

## 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.

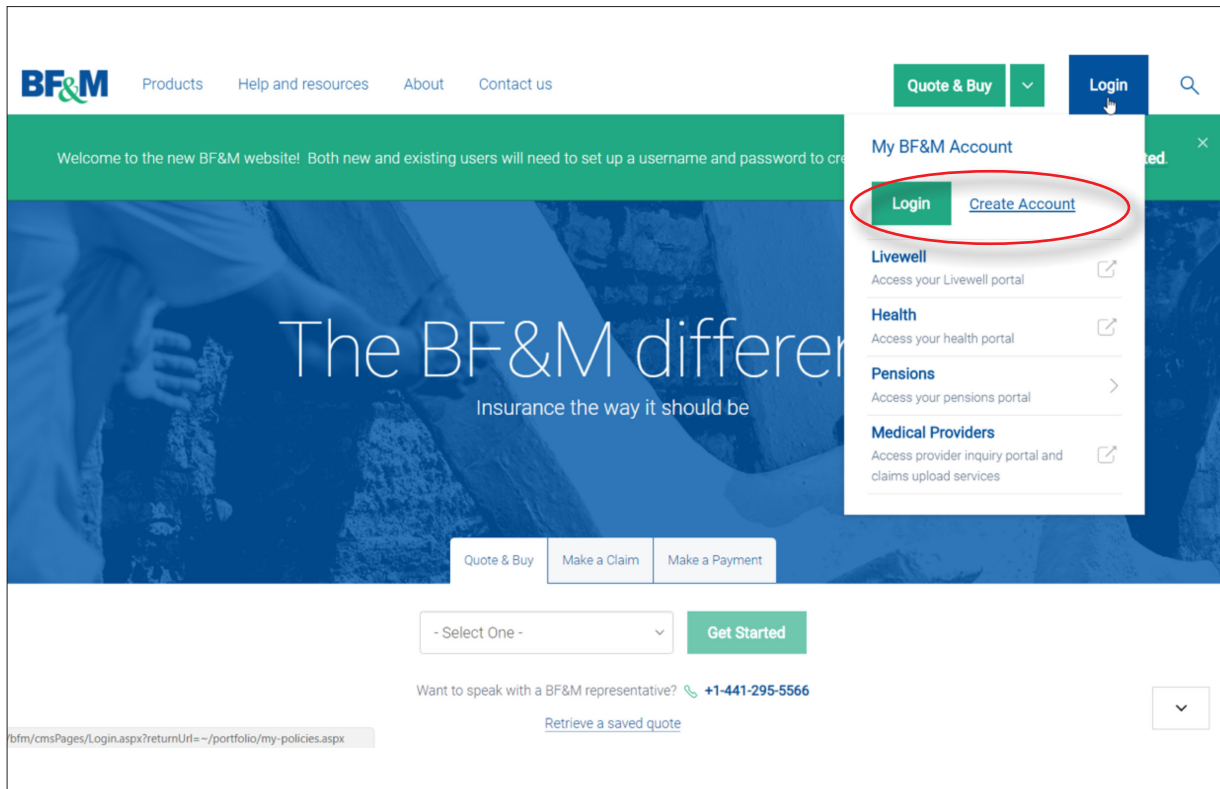
**To create your new online account, you can do one of the following:**

- Create your new account online at **[www.bfm.bm](http://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.

