

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:

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- Current account balance
 - Account balance by fund
 - Transaction history by fund
 - Contribution details
 - Rate of return by fund for specified periods
 - Address and email changes
 - Fee disclosures
 - Investment profile changes
 - Fund transfer requests
 - Fund fact sheets and investment newsletters
 - Member statements on demand
 - Forms
 - Wealth calculators
 - Easy and secure access

Getting started

In order to access your pension web account, you need to have had your online account created.

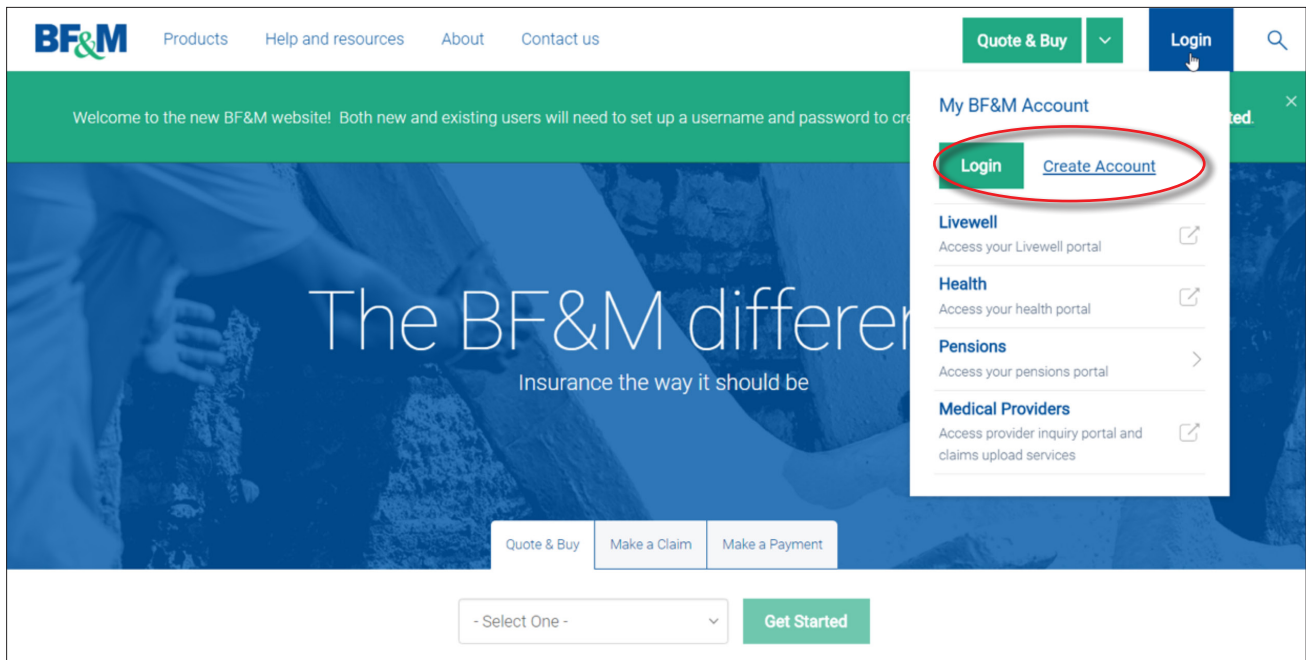
To create your new online account, you can do one of the following:

- Create your new account online at **www.bfm.bm**.
- Call BF&M at **+1 441 298 0301** to have your account created.

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

Creating your online account

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



Creating your online account (cont'd)

- Enter all requested information and select **Create Account**.
- You will receive an email 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 **+1 441 298 0301** to request that your pension account is linked to your online account.

BF&M Products Help and resources About Contact us Quote & Buy Login

Home / Register

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.](#)

Account Registration

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)

Activating your online account

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

BF&M

Confirm your registration



Welcome, _____, please confirm your registration.

