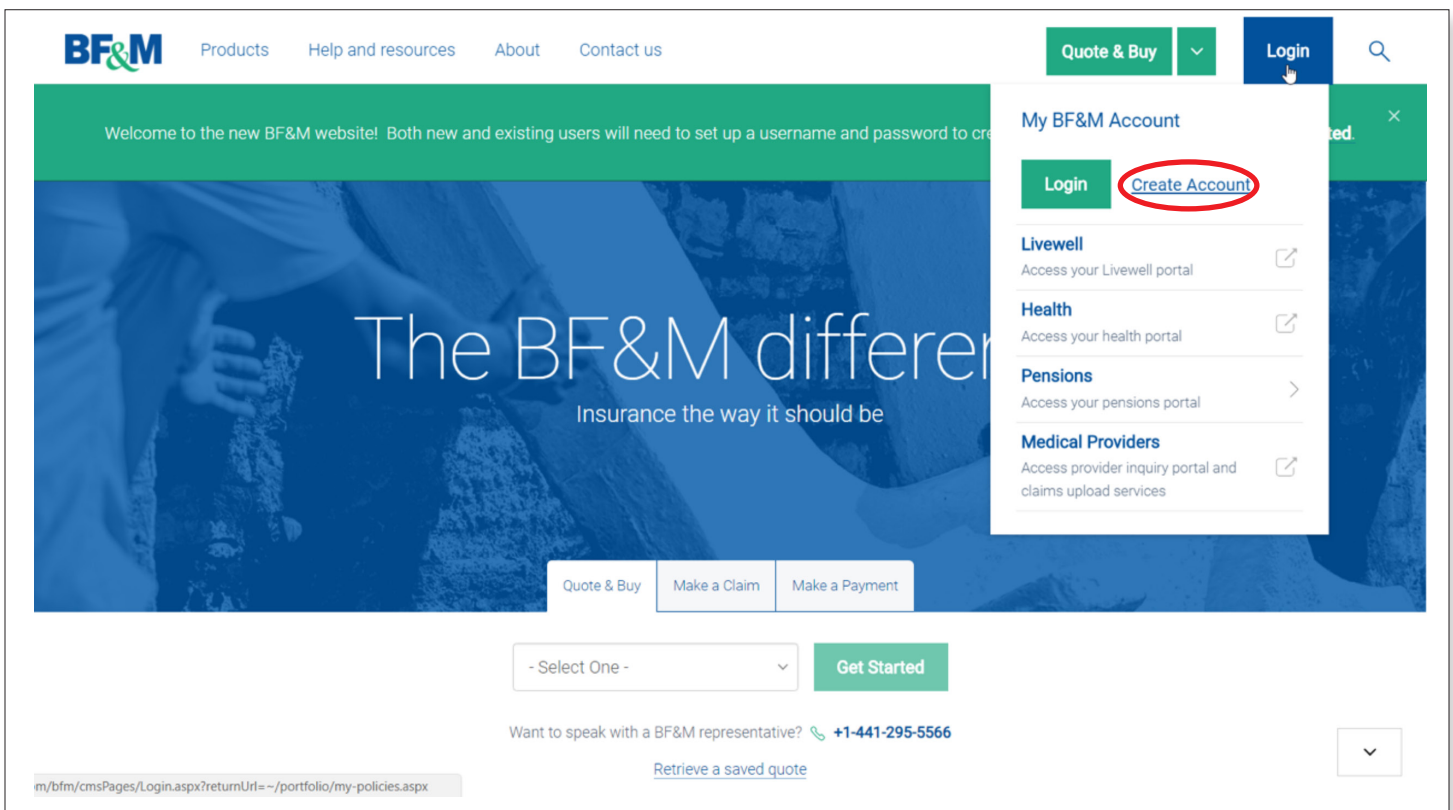
To create your new online account, you can do one of the following:

- Create your new account online at www.bfm.bm.
- Call BF&M at 295 5566 to have your account created.

You will be asked a series of personal verification questions in order to establish your new online account.