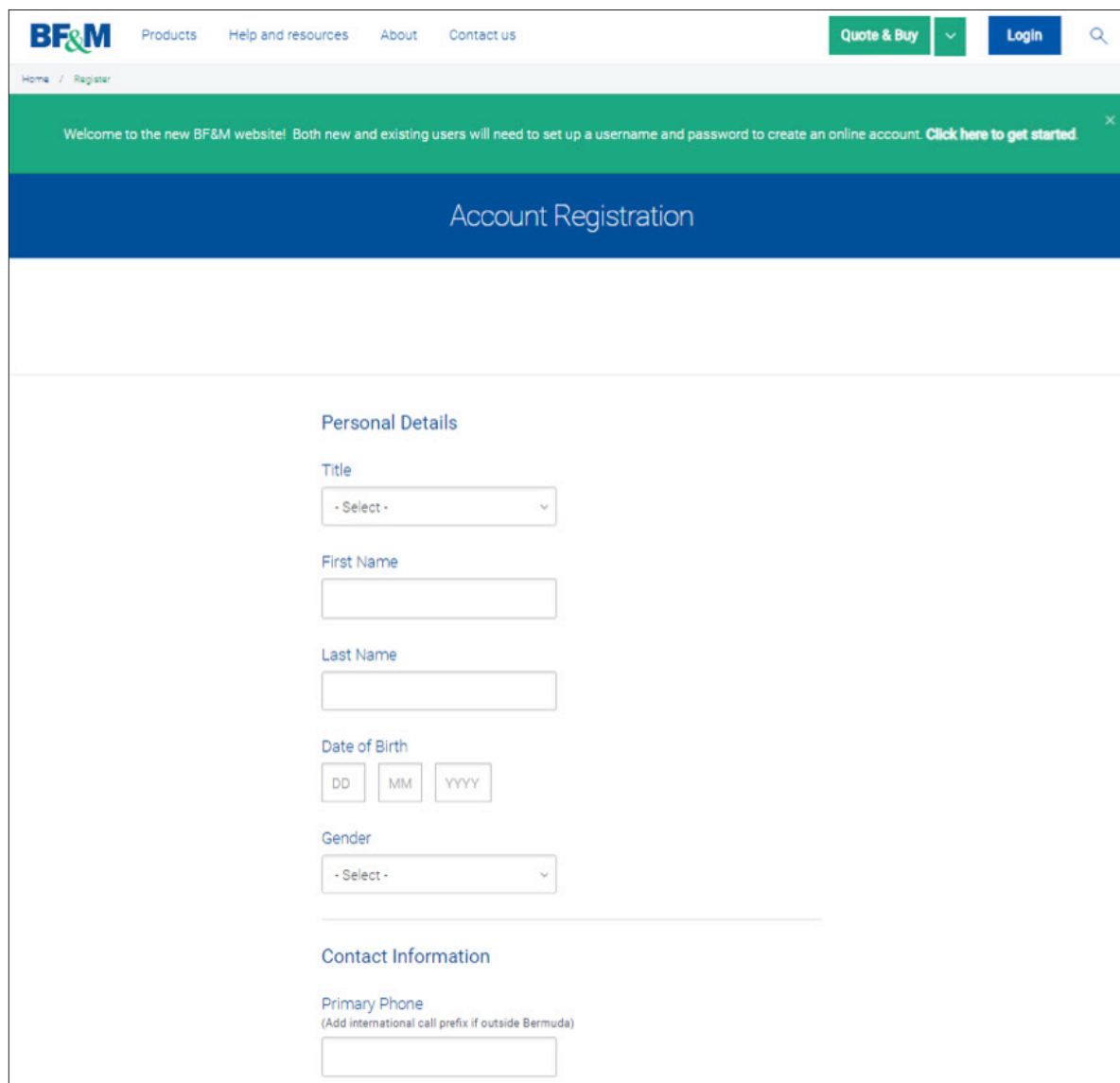
## Create your account online

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.



The screenshot shows the BF&M website's Account Registration page. The header includes the BF&M logo, navigation links (Products, Help and resources, About, Contact us), and buttons for Quote & Buy, Login, and a search icon. A green banner below the header reads: "Welcome to the new BF&M website! Both new and existing users will need to set up a username and password to create an online account. [Click here to get started.](#)". The main heading is "Account Registration". The 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 your account

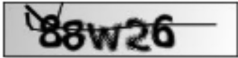
- From the e-mail received after you've created your account, click on Activate Account.
- You will be redirected to this screen where you need to set your password.



