



IDRIVE

2022 NATIONAL CONFERENCE

NETFLIX



FORMULA 1

DRIVE TO SURVIVE



R P
A G



***WHAT YOU NEED
TO SUCCEED***

Who's the GOAT ?







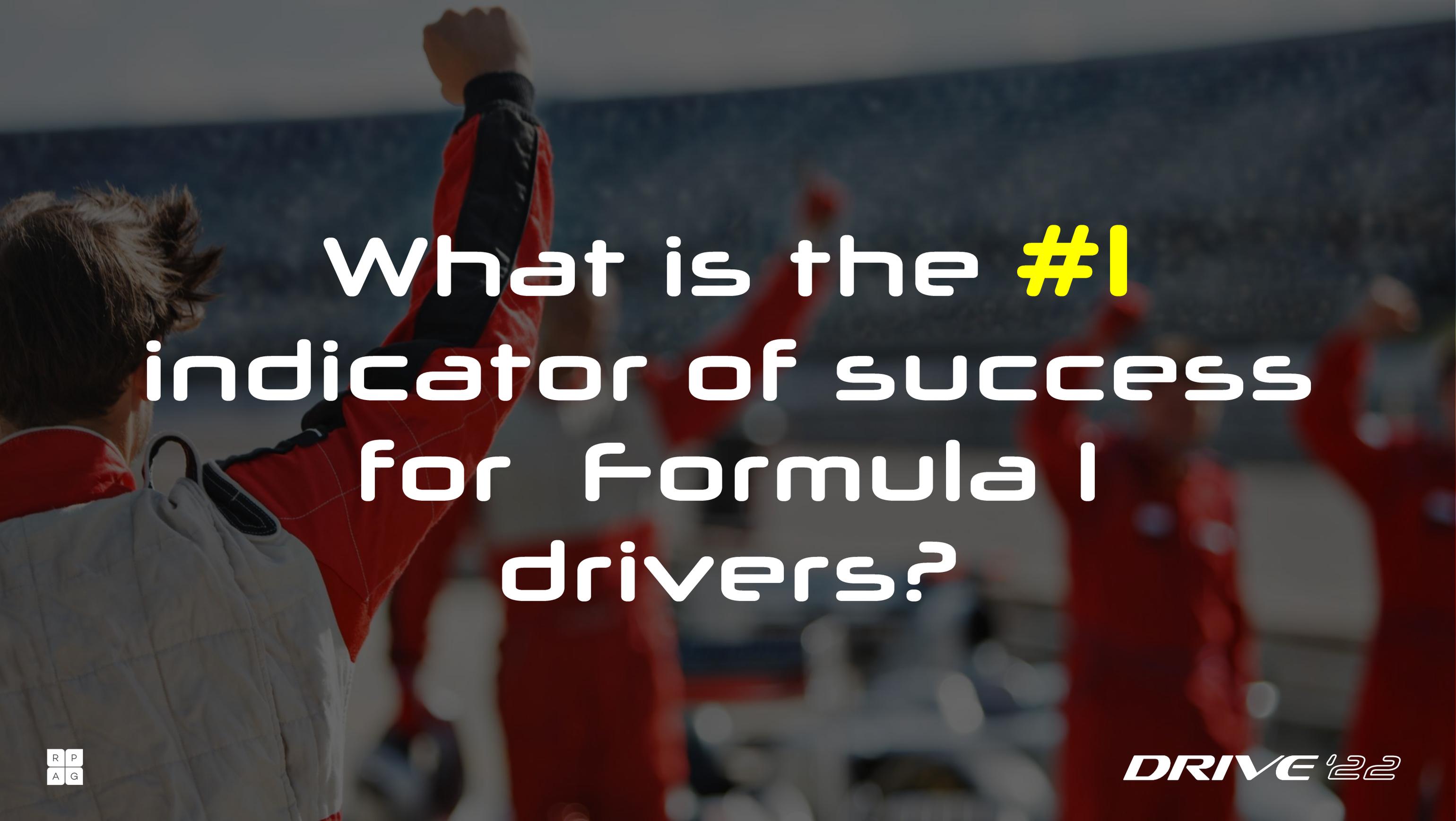
Lewis Hamilton

- #1 in F1 Championships (7)
- 103 Race wins
- Wins 1 in 3 races
- #1 in Pole Positions
- #1 in leading throughout the race
- Strengths – defending position, overtaking, work rate
- \$500+M career earnings

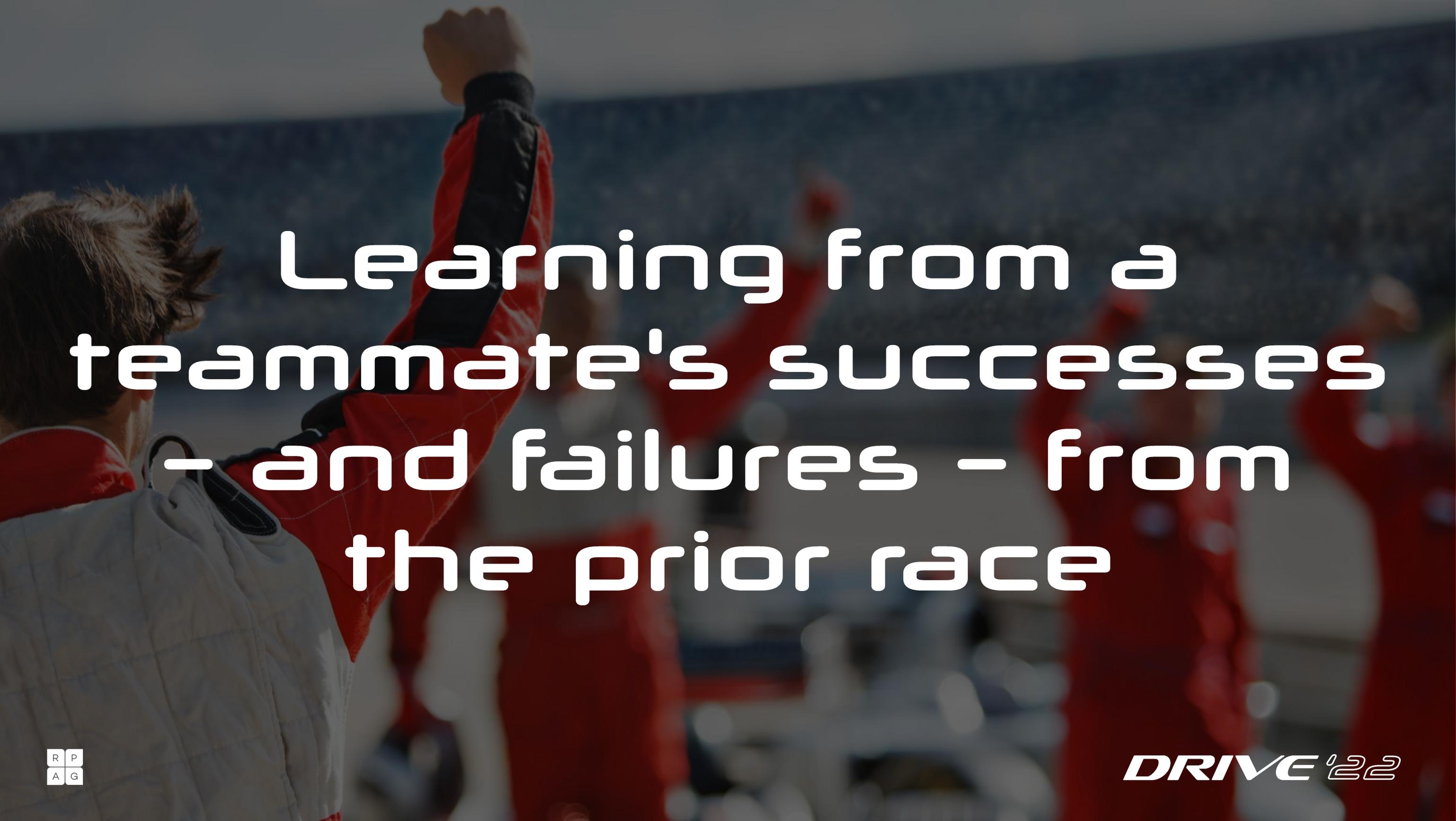
Max Verstappen

- 3rd place in 2019 and 2020
- 10 wins in 2021
- 2021 F1 Champion
- 9-10-11 wins already in 2022
- Fast, tenacious, high race IQ
- May end up as the GOAT
- Perfect harmony with his team and technology



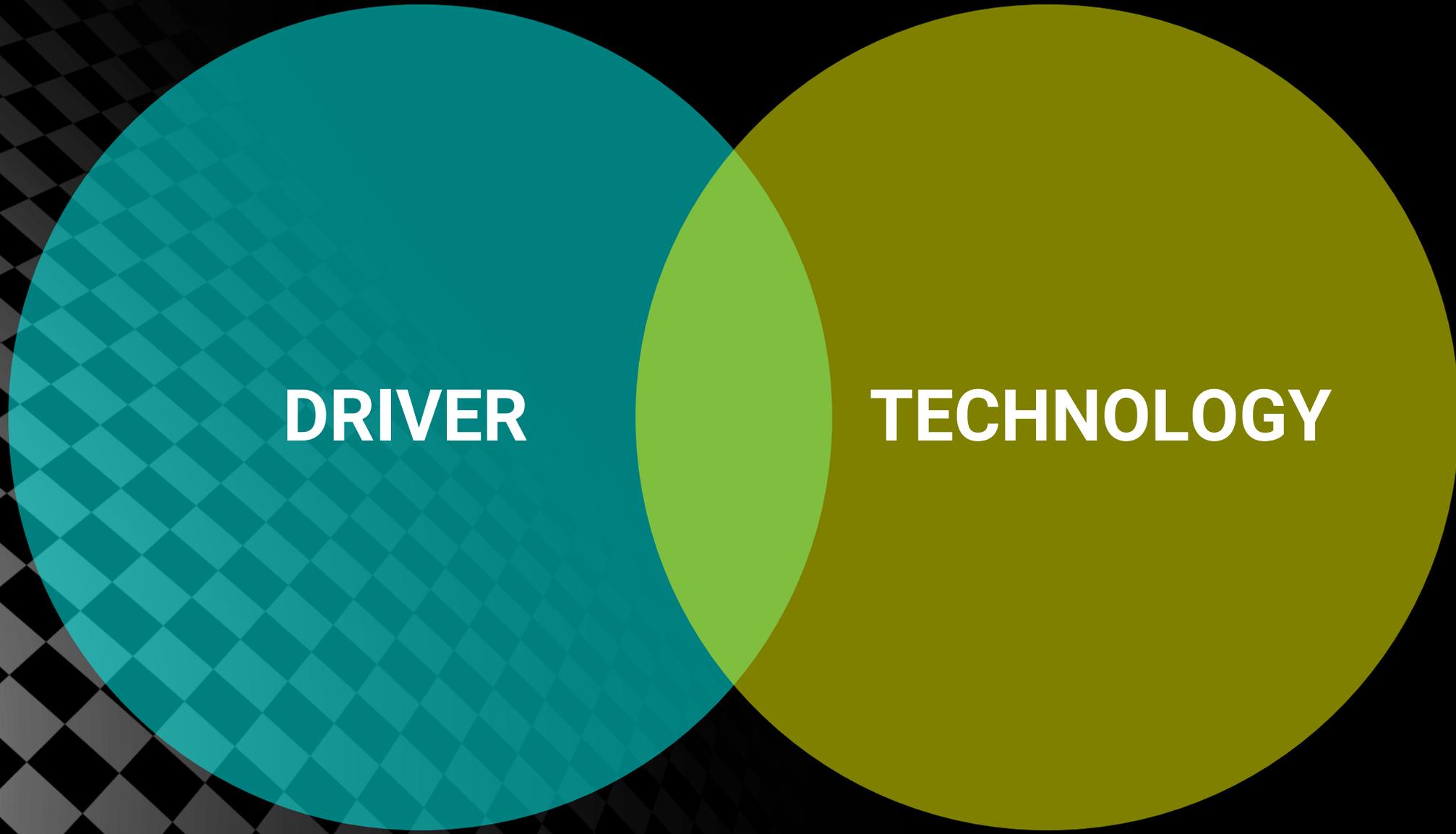


What is the #1
indicator of success
for Formula 1
drivers?