88w26

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: . * [! @ # \$ & * ^]

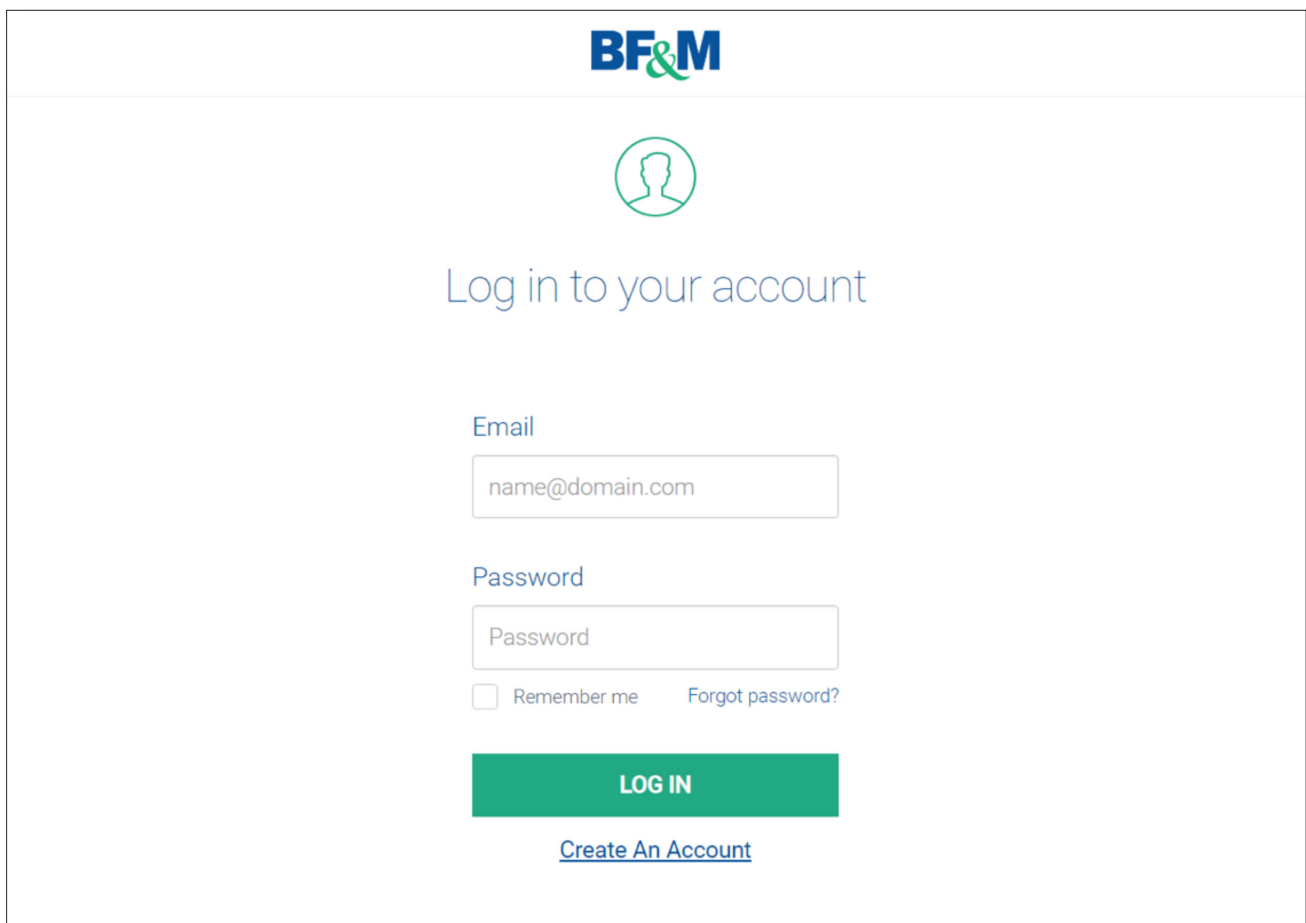
Password

Confirm Password

SUBMIT

Logging into your online account