Create account online

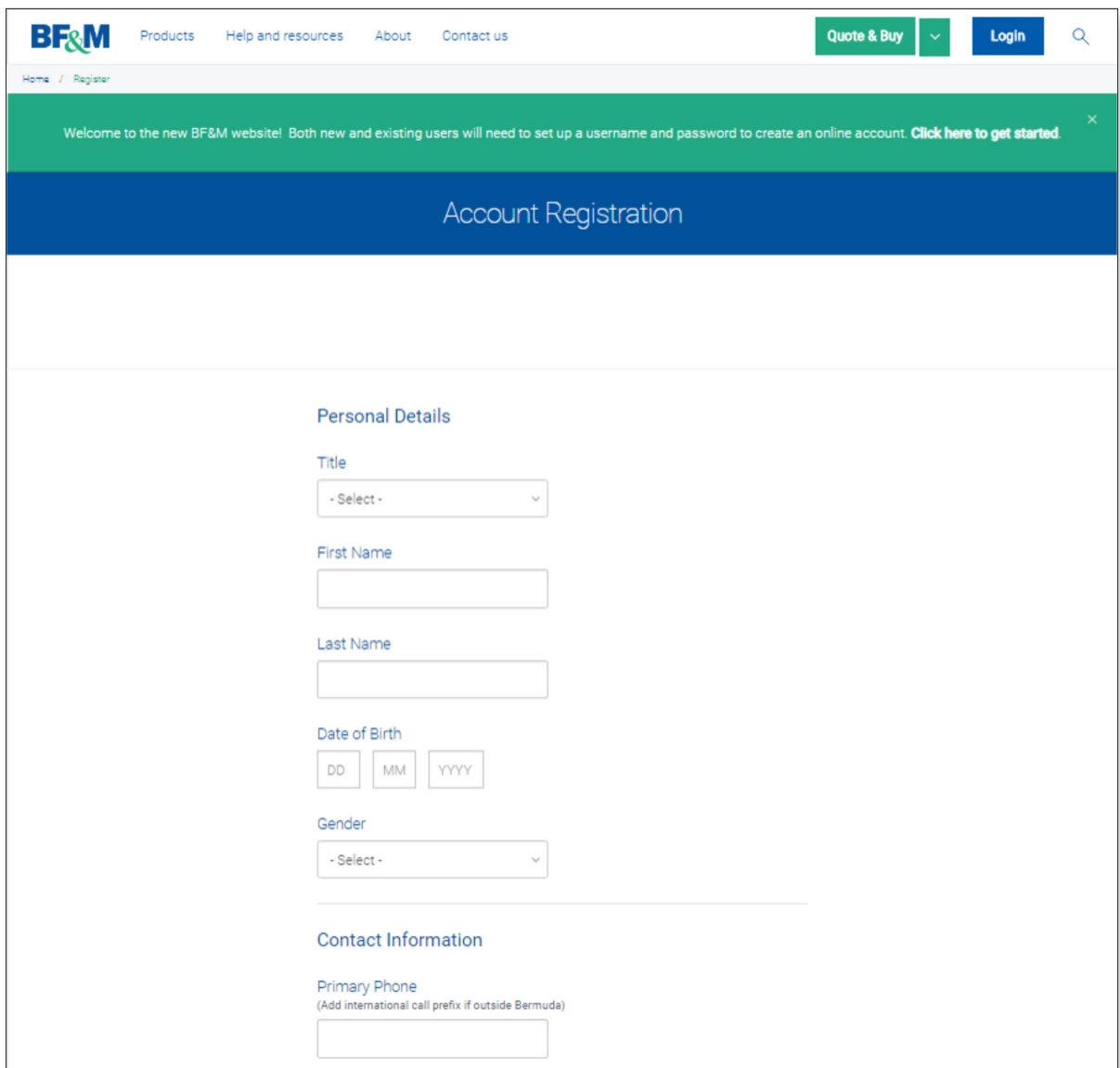
From the BF&M homepage, select Login, Create Account.



Create account online

- Enter all requested information and select Create Account.
- You will receive an e-mail asking you to activate your account.
- Once your account is activated, you will still need your pension account linked in order to be able to view your pension information.

Call 295 5566 to request that your pension account is linked to your online account.