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

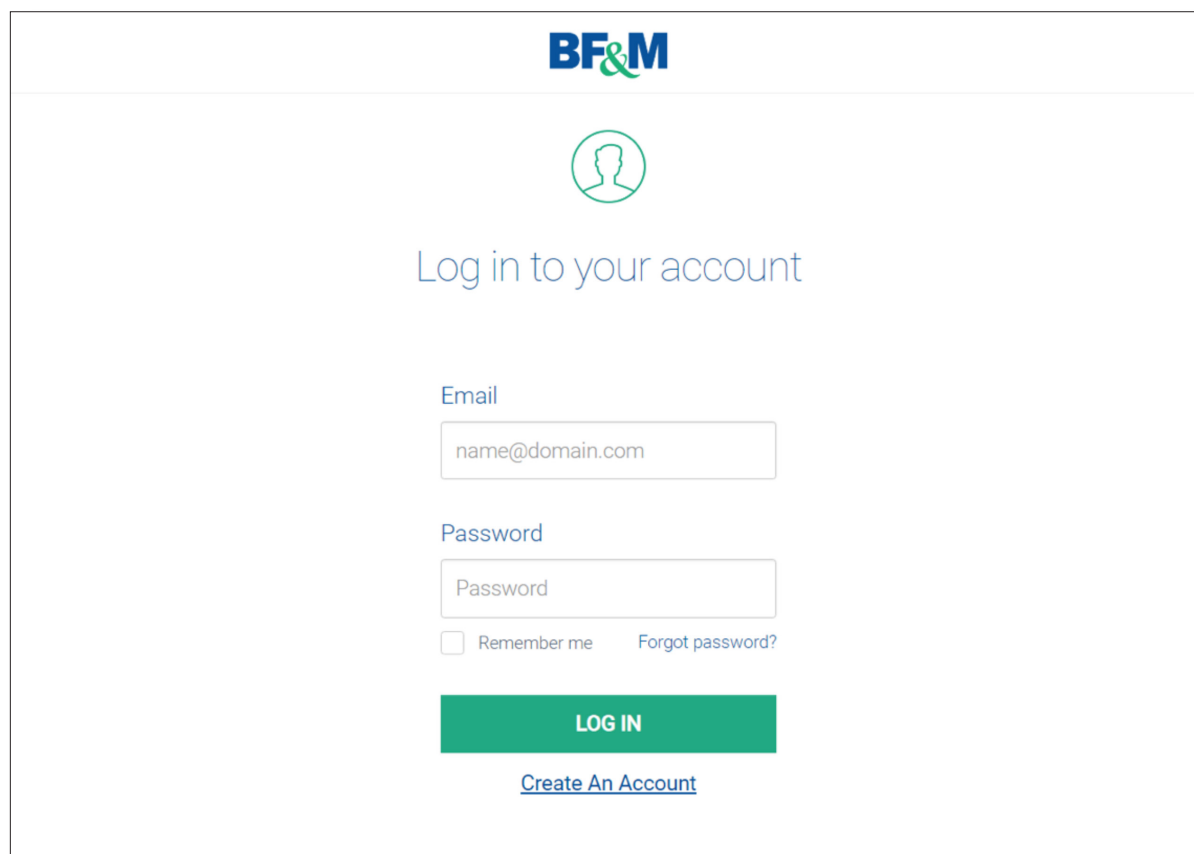
Confirm Password

Confirm Password

SUBMIT


## Logging in to your account

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



The image shows a screenshot of the BF&M Pension Portal login page. At the top, the BF&M logo is displayed. Below the logo is a green circular icon containing a white silhouette of a person's head and shoulders. Underneath the icon, the text "Log in to your account" is centered. Below this text are two input fields: "Email" and "Password". The "Email" field contains the placeholder text "name@domain.com". The "Password" field contains the placeholder text "Password". Below the "Password" field, there is a checkbox labeled "Remember me" and a link labeled "Forgot password?". At the bottom of the form is a green button labeled "LOG IN". Below the button is a link labeled "Create An Account".

BF&M



Log in to your account

Email

name@domain.com

Password

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 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.

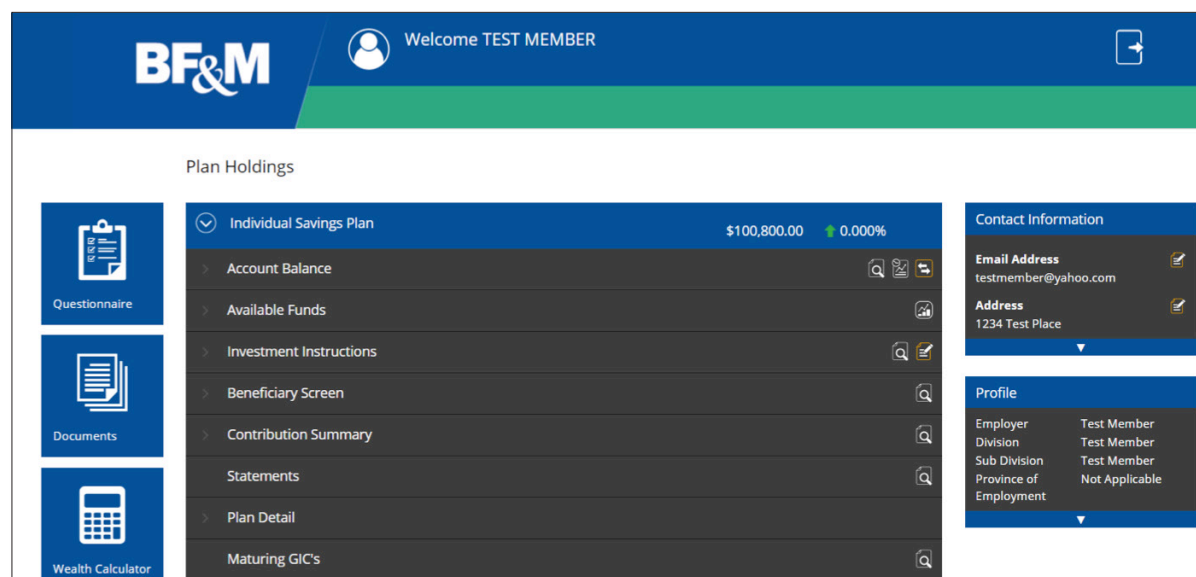
The screenshot displays the BF&M website interface. At the top, the navigation bar includes the BF&M logo, links for Products, Help and resources, About, and Contact us, a Quote & Buy button, and a user profile dropdown for Mr Test Member. A green banner below the navigation bar welcomes new and existing users to the website and provides a link to get started. The main content area features a large blue header with the text 'Welcome Test Member' and a 'Sign Out' link. Below this header 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 paragraph explaining that users can view and manage their policies, with a note that changes to coverage require contacting the office or emailing bfm@bfm.bm. Below the text is a table with the following structure:

| Account                                                                                        |                                        |
|------------------------------------------------------------------------------------------------|----------------------------------------|
| <br>Pension |                                        |
| 78076<br>Member ID                                                                             | Individual Savings Plan<br>Description |
| <a href="#">View Account</a>                                                                   |                                        |

The 'View Account' link is circled in red.

## 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.



The screenshot displays the BF&M Pension Portal home page. The top navigation bar is blue with the BF&M logo on the left, a user profile icon and 'Welcome TEST MEMBER' in the center, and a home icon on the right. Below the navigation bar, the main content area is divided into three sections. On the left is a vertical sidebar with three blue buttons: 'Questionnaire' (with a clipboard icon), 'Documents' (with a document icon), and 'Wealth Calculator' (with a calculator icon). The central section, titled 'Plan Holdings', features a table for the 'Individual Savings Plan' with a balance of '\$100,800.00' and a return of '0.000%'. The table lists several options: 'Account Balance', 'Available Funds', 'Investment Instructions', 'Beneficiary Screen', 'Contribution Summary', 'Statements', 'Plan Detail', and 'Maturing GIC's', each with a magnifying glass icon. On the right side, there are two stacked panels. The top panel, 'Contact Information', shows 'Email Address' as 'testmember@yahoo.com' and 'Address' as '1234 Test Place'. The bottom panel, 'Profile', shows 'Employer' as 'Test Member', 'Division' as 'Test Member', 'Sub Division' as 'Test Member', and 'Province of Employment' as 'Not Applicable'.





| Plan Holdings           |                     |
|-------------------------|---------------------|
| Individual Savings Plan | \$100,800.00 0.000% |
| Account Balance         |                     |
| Available Funds         |                     |
| Investment Instructions |                     |
| Beneficiary Screen      |                     |
| Contribution Summary    |                     |
| Statements              |                     |
| Plan Detail             |                     |
| Maturing GIC's          |                     |

| Contact Information |                      |
|---------------------|----------------------|
| Email Address       | testmember@yahoo.com |
| Address             | 1234 Test Place      |


| Profile                |                |
|------------------------|----------------|
| Employer               | Test Member    |
| Division               | Test Member    |
| Sub Division           | Test Member    |
| Province of Employment | Not Applicable |



## 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).


**A**  Account Balance   


| Fund Name                | Amount      | Rate of Return |
|--------------------------|-------------|----------------|
| Bond Fund                | \$9,846.93  | ↓ -2.557%      |
| Global Value Stock Fund  | \$10,514.73 | ↑ 4.786%       |
| Global Growth Stock Fund | \$33,920.11 | ↑ 13.560%      |
| US Growth Stock Fund     | \$51,556.18 | ↑ 31.284%      |
| US Value Stock Fund      | \$10,743.73 | ↑ 7.316%       |