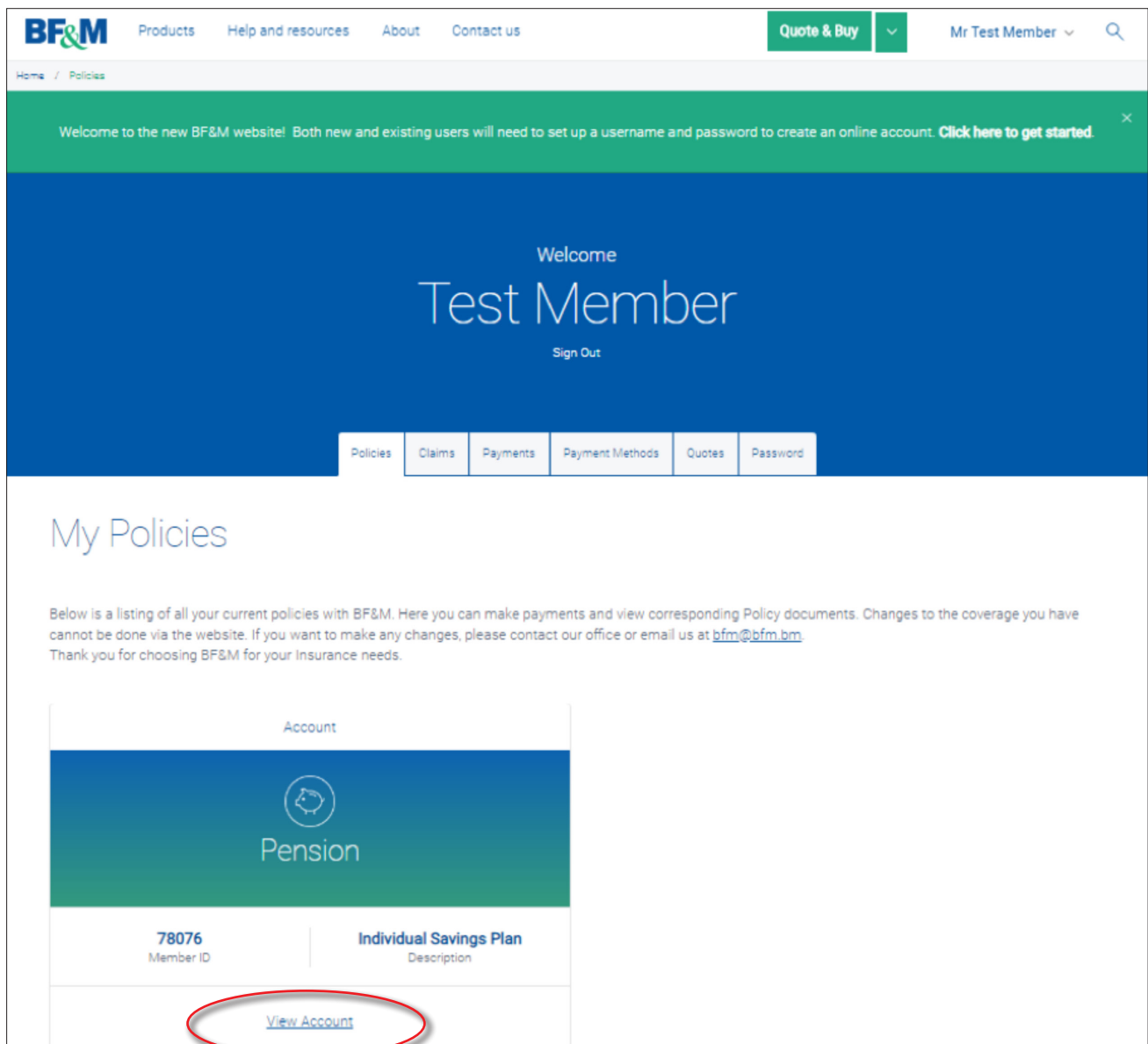
- Once your account is activated, you can select **Login** from the main BF&M website www.bfm.bm.
- Enter your email and the password you created when you activated your account.



