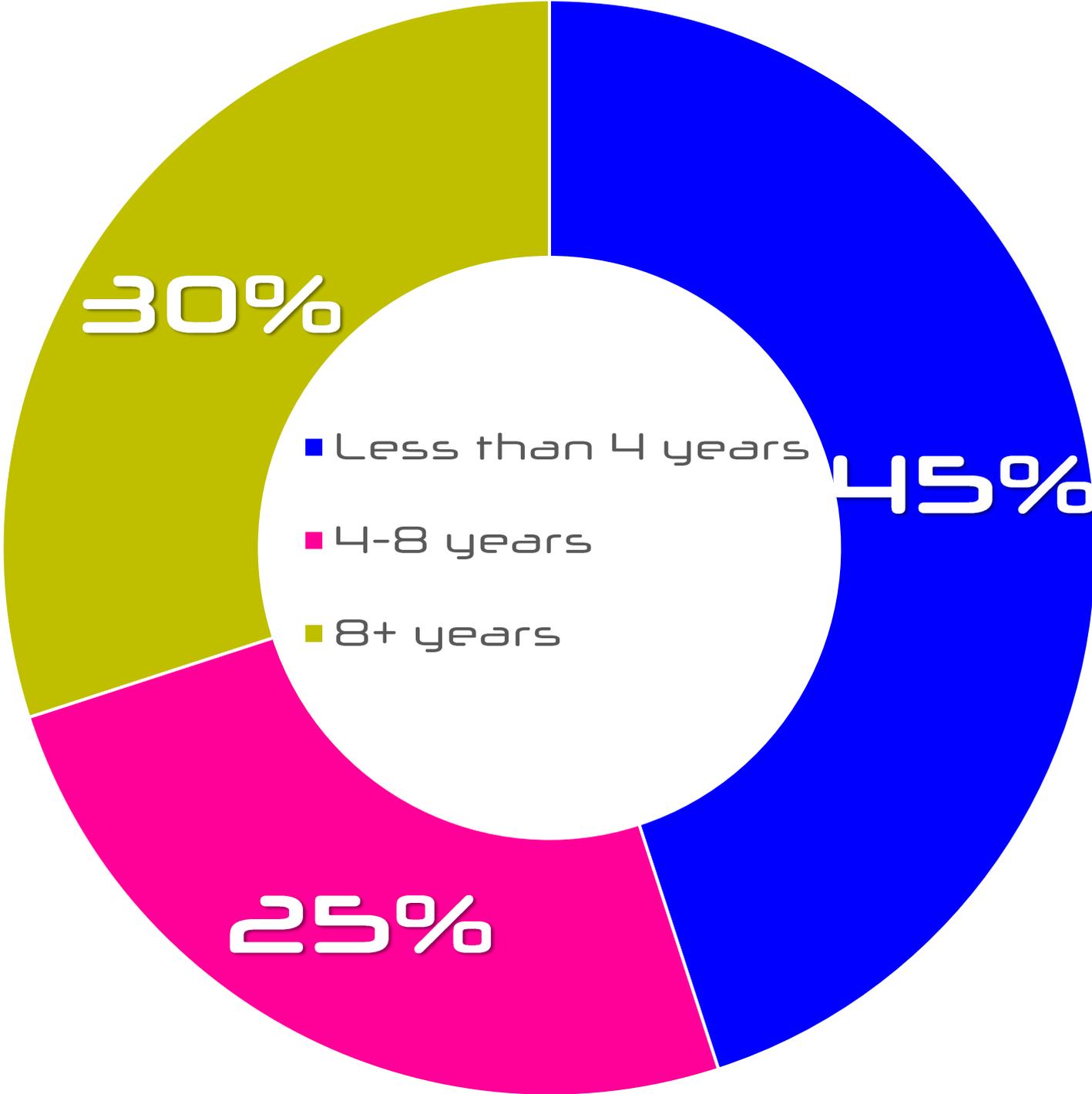




***IDRIVE***

***2022 NATIONAL CONFERENCE***

# *RPAG MEMBER TENURE*

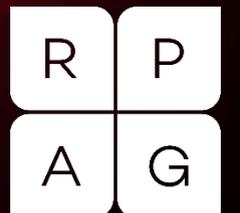


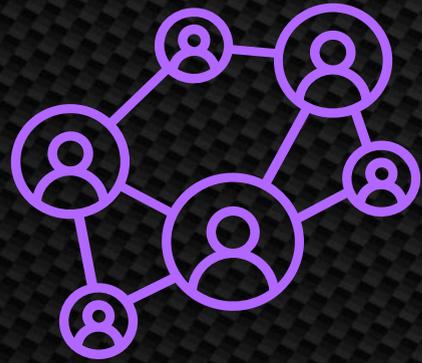
**≈ 100,000**

**Plans**

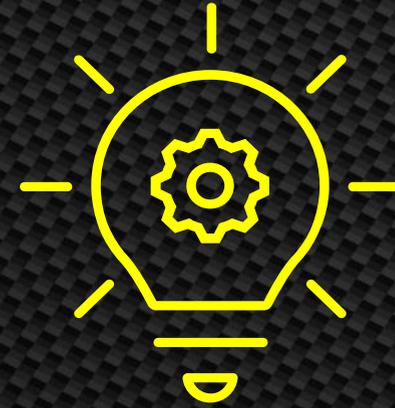
**≈ \$1 TRILLION**

**Assets**

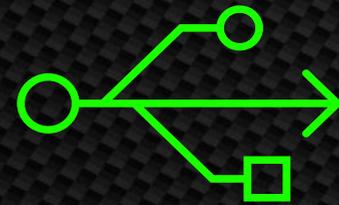




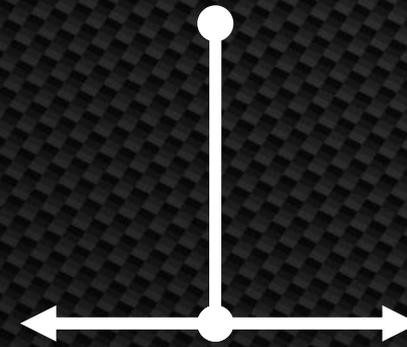
People



Continued Innovation