> Available Funds 

> Investment Instructions  

> Beneficiary Screen 

> Contribution Summary 

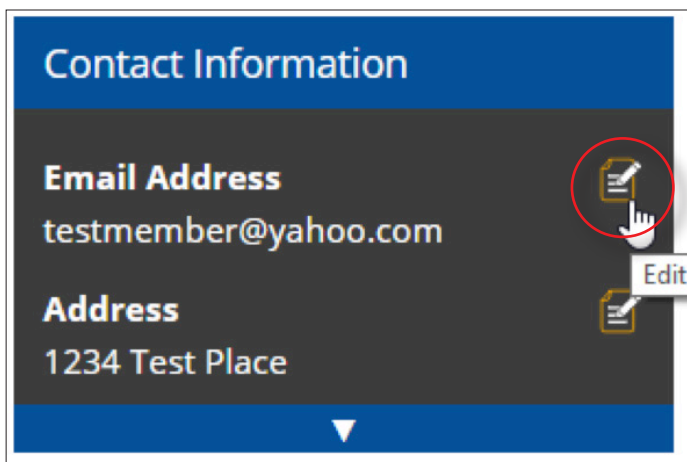
**B**  Details

**C**  Edit

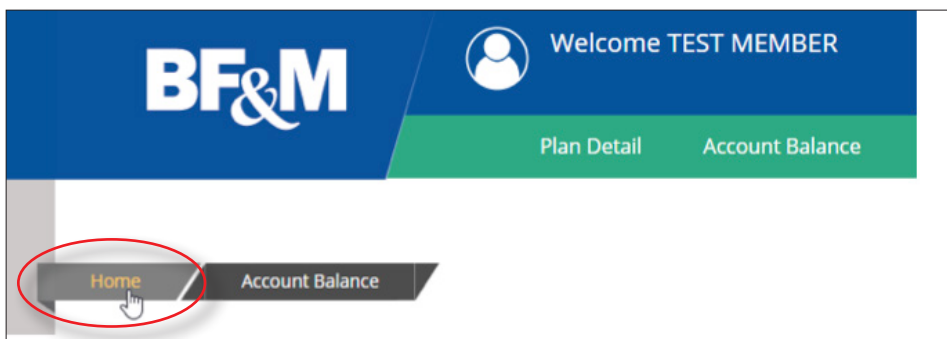


## Address and e-mail changes

- 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.

Home

Account Balance

### Account Balance : Individual Savings Plan

Date(ddMMyyyy): 23112018

Fund Transfer Request

Source

Contribution Type

Drag and drop a tag to add it to the grouping hierarchy below. You may drag the tag back to remove it from the grouping hierarchy.

Contributions Type

Report

Fund

|                                 | UNITS      | UNIT VALUE | AMOUNT              |
|---------------------------------|------------|------------|---------------------|
| <b>Total as of Nov 23, 2018</b> |            |            | <b>\$116,581.68</b> |
| Bond Fund                       | 342.74056  | 28.73000   | \$9,846.93          |
| Global Value Stock Fund         | 413.99364  | 25.39830   | \$10,514.73         |
| Global Growth Stock Fund        | 135.36289  | 250.58640  | \$33,920.11         |
| US Growth Stock Fund            | 1122.49443 | 45.93000   | \$51,556.18         |
| US Value Stock Fund             | 40.94565   | 262.39000  | \$10,743.73         |

## Fund transfer request

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

The screenshot displays the BF&M Pension Portal interface. At the top, a blue header bar contains the BF&M logo, a user profile icon with the text "Welcome TEST MEMBER", and a document icon. Below the header, the main content area is titled "Plan Holdings". On the left, there are two blue buttons: "Documents" and "Wealth Calculator". The central part of the screen shows a table of plan holdings. The first row, "Individual Savings Plan", is highlighted in blue and shows a balance of "\$111,945.76" and a return of "12.093%". To the right of this row, a red circle highlights a small icon labeled "Fund Transfer Request". Below this row are several other rows with expandable options: "Account Balance", "Available Funds", "Investment Instructions", "Beneficiary Screen", "Contribution Summary", "Statements", "Plan Detail", and "Maturing GLC's". On the right side of the screen, there are two panels: "Contact Information" and "Profile". The "Contact Information" panel shows the email address "testmember@yahoo.com" and the address "PO Box HM 1234". The "Profile" panel shows the member's details: "Employer: Test Member", "Division: Test Member", "Sub Division: Test Member", and "Province of Employment: Not Applicable".

