DRIVE

2022 NATIONAL CONFERENCE


NETFLIX
FORMULA 1
DRIVE TO SURVIVE
PETRONAS
EPSON
IWC

WHAT YOU NEED TO SUCCEED

Who's the GOAT ?

RPAG

DRIVE '22

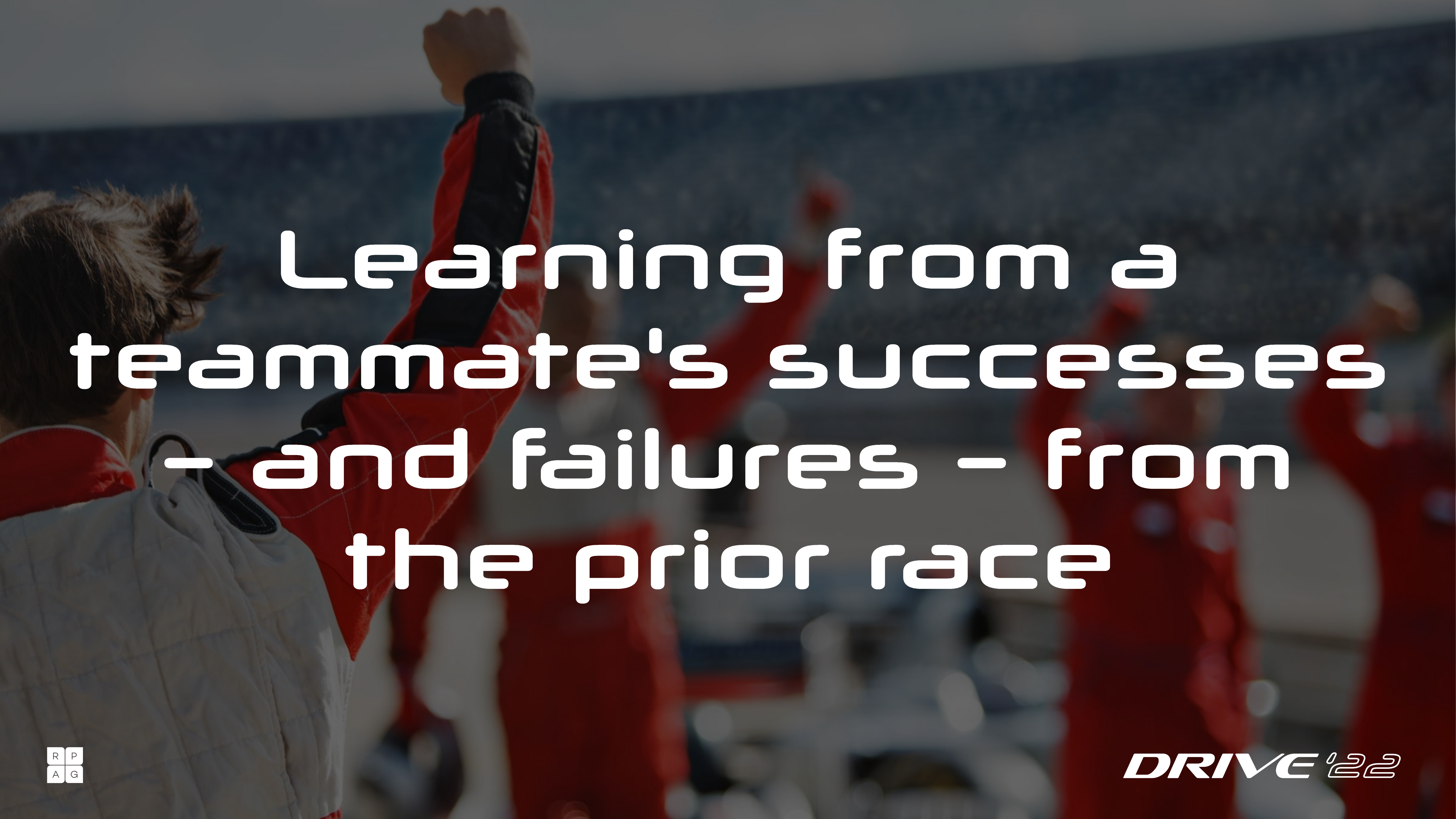
Lewis Hamilton

- #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