Technology



Investments

# SENIOR LEADERSHIP



**Vince Giovinazzo**  
CEO  
22 years

**Jami Chapman**  
COO  
22 years

**Veronica Lee**  
SVP, Client Service  
22 years

**Jeff Elvander**  
CIO  
19 years

**Nick Della Vedova**  
President  
17 years

**Joel Shapiro**  
SVP, ERISA  
16 years

**Jesse Taylor**  
VP, Business  
Development  
12 years



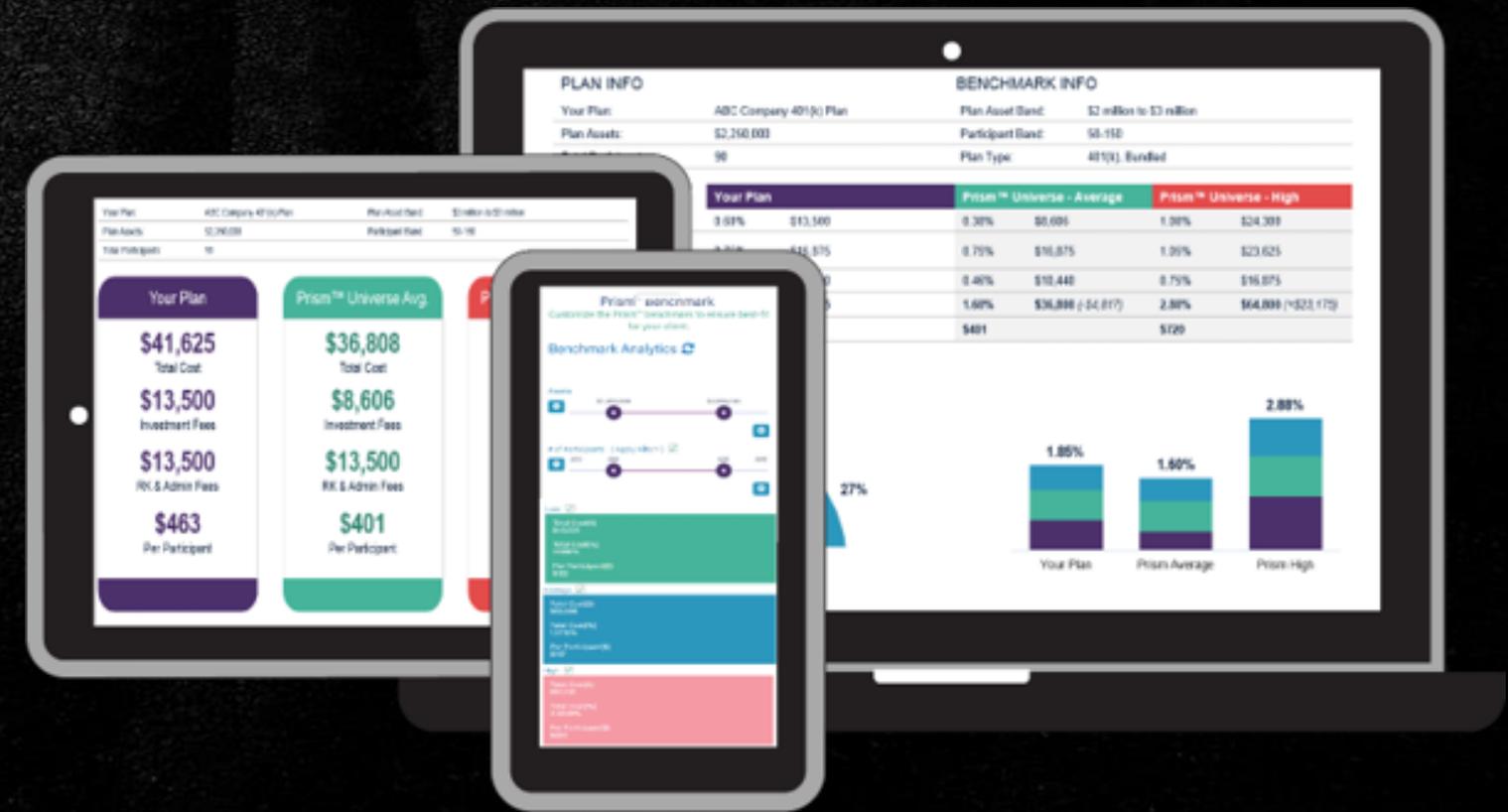
HOW MAY I HELP YOU?