The screenshot shows the BF&M website's Account Registration page. At the top, there is a navigation bar with links for Products, Help and resources, About, and Contact us. On the right side of the navigation bar are buttons for Quote & Buy and Login, along with a search icon. Below the navigation bar is a green banner with a welcome message and a link to get started. The main heading of the page is "Account Registration". The registration form is divided into two sections: "Personal Details" and "Contact Information".

Personal Details

Title
- Select -

First Name

Last Name

Date of Birth
DD MM YYYY

Gender
- Select -

Contact Information


Primary Phone
(Add international call prefix if outside Bermuda)

Activate account

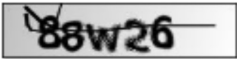
- From the e-mail received after you've created your account, click on Activate Account.
- You will be redirected to this screen (screenshot below) where you need to set your password.

BF&M

Confirm your registration



Welcome, , please confirm your registration.



Enter the characters above

Please create your password.
Passwords must:

- Contain at least 8 characters
- Include at least 1 upper-case letter
- Include at least 1 lower-case letter
- Include at least 1 number
- Include at least 1 of the following characters: . * [! @ # \$ & * ^]

Password

Password



Confirm Password

Confirm Password

SUBMIT

Logging on

- Once your account is activated you can select Login from the main BF&M website www.bfm.bm.
- Enter your e-mail and the password you created when you activated your account.



Log in to your account

Email

Password

☐ Remember me [Forgot password?](#)

LOG IN


[Create An Account](#)

Viewing your pension account

- Once you've logged in, the policies available through the BF&M online portal should be visible.
- Click on View Account to enter the online Pension Portal.

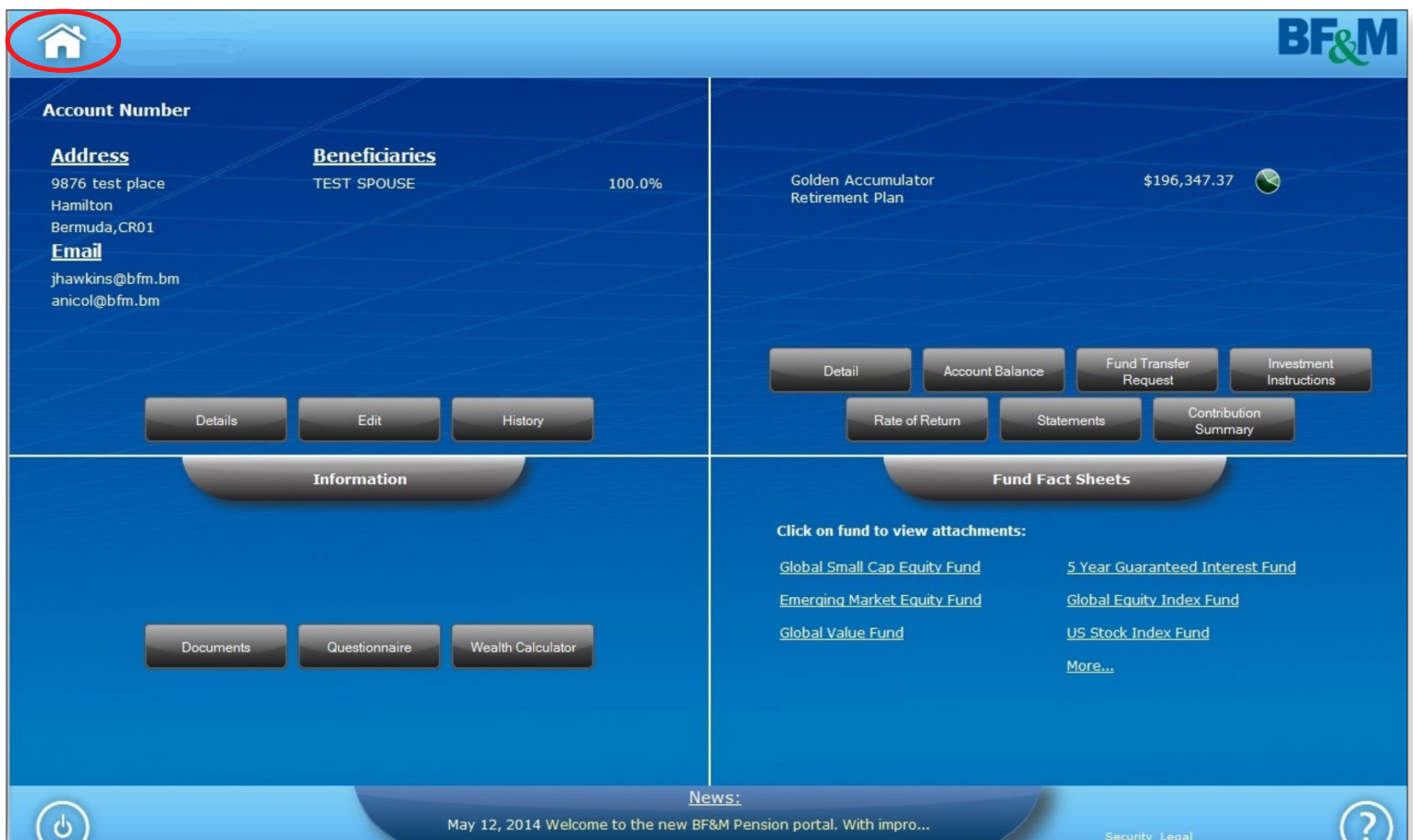
If you do not see your Pension account(s), call 295 5566 to have them linked to your profile.