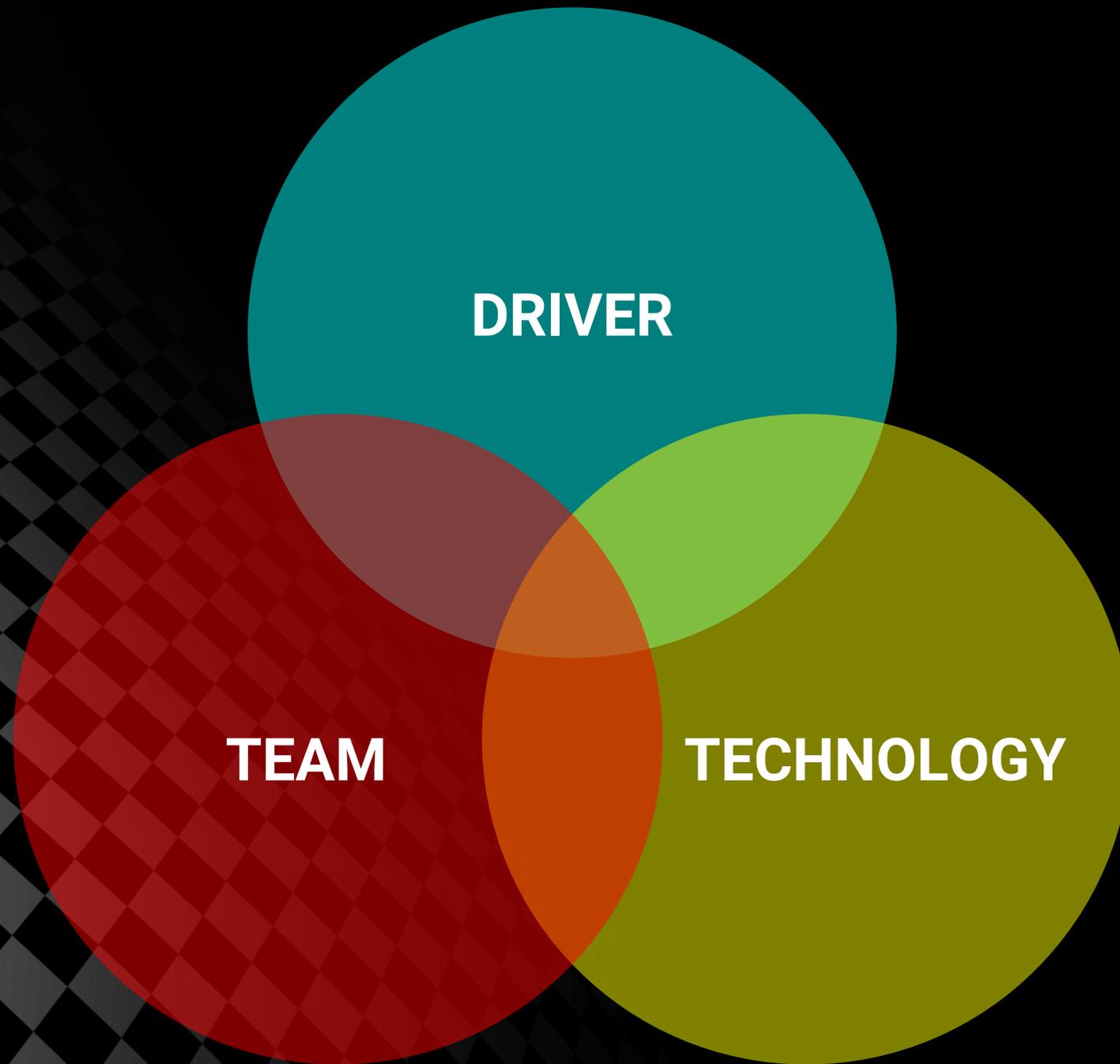
Learning from a
teammate's successes
– and failures – from
the prior race

A teammates win or loss in the prior race increases a driver's probability of winning by **2%**



DRIVER

TECHNOLOGY



DRIVER

TEAM

TECHNOLOGY



YOU

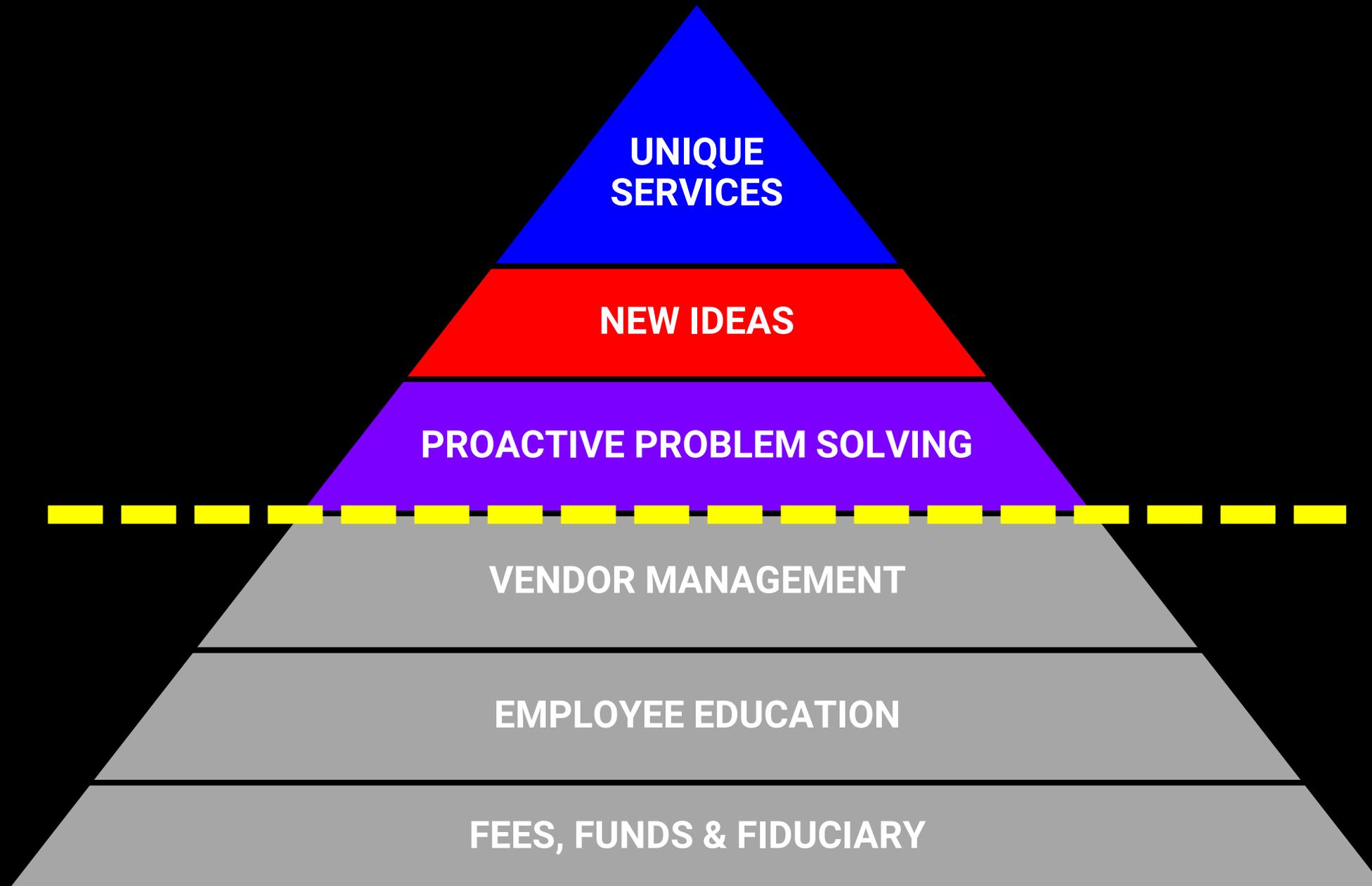
RPAG



YOU

**YOUR
PEERS**

RPAG



WHY ADVISORS JOIN TEAM RPAG



**ALL TOOLS UNDER
ONE ROOF**



**SERIOUS ABOUT
GROWTH**



**UNIQUE
DIFFERENTIATORS**



**BEST-PRACTICES
IDEAS**



**SAVE TIME AND
ENERGY**



**BACK-OFFICE
SUPPORT**



Service & Support

- Onboarding
- Customer Success Team
- Ongoing training and support
- ERISA & Investment Team
- Conferences & Events



Unique Solutions

- WellCents
- Exclusive CITs
- flexPATH TDFs
- Marketing Resources



Powerful Technology

- Robust Advisor Portal
- Efficient Data Feeds
- Time Saving Workflows
- Every tool you need to succeed!

RPA
INNOVATION



2001
Scorecard System

2005
B3 Live-bid Benchmarking

2012
2nd Gen Practice Management Portal

2015
flexPATH Target Date Funds & CITs

2020
PlanFees, WellCents, Stable Value Analyzer

2022
RFP Express Proposal Tool



2006
Fiduciary Fitness Program

2009
Target Date Fund Suitability Process (precedes DOL Tips by 4 years)

2012
PAL Data Aggregation

2014
Courageous Plan Design™ Modeling Tool

2017
3rd Gen RPAG Portal, TDF Analyzer, Enterprise IQ

2022
IRA Rollover Analyzer, BD Compliance Tool, ESG Ratings, WellCents Updates



flexPATH[®]
STRATEGIES



PLANFEES



WellCents



DRIVE '22

MEMBER FEEDBACK

RPAG TEAM IDEAS

INDUSTRY BEST PRACTICES

NEW REGULATIONS

**LEADERSHIP
COMMITTEE**

R

P

A

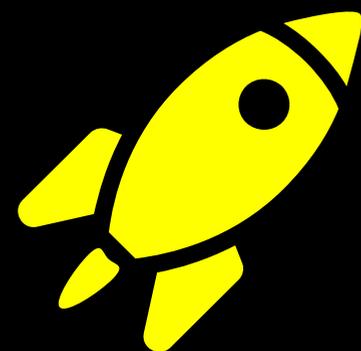
G



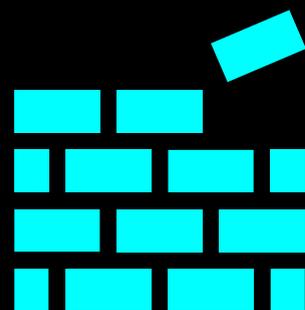


400+TICKETS

MAJOR LAUNCHES



INFRASTRUCTURE



A black and white checkered flag graphic, resembling a racing flag, is positioned on the right side of the image. It is partially obscured by a large, light gray, curved shape that frames the text on the left.