| Plan Holdings           | Balance      | Return  | Action                |
|-------------------------|--------------|---------|-----------------------|
| Individual Savings Plan | \$111,945.76 | 12.093% | Fund Transfer Request |
| Account Balance         |              |         |                       |
| Available Funds         |              |         |                       |
| Investment Instructions |              |         |                       |
| Beneficiary Screen      |              |         |                       |
| Contribution Summary    |              |         |                       |
| Statements              |              |         |                       |
| Plan Detail             |              |         |                       |
| Maturing GLC's          |              |         |                       |

**Contact Information**

Email Address: testmember@yahoo.com

Address: PO Box HM 1234

**Profile**

Employer: Test Member  
Division: Test Member  
Sub Division: Test Member  
Province of Employment: Not Applicable

## 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)

Amount Available for Transfer

Please transfer  % OR \$  to

| FUND NAME                       |                                                                                |
|---------------------------------|--------------------------------------------------------------------------------|
| 5 Year Guaranteed Interest Fund | <input type="text" value="10"/> % or \$ <input type="text" value="0.00"/>      |
| Bond Fund                       | <input type="text" value="15"/> % or \$ <input type="text" value="0.00"/>      |
| Global Growth Stock Fund        | <input type="text" value="20"/> % or \$ <input type="text" value="0.00"/>      |
| Global Value Stock Fund         | <input type="text" value="20"/> % or \$ <input type="text" value="0.00"/>      |
| US Growth Stock Fund            | <input type="text" value="20"/> % or \$ <input type="text" value="0.00"/>      |
| US Value Stock Fund             | <input type="text" value="15"/> % or \$ <input type="text" value="0.00"/>      |
| Total                           | <input type="text" value="100.000"/> % or \$ <input type="text" value="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.

Plan Holdings

▼

Individual Savings Plan

\$111,945.76

↑ 12.093%

>

Account Balance







▼

Available Funds

| Fund Name                       | 5Y | 3Y | 1Y | Unit Value | View                              |
|---------------------------------|----|----|----|------------|-----------------------------------|
| 5 Year Guaranteed Interest Fund | ↑  | ↑  | ↑  | 0.75000    |                                   |
| Bond Fund                       | ↑  | ↑  | ↓  | 28.73000   | <div><div></div><div></div></div> |
| Global Growth Stock Fund        | ↑  | ↑  | ↑  | 250.58640  | <div><div></div><div></div></div> |
| Global Value Stock Fund         | ↑  | ↑  | ↑  | 25.39830   | <div><div></div><div></div></div> |
| US Growth Stock Fund            | ↑  | ↑  | ↑  | 41.80000   | <div><div></div><div></div></div> |
| US Value Stock Fund             | ↑  | ↑  | ↑  | 262.39000  | <div><div></div><div></div></div> |

## Investment instructions

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

| Individual Savings Plan   |            | \$111,945.76 | ↑ 12.093%                                                                                                                                                                                                                                                   |
|---------------------------|------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| > Account Balance         |            |              |    |
| > Available Funds         |            |              |                                                                                                                                                                          |
| ▼ Investment Instructions |            |              |                                                                                       |
| Fund Name                 | Percentage |              |                                                                                                                                                                                                                                                             |
| Bond Fund                 | 40.000%    |              |                                                                                                                                                                                                                                                             |
| Global Value Stock Fund   | 30.000%    |              |                                                                                                                                                                                                                                                             |
| Global Growth Stock Fund  | 15.000%    |              |                                                                                                                                                                                                                                                             |
| US Growth Stock Fund      | 15.000%    |              |                                                                                                                                                                                                                                                             |

## 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.

Home

Investment Instructions

Change Investment Instructions

Change Investment Instructions : Individual Savings Plan

Investment Instructions

Select Your Investment Instructions

☒ **By Portfolio:**

Guaranteed Interest Profile
Guaranteed Interest Profile
Conservative
Moderate
Growth
Aggressive
Accumulator
Stable Growth
Guaranteed

Be advised that the portfolio's current holdings in accordance with the selected investment profile.

OR

☐ **Choose Funds (will be applied to future contributions only. To rebalance your current account holdings, please select Fund Transfer Request from the Home Page):**

