



# **Pension Web Guide for Members**

# Introduction

BF&M's Pension Website provides online access to your pension account 24 hours a day, 7 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 changes
- Investment profile changes
- Fund transfer requests
- Fund fact sheets and performance statistics
- Quarterly Member Statements (for last 4 quarters)
- Various forms for download

# Getting Started

Before you begin, ensure you have your username and password. These should have been mailed to you shortly after your enrollment in the plan. If you do not have them, please contact your Administrator at 295-5566 x 2006. You will also need your Member ID, which you can also obtain from your Administrator or from your latest Pension Statement.

Once you have your username, password and member ID, go to BF&M's home page at [www.bfm.bm](http://www.bfm.bm).

# Logging On

The screenshot shows the BF&M website interface. At the top, there is a navigation menu with links for Home, Quickpay, Quote/Buy, News, Products, About, and Contact. Below this is a secondary menu with links for File a Claim, Online Pensions, Sitemap, FAQ's, Financial Calculators, Provider & Pharmacy Network, and Provider Portal. The main content area features the BF&M logo and the tagline "insurance matters". A blue cartoon character is visible on the left. The "Manage your Policy" section is circled, showing a login form with fields for "UserName:" and "Password:", a "Go" button, and links for "Forgot?" and "New User". Other sections include "New Customer?" with links for "Get a free quote!", "Learn more about our products", "Need help? Try out our FAQ's", and "Take a tour of the site". The "Existing Customer?" section has links for "Manage your policies", "Quickpay your current policies", "Check your pension", "File a claim", "Ask a question", "Forgot your password?", and "Financial Calculators". The "News" section features articles on "Financial Healthcheck", "Peace of Mind", and "Wellness Matters". The bottom of the page includes a "WEB HEALTH CLAIMS" section and a "Done" status bar.

Enter your temporary username and password.

Press Go.

# Verify Personal Information

Welcome to the Customer Authentication page. For security purposes we require that you answer some questions about yourself and policies that you have with BF&M. Once these details have been authenticated you will be asked to create a new UserName and Password which should then be used for future access. The temporary Login and Password will then become disabled.

Fields marked as      are mandatory.

**Authentication Information**

Birth Date  Day  Month

**Policy Information**

Please enter your **Member ID** (If you do not have your Member ID, please contact the pension administration department at 295-5566.)

Member ID  -  -

**Future Login Information**

Please enter a UserName and Password (**at least 6 characters long**) in the appropriate fields below. Once completed, click on "Continue" to become a registered user.

UserName

Password

Confirm Password

Password Hint

Enter a word or phrase that will remind you of your password. For example, if your password contains the digits in your mother's birthday, you might enter "mom's birthday".

Search:



First enter your Birth Date.

Next, enter your Member ID (e.g. 0000-12345- ). Leave the third box empty.

Lastly, enter a UserName and Password of your preference. It must be unique and at least 6 characters long. Confirm your Password by typing it a second time. Enter a Password Hint, which BF&M will have on file to help you remember your password should you forget it.

Note: This screen only appears on your first login to the website. Once you have changed your UserName and Password, you will no longer be required to verify your personal information.

# Viewing your Pension Account



Home Quickpay Quote/Buy News Products About Contact

Generate Quote | Update Customer Profile | Change Password | Mailing Options | Logout

### Customer Portfolio

Welcome to your personal Portfolio for e-surance@bfm.

From here you can view an existing policy you have with BF&M, buy a quote that you have saved or change your customer profile settings (change of address, change of contact information, change of password to list a few.)

Thank you again for choosing BF&M for your insurance needs and thank you for using e-surance@bfm.

#### Welcome

##### My General Policies

Policy Description	Policy Type	Policy Number	Expiry Date	Status	Annual Premium	
PEUGEOT	Cycle		31-Dec-2009	Active Policy	\$176.50	<a href="#">View</a>
	Home		10-Jan-2010	Active Policy	\$129.20	<a href="#">View</a>
ROVER	Car		18-May-2010	Active Policy	\$785.00	<a href="#">View</a>

##### Financial Services

Policy Description	Member ID	Description	
Pension		Golden Accumulator Retirement Trust	<a href="#">View</a>
Pension	000012879	Flex Account Retirement Plan	<a href="#">View</a>

This is your portfolio page. From this page you can view all policies accessible via the web that you hold with BF&M (e.g. home, bike or car insurance, health insurance and pension).

