Web Guide: Pension Portal

Online access to your pension account 24/7

The following is a list of features that you will find as you work your way through the portal:

- Current account balance
- Account balance by fund
- Transaction history by fund
- Contribution details
- Rate of return by fund for specified periods
- Address and e-mail changes
- Investment profile changes
- Fund transfer requests
- Fund fact sheets and investment newsletters
- Member statements generated on demand
- 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.

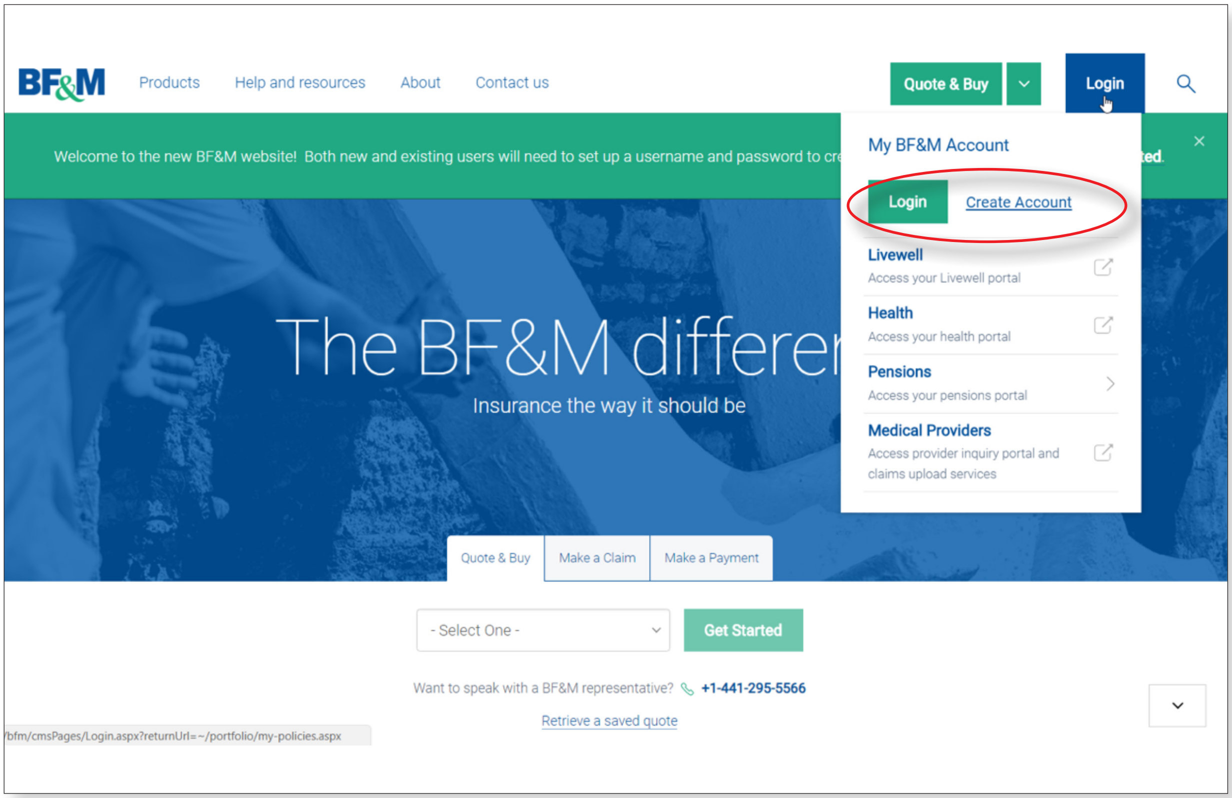
To create your new online account, you can do one of the following:

- Create your new account online at **www.bfm.bm**.
- Call BF&M at +1 441 295 5566 to have your account created.