***TECHNOLOGY  
INNOVATION***



# Total Plan Fee Benchmarking Advisor Fee and Service Benchmarking

- **Accurate**
- **Instant**
- **Customized**
- **Low Cost (\$800 Annually)**



# RFP EXPRESS



## RFP Express

Provider Analysis and Benchmarking

PREPARED FOR:

ABC Company

January 24, 2022

Advisor Name  
FIRM NAME  
email@email.com  
555-555-5555

Sample disclosure language will go here. Sample disclosure language will go here. Sample disclosure language will go here. Sample disclosure language will go here.

## Service Provider Summary

	VOYA FINANCIAL	TRANSAMERICA	EMPOWER RETIREMENT	Fidelity	John Hancock	
Current Provider	Voya	Transamerica	Empower	Fidelity	John Hancock	
Product Name	PRODUCT	Signature	FiduciaryPATH Exchange	NFPep	Fidelity Advisor	Signature
Type	TRADITIONAL	Traditional	Exchange	PEP	Exchange	Traditional
TPA	TPA NAME	Pentegra	FuturePlan	Pentegra	NA	FuturePlan
3(16) Administrative Fiduciary	NA	NA	FuturePlan	Flexible	Flexible	Flexible
Investment Fiduciary	NA	3(21), ABC Advisory LLC	3(38), fiduciaryPATH	3(38), fiduciaryPATH	3(38), fiduciaryPATH	3(38), fiduciaryPATH
Pooled Plan Provider****	NA	NA	NA	Pentegra	NA	NA



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## Service Provider Comparison

	VOYA FINANCIAL	TRANSAMERICA	EMPOWER RETIREMENT	Fidelity	John Hancock
Total AUM (billions)	\$458 B	\$204 B	\$1,000 B	\$2,400 B	\$158 B
Total Participants (million)	6.08 M	3.50 M	12.07 M	23.43 M	3.36 M
Total DC Plans	51,389	26,386	65,009	24,349	49,475
Average Account Balance	\$75,365	\$54,000	\$87,393	\$91,400	\$58,000
Recordkeeping System	Proprietary	Proprietary	Proprietary	Proprietary	Proprietary
Ownership Structure	Public	Public	Public	Public	Public
Plans of your size (Assets, \$0-5m)	44,826	\$23,003	47,219	9,632	44,731
Plans of your size (Participants, 50-99)	4,273	1,586	6,625	4,241	2,374
Median Plan Asset Size	\$4.30 M	\$5.80 M	\$13.34 M	\$8.60 M	\$4.30 M
Median Plan Participants	293	71	254	86	293
Relationship Managers	99	52	123	60	74
Avg. Accounts per RMs (\$1-5m)	15	20	75	45	12



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# ROLLOVER ANALYZER

## Client Details

Client Information	
Name	John Smith
Age	59
Current Account Balance	\$250,000
Employment Status	Employed
Employer Name	ABC Company
Household Net Worth	\$1,500,000
Objective	Rollover \$250,000 from employer sponsored retirement plan to an IRA.