The screenshot shows the BF&M login interface. At the top center is the BF&M logo. Below it is a circular icon containing a person's silhouette. The text "Log in to your account" is centered below the icon. There are two input fields: "Email" with the placeholder "name@domain.com" and "Password" with the placeholder "Password". Below the password field are two links: "Remember me" (with an unchecked checkbox) and "Forgot password?". At the bottom is a green "LOG IN" button and a blue link "Create An Account".

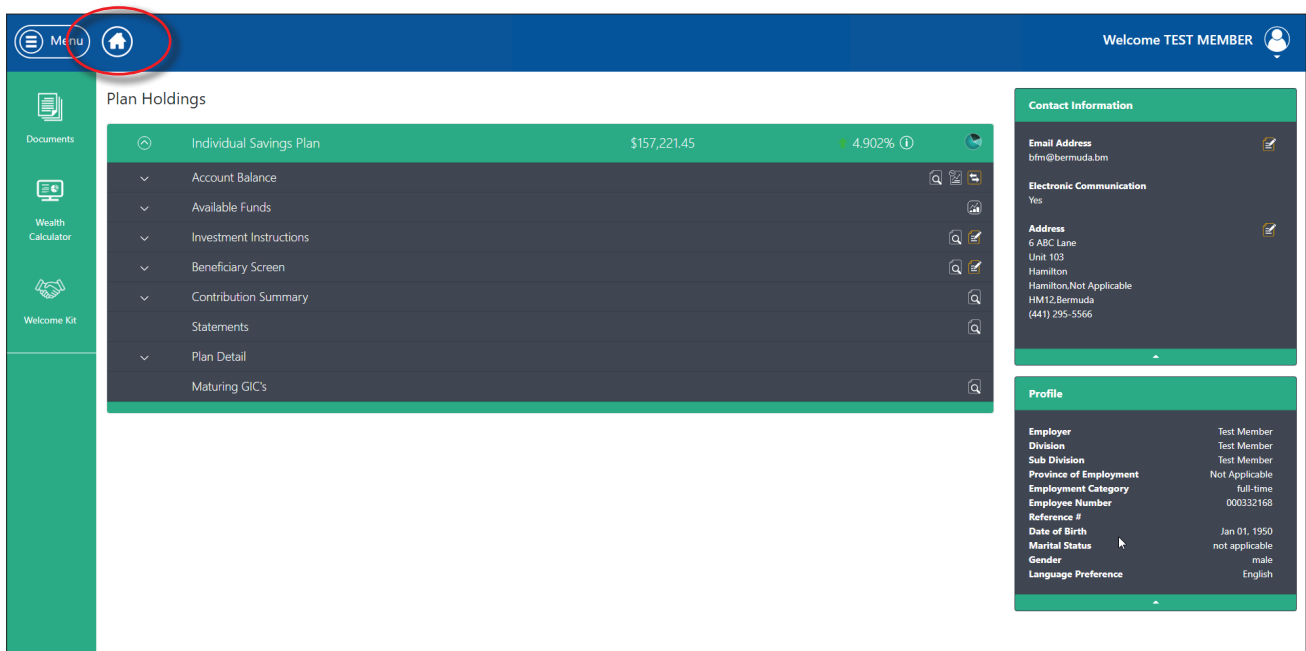
Viewing your Pension account

- Once you're 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 **+1 441 298 0301** to have them linked to your profile.



Your Pension portal homepage

- From your homepage, you can access all of the options available to you on the Pension web portal.
- To return to the homepage from any screen, just click on the icon at the top left of the screen.