2022 UPDATES

*INVESTMENT
SCORECARD
SUITE*

FIR CONSIDERATIONS

Step 1



Review Plan

Edit Plan Lineup

Step 2

Considerations

Review considerations based on the RPAG scorecard System Methodology™ then make any appropriate changes.

Make Considerations

Step 3

Build Report

Choose Your Mapping Strategy

- RPAG CIT Focus List (map all funds)
- RPAG CIT Focus List (map only funds up for elimination)
- My Fund Menu
- Provider Product

Next

NEW INVESTMENT MODULES

Sample Corporate Retirement Plan Service Plan 2022

Service	Target Month	Month Delivered
Retirement Plan Review	May 1, 2022 (Virtual) November 1, 2022 (In Person)	-
TEP Suitability Review	November 1, 2022	-
Cash-Equivalent Review	November 1, 2022	-
Annual Fee Benchmarking	May 1, 2022 (Virtual)	-
Live Bid Provider Analysis	May 1, 2022	-
Robo-Advisor Program	November 1, 2022 (In Person)	-
WellCenters Review	May 1, 2022 (Virtual)	-
WellCenters Education Days	March 1, 2022 June 1, 2022	September 1, 2022 December 1, 2022

Sample Corporate Retirement Plan / Service Plan 1

Q3 Fiduciary Legal Briefing Smith v. CommonSpirit Health

- 6th Circuit Court of Appeals ruled in favor of defendants on plaintiff's appeal
- Allegations: inadequate investment options, excessive investment and plan administration expenses
- Focus on the use of actively managed version of Fidelity's Freedom Funds target date funds
- Plaintiff's argued excessive fees to use active version when passive version was anywhere from 5 – 8 times less expensive
- District Court held that plaintiffs failed to allege facts showing recordkeeping fees exceeded those of comparable plans or were excessive compared to services, or to identify another recordkeeper that would have been willing to conduct same services at reasonable rate.
- Court statements:**
 - "The plaintiff . . . Claims that her retirement plan should have offered a different mix of fund options, in particular that it should have replaced actively managed mutual funds with passively managed mutual funds."
 - "ERISA . . . Does not give the federal courts a broad license to second guess the investment decisions of retirement plans."
 - "[ERISA] supplies a cause of action only when retirement plan administrators breach a fiduciary duty by, say, offering imprudent investment options."
 - "[Plaintiff] . . . Has not plausibly pleaded that this ERISA plan acted imprudently merely by offering actively managed funds . . ."
- Extremely important excessive fee case as it reiterates that a breach requires imprudent process, not just undesirable outcome – plaintiffs must do more than point out an investment with better performance to move past motions to dismiss stage of litigation**

ACIR 048519 0123

Sample Corporate Retirement Plan / RPAG CIT Plan / Sample FIR Sept 2022 2

- ### Cybersecurity Questionnaire - Empower
- #### Cybersecurity Questionnaire
- Cybersecurity program and policies
 - Risk Assessment & Preparedness
 - Third party audits
 - Cyber security personnel criteria
 - Access Control Procedures for IT systems and data
 - Third party providers & Cloud storage
 - Cybersecurity Awareness training
 - System Development Life Cycle (SDLC) Program
 - Business Resiliency Program
 - Data storage, transfers, and sharing
 - Technical controls for security practices
 - Security incidents and breaches
 - Services Agreement and Contract Provisions
- Sample Corporate Retirement Plan / RPAG CIT Plan / Sample FIR Sept 2022 3

WellCenters Meeting Summary

WellCenters Meeting Summary

Advisor Training 2022 Fiduciary Investment Review
No Data Available

Advisor Training 2022 WellCenters Presentations
No Data Available

Advisor Training 2022 WellCenters One-on-One Meetings 8:00AM - 5:00PM

Review Dates	Type
Monday, April 11, 2022	Virtual
Tuesday, April 12, 2022	Virtual
Wednesday, April 13, 2022	In Person
Thursday, April 14, 2022	Virtual
Friday, April 15, 2022	In Person
Friday, April 15, 2022	Virtual

Sample Corporate Retirement Plan / RPAG CIT Plan / Sample FIR Sept 2022 25

**SERVICE PLAN
NEW FORMAT**

**FIDUCIARY LEGAL
BRIEFING**

**CYBER SECURITY
REPORT**

**WELLCENTS MEETING
SUMMARY**



DRIVE '22

NEW INVESTMENT MODULES

Fund Mapping - Expense Comparison

Fund Class	Assets	Fund Name	Ticker	Share	Exp Ratio	Cost (\$)	Fund Class	Assets	Fund Name	Ticker	Share	Exp Ratio	Cost (\$)	Difference %	Difference (\$)
RDV	\$9.93	Vanguard Divd Growth	VDIVX	10	0.87	\$9.93	RDV	\$9.93	Vanguard Divd Growth	VDIVX	10	0.87	\$9.93	0.00	\$0.00
SMCDP	\$145,820.15	Vanguard Small Cap Index Adv	VSMAX	0	0.96	\$145.82	SMCDP	\$145,820.15	Vanguard Small Cap Index Adv	VSMAX	0	0.96	\$145.82	0.00	\$0.00
SMCG	\$0.00	Vanguard Mid-Cap Growth 2	VMGAX	0	0.64	\$0.00	SMCG	\$0.00	Vanguard Mid-Cap Growth 2	VMGAX	0	0.64	\$0.00	0.00	\$0.00
SMCG	\$5,485.15	Vanguard Mid-Cap Growth 2	VMGAX	0	0.66	\$3,522	SMCG	\$5,485.15	Vanguard Mid-Cap Growth 2	VMGAX	0	0.66	\$3,522	0.12	\$6.53
ICAP	\$0.00	Vanguard Intl Divd Growth	VITAX	0	0.11	\$0.00	ICAP	\$0.00	Vanguard Intl Divd Growth	VITAX	0	0.11	\$0.00	0.00	\$0.00
ICAP	\$0.00	Vanguard Intl Divd Growth	VITAX	0	0.07	\$0.00	ICAP	\$0.00	Vanguard Intl Divd Growth	VITAX	0	0.07	\$0.00	0.00	\$0.00
ICAP	\$8,188.94	Vanguard Intl Divd Growth	VITAX	0	0.10	\$6.47	ICAP	\$8,188.94	Vanguard Intl Divd Growth	VITAX	0	0.10	\$6.47	0.00	\$0.00
ICAP	\$270.48	Vanguard Intl Divd Growth	VITAX	0	0.09	\$0.14	ICAP	\$270.48	Vanguard Intl Divd Growth	VITAX	0	0.09	\$0.14	0.00	\$0.00
UDF	\$18,898.84	Vanguard Intl Divd Growth	VITAX	0	0.20	\$3,211	UDF	\$18,898.84	Vanguard Intl Divd Growth	VITAX	0	0.20	\$3,211	0.00	\$0.00
HY	\$0.00	Vanguard High Yield	VHYAX	0	0.30	\$0.00	HY	\$0.00	Vanguard High Yield	VHYAX	0	0.30	\$0.00	0.00	\$0.00
CHLP	\$188.98	Vanguard High Yield	VHYAX	0	0.11	\$0.12	CHLP	\$188.98	Vanguard High Yield	VHYAX	0	0.11	\$0.12	0.00	\$0.00
MM	\$2,037.25	Vanguard Federal Money Market	VMMXX	0	0.11	\$2.24	MM	\$2,037.25	Vanguard Federal Money Market	VMMXX	0	0.11	\$2.24	0.00	\$0.00
BA	\$0.00	Vanguard Bond	VBNAX	0	0.16	\$0.00	BA	\$0.00	Vanguard Bond	VBNAX	0	0.16	\$0.00	0.00	\$0.00
IFC	\$13,183.35	Vanguard Intl Divd Growth	VITAX	0	0.16	\$2,143	IFC	\$13,183.35	Vanguard Intl Divd Growth	VITAX	0	0.16	\$2,143	0.00	\$0.00
Total	\$1,447,478.93					\$1,447,478.93							0.04%	\$1,116.03	0.00

EXPENSE COMPARISON MAPPING

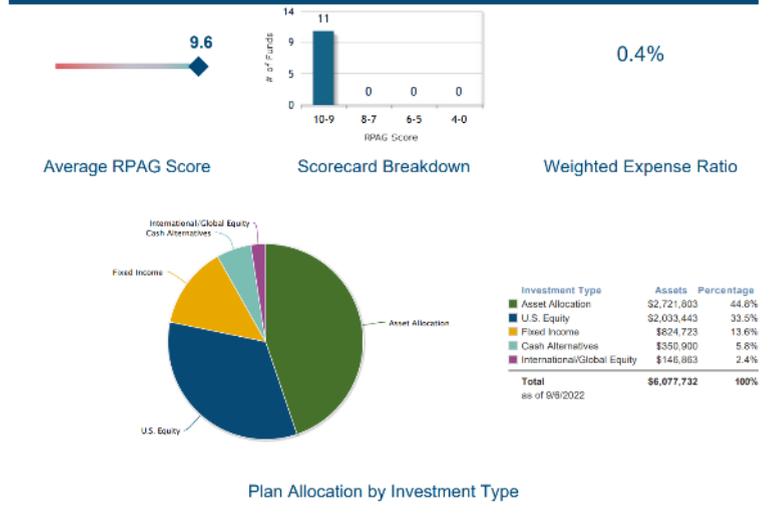
Peer Group Analysis

Performance as of 6/30/2022

Peer Group	Assets	Fund Name	Ticker	Share	Exp Ratio	Cost (\$)	Difference %	Difference (\$)
Large Cap Value	\$7,163,026	Vanguard Large Cap Value R1	VLVAX	10	0.87	\$9.93	0.00	\$0.00
Large Cap Value	\$7,163,026	Vanguard Large Cap Value R1	VLVAX	10	0.87	\$9.93	0.00	\$0.00
Large Cap Growth	\$7,163,026	Vanguard Large Cap Growth R1	VLCGX	10	0.87	\$9.93	0.00	\$0.00
Mid Cap Value	\$7,163,026	Vanguard Mid Cap Value R1	VMDVX	10	0.87	\$9.93	0.00	\$0.00
Mid Cap Growth	\$7,163,026	Vanguard Mid Cap Growth R1	VMGAX	10	0.87	\$9.93	0.00	\$0.00
Small Cap Value	\$7,163,026	Vanguard Small Cap Value R1	VSMAX	10	0.87	\$9.93	0.00	\$0.00
Small Cap Growth	\$7,163,026	Vanguard Small Cap Growth R1	VSCGX	10	0.87	\$9.93	0.00	\$0.00
International Equity	\$7,163,026	Vanguard International Large Cap Value	VIGAX	10	0.87	\$9.93	0.00	\$0.00