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

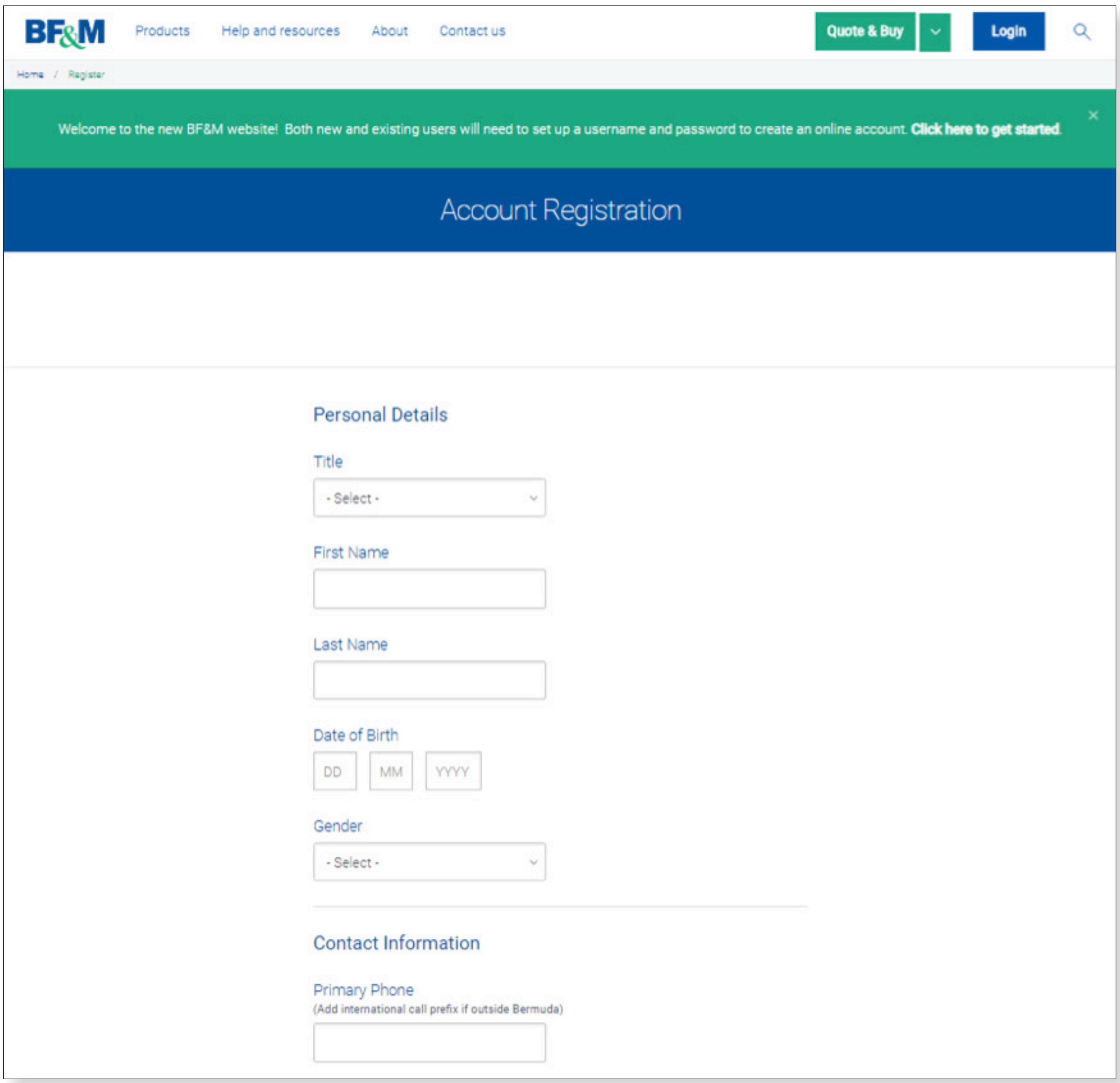
Create your account online

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



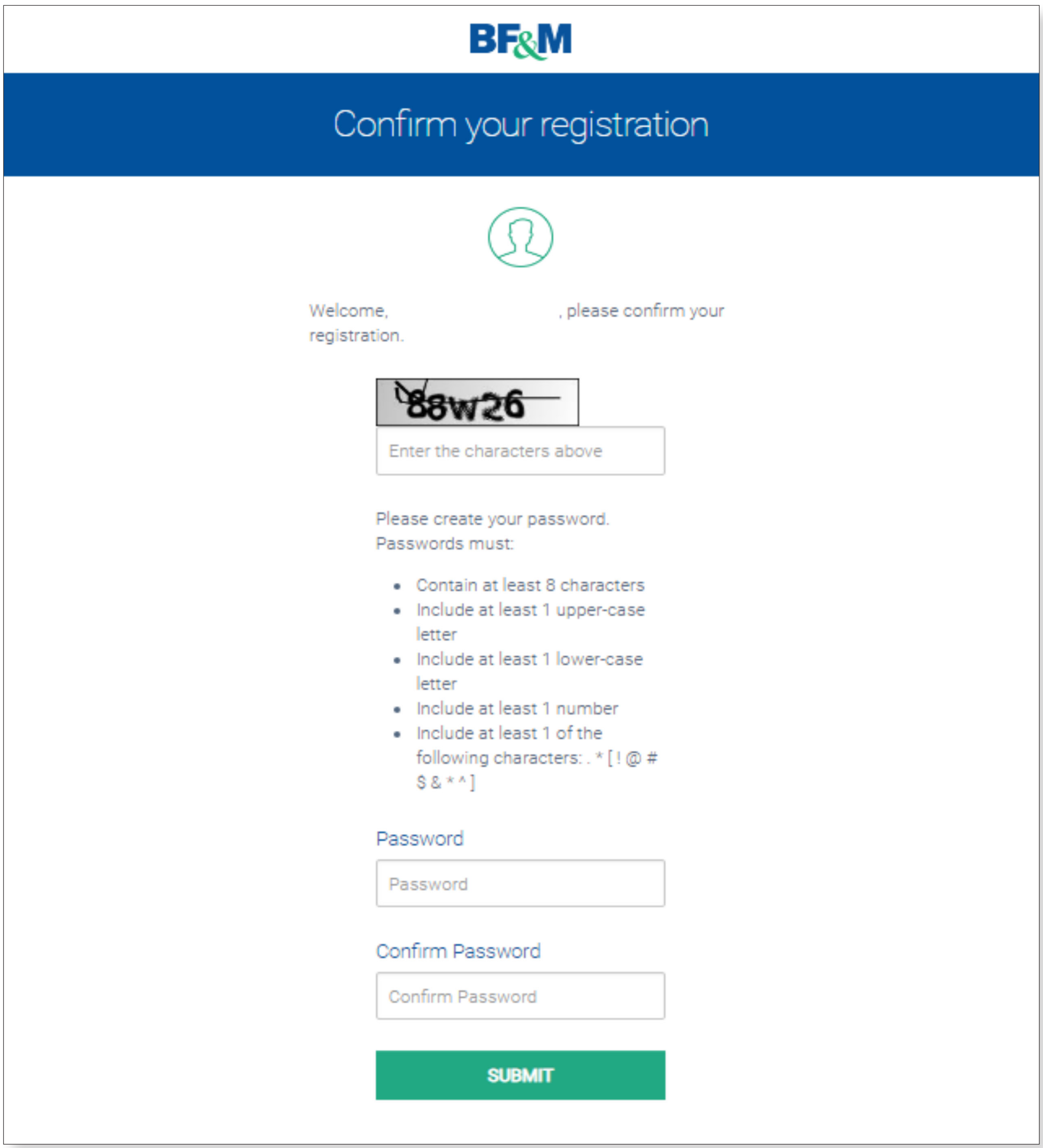
Create your account online

- 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 +1 441 295 5566 to request that your pension account is linked to your online account.