In the Financial Services section of this page you will see any pension or savings accounts that you have with BF&M. Click View beside the policy you wish to review.

# Personal Profile Page

**BF&M**

Home | Quickpay | **Quote/Buy** | News | Products | About | Contact

Portfolio | Pension Home | Profile | Plans | Documents | Request Forms | More Info | Help | LogOff

Pension Administration Web Site Logged on as: 62851

### Profile Page

**Demographic Data :**

Employer : ABC Company  
Division :  
Sub Division :  
Province of Employment : Not Applicable  
Employment Category : full-time  
Employee Number :  
Reference #:  
Date of Birth :  
Marital Status : not applicable  
Gender : female  
Language Preference : English  
Email Address :

**Current Address**  **More Addresses**

Effective Date Feb 10, 2010  
Address : Shelley Hall  
Shelley Hall Drive

City : Hamilton Parish      Territory : Not Applicable  
Postal Code / Zip : CR 01      Country : Bermuda  
Telephone :      Fax :

Search:

The profile page shows the personal information that we have on file, including name, birthdate, sex and address.

You can edit your current address, or if you need to enter a new address, you can do that by clicking Add Address. You can set the effective date of the address change under this option.

# Plan Summary Page

The screenshot shows the BF&M Pension Administration Web Site. The navigation bar includes links for Home, Quickpay, Quote/Buy, News, Products, About, and Contact. Below this is a secondary navigation bar with links for Portfolio, Pension Home, Profile, Plans, Documents, Request Forms, More Info, Help, and LogOff. The 'Plans' link is circled. The main content area is titled 'Pension Administration Web Site' and shows 'Logged on as: 62851'. A section titled 'Plans Summary' contains a table with the following data:

Plan Code	Plan Name	Balance
<a href="#">FL</a>	Flex Account Retirement Plan	\$12,289.41
<b>Total as of Apr 15, 2010</b>		<b>\$12,289.41</b>

At the bottom of the page, there is a search bar with the text 'Search:' and a 'Go' button.

Select Plans from the main pension toolbar.

The Plan Summary Page gives you a snapshot of your account balance.

To drill down further to the details of your account, click on the Plan Code (e.g. TP).

# Plan Detail Page

The screenshot shows the BF&M Pension Administration Web Site. The top navigation bar includes links for Home, Quickpay, Quote/Buy, News, Products, About, and Contact. Below this is a secondary navigation bar with links for Portfolio, Pension Home, Profile, Plans, Documents, Request Forms, More Info, Help, and LogOff. The user is logged on as 62851. A toolbar contains several menu items: Detail (selected), Account Balance, Contribution Summary, Beneficiary Set, Investment Instructions, Maturing GIC's, and Rate of Return. The main content area displays the Plan Detail for a Flex Account Retirement Plan, including the Plan Name, Class, Class Date, Status, Status Date, Employment Date, Past Service Date, Entry Date, Status Indicator, Normal Retire Date, and Effective Date.

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Pension Administration Web Site | Logged on as: 62851

▼ Detail | Account Balance | Contribution Summary | Beneficiary Set | Investment Instructions | Maturing GIC's | Rate of Return

Plan Detail : Flex Account Retirement Plan

**Plan: FL**

Plan Name	Flex Account Retirement Plan		
Class	000002		
Class Date :	Apr 16, 2005	Entry Date :	Apr 16, 2005
Status	active		
Status Date :	Apr 16, 2005	Status Indicator :	not applicable
Employment Date :	Apr 16, 2005	Normal Retire Date :	Jun 01, 2037
Past Service Date :		Effective Date	Apr 16, 2005

Search:  Go

The plan detail page provides information about your enrollment date, hire date and normal retirement date.

It also brings up another Toolbar, with additional options, including Account Balance, Contribution Summary, Beneficiary Set, Investment Instructions and Rate of Return. To view any one of these areas, click on the title in the toolbar.