Pension portal icons

- Below is a description of the function for the main icons used:



Search details



Funds performance



Rate of Return



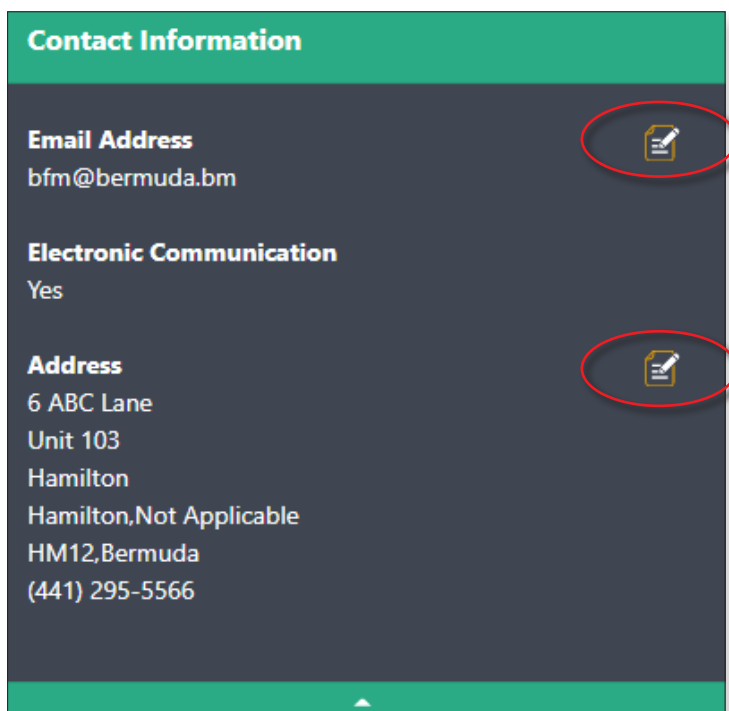
Edit details



Fund Transfer

Address and email changes

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



Pension Home > My Account

Change Email Address

Primary Email	bfm@bermuda.bm
New Email Address	<input type="text" value="bfm@bermuda.bm"/>
New Email Address Again	<input type="text" value="bfm@bermuda.bm"/>
Secondary Email	
New Email Address	<input type="text"/>
New Email Address Again	<input type="text"/>
Electronic Communication	Electronic Communication Authorization The default method of communication and delivery of your semi-annual member statements is by paper. If you wish to receive this communication electronically, please confirm by selecting this option. <input checked="" type="checkbox"/> I hereby authorize BF&M to communicate all pension-related matters, including member statements, electronically to the email addresses provided above.

Pension Home > My Account

Current Address Edit

Effective Date :	Mar 02, 2021
Address :	<input type="text" value="6 ABC Lane"/>
	<input type="text" value="Unit 103"/>
	<input type="text" value="Hamilton"/>
City :	<input type="text" value="Hamilton"/>
Country :	<input type="text" value="Bermuda"/>
Territory :	<input type="text" value="Not Applicable"/>
Postal Code / Zip :	<input type="text" value="HM12"/>
Telephone :	<input type="text" value="(441) 295-5566"/>
Fax :	<input type="text"/>

Account balance

- This page provides a breakdown of your current account balance by fund.
- Click the **Search Details** icon (magnifying glass) to see account details.

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.