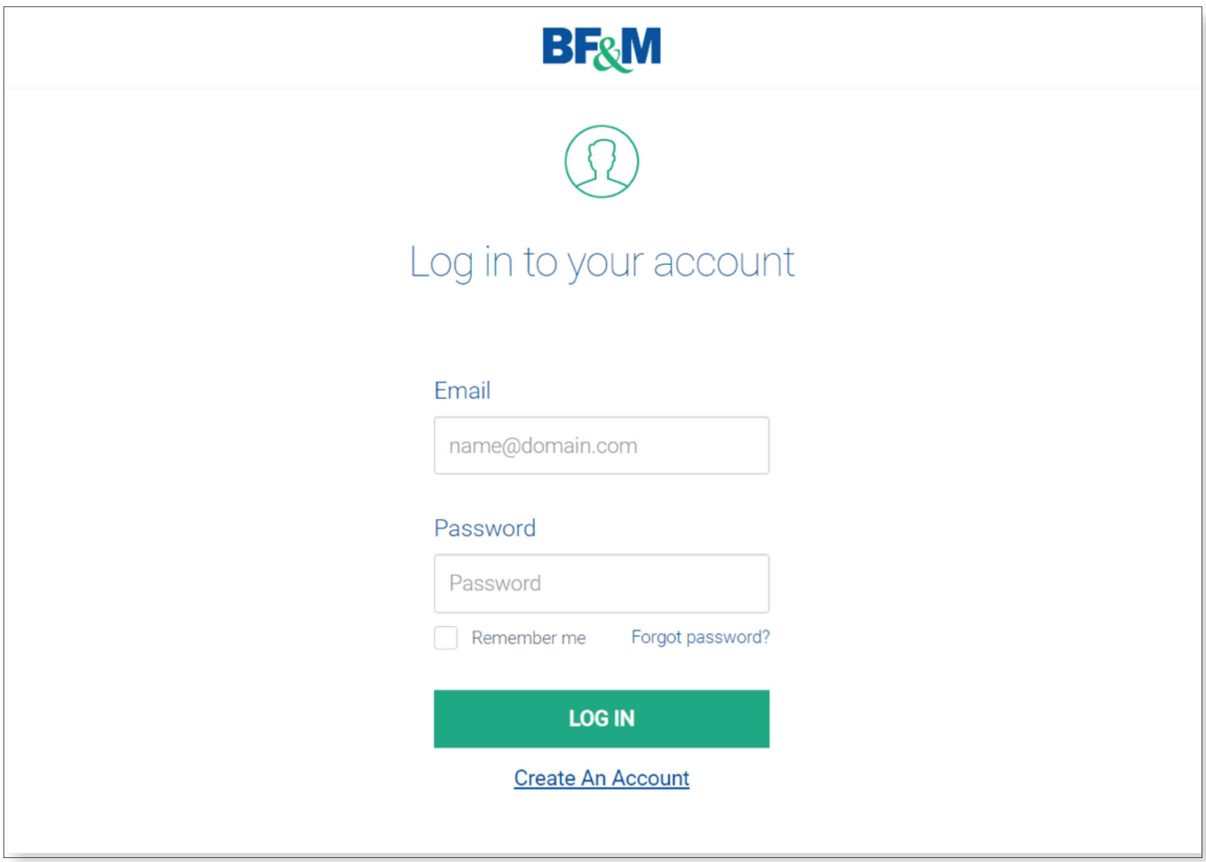
Activate your account

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



Logging in to your account

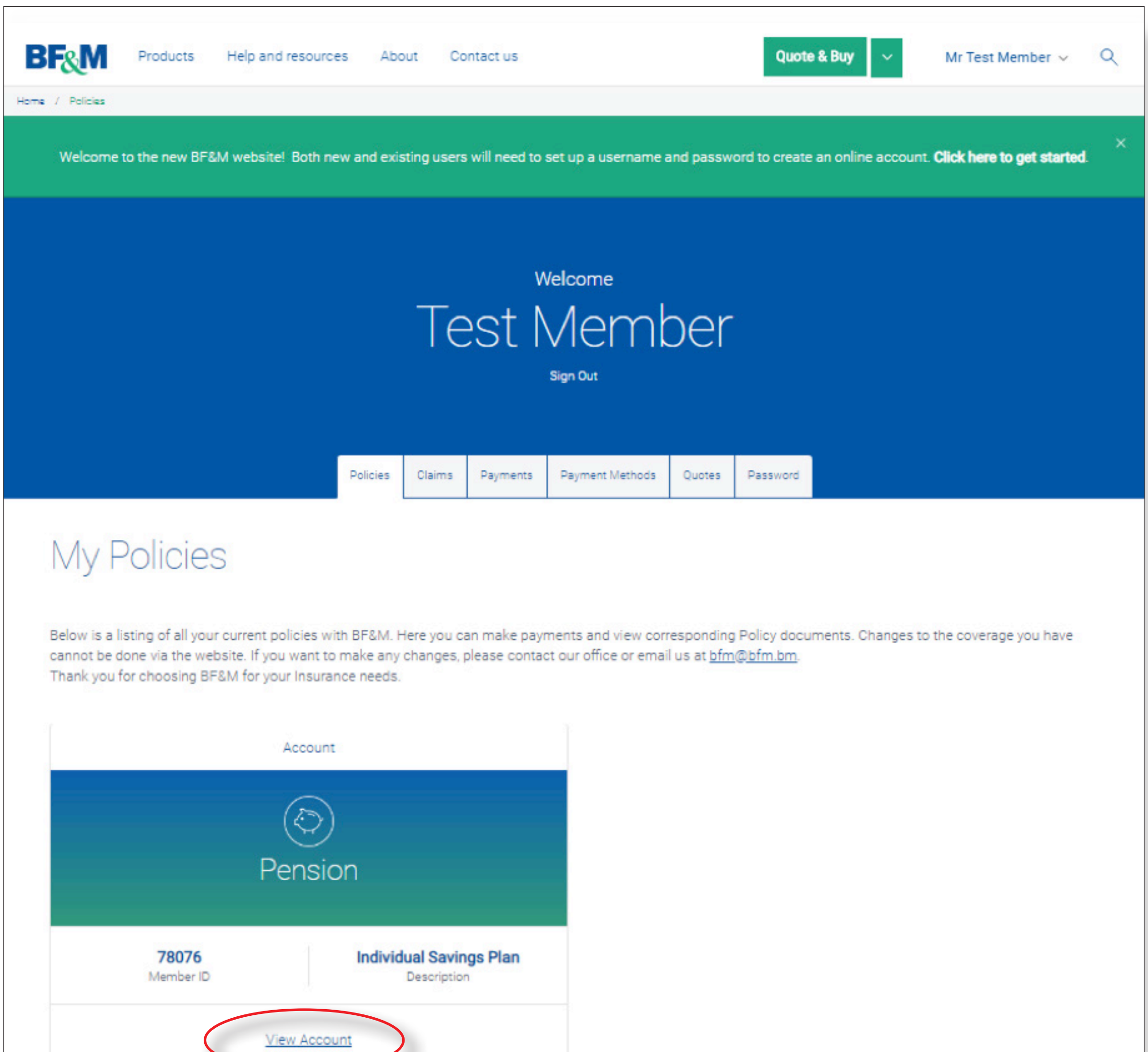
- Once your account is activated you can select Login from the main BF&M website **www.bfm.bm**.
- Enter your e-mail and the password you created when you activated your account.



Viewing your Pension account

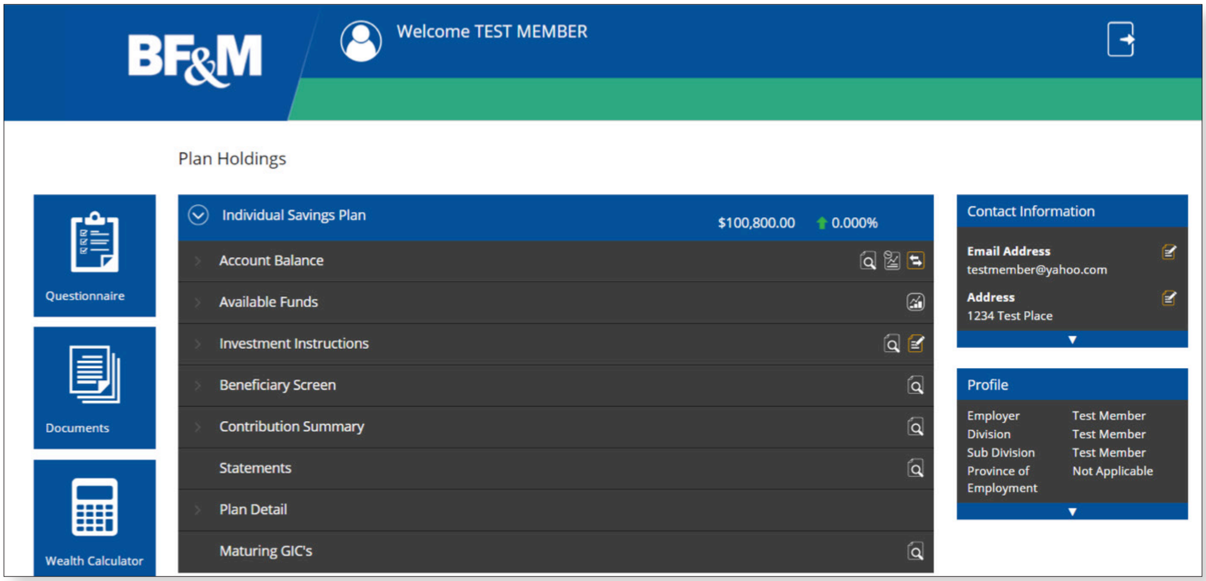
- Once you've logged in, the policies available through the BF&M website should be visible.
- Click on View Account to enter the online Pension portal.

If you do not see your Pension account(s), call +1 441 295 5566 to have them linked to your profile.



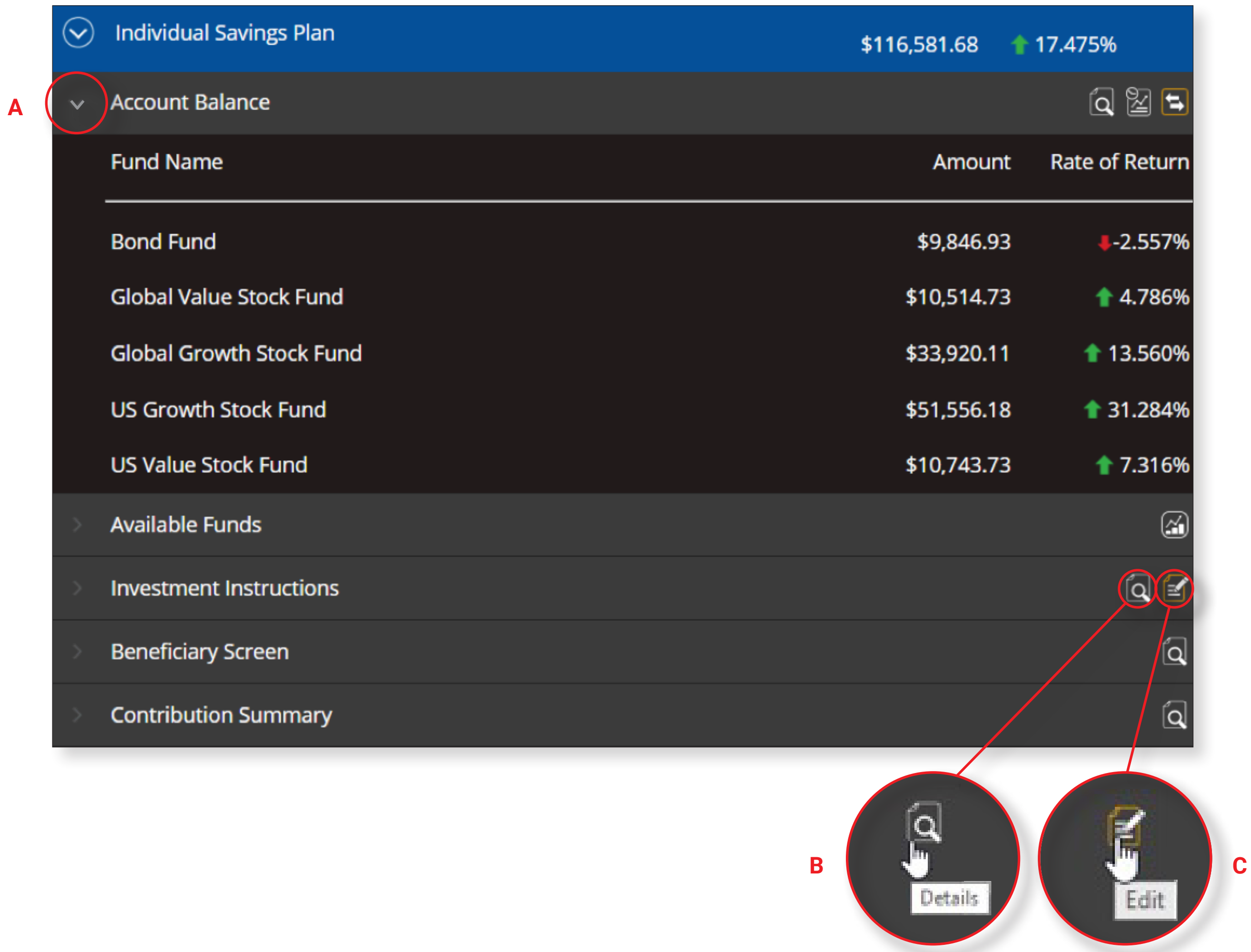
Your Pension portal home page

From your home page, you can access all of the options available to you on the Pension web portal. To return to the Pension portal home page from any screen just click on Home in the navigation bar.