# Account Balance

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Detail **Account Balance** Contribution Summary Beneficiary Set Investment Instructions Maturing GIC's Rate of Return

Account Balance - Flex Account Retirement Plan [Fund Transfer Request](#)

Group by : Fund October 22 2009 Refresh

Fund Code	Fund Name	Contrib Type	Contrib. Source	Units	Unit Value	Amount
<a href="#">BF</a>	Bond Fund				28.560000	\$0.00
<a href="#">BF1</a>	Bond Fund			318.16404	20.800000	\$6,617.81
<a href="#">GIA5</a>	5 Year Guaranteed Interest Fund					\$6,329.97
<a href="#">GVF</a>	Global Value Fund			309.97295	25.940000	\$8,040.70
<a href="#">IGF</a>	International Growth Fund			1,289.31584	18.420000	\$23,749.20
<a href="#">PEND</a>	Money Pending Transfer				1.000000	\$0.00
<a href="#">PEND1</a>	Money Pending Transfer				1.000000	\$0.00
<a href="#">USGF</a>	US Growth Fund			3,966.67881	5.940000	\$23,562.07
<a href="#">USVF</a>	US Value Fund			131.17279	53.960000	\$7,078.08



The Account Balance page provides a breakdown of your current account balance by fund.

If you click on one of the Fund Codes, it will bring you to the transaction history for that fund.

If you wish to submit a Fund Transfer Request, click on the button, which will bring you to the next screen.

**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

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Pension Administration Web Site Logged on as: 62851

[Detail](#) | [Account Balance](#) | [Contribution Summary](#) | [Beneficiary Set](#) | [Investment Instructions](#) | [Maturing GIC's](#) | [Rate of Return](#)

**Fund Transfer Request : Flex Account Retirement Plan**

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Effective Date\*

Amount Available for Transfer

Please transfer  % OR \$  to

Fund Name	<input type="text"/>	%	or	\$	<input type="text"/>
1 Year Guaranteed Interest Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
3 Year Guaranteed Interest Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
5 Year Guaranteed Interest Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
Bond Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
Global Value Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
International Growth Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
US Growth Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
US Value Fund	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>
Total	<input type="text" value="0.000"/>	%	or	\$	<input type="text" value="0.00"/>

\* Requests will be processed within 3 investment trade days following the date of the request.

The Fund Transfer Request allows you to submit a request to move your current account holdings to a different mix of allowable funds. Once you submit your request, an e-mail notification is sent to the Pension Administration team for processing.

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.

# Investment Instructions

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Detail Account Balance Contribution Summary Beneficiary Set **Investment Instructions** Maturing GIC's Rate of Return

Investment Instructions : Flex Account Retirement Plan [Change Investment Instructions](#)

Current Investment Instructions as of Oct 22, 2009

Employee /Required [More Investment Instructions](#)

Effective Date	Fund Code	Fund Name	Percentage
Nov 10, 2008	BF1	Bond Fund	10.000
	GIA5	5 Year Guaranteed Interest Fund	10.000
	GVF	Global Value Fund	10.000
	IGF	International Growth Fund	30.000
	USGF	US Growth Fund	30.000
	USVF	US Value Fund	10.000

Search:  Go

The Investment Instructions page 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. If you want to also change your current fund holdings, you need to complete a fund transfer, as indicated on the previous page.

# Request to Change Investment Instructions

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Detail Account Balance Contribution Summary Beneficiary Set Investment Instructions Maturing GIC's Rate of Return

Change Investment Instructions : Flex Account Retirement Plan

Effective Date\*

Fund Name	Current Percentage	New Percentage
Bond Fund	10.000	<input type="text" value="0.000"/>
5 Year Guaranteed Interest Fund	10.000	<input type="text" value="0.000"/>
Global Value Fund	10.000	<input type="text" value="0.000"/>
International Growth Fund	30.000	<input type="text" value="0.000"/>
1 Year Guaranteed Interest Fund	0.000	<input type="text" value="0.000"/>
3 Year Guaranteed Interest Fund	0.000	<input type="text" value="0.000"/>
US Growth Fund	30.000	<input type="text" value="0.000"/>
US Value Fund	10.000	<input type="text" value="0.000"/>
Total		<input type="text"/>

A maximum of ten funds can be chosen at one time.

\* Requests will be processed within 3 business days of receipt.

\*\* Changes to your investment profile will be processed for all contributions types and excess unless

The Change Investment Instructions option allows you to submit a request to change the allocation of your contributions for all contributions submitted after the effective date of the change.

If you wish to also change your account holdings, please refer to the Fund Transfer Option found on the Account Balance screen.