The screenshot displays the BF&M website's user interface. At the top, the navigation bar includes the BF&M logo, links for Products, Help and resources, About, and Contact us, along with a Quote & Buy button and a user profile dropdown for 'Mr Test Member'. A green banner below the navigation bar welcomes users to the new website and prompts them to create an account. The main content area features a large blue header with 'Welcome Test Member' and a 'Sign Out' link. Below this is a horizontal menu with tabs for Policies, Claims, Payments, Payment Methods, Quotes, and Password. The 'Policies' tab is selected, leading to the 'My Policies' section. This section contains a message about viewing and managing policies, followed by a table titled 'Account' showing a 'Pension' account with Member ID 78076 and a description of 'Individual Savings Plan'. A 'View Account' link is provided at the bottom of the table.

Account	
	Pension
78076 Member ID	Individual Savings Plan Description
View Account	

Home page

From your home page, you can access all of the options available to you on the Pension Web Portal. To return to the home page from any screen, just click on the icon at the top left of the screen.



Home icon (circled in red)

Account Number

Address
9876 test place
Hamilton
Bermuda, CR01

Email
jhawkins@bfm.bm
anicol@bfm.bm

Beneficiaries
TEST SPOUSE 100.0%

Golden Accumulator Retirement Plan \$196,347.37

Buttons: Detail, Account Balance, Fund Transfer Request, Investment Instructions, Rate of Return, Statements, Contribution Summary

Information
Documents, Questionnaire, Wealth Calculator



Fund Fact Sheets
Click on fund to view attachments:
[Global Small Cap Equity Fund](#)
[Emerging Market Equity Fund](#)
[Global Value Fund](#)
[5 Year Guaranteed Interest Fund](#)
[Global Equity Index Fund](#)
[US Stock Index Fund](#)
[More...](#)

News:
May 12, 2014 Welcome to the new BF&M Pension portal. With impro...

Footer: Security Legal



Address and email changes

Address and e-mail changes can be made directly online and will be updated in your account immediately. If you have multiple pension or savings plans with BF&M any change made online will filter through to each account.

CURRENT ADDRESS EDIT

Effective Date	May 24, 2014		
Address :	1234 Test Place		
City :	Hamilton	Territory :	Not Applicable
Postal Code / Zip :	HM 08	Country :	Bermuda
Telephone :	441-555-5555	Fax :	

CHANGE EMAIL ADDRESS

Current Email Address	alynicol@yahoo.com; anicol@bfm.bm		
New Email Address			
New Email Address Again			

BF&M recommends providing a secondary e-mail address. To add a second e-mail address, please separate the addresses by a semi-colon (e.g. testmember@xxx.com; member@test@yyy.com).

If you update your email address from this page, a confirmation email will be sent to you shortly by topastestsrvnotification@bfm.bm with subject: 'Email Address Verification'. If you don't receive the confirmation email within an hour, please contact your plan administrator.