PEER GROUP ANALYSIS

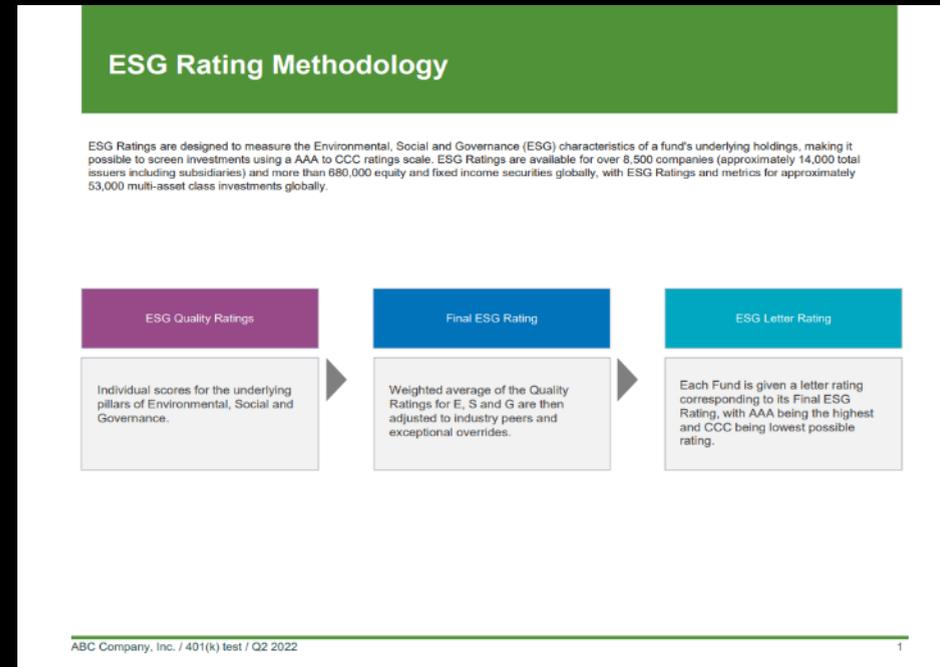
Plan Dashboard - Summary



PLAN DASHBOARD SUMMARY

ESG RATINGS

- Partner with MSCI
- ESG Quality Ratings
 - For E, S and G
- Final Rating
 - Numerical and Letter
- Thousands of Funds
- Integrated into Scorecard System



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		
4.3 - 5.7	BBB	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.
2.9 - 4.3	BB		
1.4 - 2.9	B		
0.0 - 1.4	CCC	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.

ESG Quality Ratings			ESG Rating		Score
Env	Soc	Gov	Q2 2022		Q2 2022
5.86	5.19	5.12	7.63	AA	9
5.86	5.18	5.11	7.64	AA	9
5.87	5.28	5.19	7.49	AA	9
5.94	6.46	5.61	6.54	A	10
5.86	5.18	5.11	7.64	AA	9
5.86	5.18	5.11	7.64	AA	9
5.94	6.38	5.59	6.58	A	10
5.93	6.14	5.53	6.74	A	10
5.92	5.91	5.47	6.9	A	9
5.9	5.71	5.4	7.06	A	9
5.89	5.59	5.35	7.17	AA	9
5.88	5.47	5.3	7.28	AA	9
5.86	5.18	5.11	7.64	AA	9
5.45	5.38	5.37	7.78	AA	5

A black and white checkered flag graphic, resembling a racing flag, is positioned on the right side of the image. It is partially obscured by a large, light gray, curved shape that frames the text on the left. The flag's pattern is distorted by a wavy, perspective effect.

2022 UPDATES

*WELLCENTS
AND EMPLOYEE
ENGAGEMENT*

WELLCENTS DASHBOARDS

→
→
→
→
→

Participants Registered

152

Meetings Held

9

Group Meetings Scheduled

0

1 on 1 Meetings Scheduled

45

Average Score

48.77

Clients using WellCents

17

Clients by Participant Count

Client Name	Participant Count
Luke Sample ...	80
Sample Corp...	35
WellCents Sa...	17
Alex Sample ...	3
Lea Sample C...	2
Mary Test	2
Nick B's Sam...	2

Meeting Count by Status

Meeting Status

- Scheduled: 45
- Cancelled: 27
- Held: 9
- NA: 1

Advisors by Meeting Count

Advisor Name	Meeting Count
Advisor Supp...	58
Luke Vander...	15
Christian Car...	9

Participants Registered

Name	Client Name	Email
Martin Graham	Sample Corporate Retirement Plan	martin.graham@nfp.com
David Pabin	Sample Corporate Retirement Plan	davidp@legacyrps.com
Jacob Burnett	Luke Sample Client	jburnett@ancora.net

Meetings Viewing: --All WellCents Advisors--

Meeting Title	Business Code	Client Name	Meeting Type	Advisors	Status
WellCents Meetings	DavidRPAGWellCentsDemo1	Luke Sample Client	One-on-One	Multiple Advisors	Draft
July Meetings	AlexWellCentsDemo1	Alex Sample Client	One-on-One	Advisor Support RPAG	Active
Test	TestBusinessCode	Mary Test	One-on-One	Multiple Advisors	Active
Annual Participant Meeting	TestCode456	Mary Test	One-on-One	Advisor Support RPAG	Active
NickBDemo1	NickBDemo1	Nick B's Sample Client	One-on-One	Advisor Support RPAG	Active

Showing 1 to 5 of 66

First
<
1
2
3
4
5
...
14
>
Last

WELLCENTS DASHBOARDS

Luke Sample Client - WellCents Dashboard
Wellcents Report

Participants Registered

80

Meetings Held

1

Group Meetings Scheduled

0

1 on 1 Meetings Scheduled

29

Average Score

49.40

Clients by Participant Count

Client	Count
Luke Sample	80

Meeting Count by Status

Meeting Status	Count
Scheduled	10
Unscheduled	29

Advisors by Meeting Count

Advisor	Count
Advisor Support	36

Employee Service Code

Business Code	Description
DavidRPAGWellCentsDemo1	Sample WellCents Meeting
DavidRPAGWellCentsDemo2	July meetings with ABC Company.
kra01	

Showing 1 to 3 of 3

Upcoming Meetings

September 2022						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	01
02	03	04	05	06	07	08

Meetings

Meeting Title	Business Code	Meeting Type	Advisor	Status	Action
WellCents Meetings	DavidRPAGWellCentsDemo1	One-on-One	Multiple Advisors	Draft	<input checked="" type="checkbox"/>
WellCents Sample Meeting	DavidRPAGWellCentsDemo2	One-on-One	Advisor Support RPAG	Active	<input checked="" type="checkbox"/>
WellCents Meetings 2021	DavidRPAGWellCentsDemo1	One-on-One	Multiple Advisors	Draft	<input checked="" type="checkbox"/>
2021 Annual Employee Check-In	DavidRPAGWellCentsDemo1	One-on-One	Multiple Advisors	Draft	<input checked="" type="checkbox"/>
Annual Education/ Check-In	DavidRPAGWellCentsDemo1	One-on-One	Multiple Advisors	Active	<input checked="" type="checkbox"/>

Showing 1 to 5 of 11

WellCents Participants

Participant	Meeting Date	Score	Business Code	Actions
Tim E		69	DavidRPAGWellCentsDemo1	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Oana Ebens		59	DavidRPAGWellCentsDemo1	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
John Smith		36	DavidRPAGWellCentsDemo1	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Ivan Kaloyanov		59	DavidRPAGWellCentsDemo1	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Christina Spoor		58	DavidRPAGWellCentsDemo1	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Showing 1 to 5 of 80

Recent Activity

Meeting Title	Business Code	Participant	Activity
-	DavidRPAGWellCentsDemo1	John Doe	Assessment updated
-	DavidRPAGWellCentsDemo1	John Doe	Assessment updated
-	DavidRPAGWellCentsDemo1	John Doe	Assessment updated
-	DavidRPAGWellCentsDemo1	John Doe	Assessment updated
-	DavidRPAGWellCentsDemo1	John Doe	Assessment updated

Showing 1 to 5 of 7

WELLCENTS 2022 UPDATES

- Enhanced Zoom integration
- Enhanced plan report
- Book meeting without assessment
- Group meetings
- Enhanced meeting booking workflow
- Meeting Notes
- Impersonate users
- Advisor can build profiles
- WellCents for Kids
- WellCents for Teens
- Calculator updates

WELLCENTS FUTURE FEATURES

- Enhanced UI
- Marketing automation
- MoneyLion Marketplace
- Custom branding of flyers
- More content
- Enhanced meeting booking
- Enhanced calendar integration
- Deal tracking
- And more!

***Keep the ideas
coming!***

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		

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

4

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

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- 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

5

A black and white checkered flag graphic, resembling a racing flag, is positioned on the right side of the image. It is partially obscured by a large, light gray, curved shape that sweeps across the foreground from the top left towards the bottom right. The flag's pattern is distorted by a wavy, perspective effect.

2022 UPDATES

*FIDUCIARY
GOVERNANCE
SUITE*

RPAG CYBERSECURITY REPORT

New RPAG Client Deliverable:

- All major providers
- 150 data points
- All DOL's recommendations
- Additional probing questions
- Can be run for one provider or as a comparison

The image shows a screenshot of a report titled "Provider Overview" for "Data Security" by "Fidelity" for "Q3 2021". The report includes a "Review Topics" section with 13 items:

Provider Overview
Data Security

Service Provider:
Fidelity
Q3 2021

Turn here™
Fidelity
INVESTMENTS

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Review Topics

Data Security Questionnaire

1. Cybersecurity program & policies
2. Risk assessment & preparedness
3. Third-party audits
4. Cyber security personnel criteria
5. Access control procedures for IT systems & data
6. Third-party providers & cloud storage
7. Cybersecurity Awareness training
8. System Development Life Cycle (SDLC) Program
9. Business Resiliency Program
10. Data storage, transfers, & sharing
11. Technical controls for security practices
12. Security incidents & breaches
13. Services agreement & contract provisions

FIDUCIARY BRIEFCASE ENHANCEMENTS

The screenshot displays the 'Fiduciary Briefcase' interface. At the top, there are settings for 'Fiduciary Briefcase Theme', 'Primary Color' (set to #008489), and 'Text Color' (set to #fff). Below these is an 'Apply' button and a search bar. A table lists clients with a 'Send Notification' checkbox for each. The table includes the following entries:

ClientName	Send Notification
ABC Concrete, Inc	<input type="checkbox"/>
Sample Client	<input type="checkbox"/>
Lunch & Learn	<input type="checkbox"/>
Unbundled Client	<input type="checkbox"/>
ABC Company	<input type="checkbox"/>
Sample Fiduciary Briefcase Client	<input type="checkbox"/>
Fiduciary Briefcase Client	<input type="checkbox"/>
XYZ Client	<input type="checkbox"/>
PRIME example	<input type="checkbox"/>
Stuarts Stupendous Fund	<input type="checkbox"/>

Below the table is a pagination bar showing 'Showing 1 to 10 of 194' and navigation buttons for 'First', '1', '2', '3', '4', '5', '20', and 'Last'. A navigation menu at the bottom includes 'Service Plan', 'My Plan', 'Briefcase', and 'Helpful Links'. On the right side, there are links for 'e RPAG', 'Settings', and 'Log Out'.