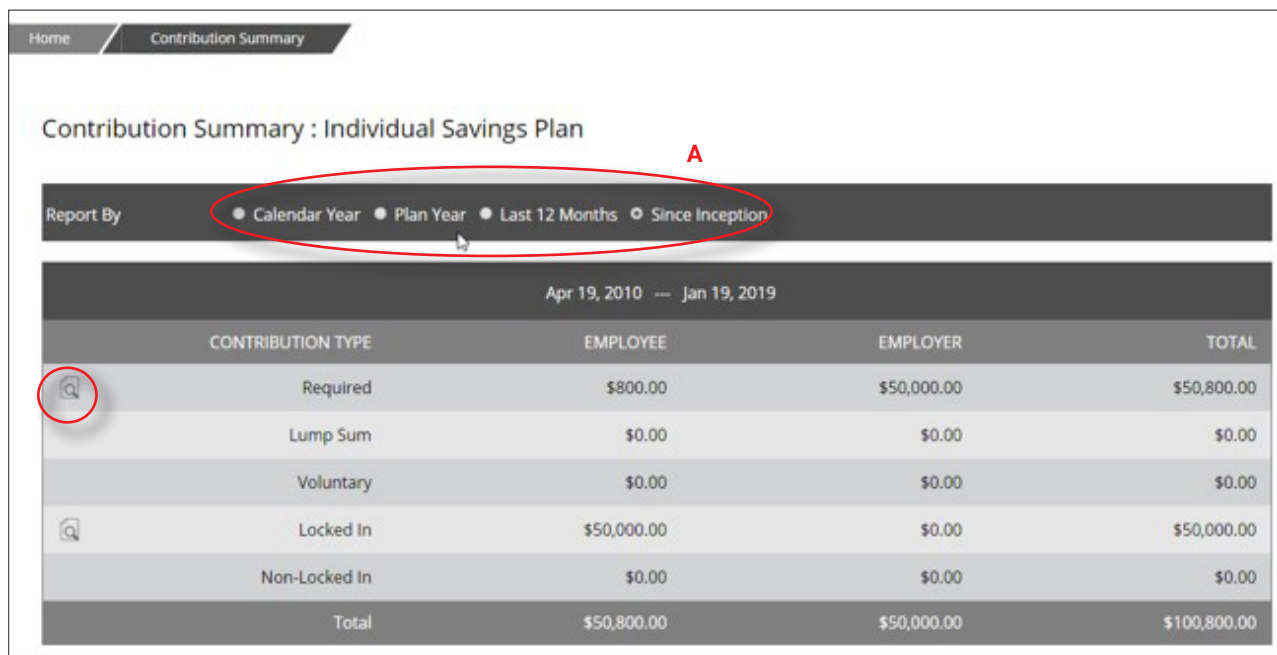
Customize your preferred allocations below by manually inputting values in the NEW % column.

| 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).