Account balance

This page provides a breakdown of your current account balance by fund.

Click on one of the Fund Codes to get the transaction history for that fund.

To submit a Fund Transfer Request, click on the Fund Transfer Request. Fund Transfer Requests are only allowable for self-directed accounts. If you are invested in a Profile, go to Investment Instructions and select Investment Instruction Change.

NOTE: The information shown reflects all updated transactions. For weekly traded funds, the current week's trades will not show on the web until the following Friday when the prices are received, loaded and updated in our system. For daily-traded funds, it should be by the end of the next business day.

PLAN DETAIL | ACCOUNT BALANCE | CONTRIBUTION SUMMARY | BENEFICIARY SCREEN | INVESTMENT INSTRUCTIONS | MATURING GIC'S | RATE OF RETURN | STATEMENTS

ACCOUNT BALANCE : INDIVIDUAL SAVINGS PLAN

Group by : Fund May 24 2014 [FUND TRANSFER REQUEST](#) [REFRESH](#)

Fund Code	Fund Name	Contrib. Type	Contrib. Source	Units	Unit Value	Amount
BF1	Bond Fund			8.03697	26.090000	\$209.69
BFMGBF1	Global Bond Fund			0.76721	273.695800	\$209.98
GSMCEQ	Global Small Cap Equity Fund			0.58924	186.350600	\$109.81
GVF	Global Value Fund			9.68771	22.330000	\$216.33
IGF	International Growth Fund			1.24174	173.310000	\$215.20
INFLTIN	Inflation Fund			33.80656	9.380000	\$317.10
MMKT	Money Market Fund			27.81580	10.007500	\$278.37
Total as of May 24, 2014						\$1,556.48

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[Security](#) [Legal](#)

Fund Transfer request

The Fund Transfer Request submits a request to change your current account allocations. This is allowed if you are self-directed. If you are invested in a Profile, go to Investment Instructions and submit an Investment Instruction Change Request.

NOTE: Fund transfer requests will be processed within 3 business days of receipt, however depending on whether your funds are weekly or daily traded, the completed transaction can take up to 3 weeks to be finalized. Pending contributions or other transactions may also delay the completion of the transfer.

The screenshot shows the 'FUND TRANSFER REQUEST : FLEX ACCOUNT RETIREMENT PLAN' page. At the top, there is a navigation bar with links: PLAN DETAIL, ACCOUNT BALANCE, CONTRIBUTION SUMMARY, BENEFICIARY SCREEN, INVESTMENT INSTRUCTIONS, MATURING GIC'S, RATE OF RETURN, and STATEMENTS. Below the navigation bar, the page title is 'FUND TRANSFER REQUEST : FLEX ACCOUNT RETIREMENT PLAN'. The main form area contains the following fields:

- Effective Date***: May 29 2014
- Amount Available for Transfer**: 3 Year Guaranteed Interest Fund: \$287,198.46
- Please transfer**: 0.000 % OR \$ 0.00 to
- Fund Name**: A list of funds with their respective percentages and dollar amounts.

Fund Name	Percentage	or	Dollar Amount
1 Year Guaranteed Interest Fund	0.000	% or \$	0.00
3 Year Guaranteed Interest Fund	0.000	% or \$	0.00
5 Year Guaranteed Interest Fund	0.000	% or \$	0.00
5 Year Guaranteed Interest Fund	0.000	% or \$	0.00
American Equity Fund	0.000	% or \$	0.00
Bond Fund	0.000	% or \$	0.00
Diversified Fund	0.000	% or \$	0.00
Emerging Market Bond Fund	0.000	% or \$	0.00
Emerging Market Equity Fund	0.000	% or \$	0.00
Global Bond Fund	0.000	% or \$	0.00
Global Equity Index Fund	0.000	% or \$	0.00
Global Small Cap Equity Fund	0.000	% or \$	0.00
Global Value Fund	0.000	% or \$	0.00
High Yield Bond Fund	0.000	% or \$	0.00

At the bottom of the page, there is a footer with a 'News' link, a welcome message: 'May 24, 2014 Welcome to the new BF&M Pension Portal. Your new ...', a 'Security Legal' link, and a help icon.