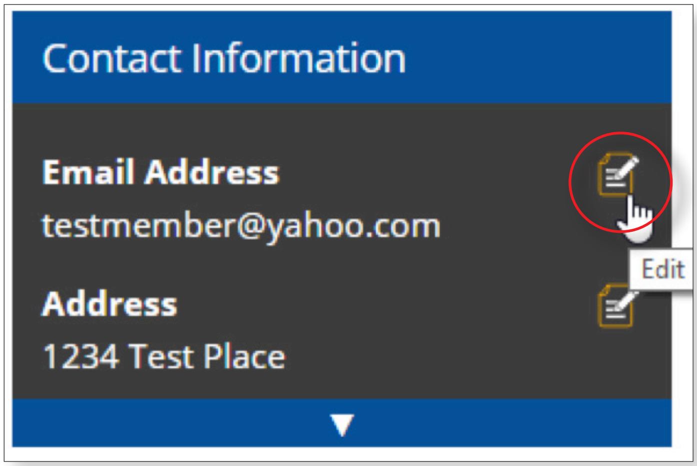
Fields and options

- For each category on your home page, you can expand and collapse the information by clicking on the left arrow (A).
- Fields with the Details icon provide more information after clicking the icon (B). Fields with the Edit icon can be edited online by clicking on the icon (C).

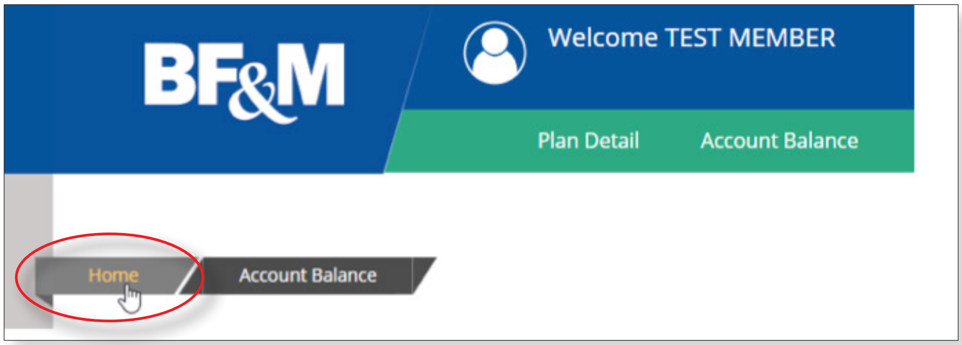


Address and e-mail changes

- Address and e-mail changes can be made directly online and will update your account immediately.
- Clicking on the Edit icon in the Contact Information section of the home page will bring you to a separate screen where you can input your new information.



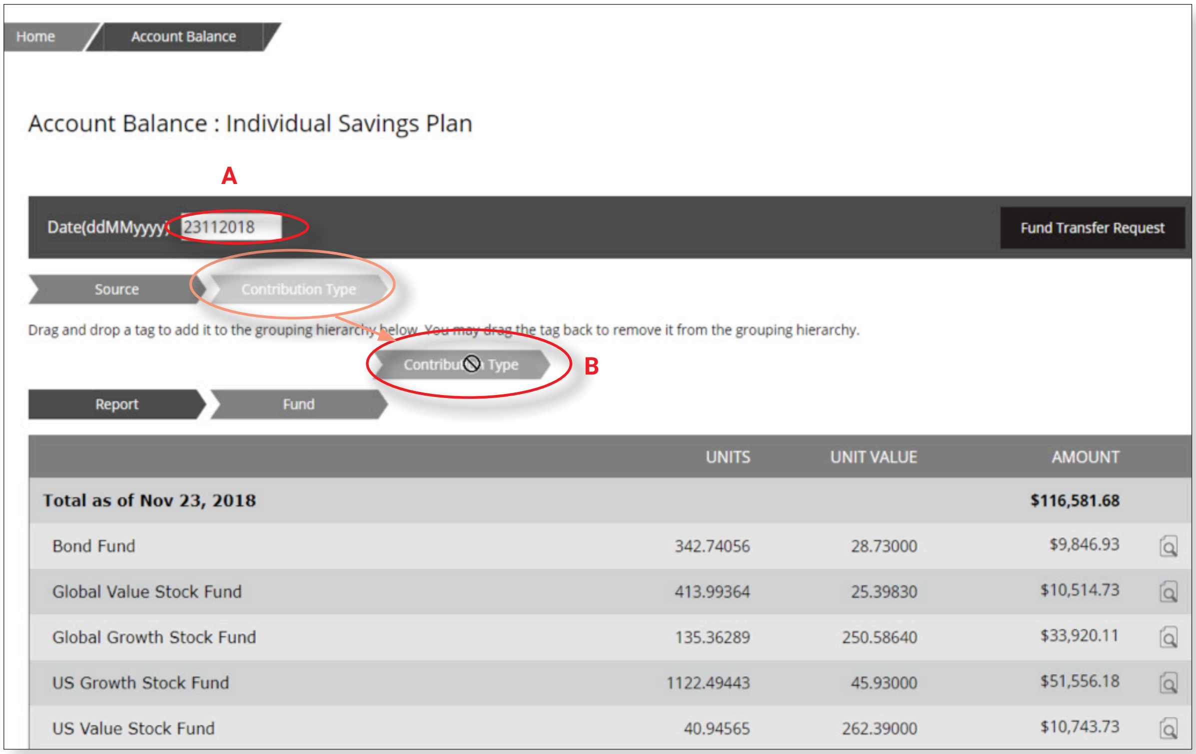
To return to the Pension portal home page from any screen, just click on Home in the menu bar.



Account balance

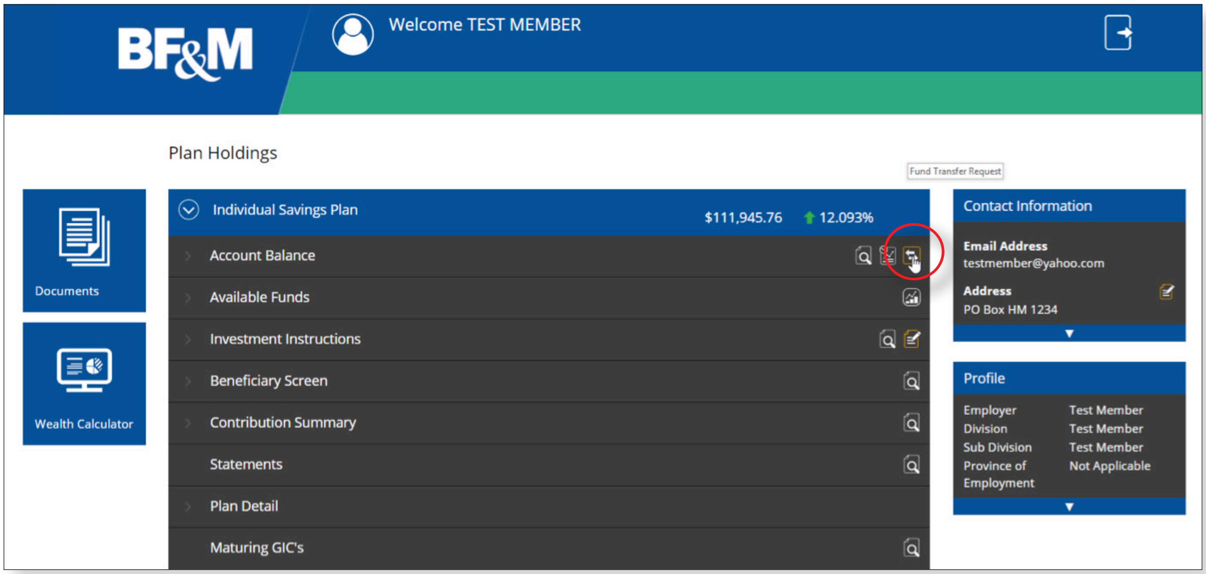
- Clicking on the Details icon for Account Balance will bring you to this screen.
- You can also designate the date for which you would like to review the balance (A).
- Here you can filter your balance in various ways by dragging the options such as Fund, Contribution Type and Source into the filter bar (B).