The bottom portion of the screenshot shows a 'Welcome to the briefcase' banner with a logo and the text 'Welcome Sample Client!'. A 'Back to Client Details' link is visible in the top right corner of this section.

- Advisor and client logos
- Auditor access
- Enhanced encryption/security
- Customizable welcome banner message
- Advisor contact information visible
- Customizable colors
- Plan details cards
- Fiduciary documents
- Service plan visible

AUTOMATED MEETING NOTES

- Saves you countless hours
- Integrated with FIR modules
- Schedule tasks
- Custom branding
- Investment summary
- Fund reviews
- Legal Briefing

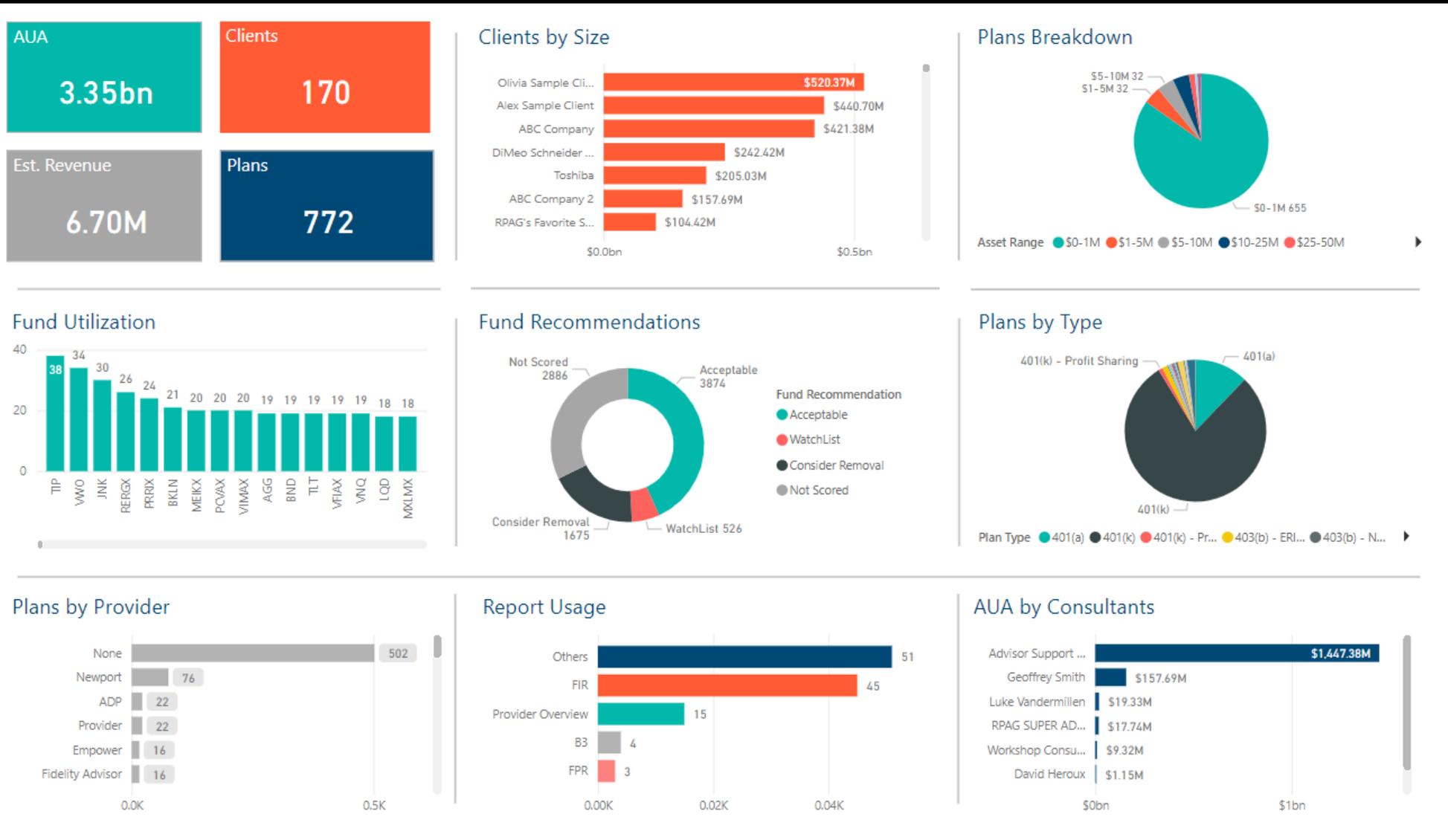
The screenshot displays a meeting minutes document for Q3 2020, titled "Meeting Minutes" for "David Sample Client". The meeting date is 12/11/2020. The document includes a table of attendees: Committee Members (Jane Doe, Recordkeeper Representative), Advisor Training (Advisor Support RPAG, Workshop Consultant), and Administrative Review. Below the table, there are checkboxes for "Reviewed Prior Meeting Notes", "Reviewed Service Plan", "Signed IPS on file", and "Signed Committee Charter on file", all of which are checked. The "Investment Analysis Summary" section contains a bulleted list of items: Advisor Training provided economic and market commentary for Q3 2020; Advisor Training reviewed investment scoring methodology; Advisor Training reviewed plan asset balances across all investment options, with a sub-list of asset allocations: 7.21% in Asset Allocation, 6.37% in Cash Alternatives, 8.45% in Fixed Income, 33.65% in International/Global Equity, and 44.32% in U.S. Equity; Advisor Training reviewed the Plan's investment scorecard covering available funds as well as their current scores and performance metrics, scoring history, asset class coverage, as well as other key metrics. A sub-list of 8 funds are acceptable: American Funds Target Date Series A (9), iShares MSCI Total Intl Idx Instl, BDOIX (10), Fidelity Mid Cap Index, FSMDX (10), Putnam Small Cap Growth Y, PSYGX (9), Vanguard Total Bond Market Idx InstPls, VBMPX (10), Stable Value, Goldman Sachs Intl Eq Insights R6, GCIUX (10), and Hartford International Equity R6, HDVIX (9). One fund is on watchlist: Principal SmallCap Value II Instl, PPVIX (7). Potential Replacements include Vanguard US Value Inv, VUVLX (5), Goldman Sachs Large Cap Gr Insights Inv, GLCTX (5), and Fidelity Advisor Mid Cap Value Z, FIDFX (3). The "Market Summary" section provides a brief overview of U.S. equity markets, international equities, and fixed income markets, noting a strong rally in U.S. equity markets (up 14.7% in the fourth quarter) and a modest gain in international equities (up 0.7% in the fourth quarter). The document is labeled "Page 1 of 3".

A black and white checkered flag graphic, resembling a racing flag, is positioned on the right side of the image. It is partially obscured by a large, light gray, curved shape that sweeps across the background from the top left towards the bottom right.

2022 UPDATES

***BUSINESS
INTELLIGENCE
SUITE***

ADVISOR IQ



PAL DATA AGGREGATION

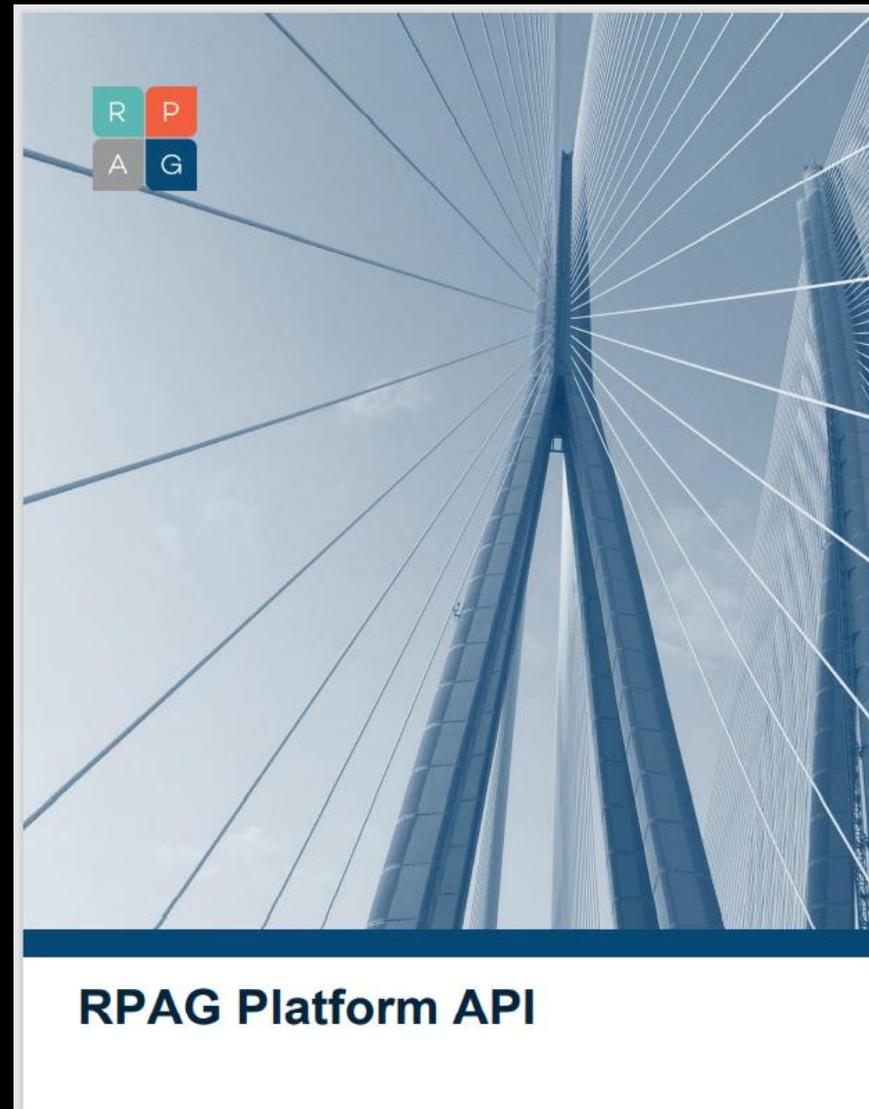
**900K PAL
FEEDS**

**80% OF ALL
PLANS**

**ENHANCED
FEATURES**

**90+
PROVIDERS**

SALESFORCE/CRM API



- Client Id
- Client name
- Address
- NAICS code
- Phone
- Service level
- Client type
- Referral source
- All contacts
- Plan type
- Contract number
- Total assets
- Asset as of date
- Fiduciary status
- Provider
- TPA
- TIN
- Compensation

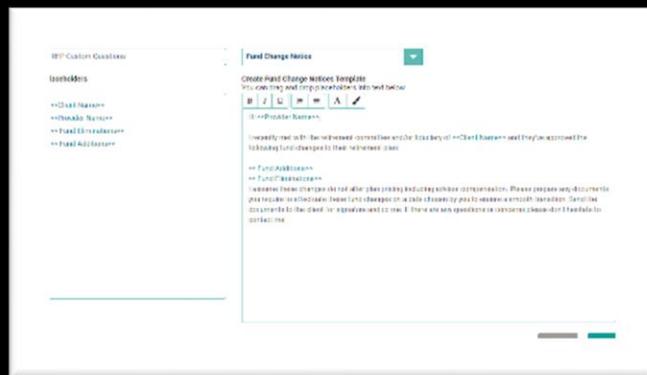
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2022 UPDATES