Decision Factors	Importance	Weighting
All-in Fees and Expenses	High	20%
Available Investments	High	20%
Tax Considerations	Low	20%
RMD Considerations	Low	20%
Other Considerations	Low	20%

## Rollover Analyzer Results

	Importance	Current Plan	IRA	Result
Fees and Expenses	High	0.75% (\$5,000) Based on Actual Plan Data Or Based on National Average	1.00%	401(K)
Available Investments	High	Limited	Open Architecture	IRA
Tax Considerations	Low	High Benefit	High Benefit	Neutral
RMD Considerations	Low	Medium Benefit	Medium Benefit	Neutral
Other Considerations	Medium	Traditional 401(K) Plan Services	Investment Management, Estate Planning, Tax Planning, Insurance Planning, Retirement Income Planning, Distribution Planning	IRA

## Rollover Analyzer Attestation

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Date \_\_\_\_\_

### Documents Requested

Annual Retirement Plan Participant Fee Disclosure Notice	Declined to Provide
Most Recent Quarterly Retirement Plan Statements	Declined to Provide
Summary Plan Description or Summary Material Modification	Declined to Provide

### Fiduciary Acknowledgment

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money may create some conflicts of interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

- Under the Rule's provisions:
- Meet a professional standard of care when making investment recommendations
  - Never put our financial interests ahead of yours when making recommendations
  - Avoid misleading statements about conflicts of interest, fees or investments
  - Follow procedures designed to ensure we give advisors that is in your best interest
  - Charge no more than is reasonable for our services
  - Give you basic information about conflicts of interest

## Recommendation

Rollover Assets

## Rollover Analyzer Documentation

### Documents Requested

Annual Retirement Plan Participant Fee Disclosure Notice	Declined to Provide
Most Recent Quarterly Retirement Plan Statements	Declined to Provide
Summary Plan Description or Summary Material Modification	Declined to Provide

### Fiduciary Acknowledgment

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money may create some conflicts of interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

- Under the Rule's provisions:
- Meet a professional standard of care when making investment recommendations
  - Never put our financial interests ahead of yours when making recommendations
  - Avoid misleading statements about conflicts of interest, fees or investments
  - Follow procedures designed to ensure we give advisors that is in your best interest
  - Charge no more than is reasonable for our services
  - Give you basic information about conflicts of interest

# ASK RPAG

Menu Resource Center Advisor IQ Fund Lookup Client/Prospect **Ask RPAG**

## Ask RPAG

ERISA Public Questions Exit Search

Can't find what you're looking for? [Submit a Question](#)

Results For "ERISA"

**Q:** How long does an ERISA plan need to maintain records?  
★  
**A** [View Answer](#)

Section 107 of the Employee Retirement Income Security Act (ERISA) requires plan records used to support filings, including the annual Form 5500, to be retained for at least six years from the filing date. Under ERISA section 107, the following documentation should be retained at least six years after the Form 5500 filing date, including, but not limited to: copies of the Form 5500 (including all required schedules and attachments); nondiscrimination and coverage test results; required employee communications; financial reports and supporting documentation; evidence of the plan's fidelity bond; and corporate income-tax returns (to reconcile deductions).