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.



Fund transfer request

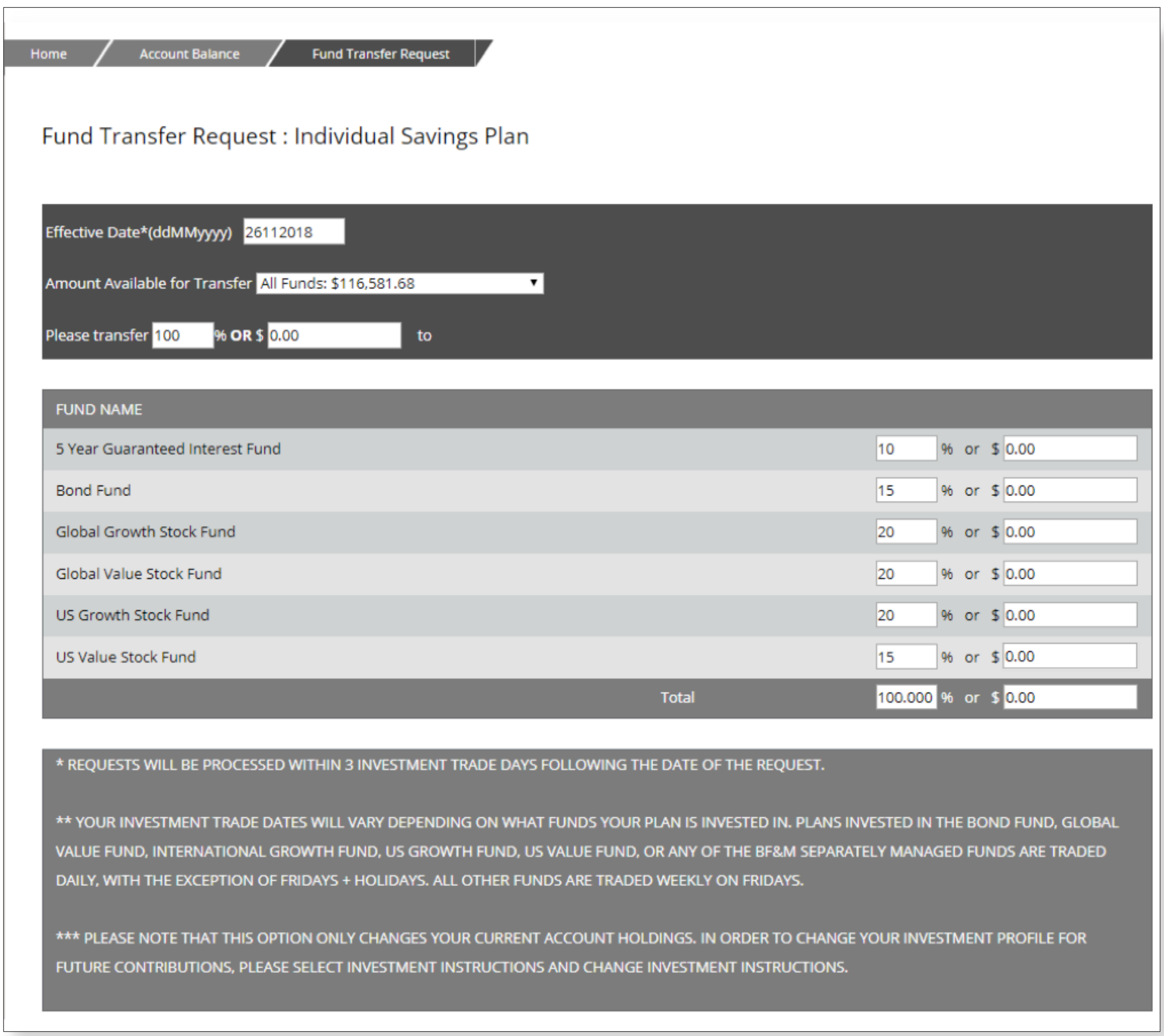
Fund transfers can be initiated by clicking the arrows beside Account Balance or from the Account Balance screen itself.



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 (see page 14 for further details).

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



Home / Account Balance / Fund Transfer Request

Fund Transfer Request : Individual Savings Plan

Effective Date*(ddMMyyyy) 26112018

Amount Available for Transfer All Funds: $116,581.68

Please transfer 100 % OR $ 0.00 to

FUND NAME	%	or	$
5 Year Guaranteed Interest Fund	10 %	or	$ 0.00
Bond Fund	15 %	or	$ 0.00
Global Growth Stock Fund	20 %	or	$ 0.00
Global Value Stock Fund	20 %	or	$ 0.00
US Growth Stock Fund	20 %	or	$ 0.00
US Value Stock Fund	15 %	or	$ 0.00
Total	100.000 %	or	$ 0.00

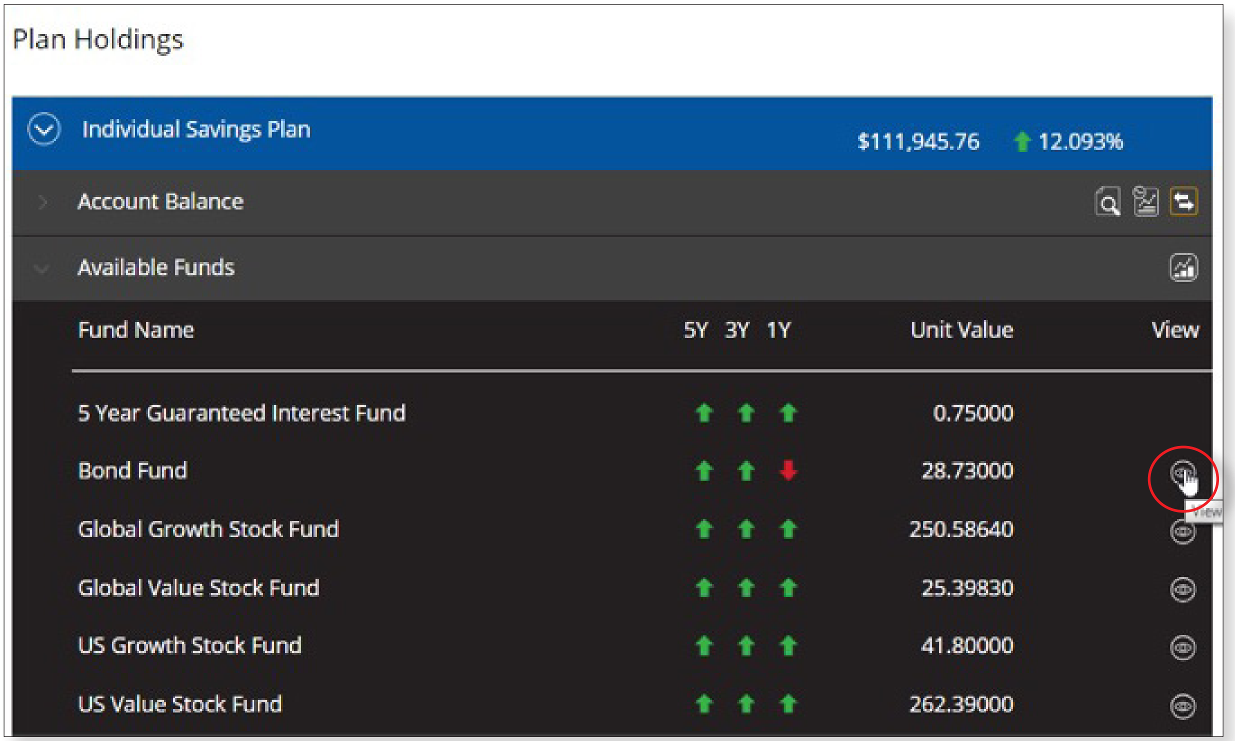
* REQUESTS WILL BE PROCESSED WITHIN 3 INVESTMENT TRADE DAYS FOLLOWING THE DATE OF THE REQUEST.