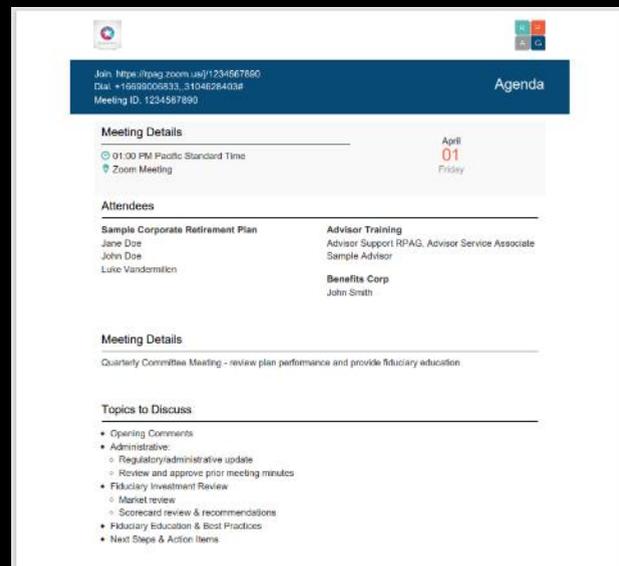
*WORKFLOW
EFFICIENCY*

EFFICIENCY TOOLS

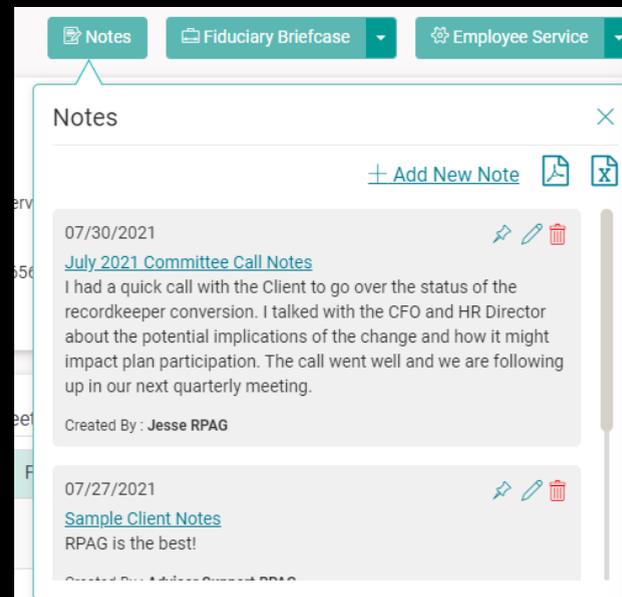
FUND CHANGE NOTICES



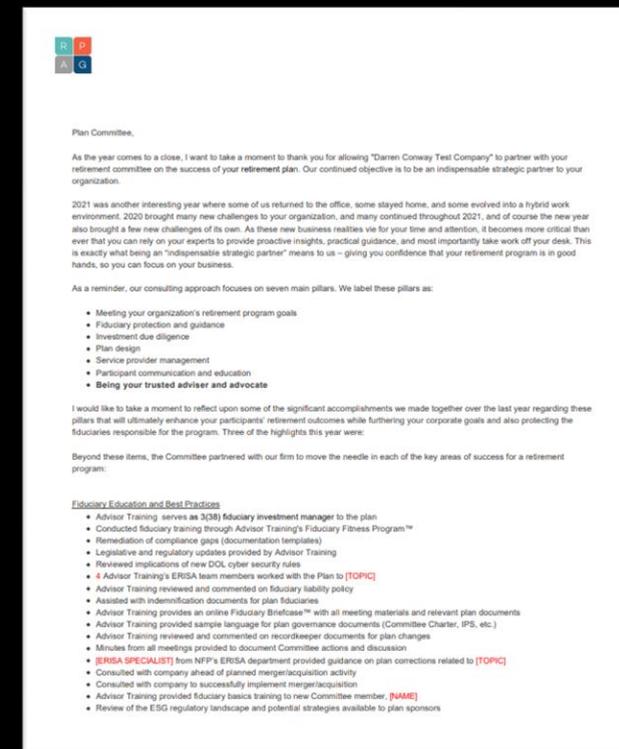
MEETING AGENDAS



CLIENT NOTES



CLIENT ADVOCACY MEMO



BRANDING

07_July_2022_Retirement_Times

08_August_2022_Retirement_Times

09_September_2022_Retirement_Tir NEW

Resource Center Customization

Phone: (949) 480-9898 ext. _____

Compliance Number: 12345

Address: 120 Vantis, Suite 400

City: Aliso Viejo

State: CA

Zip: 92656

Website: http://www.rpag.com

Disclosure: Test Disclosure field

Upload / Drop
The optimal logo size for logo is 200 pixels (height) by 200 pixels (width).

[Delete Company Logo](#)

A Proud Member of **RPAG**

Save to Fiduciary Briefcase Download Save & Preview Save Reset Close

A Proud Member of **RPAG**

SEPTEMBER 2022

retirementTIMES

HOW TO DESIGN A DIFFERENTIATING BENEFITS PACKAGE

Over the past couple of years, the so-called "Great Resignation" has led to an unprecedented number of career changes. At the same time, the boom in remote and gig work means that skilled employees have more choices than ever. For that reason, recruiting and retaining talent in today's climate can be challenging.

Offering the right blend of benefits for your target talent pool can give your company a competitive edge. While there's no single ideal benefits package, there are tactics you can use to find the one that's best for your organization.

Tailor Your Approach
By looking at economic trends affecting your workforce demographic, you can design a package customized to the wants and needs of those individuals. If you're in an industry

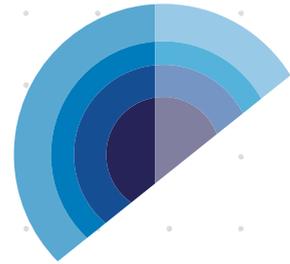


For more information, visit <http://www.rpag.com> or call (949) 480-9898.

120 Vantis, Suite 400, Aliso Viejo, CA, 92656 | (949) 480-9898 | <http://www.rpag.com>

Test Disclosure field
12345

RPAAG ALLIANCE



Larkspur Executive



TRAU
THE RETIREMENT
ADVISOR UNIVERSITY



A black and white checkered flag graphic, resembling a racing flag, is positioned on the right side of the image. It is slightly curved and overlaps a grey, rounded shape that frames the text on the left.

2022 UPDATES

FEE

BENCHMARKING

SUITE

PLANFEES INTEGRATION

Report Layout

- Service Plan
- Fiduciary Legal Briefing
- Cybersecurity Report
- WellCents Meeting Summary
- Plan Fees Prism**
- Expense Comparison
- Peer Group Analysis
- Share Class Comparison
- Plan Dashboard - Summary

Documents & Disclosures Fees Investments Plan Level

Plan Fees Prism

Display name *

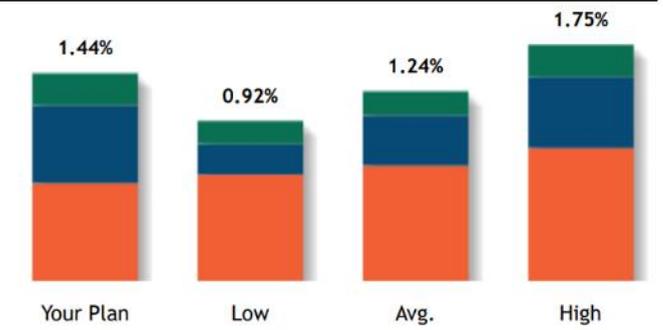
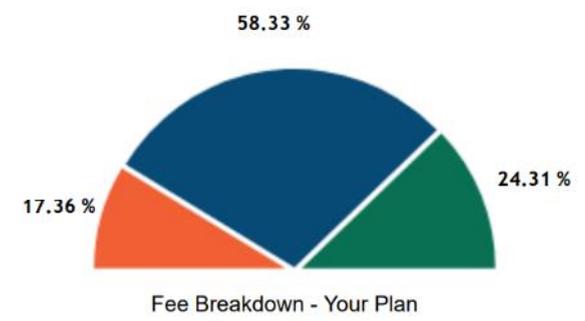
Select Plan Fees Prism Report

* Required

Prism Fee Benchmarking Analysis

PLAN INFO		BENCHMARK INFO	
Your Plan:	Sample Corporate Retirement Plan	Universe:	536
Assets:	\$5,574,027	Plan Asset Band:	\$3,900,000 to \$7,250,000
Participants:	125	Participant Band:	90 to 160

	Your Plan		Prism™ Low		Prism™ Average		Prism™ High	
Assets	0.25%	\$13,935	0.34%	\$18,952	0.44%	\$24,526	0.63%	\$35,116
Expensing	0.84%	\$46,822	0.33%	\$18,394	0.54%	\$30,100	0.77%	\$42,920
	0.35%	\$19,509	0.25%	\$13,935	0.26%	\$14,492	0.35%	\$19,509
Total	1.44%	\$80,266	0.92%	\$51,281	1.24%	\$69,118	1.75%	\$97,545
			(-0.52%)	(-\$28,985)	(-0.20%)	(-\$11,148)	(+0.31%)	(+\$17,279)
Participant	\$642		\$410		\$553		\$780	



PROVIDER ANALYSIS

Custom Questions

Would you like to include custom questions?
 Yes No

Custom Templates
Select

Question No.	Enter Question	Question Type	Action
Question 1.	Does the incumbent provider provide any special/unique services that may impact pricing? If yes, please provide further details.	Open-ended	
Question 2.	Is the current pricing contingent upon maintaining the use of any proprietary funds in the current lineup? If so please provide details.	Open-ended	
Question 3.	Please provide the Market Value Adjustment (MVA) for the cash fund(s) in the lineup.	Open-ended	
Question 4.	Does your quote include 4 education days?	Y/N	

Save As Template

Start Over

**CUSTOM
QUESTIONS**

Email Template

Incumbent Rebid

Description

Advisor Training is preparing a Provider Analysis for RPAG's Favorite Sample Client and based on our analysis, we would like to offer updated pricing for this plan.

This report keeps with requirements under ERISA that plan fiduciaries periodically benchmark plan fees, services and investments. We hope this is an integral and required component of overall fiduciary governance.

Special Instructions:

Please complete this [Start](#) by 03/31/2022.

If you are not able to reprice this plan, please click this [Decline](#)

If you have questions about how to complete a Proposal, navigate through the system, or encounter technical difficulties, contact support@rpag.com
For any other questions, please contact me.

Thank you in advance for your assistance.