Plan Holdings

Individual Savings Plan \$157,221.45 4.902%

Account Balance

Fund Name	Amount	Rate of Return
Bond Fund	\$14,947.75	-0.355%
Global Value Stock Fund	\$15,557.26	3.783%
Global Growth Stock Fund	\$47,184.93	4.944%
US Growth Stock Fund	\$63,993.93	6.779%
US Value Stock Fund	\$15,537.58	3.649%

Contact Information

Email Address: bfm@bermuda.bm

Electronic Communication: Yes

Profile

Employer: Test Member
 Division: Test Member
 Sub Division: Test Member
 Province of Employment: Not Applicable
 Employment Category: full-time

Pension Home / Account Balance

Account Balance : Individual Savings Plan

Table Settings

Date (ddMMyyyy): 02032021

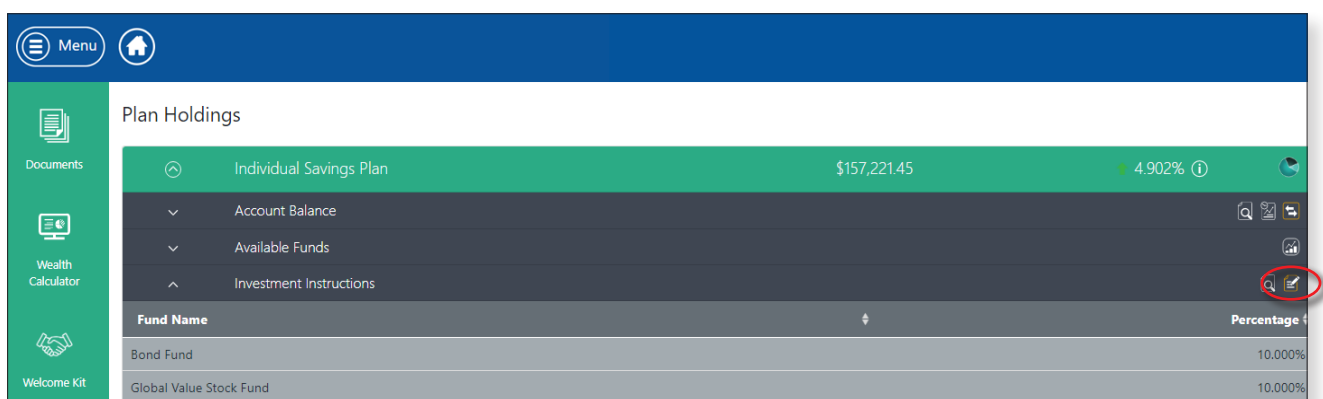
Group by: First by Fund, Then by Select...

Refresh Page

Units	Unit Value	Amount	Details
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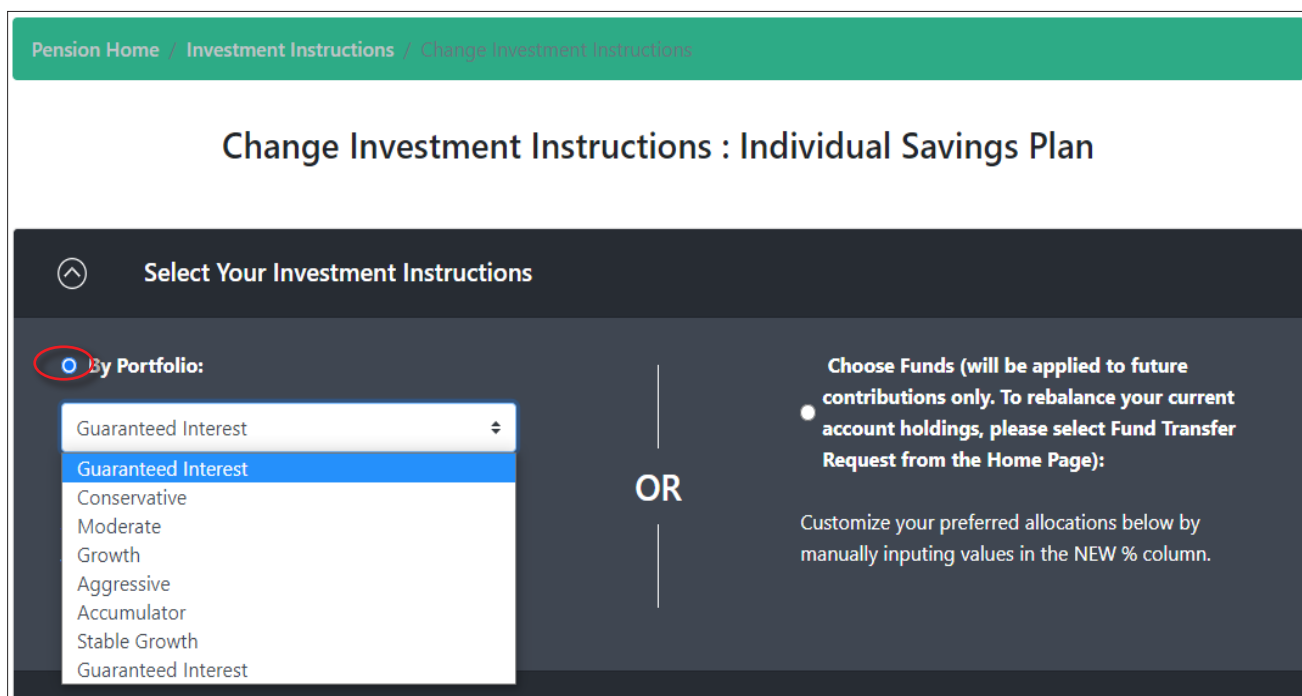
Investment instructions