Investment instructions

The Investment Instructions page (see screenshot below) shows the breakdown of your current investment allocation, either based on the risk profile or the specific fund allocation that you have chosen.

If you wish to change this allocation for all future contributions, click on the Change Investment Instructions button and you will be redirected to the next screen.

INVESTMENT INSTRUCTIONS : INDIVIDUAL SAVINGS PLAN

Current Investment Instructions as of May 24, 2014

Employee /Required ▼ [More Investment Instructions](#)

Effective Date: Jan 01, 2012

Portfolio: 2020 -

Fund Code	Fund Name	Percentage
BF1	Bond Fund	13.500
BFMGBF1	Global Bond Fund	13.500
GSMCEQ	Global Small Cap Equity Fund	7.000
GVF	Global Value Fund	14.000
IGF	International Growth Fund	14.000
INFLT	Inflation Fund	20.000
MMKT	Money Market Fund	18.000

[CHANGE INVESTMENT INSTRUCTIONS](#)

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Investment instruction change

Your score per the Questionnaire will be mapped against the risk scale in comparison to your current allocation and new selected allocation.

If you change your allocation by Profile, your current holdings will be rebalanced to your new Profile. If you choose funds and want to also change your current fund holdings, you need to complete a Fund Transfer Request, as indicated on the previous page.

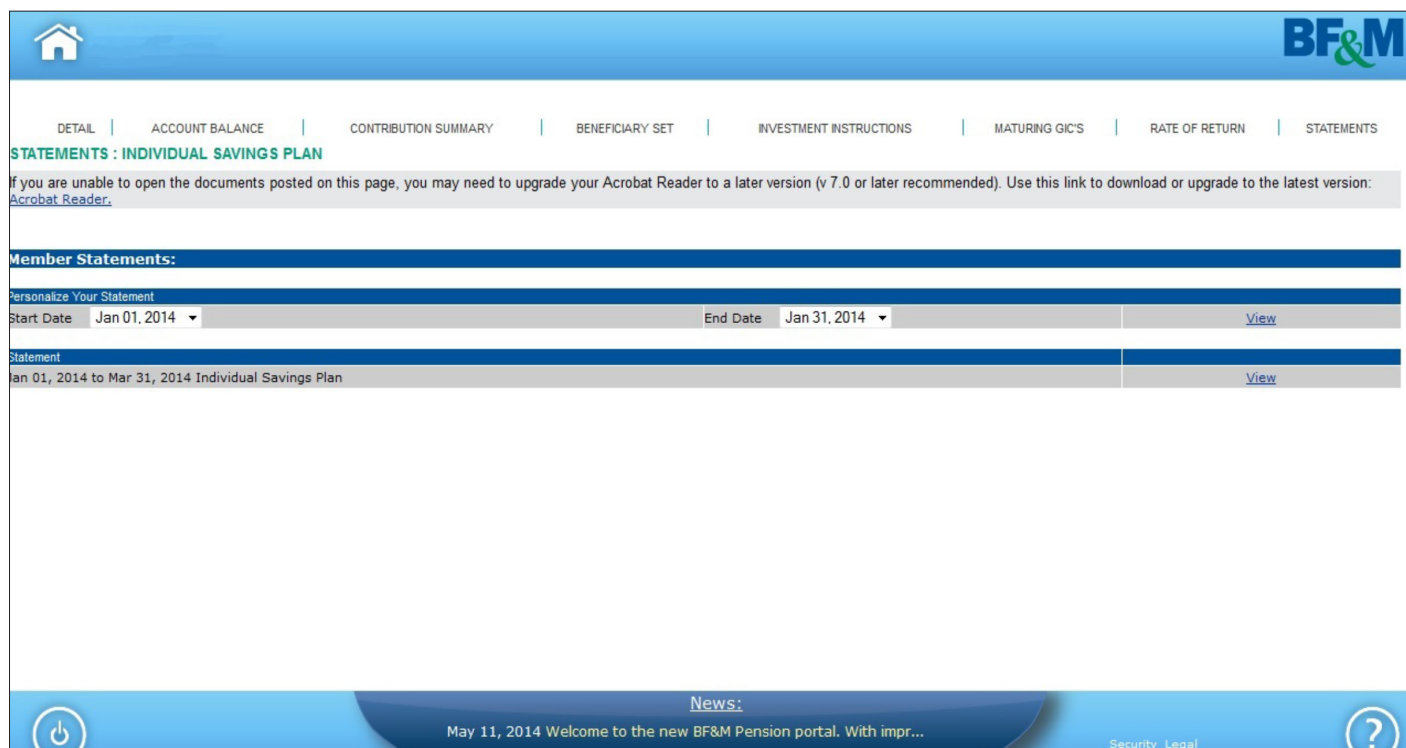
The screenshot shows the 'CHANGE INVESTMENT INSTRUCTIONS : INDIVIDUAL SAVINGS PLAN' page. At the top, there is a navigation bar with links: PLAN DETAIL, ACCOUNT BALANCE, CONTRIBUTION SUMMARY, BENEFICIARY SCREEN, INVESTMENT INSTRUCTIONS (active), MATURING GIC'S, RATE OF RETURN, and STATEMENTS. Below the navigation bar, the 'Effective Date' is set to June 13, 2014. The 'Choose From' section has two radio button options: 'Portfolio (will rebalance your current account holdings and change your allocation for future contributions to selected profile):' (selected) and 'Choose Funds (will be applied to future contributions only. To rebalance your current account holdings, please select Fund Transfer Request from the Home Page):'. A 'Guaranteed Return' dropdown is also present. Below this is a 'Disclaimer' section. The 'Questionnaire Score' is 25, indicated by a green arrow pointing to the 'QUESTIONNAIRE' label on a risk scale bar. The 'Risk Scale' bar ranges from Low Risk (blue) to High Risk (red), with intermediate labels: Medium/Low Risk, Medium Risk, and High/Medium Risk. The 'New Investment Score' is 20, shown as a blue arrow pointing to the '20' mark on the scale. The 'Current Investments Score' is 0. Below the risk scale is a table showing fund allocations:

Fund Name	Current Percentage	New Percentage
Bond Fund	0.000	0.000
Emerging Market Bond Fund	0.000	0.000
Emerging Market Equity Fund	0.000	0.000

At the bottom of the page, there is a 'News' link, a welcome message: 'May 24, 2014 Welcome to the new BF&M Pension Portal. Your new ...', and links for 'Security' and 'Legal'. A help icon (?) is located in the bottom right corner.

Statements

Member statements can be requested for any period within the past 36 months by selecting the start and end dates from the drop down menus and clicking on View.



The screenshot shows the 'STATEMENTS : INDIVIDUAL SAVINGS PLAN' section of the BF&M Pension Portal. The page has a blue header with the BF&M logo and a navigation bar with links: DETAIL, ACCOUNT BALANCE, CONTRIBUTION SUMMARY, BENEFICIARY SET, INVESTMENT INSTRUCTIONS, MATURING GIC'S, RATE OF RETURN, and STATEMENTS. Below the navigation bar, there is a message about Acrobat Reader. The main content area is titled 'Member Statements:' and contains a 'Personalize Your Statement' section with 'Start Date' and 'End Date' dropdown menus set to 'Jan 01, 2014' and 'Jan 31, 2014' respectively, and a 'View' link. Below this, there is a table with one row showing the statement period 'Jan 01, 2014 to Mar 31, 2014 Individual Savings Plan' and a 'View' link. The footer contains a 'News:' section, a welcome message dated May 11, 2014, and links for 'Security' and 'Legal'.

STATEMENTS : INDIVIDUAL SAVINGS PLAN

If you are unable to open the documents posted on this page, you may need to upgrade your Acrobat Reader to a later version (v 7.0 or later recommended). Use this link to download or upgrade to the latest version: [Acrobat Reader](#).

Member Statements:

Personalize Your Statement

Start Date Jan 01, 2014 End Date Jan 31, 2014 [View](#)

Statement

Jan 01, 2014 to Mar 31, 2014 Individual Savings Plan	View
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News:

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[Security](#) [Legal](#)

Rate of return

The Rate of Return screen shows the return on your assets by fund for various periods of time.