** YOUR INVESTMENT TRADE DATES WILL VARY DEPENDING ON WHAT FUNDS YOUR PLAN IS INVESTED IN. PLANS INVESTED IN THE BOND FUND, GLOBAL VALUE FUND, INTERNATIONAL GROWTH FUND, US GROWTH FUND, US VALUE FUND, OR ANY OF THE BF&M SEPARATELY MANAGED FUNDS ARE TRADED DAILY, WITH THE EXCEPTION OF FRIDAYS + HOLIDAYS. ALL OTHER FUNDS ARE TRADED WEEKLY ON FRIDAYS.

*** PLEASE NOTE THAT THIS OPTION ONLY CHANGES YOUR CURRENT ACCOUNT HOLDINGS. IN ORDER TO CHANGE YOUR INVESTMENT PROFILE FOR FUTURE CONTRIBUTIONS, PLEASE SELECT INVESTMENT INSTRUCTIONS AND CHANGE INVESTMENT INSTRUCTIONS.

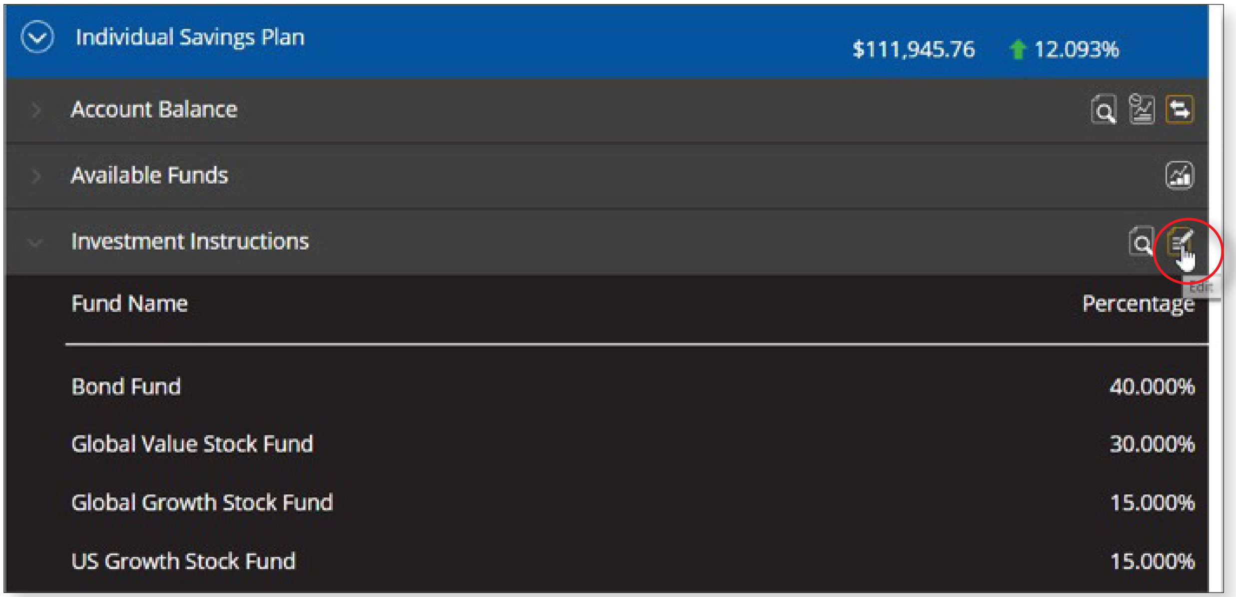
Available funds

The Available Funds represents the funds that are allowable under your plan, regardless of whether you are invested in them or not. To view the fact sheet associated with each fund, click on the View button to the right of each. The Unit Value is the most recent posted value.



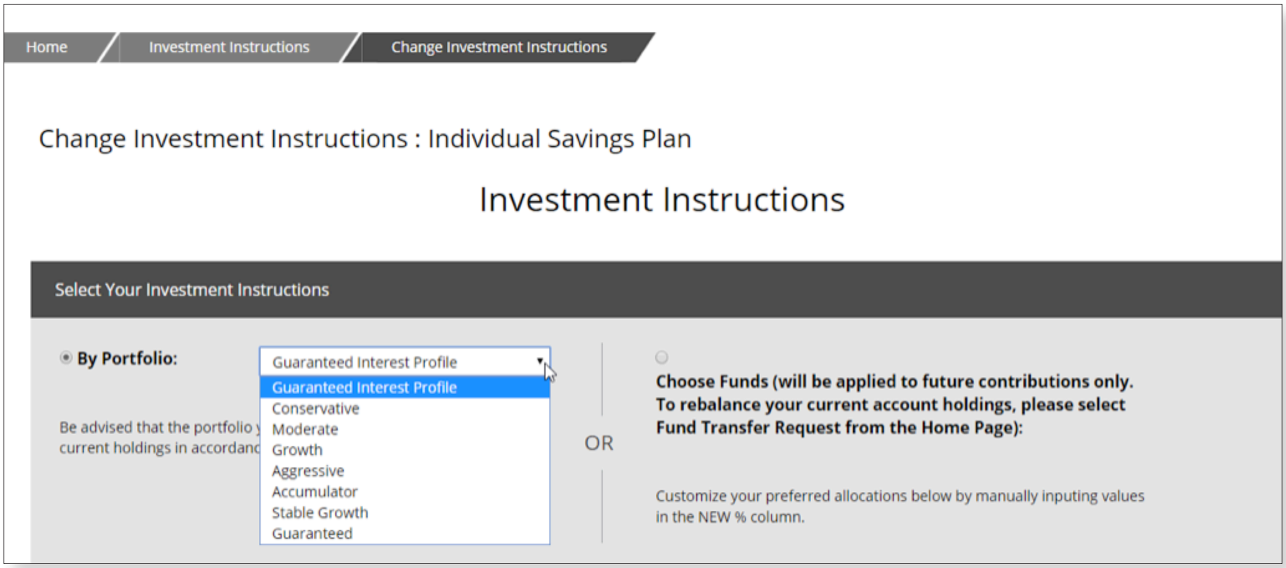
Investment instructions

You can submit a request to change your Investment Instructions by clicking on the Edit button beside the Investment Instruction header.



Investment instructions change

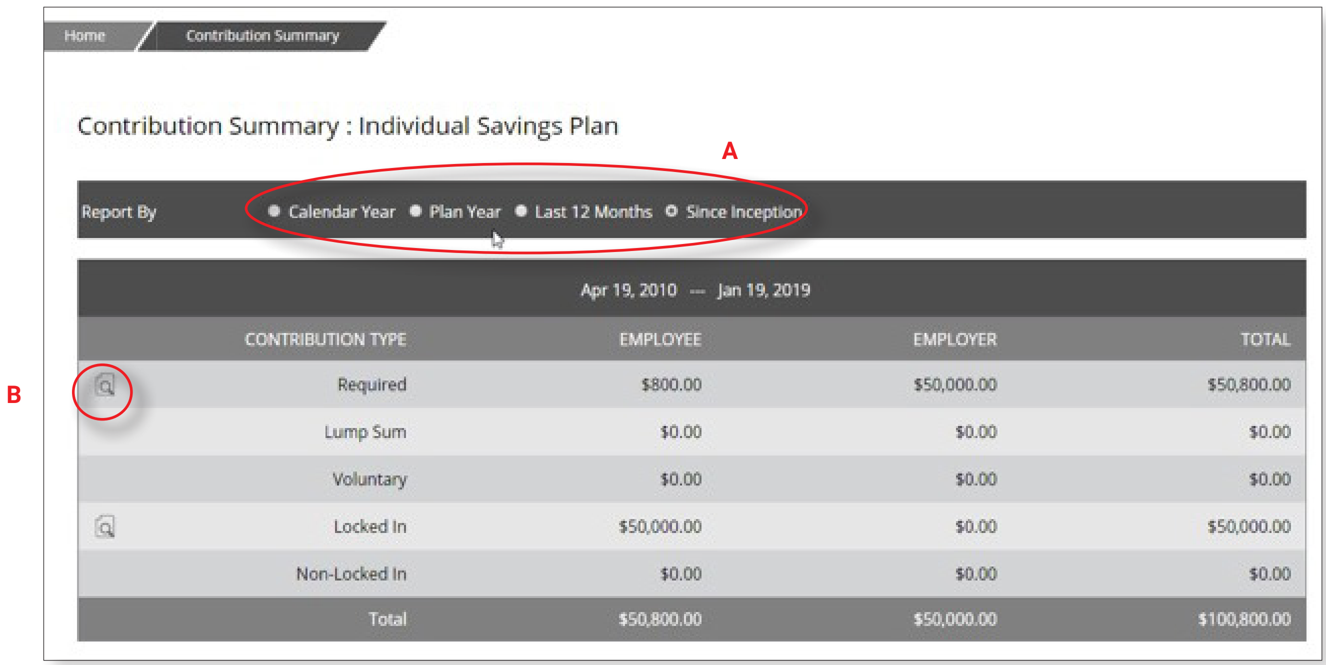
You can change your investment profile by selecting a new profile, or by selecting the option to choose your own mix of funds and inputting the percentage mix to allocate to each.