Home / Contribution Summary

Contribution Summary : Individual Savings Plan

Report By: ☒ Calendar Year ☐ Plan Year ☐ Last 12 Months ☐ Since Inception

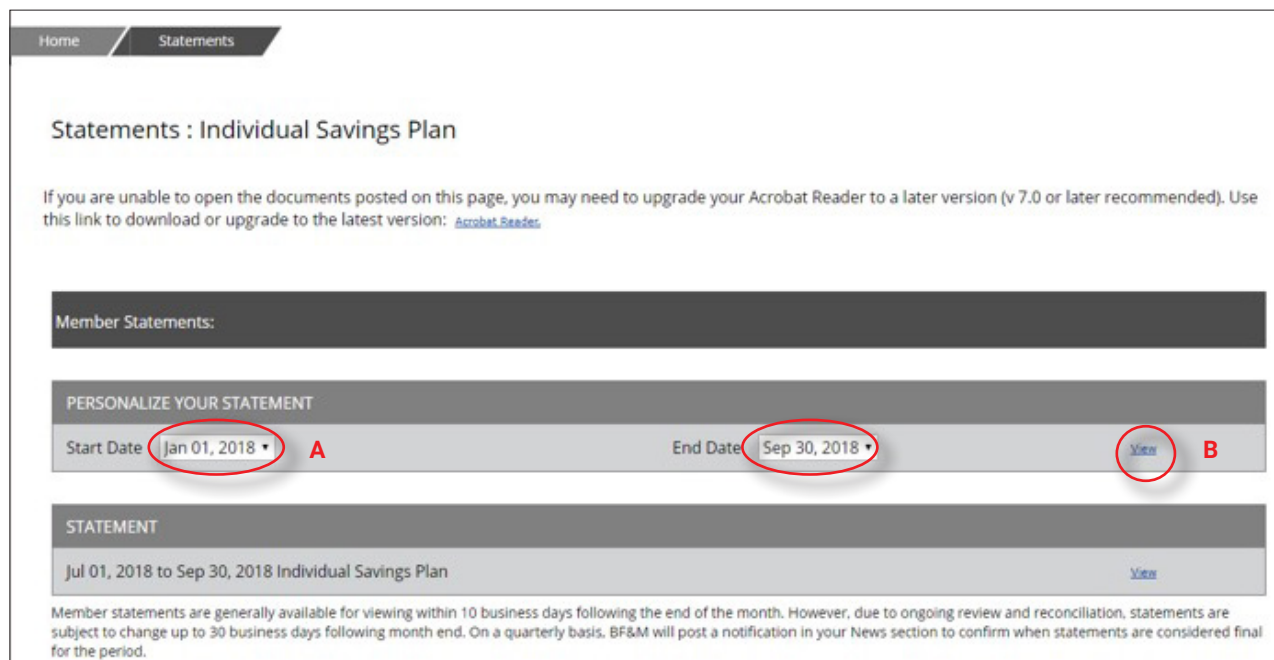
Apr 19, 2010 — Jan 19, 2019

| 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).



The screenshot shows the 'Statements' section of the Pension Portal. At the top, there are tabs for 'Home' and 'Statements'. Below the tabs, the heading 'Statements : Individual Savings Plan' is displayed. A message states: '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](#).' Below this is a section titled 'Member Statements:'. Underneath, there is a 'PERSONALIZE YOUR STATEMENT' section. It contains two dropdown menus: 'Start Date' with 'Jan 01, 2018' selected (labeled A) and 'End Date' with 'Sep 30, 2018' selected (labeled B). To the right of the 'End Date' dropdown is a 'View' button (labeled B). Below this is a 'STATEMENT' section showing 'Jul 01, 2018 to Sep 30, 2018 Individual Savings Plan' with a 'View' link. At the bottom, a disclaimer states: 'Member statements are generally available for viewing within 10 business days following the end of the month. However, due to ongoing review and reconciliation, statements are subject to change up to 30 business days following month end. On a quarterly basis, BF&M will post a notification in your News section to confirm when statements are considered final for the period.'

## 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.

[Home](#) / [Rate of Return](#)

### Rate Of Return : Individual Savings Plan

Options

Plan To Date (Actual)
Plan To Date (Actual)
Plan to Date (Annualized)
Plan - Last 12 months Period (Actual)
Period (Annualized)

Start Date(ddMMyyyy)
As of / End Date(ddMMyyyy) 24112018
Refresh

| FUND CODE  | FUND NAME                | OPENING AMOUNT | CLOSING AMOUNT | RATE OF RETURN |
|------------|--------------------------|----------------|----------------|----------------|
| BF1        | Global Bond Fund         | \$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: <a href="#">Acrobat Reader</a> |                                   |
| Newsletters and Fee Disclosures                                                                                                                                                                                                                      |                                   |
|                                                                                                                                                                                                                                                      | DATE POSTED                       |
| Multiple-Manager Fund Newsletter                                                                                                                                                                                                                     | Jul 21, 2017 <a href="#">View</a> |
| Fund Facts                                                                                                                                                                                                                                           |                                   |
|                                                                                                                                                                                                                                                      | DATE POSTED                       |
| 5 Year Guaranteed Interest Fund (GIA5)                                                                                                                                                                                                               | Jul 18, 2017 <a href="#">View</a> |
| Global Growth Stock Fund (IGF)                                                                                                                                                                                                                       | Jul 18, 2017 <a href="#">View</a> |
| Global Value Stock Fund (GVF)                                                                                                                                                                                                                        | Jul 18, 2017 <a href="#">View</a> |
| Bond Fund (BF1)                                                                                                                                                                                                                                      | Jul 18, 2017 <a href="#">View</a> |
| US Growth Stock Fund (USGF)                                                                                                                                                                                                                          | Jul 18, 2017 <a href="#">View</a> |
| US Value Stock Fund (USVF)                                                                                                                                                                                                                           | Jul 18, 2017 <a href="#">View</a> |
| Forms                                                                                                                                                                                                                                                |                                   |
|                                                                                                                                                                                                                                                      | DATE POSTED                       |
| Cash Withdrawal Form                                                                                                                                                                                                                                 | Nov 06, 2013 <a href="#">View</a> |

## 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

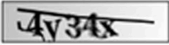
Please enter a new password for your account. It must be a minimum of 8 characters, and contain at least one of each of the following: a lowercase letter, an uppercase letter, a number, and a symbol.

#### Change Your Password

Current Password

New Password


Confirm New Password

  
Enter the characters above


[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.

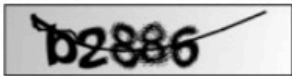


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