# Contribution Summary

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Detail Account Balance **Contribution Summary** Beneficiary Set Investment Instructions Maturing GIC's Rate of Return

Contribution Summary : Flex Account Retirement Plan

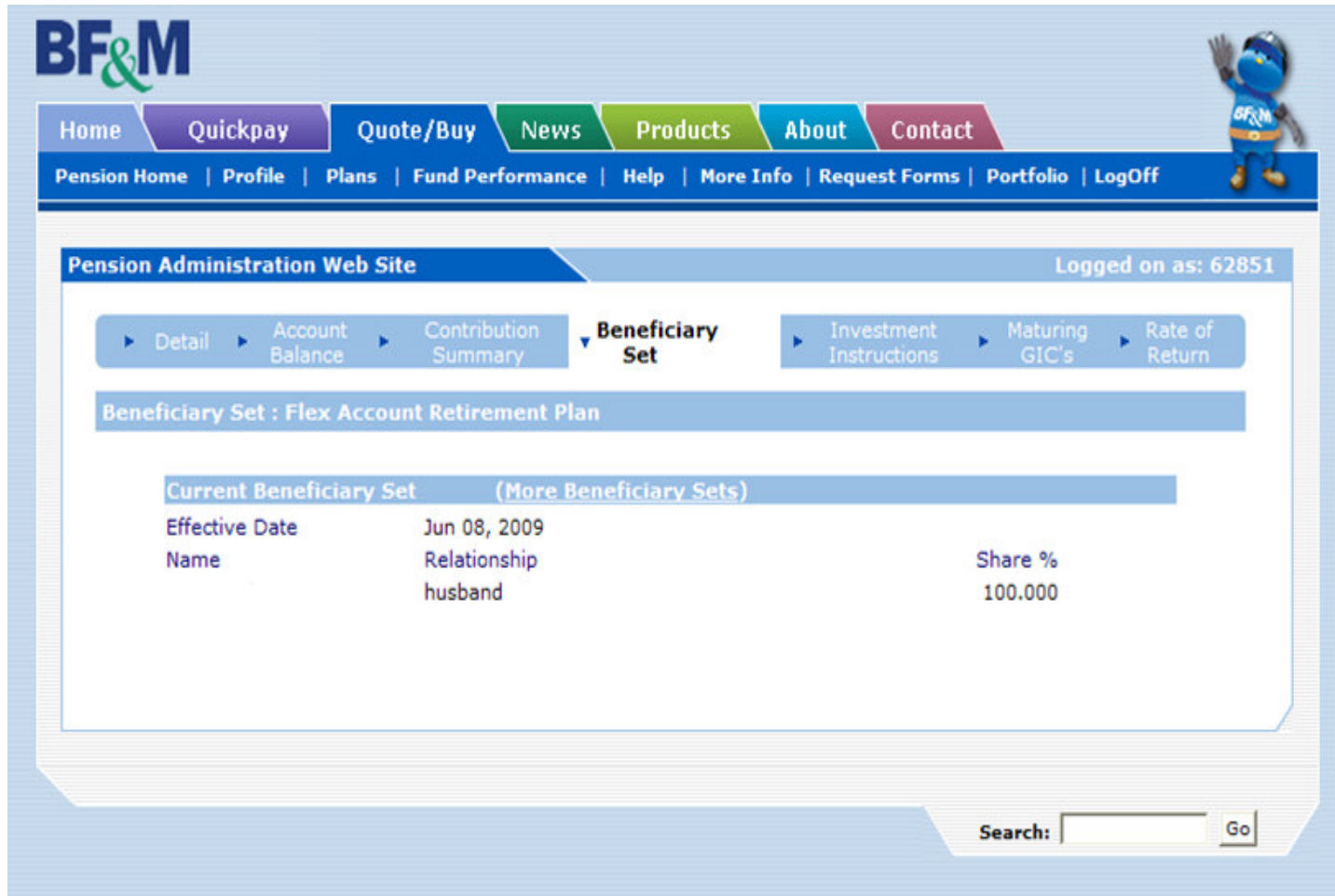
Contribution Summary			
Report By	<input type="radio"/> Calendar Year	<input checked="" type="radio"/> Plan Year	<input type="radio"/> Last 12 Months
Contribution Type	Employee	Employer	Total
Jan 01, 2009- Oct 22, 2009			
Required	\$0.00	\$0.00	\$0.00
Lump Sum	\$0.00	\$0.00	\$0.00
<b>Voluntary</b>	\$27,500.00	\$0.00	\$27,500.00
Locked In	\$0.00	\$0.00	\$0.00
Non-Locked In	\$0.00	\$0.00	\$0.00
Total	\$27,500.00	\$0.00	\$27,500.00

Search:  Go

The Contribution Summary page provides detail by fund on the contributions that have been made to your plan. These are broken down by the contribution type (e.g. Required, Lump-Sum, Voluntary).