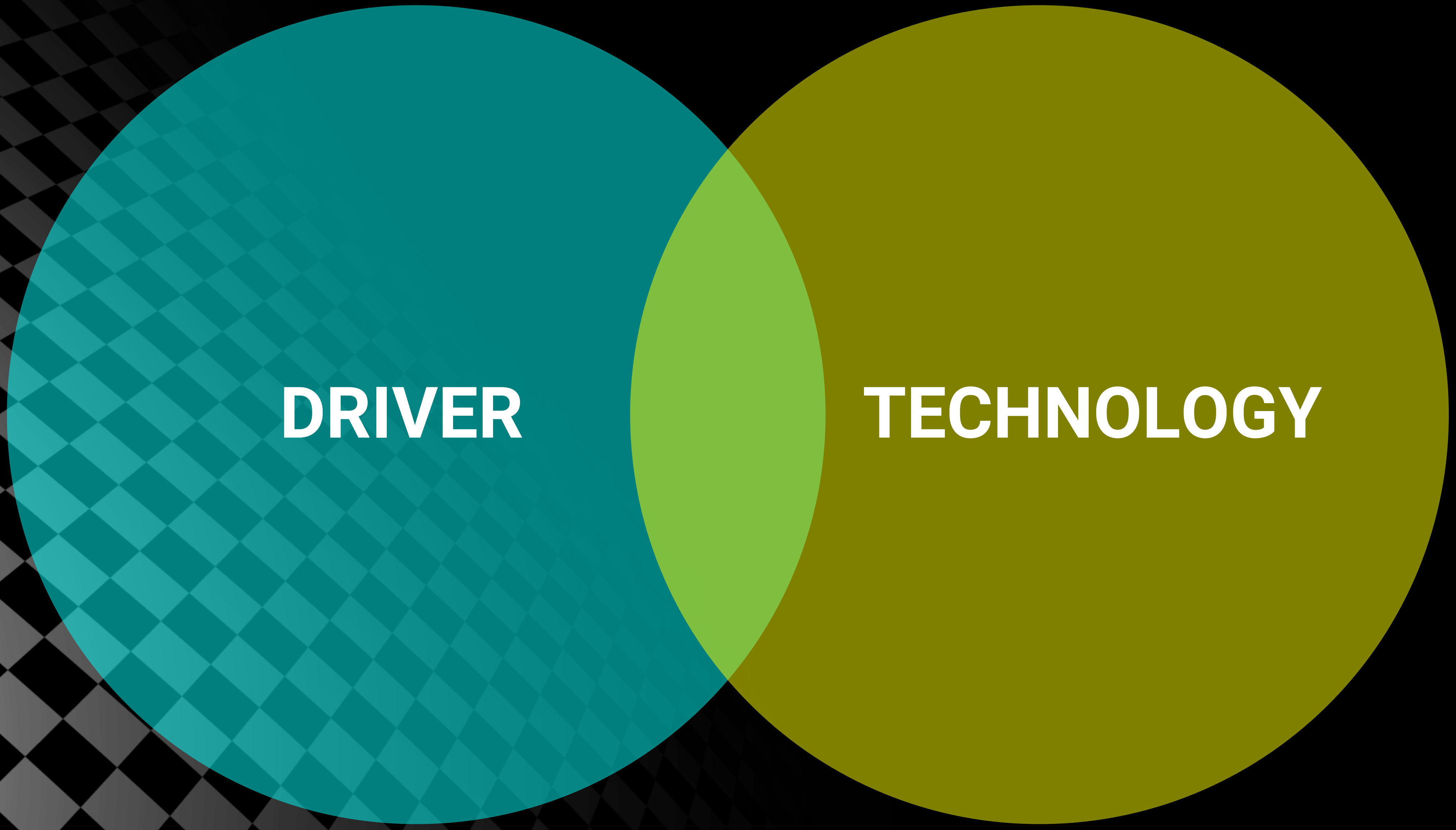
Max Verstappen

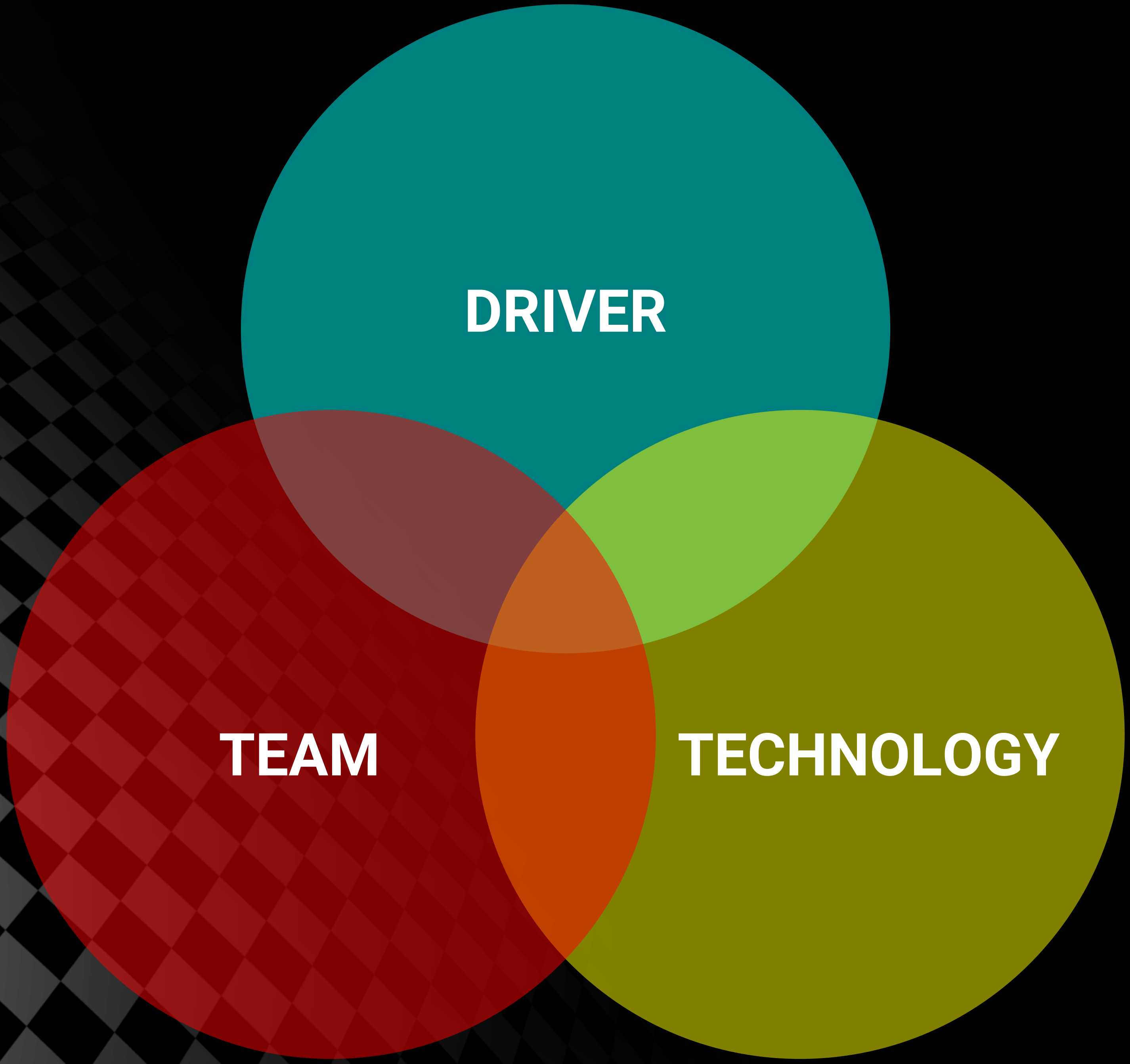
- 3rd place in 2019 and 2020
- 10 wins in 2021
- 2021 F1 Champion
- ~~9~~ ~~10~~ 11 wins already in 2022
- Fast, tenacious, high race IQ
- May end up as the GOAT
- Perfect harmony with his team and technology

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


Learning from a teammate's successes – and failures – from the prior race
R P A G
DRIVE '22