Advisor Support RPAG
Advisor Training
120 Vantis, Aliso Viejo, California 92656
(949) 305-3859 | support@rpag.com
<< special instructions will be placed here. >>

**ENHANCED
TEMPLATES**

Select Bidders

Incumbent Rebid

Bidder 1
Provider
TPA

Bidder 2
Provider 1
TPA

Add Bidder

Continue

Bidder 2 - Provider 1

Quote Bundled (no TPA)
 Quote Unbundled (with TPA)

Recordkeeper TPA

TPA Platform
Standard

Who will complete the TPA Proposal Request? *

TPA
Advisor
TPA
Copy TPA

Email Request for Proposal

Sent to *
Please choose a contact

Due Date *
04-12-2022

Recipient Name
Email Address *

Cc (Recipients cannot respond to bid. Use commas for multiple emails.)
support@rpag.com Enter an email

Subject *
Request for RPAG's Favorite Sample Client

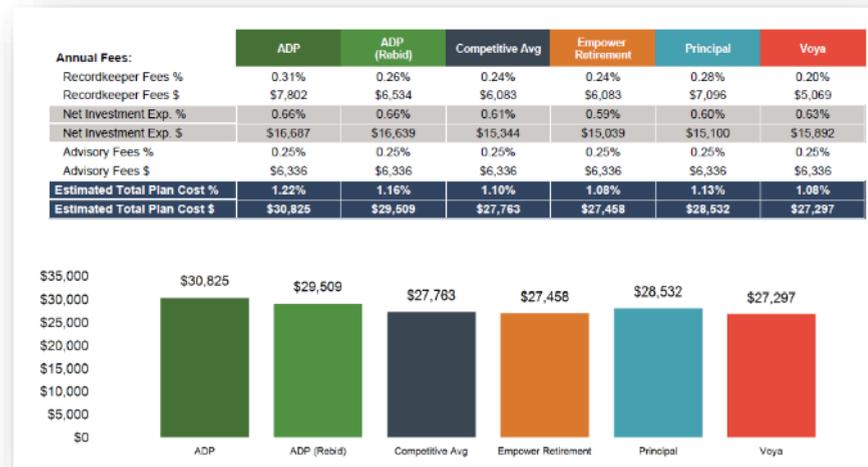
**COPY
TPA**

RPAAG FEE BENCHMARKING SUITE



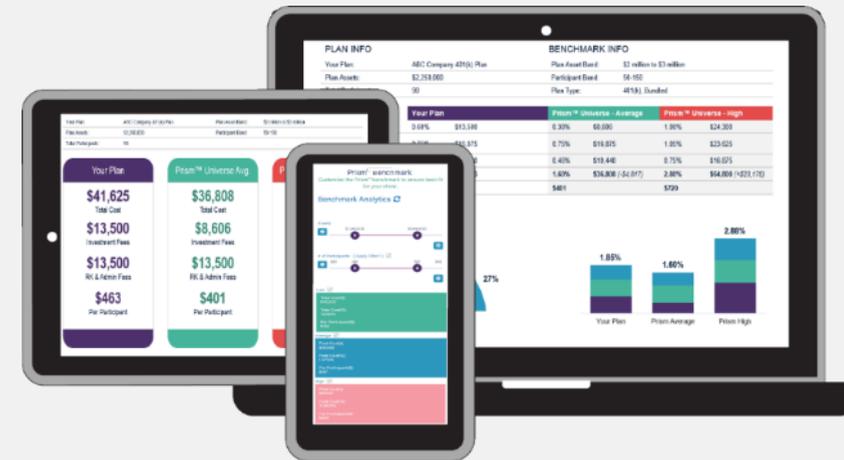
**Provider
Analysis**

**Industry Leading
Live-Bid System**



Prism & Prism365

**Innovative Annual
Fee Benchmark**



RPA G FEE BENCHMARKING SUITE



**Provider
Analysis**

**Industry Leading
Live-Bid System**



Prism & Prism365

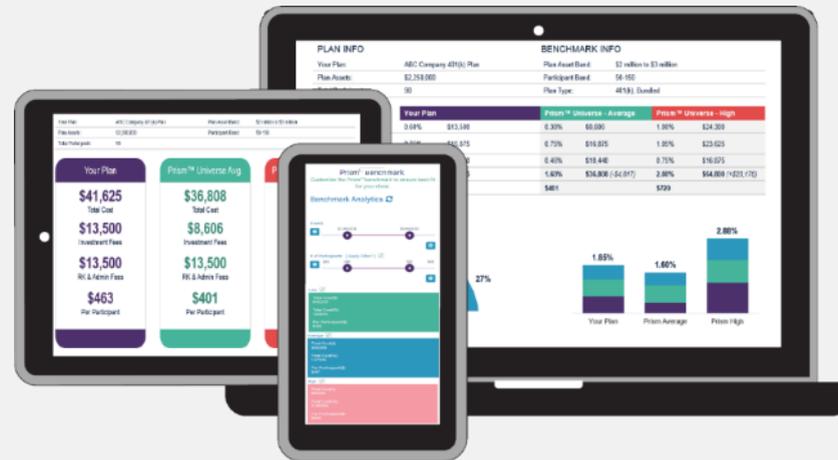
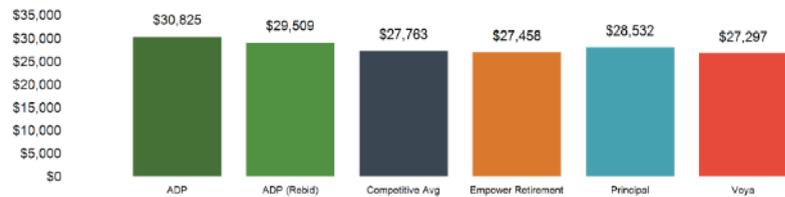
**Innovative Annual
Fee Benchmark**



RFP Express

**Streamlined
Proposals**

Annual Fees:	ADP	ADP (Rebid)	Competitive Avg	Empower Retirement	Principal	Voya
Recordkeeper Fees %	0.31%	0.26%	0.24%	0.24%	0.28%	0.20%
Recordkeeper Fees \$	\$7,802	\$6,534	\$6,083	\$6,083	\$7,096	\$5,069
Net Investment Exp. %	0.66%	0.66%	0.61%	0.59%	0.60%	0.63%
Net Investment Exp. \$	\$16,687	\$16,639	\$15,344	\$15,039	\$15,100	\$15,892
Advisory Fees %	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Advisory Fees \$	\$6,336	\$6,336	\$6,336	\$6,336	\$6,336	\$6,336
Estimated Total Plan Cost %	1.22%	1.16%	1.10%	1.08%	1.13%	1.08%
Estimated Total Plan Cost \$	\$30,825	\$29,509	\$27,763	\$27,458	\$28,532	\$27,297



Provider	Recordkeeping %	TPA/Investment %	Investment %	Advisory %	Total %
<input type="checkbox"/> VOYA	\$ 5,850 (0.30%)	\$ 2,700 (0.18%)	\$ 5,250 (0.33%)	\$ 10,200 (0.68%)	\$ 24,000 (1.54%)
<input checked="" type="checkbox"/> LEADAMERICA	\$ 11,850 (0.75%)	\$ 2,700 (0.18%)	\$ 7,650 (0.51%)	\$ 10,200 (0.68%)	\$ 32,400 (2.16%)
<input type="checkbox"/> EMPower	\$ 12,300 (0.82%)	\$ 4,500 (0.30%)	\$ 17,100 (1.14%)	\$ 10,200 (0.68%)	\$ 44,100 (2.94%)
<input type="checkbox"/> Fidelity	\$ 6,750 (0.45%)	\$ 4,500 (0.30%)	\$ 1,750 (0.12%)	\$ 10,200 (0.68%)	\$ 34,200 (2.28%)

Quote by response - 30 January 2022

Contact us for a Quote (Quoted response in 24 hrs)