You can view up to 12 months worth of contributions by clicking Last 12 Months and then click on the contribution type you would like to view.

# Beneficiary Election



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Detail Account Balance Contribution Summary **Beneficiary Set** Investment Instructions Maturing GIC's Rate of Return

Beneficiary Set : Flex Account Retirement Plan

Current Beneficiary Set (More Beneficiary Sets)

Effective Date	Name	Relationship	Share %
Jun 08, 2009		husband	100.000

Search:  Go

The Beneficiary Set page shows the current beneficiaries that you elected to receive your pension benefit should you die.

If you would like to change your beneficiaries, please go to the Request Forms tab and print off a Beneficiary Change Form. Complete and sign the form and submit it to BF&M.

# Rate of Return

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Pension Administration Web Site Logged on as: 62851

Detail Account Balance Contribution Summary Beneficiary Set Investment Instructions Maturing GIC's **Rate of Return**

Rate of Return : Flex Account Retirement Plan

Options: Period (Actual) [dropdown]  
 Start Date: January 1, 2009  
 As of / End Date: October 22, 2009  
 Refresh

		Opening Amount	Closing Amount	Rate of Return
		\$0.00	\$0.00	0.000
		\$3,453.98	\$6,617.81	10.406
	Guaranteed	\$3,453.56	\$6,329.97	2.797
	Interest Fund			
GVF	Global Value Fund	\$3,568.07	\$8,040.70	39.022
IGF	International Growth Fund	\$10,480.91	\$23,749.20	38.529
PEND	Money Pending Transfer	\$0.00	\$0.00	0.000
PEND1	Money Pending Transfer	\$0.00	\$0.00	0.000
USGF	US Growth Fund	\$10,211.83	\$23,562.07	40.010
USVF	US Value Fund	\$3,357.29	\$7,078.08	23.265
	<b>*All Funds</b>		\$75,377.83	31.030

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

The Rate of Return screen allows you to see the return on your assets by fund for various periods of time.

First 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 that the Actual return is the total return for the period chosen. The Annualized return expresses your return by year (e.g. 5% per year).

# Document Section

**BF&M**

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### 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](#).

Member Statements:		
Statement	Date Posted	
Jul 01, 2009 to Dec 31, 2009 Flex Account Retirement Plan	Mar 23, 2010	<a href="#">View</a>

Newsletter(s)		
	Date Posted	
Multiple-Manager Fund Newsletter	Jan 25, 2010	<a href="#">View</a>

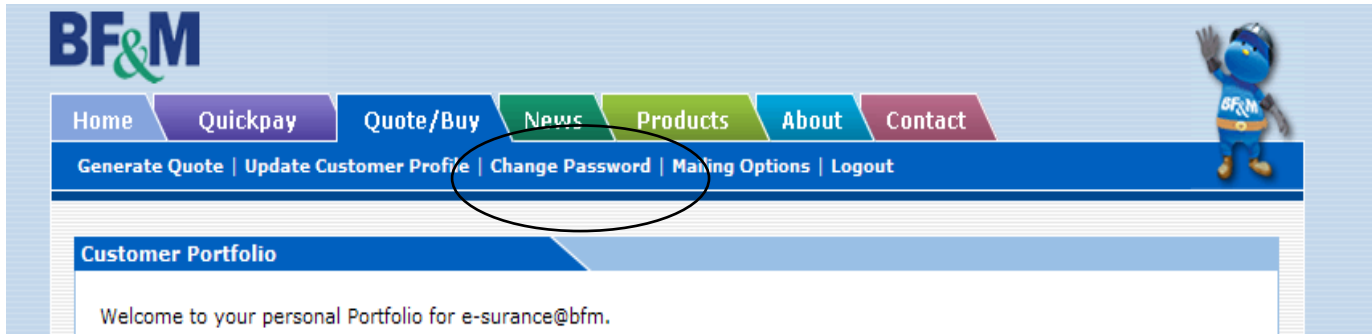
Fund Facts		
	Date Posted	
Bond Fund	Jan 27, 2010	<a href="#">View</a>
Global Value Fund	Jan 27, 2010	<a href="#">View</a>
International Growth Fund	Jan 27, 2010	<a href="#">View</a>
US Growth Fund	Jan 27, 2010	<a href="#">View</a>
US Value Fund	Jan 27, 2010	<a href="#">View</a>