**Q:** One of our clients received a prospectus for each of the funds in the plan. What are the ERISA requirements for a prospectus? Does the sponsor need to send to all participants? Do they need to keep the prospectuses in a file?  
★  
**A** [View Answer](#)

**Q:** Can the employer decide to transfer assets in a non-ERISA 403b plan to a new 403b plan recordkeeper/investment provider?  
★  
**A** [View Answer](#)

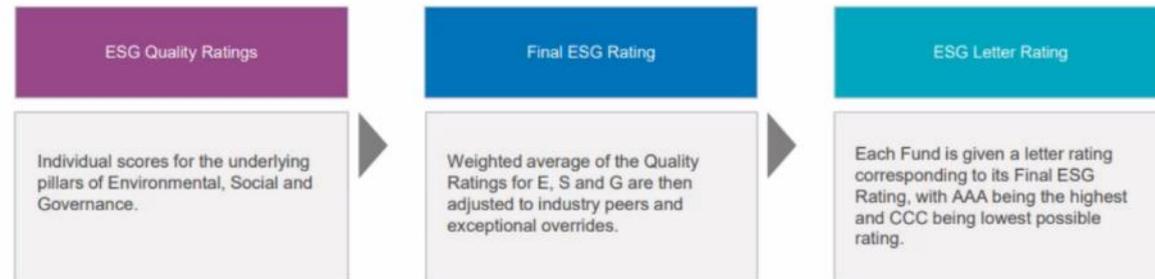
Trending Topics

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

3(21) 3(38) 403(b) active allocation asset asset class audit  
benchmark beneficiary CIT correction earnings epcrs ERISA excess contributions  
fee fund group IPS IRS peer plan termination score style

## ESG Rating Methodology

ESG Ratings are designed to measure the Environmental, Social and Governance (ESG) characteristics of a fund's underlying holdings, making it possible to screen investments using a AAA to CCC ratings scale. ESG Ratings are available for over 8,500 companies (approximately 14,000 total issuers including subsidiaries) and more than 680,000 equity and fixed income securities globally, with ESG Ratings and metrics for approximately 53,000 multi-asset class investments globally.



## ESG Rating Methodology

Fund ESG Quality Rating	Fund ESG Rating	What it means	
8.6 - 10.0	AAA	Leader	The companies that the fund invests in show strong and/or improving management of financially relevant environmental, social and governance issues. These companies may be more resilient to disruptions arising from ESG events.
7.1 - 8.6	AA		
5.7 - 7.1	A	Average	The fund invests in companies that show average management of ESG issues, or in a mix of companies with both above-average and below-average ESG risk management.
4.3 - 5.7	BBB		
2.9 - 4.3	BB		
1.4 - 2.9	B	Laggard	The fund is exposed to companies that do not demonstrate adequate management of the ESG risks that they face or show worsening management of these issues. These companies may be more vulnerable to disruptions arising from ESG events.
0.0 - 1.4	CCC		

- **Client advocacy report**
- **Fund change notice templates**
- **Custom models performance calculation**