Fund Name	Current %	Risk Scale	New %
Bond Fund	40.000	Low / Medium	0.000 %
5 Year Guaranteed Interest Fund	0.000	Low	0.000 %
Global Value Stock Fund	30.000	Medium / High	0.000 %
Global Growth Stock Fund	15.000	Medium / High	0.000 %
US Growth Stock Fund	15.000	Medium / High	0.000 %
US Value Stock Fund	0.000	Medium / High	0.000 %
		Total	0.000 %

Contribution summary

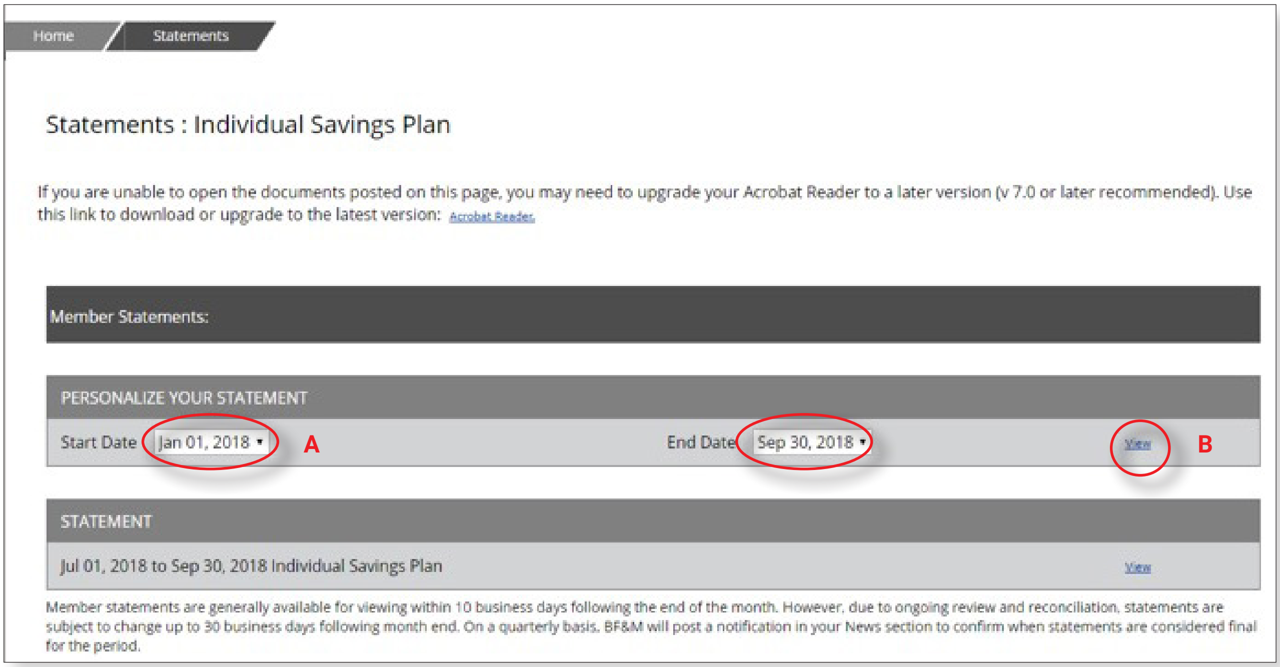
You can review your Contribution history based on calendar year, plan year, the last 12 months or since inception (A). You can drill down into each contribution by clicking the search button to the left of each contribution type (B).



CONTRIBUTION TYPE	EMPLOYEE	EMPLOYER	TOTAL
Required	$800.00	$50,000.00	$50,800.00
Lump Sum	$0.00	$0.00	$0.00
Voluntary	$0.00	$0.00	$0.00
Locked In	$50,000.00	$0.00	$50,000.00
Non-Locked In	$0.00	$0.00	$0.00
Total	$50,800.00	$50,000.00	$100,800.00

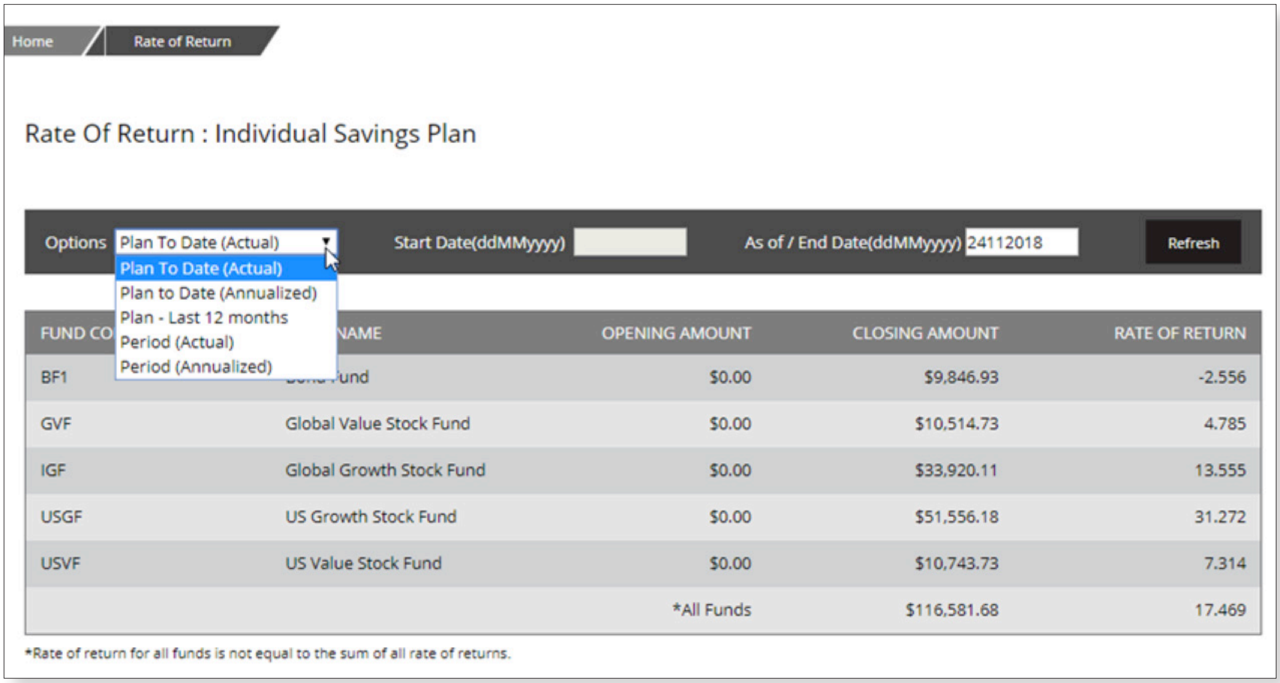
Statements

Member statements can be viewed for any period available by selecting the start and end dates from the drop down menus (A) and clicking on View (B).



Rate of return

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). Your return may differ from the period return on your investment newsletters due to timing of your own personal flow of funds in and out of your account during the period.