GENERATE REPORT



DRIVE '22

RFP EXPRESS

**Proposals in
Minutes**

**Instant
Quotes**

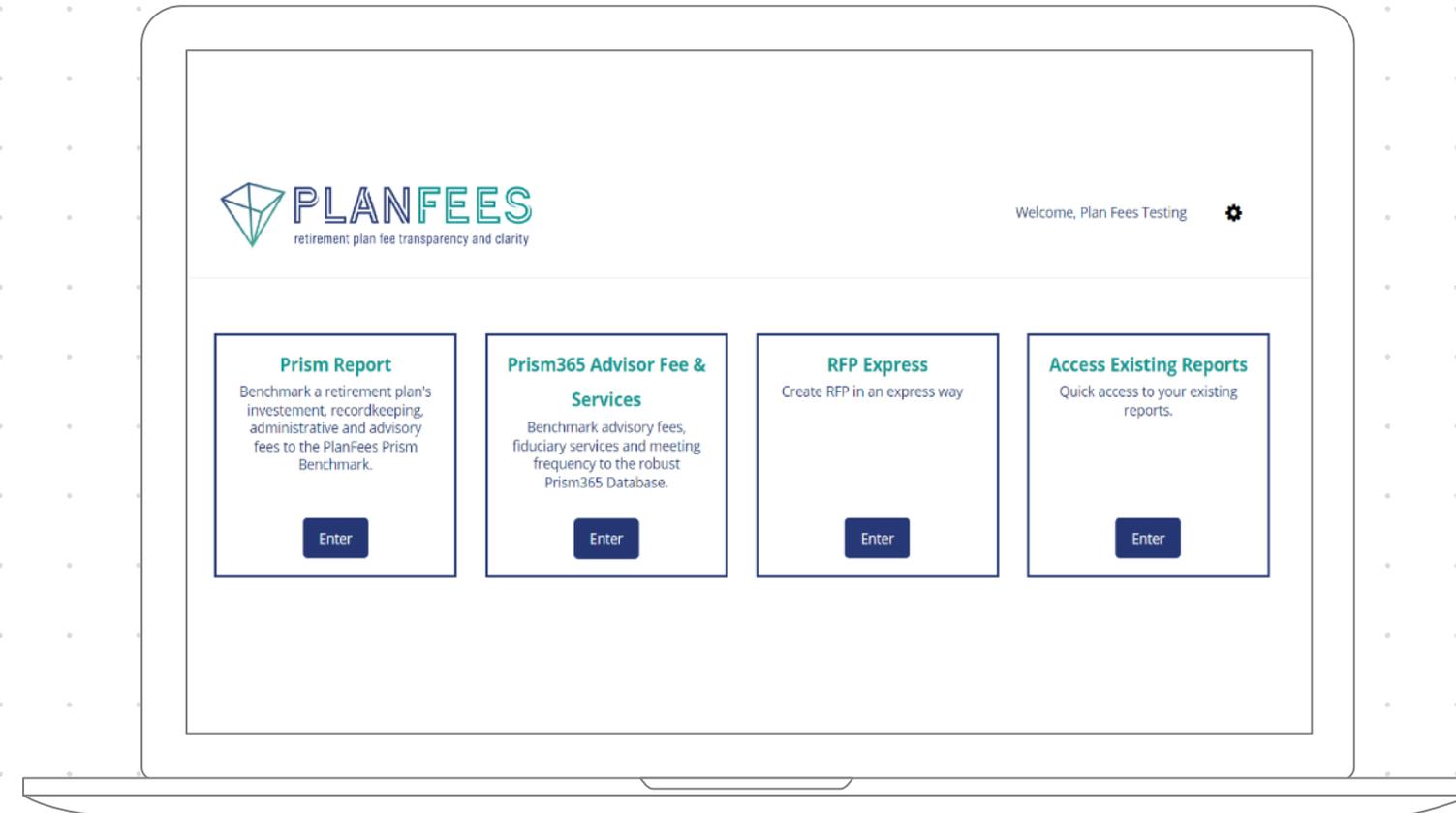
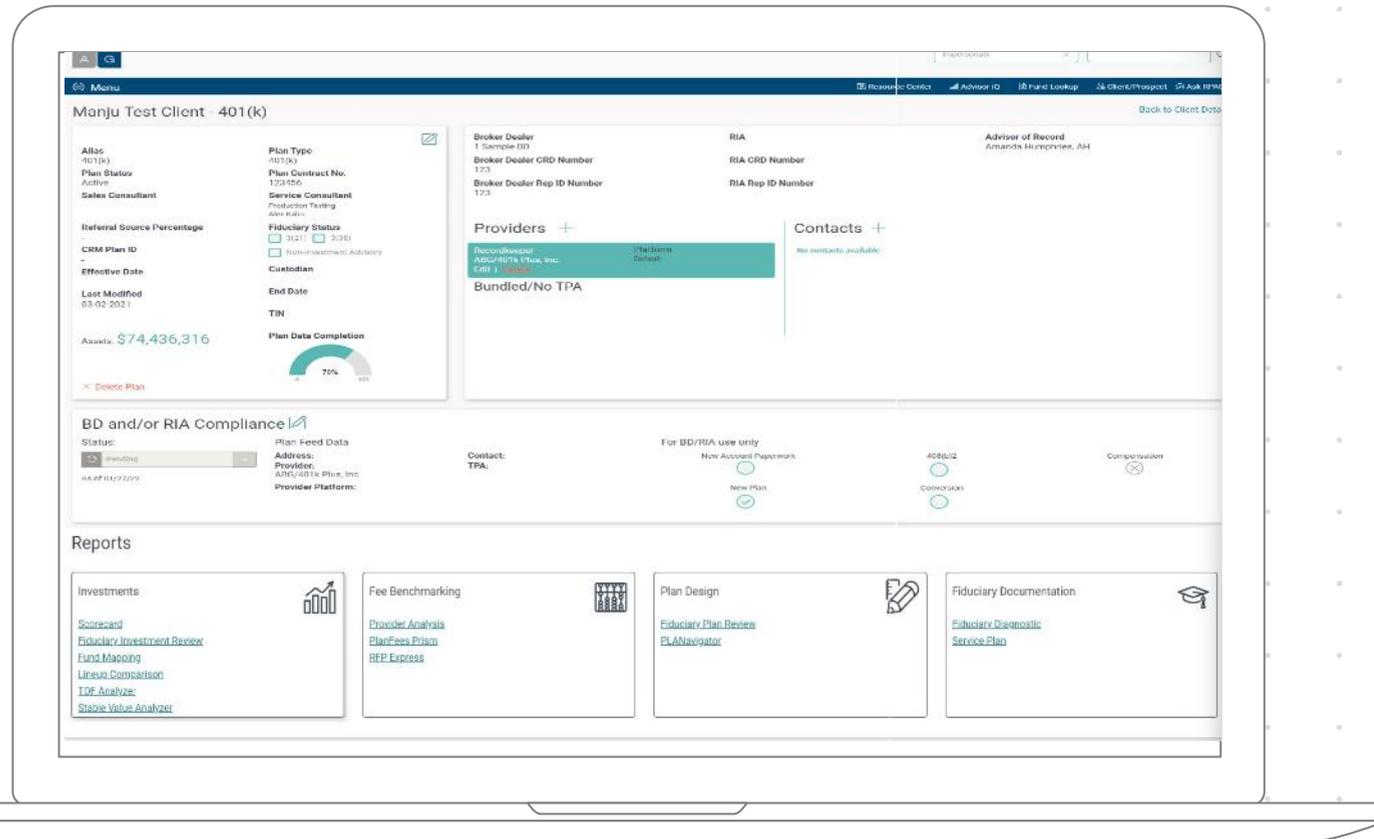
**All Top
Providers**

**Custom
Quotes in
24-48 hrs**

**Curated
Investment
Lineups**

**Streamlined
Report**

ACCESSED FROM EITHER PORTAL



INITIAL WORKFLOW

- Client/Plan Name
- Location
- Advisor Name
- Current Provider*
- TPA/Bundled
- Assets
- Flow
- Participants
- Advisory Fees*

The screenshot displays a software interface for plan setup. It is divided into two main sections: a left-hand summary panel and a right-hand 'Demographics' panel.

Left Panel Summary:

- Plan Name: ABC Company 401(k) Savings Plan
- Primary Location: Aliso Viejo, CA
- Plan Type: 401(K), Traditional
- Current Provider: ADP
- Administration: Bundled
- Total Plan Assets Value: \$ 1,500,000.00
- Advisory Fees: \$ 10,250.00

Demographics Panel:

Demographics	
Annual Contributions	\$ 1,500.00
Annual Distributions	\$ 3,000.00
Total Participants with an Account Balance (Active & Terminated)	200

A blue 'PROCEED' button is located at the bottom right of the interface. The background of the interface features a stylized city skyline with a sun icon.

PROVIDER SELECTION

- All Core Providers
- Select Multiple Platforms/Products
- Instant Quotes
- Express Quotes
- Simple Interface
- Shows All Fees

Plan Name
ABC Company 401(k) Savings Plan

Primary Location
Aliso Viejo, CA

Plan Type
401(K), Traditional

Current Provider
ADP

Administration
Bundled

Total Plan Assets Value
\$ 1,500,000.00

Advisory Fees
\$ 10,250.00

Provider Detail List

	Recordkeeping	TPA/Administration	Investments	Advisory	Total
<input type="checkbox"/> VOYA Adviser Plus Discover	\$ 5,850.00 0.39%	\$ 2,700.00 0.18%	\$ 5,250.00 0.35%	\$ 10,200.00 0.68%	\$ 24,000.00 1.60%
<input checked="" type="checkbox"/> TRANSAMERICA Fast Track	\$ 11,850.00 0.79%	\$ 2,700.00 0.18%	\$ 7,650.00 0.51%	\$ 10,200.00 0.68%	\$ 32,400.00 2.16%
<input type="checkbox"/> EMPOWER Empower Select	\$ 12,300.00 0.82%	\$ 4,500.00 0.30%	\$ 17,100.00 1.14%	\$ 10,200.00 0.68%	\$ 44,100.00 2.94%
<input type="checkbox"/> Fidelity Commission Based	\$ 6,750.00 0.45%	\$ 4,500.00 0.30%	\$ 1,750.00 0.85%	\$ 10,200.00 0.68%	\$ 34,200.00 2.28%

Quote by response - 30 January 2022

John Hancock
RETIREMENT PLAN SERVICES

Contact us for a Quote
(Guarantee response in 24Hrs!!)

GENERATE REPORT

RFP EXPRESS - FOR PROVIDERS

**Customized
Pricing Grid**

**Hidden Key
Technology**

**Multiple
Products**

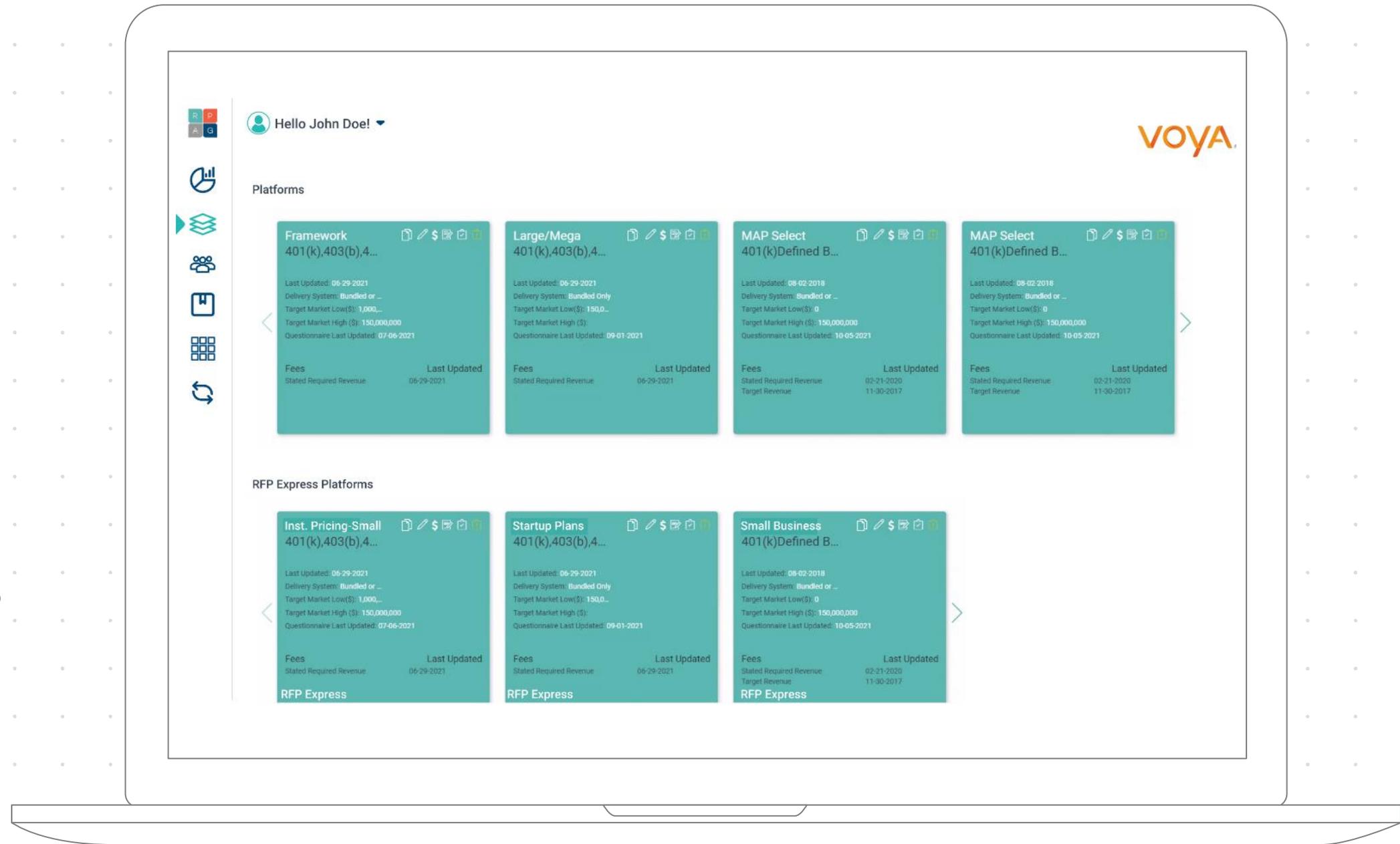
**Enhanced
Dashboards**

**BI
Reporting**

No Cost

VENDOR PORTAL

- One RK portal for both Provider Analysis and RFP Express
- Manage products, investment lineups and pricing grids





COMING Q4!





IDRIVE
2022 NATIONAL CONFERENCE