Search:

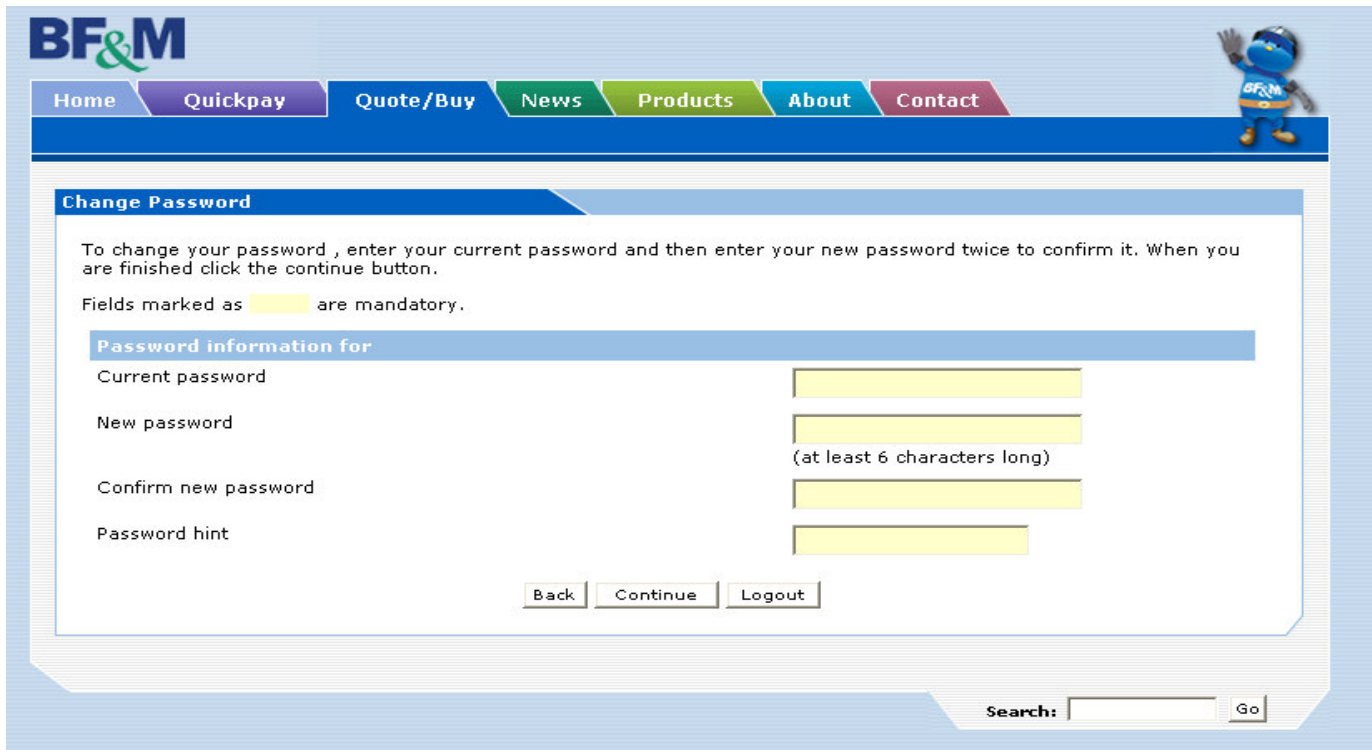
The Document Section is new in 2010, which provides you with your most recent member statement and your most recent fund fact sheets and investment newsletter.

Throughout 2010, we will be posting the Member Statements quarterly and will display the latest 4 statements statements at any given time.

# Changing your Password



If you need to change your password, from your portfolio page, click on Change Password.



Enter your current password and then enter your new password twice.

Be sure to enter a new Password Hint.