- The Investment Instructions page shows the breakdown of your current investment allocation, either based on a **Risk Based Profile** or **Target Date Fund** or the specific fund allocation chosen.
- You can submit a request to change your investment instructions by clicking on the **Edit** button beside the investment instruction header.



Selecting or changing a Risk Based Profile or Target Date Fund

- Select the **By Portfolio** option and choose your preferred profile type from the dropdown list.



Selecting or changing a Self-Directed Fund Allocation

- If you wish to change this allocation for **all future contributions**, click the **Choose Funds** button and make your changes in the table below.
- Having made changes to your funds, if you want to apply the same changes to your current fund holdings, **you will need to complete a Fund Transfer Request**.

Pension Home / Investment Instructions / Change Investment Instructions

Change Investment Instructions : Individual Savings Plan

Select Your Investment Instructions

By Portfolio:

Guaranteed Interest

Be advised that the portfolio you choose will allocate future monies and current holdings in accordance with the portfolio.

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	10.000	Low / Medium	0.000 %
Global Bond Fund	0.000	Low / Medium	0.000 %
Emerging Market Bond Fund	0.000	Medium	0.000 %
Emerging Market Stock Fund	0.000	High	0.000 %
5 Year Guaranteed Interest Fund	0.000	Low	0.000 %
Global Small Cap Stock Fund	0.000	High	0.000 %

Fund Transfer request

- This is allowed if you are **self-directed**.
- The Fund Request submits a request to change your current investment allocations.
- If you are invested in a **Risk Based Profile** or **Target Date Fund**, please go to **Investment Instructions** and submit an **Investment 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 finalised. Pending contributions or other transactions may also delay the completion of the transfer.



Pension Home / Account Balance / Fund Transfer Request

Fund Transfer Request : Individual Savings Plan

Effective Date* (ddMMyyyy)

Amount Available for Transfer

Please transfer % **OR** \$

* Requests for fund transfers will be actioned within 3 investment trade dates following the date of the request.
 ** Your actual investment dates will vary depending on what funds your plan is invested in and whether they are daily or weekly traded funds.
 *** 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.

Fund Name	Amount	Rate of Return
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"/>

Statements

- Member statements can be requested on demand, for any period within the past 18 months by selecting the **Start** and **End** dates from the drop down menus and clicking on **View**.

Pension Home / Statements

Statements : Golden Accumulator Retirement 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, 2020 End Date: Dec 31, 2020 **View**

Statement	View
Jan 01, 2020 to Dec 31, 2020 Golden Accumulator Retirement Plan	
Oct 01, 2020 to Dec 31, 2020 Golden Accumulator Retirement Plan	
Jul 01, 2020 to Sep 30, 2020 Golden Accumulator Retirement Plan	
Apr 01, 2020 to Jun 30, 2020 Golden Accumulator Retirement Plan	
Jan 01, 2020 to Mar 31, 2020 Golden Accumulator Retirement Plan	

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 annualised 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.