# FINANCIAL WELLNESS

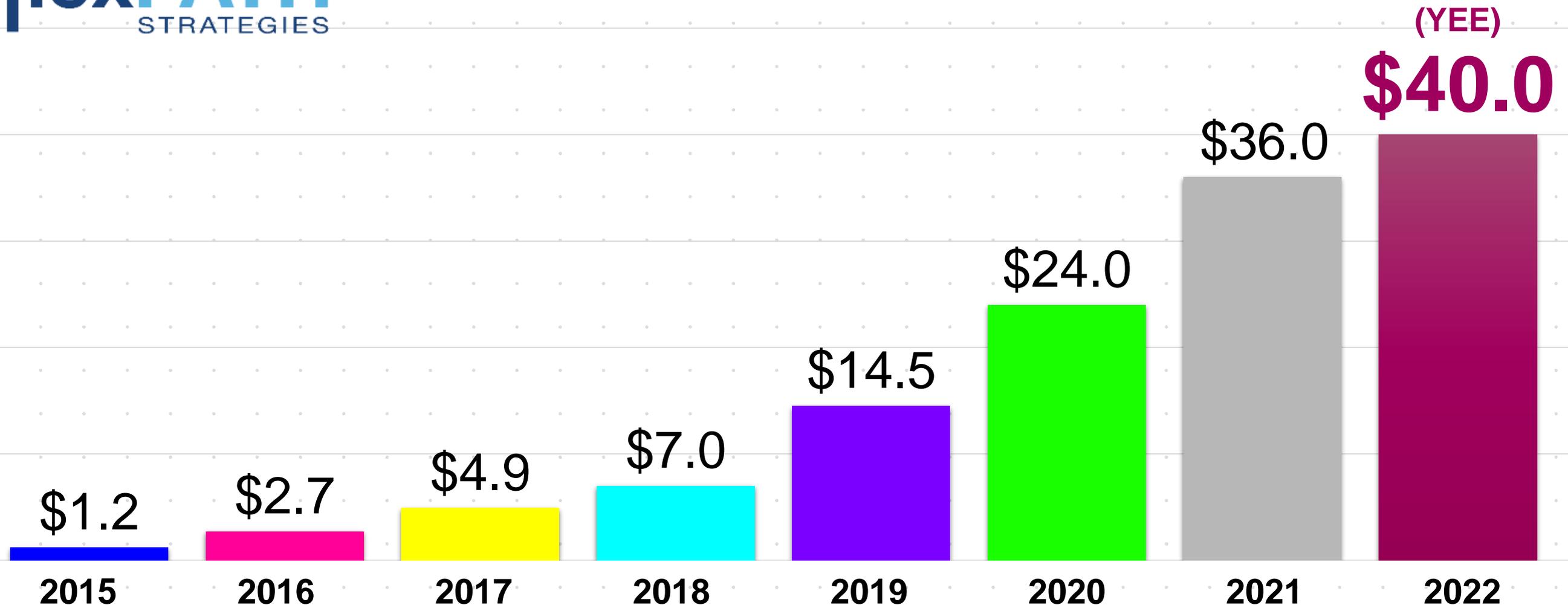


WellCents

***INVESTMENT  
INNOVATION***



# TOTAL CUSTOM SOLUTIONS CIT GROWTH (IN BILLIONS)



# The State of the Target-Date Market: 2022, Sway Research Report

- Fastest growing TDF over the last three years
- Ranks 6th in new assets from 2019-2021 in CIT TDFs
- flexPATH is the 12th largest TDF provider by AUM

# Custom Solution Partners



 My Retirement Path

 Index Select



 Retirement Track



 My Compass Index



 flexPATH  
STRATEGIES

Target Income Models



Nationwide®

 Flex Focus



 flexFIT+

**7,500+**

**Plans use a flexPATH solution**

**75%** members

**Utilize Custom Solutions**

# www.flexpathstrategies.com

**flexPATH STRATEGIES**

About flexPATH Target Date Funds Standalone Funds Contact **Discover Your PATH**

1 Get Started 2 **Discover your Path** 3 Your PATH Ahead

## Let's Discover Your PATH to Retirement

Like many other aspects of life, we understand that you have unique goals and circumstances. Enter the below information to discover which PATH to retirement best matches your needs.

The tool is designed to measure your need to take investment risk, based on your projected savings at retirement. Risk tolerance is a combination of both desire and need to take investment risk. Many investors have an intuitive understanding of their desire to take investment risk, but may need a helping hand to better understand their need to take investment risk. Generally, investors who are on track for retirement can afford to de-risk and invest more conservatively to emphasize stability of their hard earned assets. On the other hand, investors who are behind saving for retirement may need to invest more aggressively to emphasize growth, and/or begin saving more in order to make up for a shortfall of current savings. Use this tool to help guide you in selecting your PATH to retirement.

Year of Birth  + Expected Retirement Age  = Expected Retirement Year

Retirement Savings  \$ Annual Income  \$ Annual Retirement Need  %

Start Over Next

Your Target Retirement Year is 2034, which corresponds to the **Moderate 2035** portfolio. See the square highlighted below.

**CONSERVATIVE**

Conservative Retirement	Conservative 2025	Conservative 2035	Conservative 2045	Conservative 2055	Conservative 2065
-------------------------	-------------------	-------------------	-------------------	-------------------	-------------------

**MODERATE**

Moderate Retirement	Moderate 2025	<b>Moderate 2035</b> Retirement Years 2030-2039	Moderate 2045	Moderate 2055	Moderate 2065
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**AGGRESSIVE**

Aggressive 2025	Aggressive 2035	Aggressive 2045	Aggressive 2055	Aggressive 2065
-----------------	-----------------	-----------------	-----------------	-----------------

## Let's Discover Your PATH to Retirement

View Your PATH Ahead

The investment mix within your portfolio adjusts over time to reduce risk exposure as you approach your target retirement date. Move the slider to see how your portfolio changes over time.