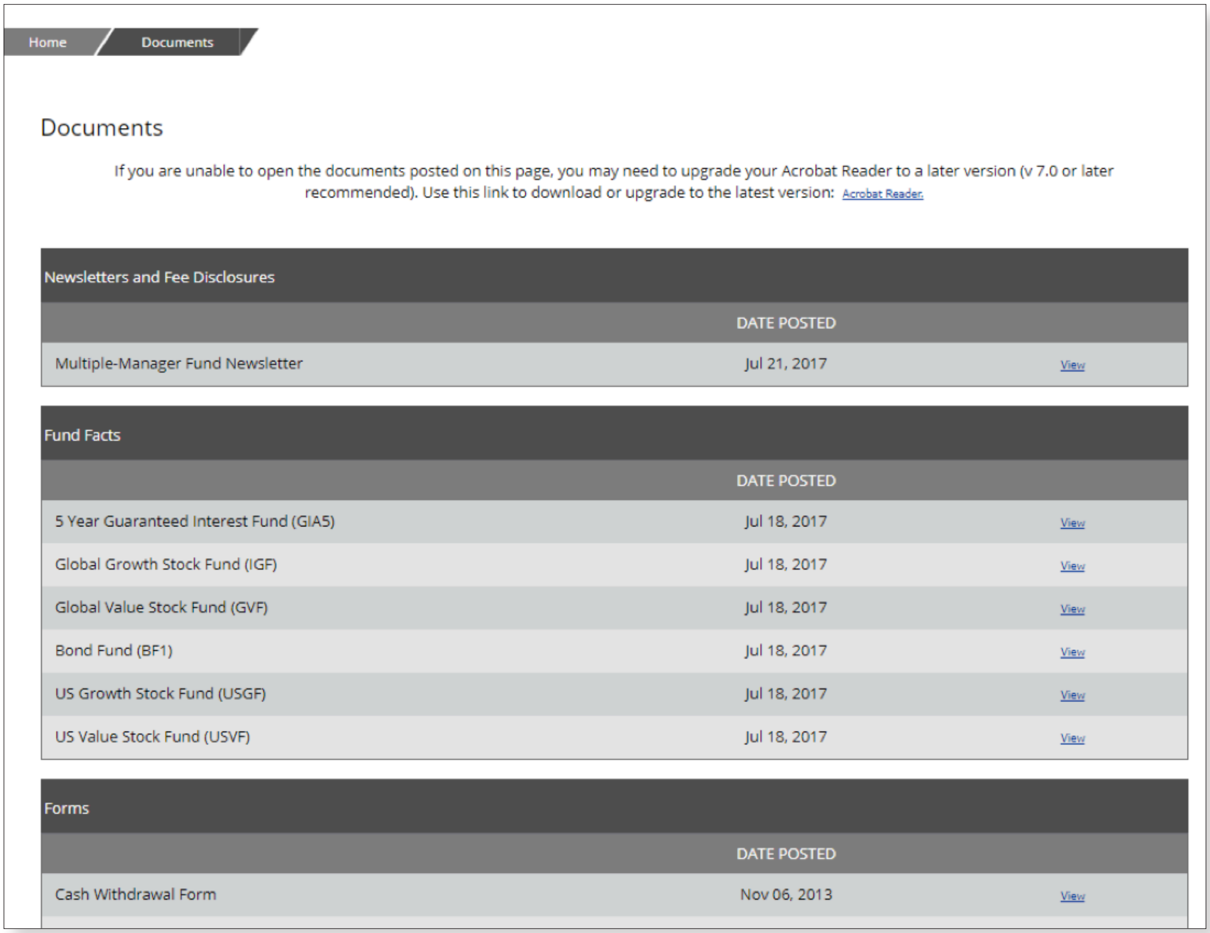
FUND CO	NAME	OPENING AMOUNT	CLOSING AMOUNT	RATE OF RETURN
BF1	und	$0.00	$9,846.93	-2.556
GVF	Global Value Stock Fund	$0.00	$10,514.73	4.785
IGF	Global Growth Stock Fund	$0.00	$33,920.11	13.555
USGF	US Growth Stock Fund	$0.00	$51,556.18	31.272
USVF	US Value Stock Fund	$0.00	$10,743.73	7.314
		*All Funds	$116,581.68	17.469

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

Documents

Documents provides you with access to:

- Forms
- Fund fact sheets
- Investment newsletter
- Fee disclosure


Home / Documents

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	Jul 21, 2017	View

Fund Facts

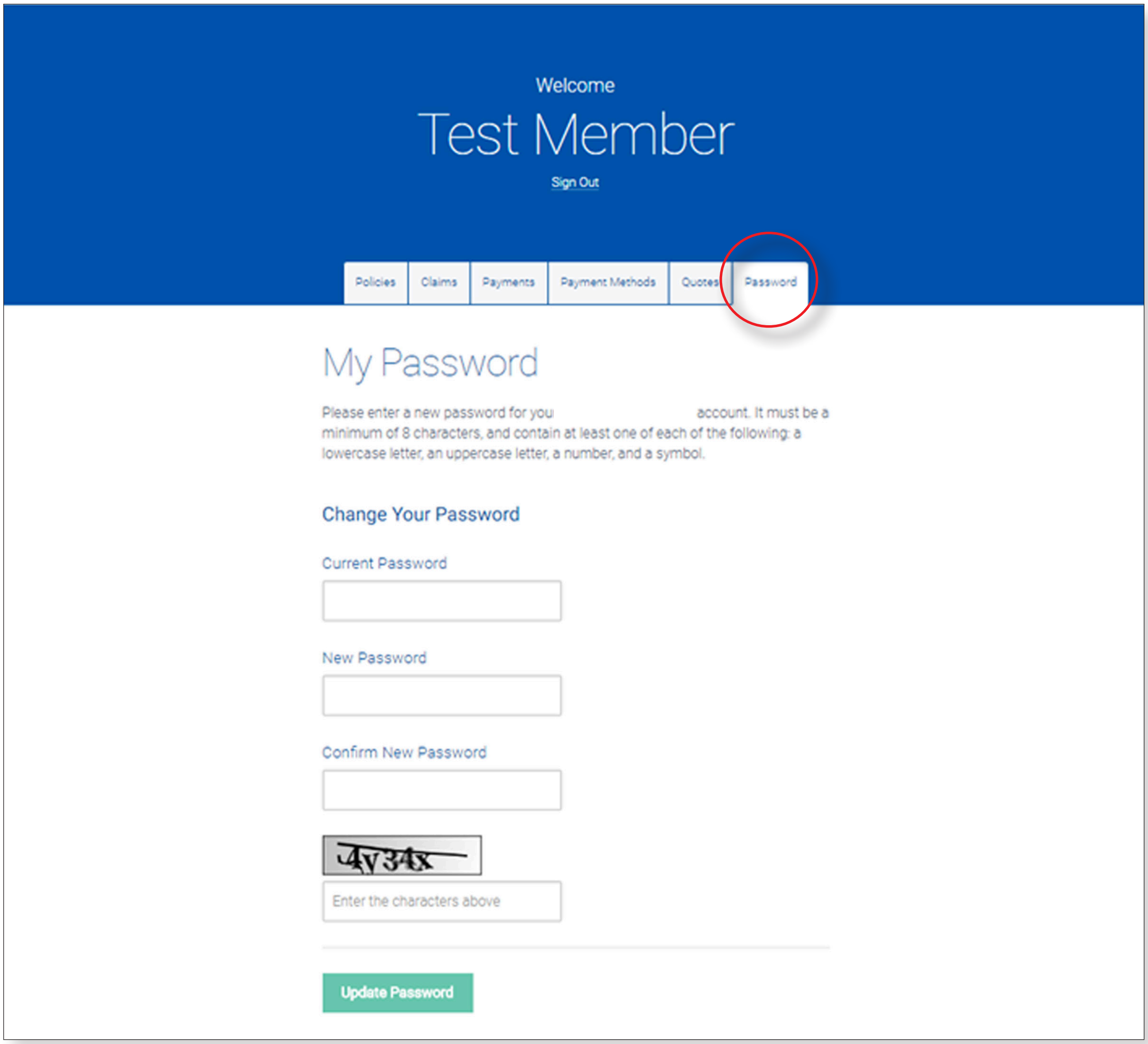
	DATE POSTED	
5 Year Guaranteed Interest Fund (GIA5)	Jul 18, 2017	View
Global Growth Stock Fund (IGF)	Jul 18, 2017	View
Global Value Stock Fund (GVF)	Jul 18, 2017	View
Bond Fund (BF1)	Jul 18, 2017	View
US Growth Stock Fund (USGF)	Jul 18, 2017	View
US Value Stock Fund (USVF)	Jul 18, 2017	View

Forms

	DATE POSTED	
Cash Withdrawal Form	Nov 06, 2013	View

Changing your passwoard

- 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.



Forgot your password

- From the Login Screen, select Forgot Password.
- You will be redirected to this page where you will enter you e-mail and the captcha phrase and click on Submit.
- An e-mail will be sent to you instructing you to reset your password.