Select the time frame that you would like to calculate the return on from the drop down box under Options. Click Refresh to get the returns for the period specified.

NOTE: The actual return is the total return for the period chosen. The annualized return expresses your return by year (e.g. 5% per year).

[PLAN DETAIL](#) | [ACCOUNT BALANCE](#) | [CONTRIBUTION SUMMARY](#) | [BENEFICIARY SCREEN](#) | [INVESTMENT INSTRUCTIONS](#) | [MATURING GIC'S](#) | [RATE OF RETURN](#) | [STATEMENTS](#)

RATE OF RETURN : FLEX ACCOUNT RETIREMENT PLAN

Options
Plan To Date (Actual)

Start Date

As of / End Date
May 29 2014

REFRESH

Fund Code	Fund Name	Opening Amount	Closing Amount	Rate of Return
BF1	Bond Fund	\$0.00	\$88,099.74	-0.602
BFMGBF	Global Bond Fund	\$0.00	\$0.00	49.947
EMKBD	Emerging Market Bond Fund	\$0.00	\$0.00	-17.678
GVP	Global Value Fund	\$0.00	\$0.00	42.702
IGF	International Growth Fund	\$0.00	\$91,138.11	23.335
PEND	Money Pending Transfer	\$0.00	\$0.00	0.000
SLGIA3	3 Year Guaranteed Interest Fund	\$0.00	\$287,198.46	0.222
USVF	US Value Fund	\$0.00	\$121,539.91	23.869
		*All Funds	\$587,976.22	13.993

*Rate of return for all funds is not equal to the sum of all rate of returns.

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Documents section

The Documents Section provides you with your most recent quarterly member statement, fund fact sheets and investment newsletter.

The Documents Section also provides access to the forms relevant to your plan.

DOCUMENTS

If you are unable to open the documents posted on this page, you may need to upgrade your Acrobat Reader to a later version (v 7.0 or later recommended). Use this link to download or upgrade to the latest version: [Acrobat Reader](#).

Newsletters and Fee Disclosures		
	Date Posted	
Multiple-Manager Fund Newsletter	Jan 20, 2014	View
Separately Managed Fund Newsletter	Jan 20, 2014	View

Fund Facts		
	Date Posted	
Short Duration Fund	Jan 27, 2014	View
Global Bond Fund	Jan 27, 2014	View
American Equity Fund	Jan 27, 2014	View
International Equity Fund	Jan 27, 2014	View
Global Small Cap Equity Fund	Jan 24, 2014	View
5 Year Guaranteed Interest Fund	Jan 24, 2014	View
Emerging Market Equity Fund	Jan 16, 2014	View
Global Equity Index Fund	Jan 16, 2014	View
Global Value Fund	Jan 16, 2014	View
US Stock Index Fund	Jan 16, 2014	View
International Growth Fund	Jan 16, 2014	View
Bond Fund	Jan 16, 2014	View
Emerging Market Bond Fund	Jan 16, 2014	View

[News:](#)

May 24, 2014 Welcome to the new BF&M Pension Portal. Your new ...

[Security](#) [Legal](#)

Changing your password

From your home page, when you first log into the BF&M site, but before you click on View Account, select the Password tab.

Enter your current and new passwords and captcha phrase and click Update Password.

Welcome
Test Member
Sign Out

Policies Claims Payments Payment Methods Quotes **Password**

My Password

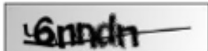
Please enter a new password for your **alynicol@yahoo.com** account. It must be a minimum of 8 characters, and contain at least one of each of the following: a lowercase letter, an uppercase letter, a number, and a symbol.

Change Your Password

Current Password

New Password

Confirm New Password



Enter the characters above

Forgot your password


From the Login Screen, select Forgot Password.

You will be redirected to this page (see screenshot below) where you will enter your e-mail and the captcha phrase and press Submit.

An e-mail will be sent to you instructing you to reset your password.

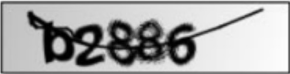


Forgot your password?



To reset your password, start by entering your email address used to log in to your BF&M account. You may need to check your spam folder or tell your e-mail client to whitelist emails from no-reply@bfm.bm

Email



SUBMIT

[Cancel](#)