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

Rate of Return : Individual Savings Plan

Table Settings

Options

Plan To Date (Actual) ▾

Start Date (ddMMyyyy)

ddMMyyyy

As of / End Date (ddMMyyyy)

02032021

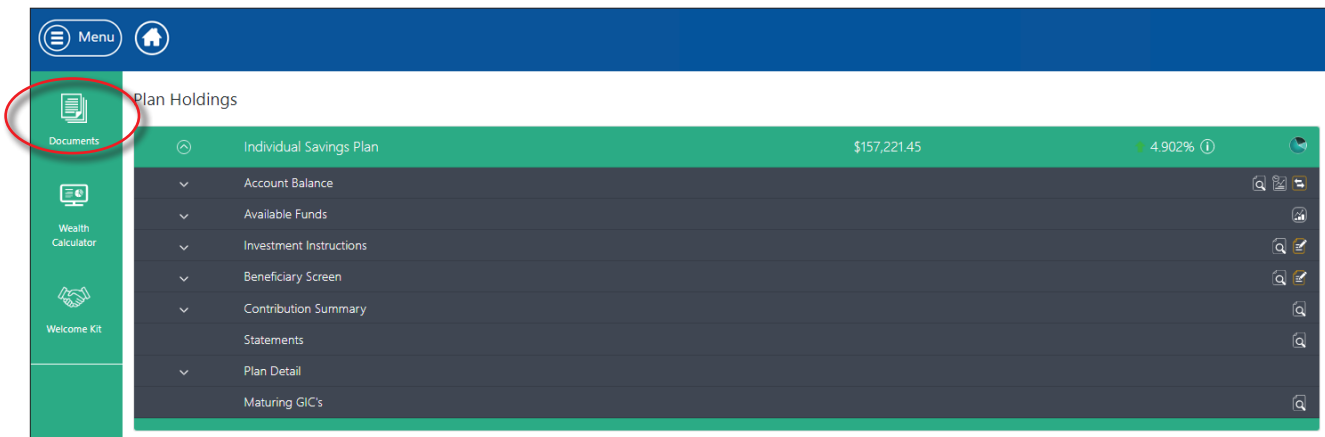
Refresh

Fund Code	Fund Name	Opening Amount	Closing Amount	Rate of Return
BF1	Bond Fund	\$0.00	\$14,947.75	-0.355
GVF	Global Value Stock Fund	\$0.00	\$15,557.26	3.783
IGF	Global Growth Stock Fund	\$0.00	\$47,184.93	4.944
USGF	US Growth Stock Fund	\$0.00	\$63,993.93	6.779
USVF	US Value Stock Fund	\$0.00	\$15,537.58	3.649
*All Funds			\$157,221.45	4.902

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

Documents section

- The **Documents** section provides you with access to fee disclosure details, quarterly investment newsletters, and fund fact sheets.
- The Documents Section also provides access to the forms relevant to your plan.



Pension 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

Documents	Date Posted	View
Fee Disclosure	Jul 31, 2019	
Multiple-Manager Fund Newsletter	Jul 14, 2019	

Fund Facts

Documents	Date Posted	View
Inflation Linked Bond Fund (TIPS)	Jul 31, 2019	
5 Year Guaranteed Interest Fund (GIA5)	Jul 31, 2019	

Changing your password

- From your homepage, 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

! REMEMBER TO KEEP YOUR USERNAME AND PASSWORD CONFIDENTIAL AND DO NOT PERMIT ANYONE ELSE TO USE YOUR LOGIN DETAILS.

Forgot your password

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

BF&M

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](#)