### Moderate 2035

Select a year to see how the portfolio changes over time

# NEW 2022 CIT OFFERINGS



PIMCO



	Large Cap Value II (MFS Value)	Large Cap Growth III (AB Large Cap Growth)	Small Cap Value III (PIMCO RAE US Small)	WT EuroPacific Growth (American Funds EuroPac)	Core Plus Bond II (Western Core Plus Bond)
Score	10	9	10	6	6
Expense	0.43%	0.32%	0.41%	0.41%	0.28%
Savings	4%	40%	21%	11%	33%



	MyCompass American Funds	Wilmington Trust T. Rowe Price
Score	7.5	8.4
Expense	0.34%	0.36%
Management Style	Active with SV	Single-manager Active

2022

	Value	Blend	Growth	
Large	 		  	Large
Mid				Mid
Small	  		 	Small

International Value



International Blend




International Growth





Emerging Markets



Core Fixed Income






ESG



Cash Balance



Stable Value



# *CIT GROWTH ON THE HORIZON*



**J.P.Morgan**  
ASSET MANAGEMENT

	Large Cap Growth IV (American Century)	Large Cap Value III (JP Morgan)
<b>SCORE</b>	<b>10</b>	<b>TBD</b>
<b>EXPENSE</b>	<b>0.34%</b>	<b>TBD</b>
<b>SAVINGS</b>	<b>42%</b>	<b>TBD</b>

# ***CIT GROWTH IN THE FUTURE***

**Small Cap Growth**

**Mid Cap Growth**

**Mid Cap Value**

**High Yield/Multi-sector Bond**



# PEP TURNKEY SOLUTION - ANY SIZED PLAN



- One of America's oldest independent fiduciaries for almost 80 years.
- Pioneered one of the first MEPs in the country in 1943 for the banking industry

- NPPG is PPP for one of the largest Pooled Employer Plans in the country.
- NPPG has over 23 years of experience administering Multiple Employer Plans.

## Advantages Your Clients will Receive:

**Fiduciary Risk  
Transfer**

**Administrative  
Efficiency**

**Institutionally  
Negotiated Audit**  
(if applicable)

**Institutionally  
Priced Investments**

**Retirement  
Readiness**

## fiduciaryPATH Partnerships With Small Plan Innovators Power Our Solutions

**My Fiduciary Path**  
*Powered by*



**Retirement Plan Exchange**  
*Powered by*



**DRIVE '22**

# *FLEXPATH RESOURCES*



**Kellen Foley**

**Matt Giovinazzo**

**Alex Kahn**

**Jonathan Coombs**

**Quinn Letter**

**Brett Nilsson**

**Ellie Armstrong**

*Director,  
Investment  
Management*

*Director,  
Investment  
Management*

*Sr. Investment  
Advisor*

*Sr. Investment  
Advisor*

*Investment  
Analyst*

*Investment  
Analyst*

*Investment  
Analyst*

**100,000**

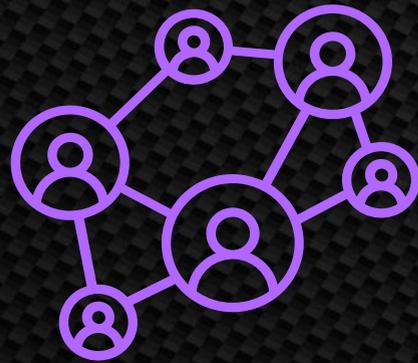
Plans

**\$1+ TRILLION**

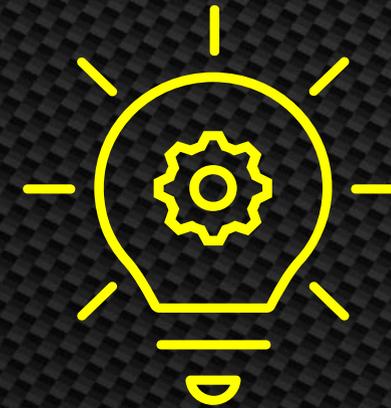
Assets

**\$100+ BILLION**

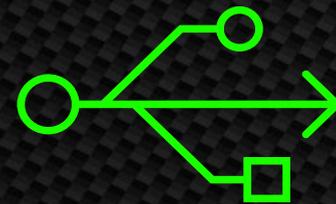
flexPATH



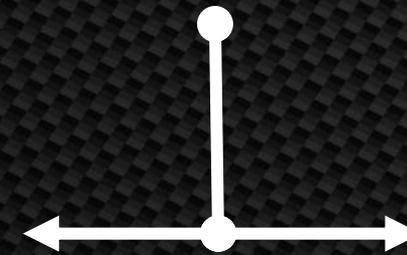
People



Continued Innovation



Technology



Investments



***IDRIVE***

***2022 NATIONAL CONFERENCE***