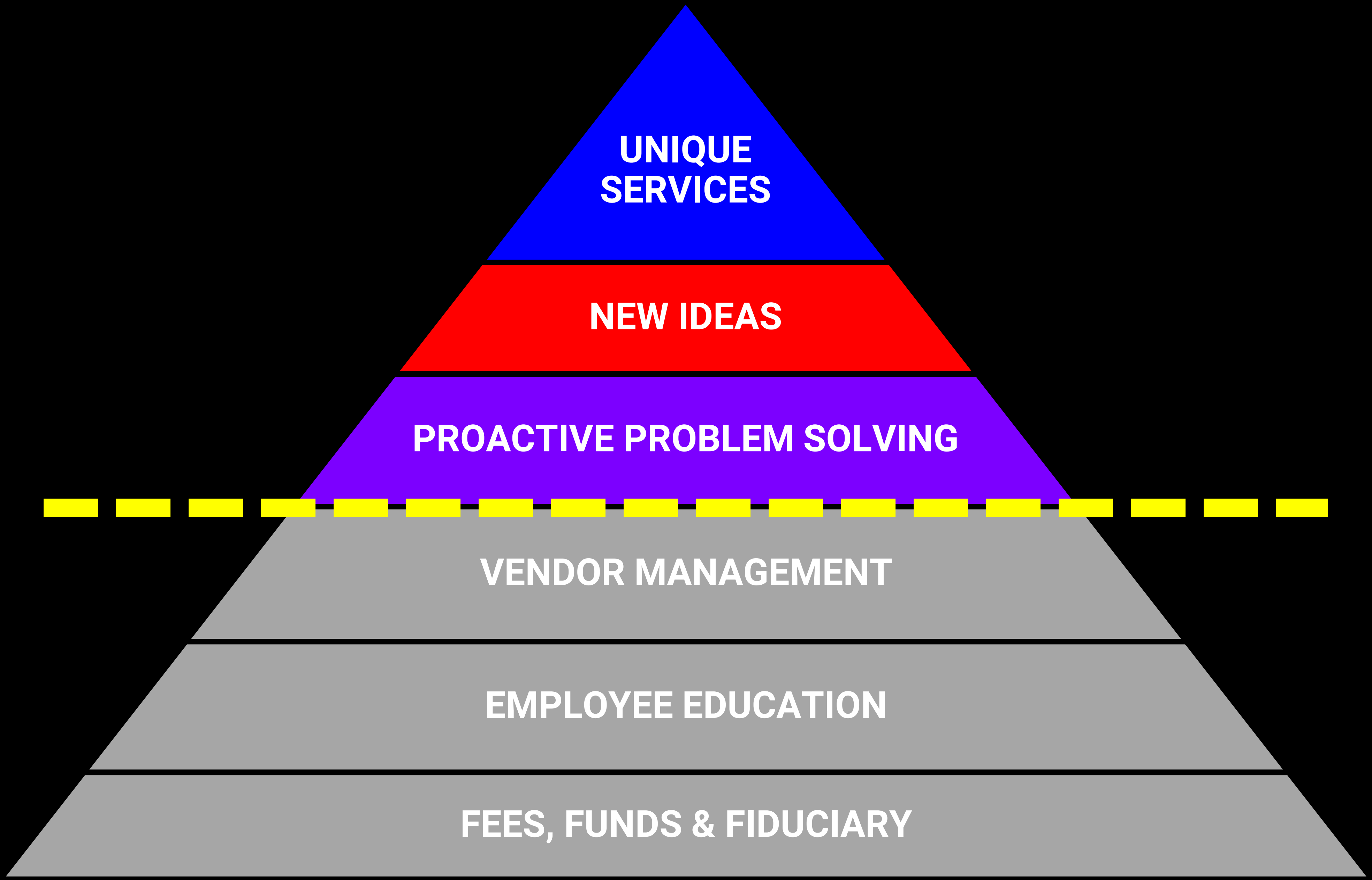
A teammates win or loss in the prior race increases a driver's probability of winning by 2%


DRIVER
TECHNOLOGY


DRIVER
TEAM
TECHNOLOGY


YOU
RPAG


YOU
YOUR PEERS
RPAG


UNIQUE SERVICES
NEW IDEAS
PROACTIVE PROBLEM SOLVING
VENDOR MANAGEMENT
EMPLOYEE EDUCATION
FEES, FUNDS & FIDUCIARY

WHY ADVISORS JOIN TEAM RPAG

ALL TOOLS UNDER ONE ROOF

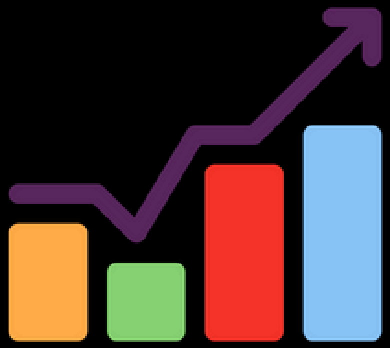
SERIOUS ABOUT GROWTH

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!

RPAG 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

2000 2005 2010 2015 2020

2006
Fiduciary Fitness Program

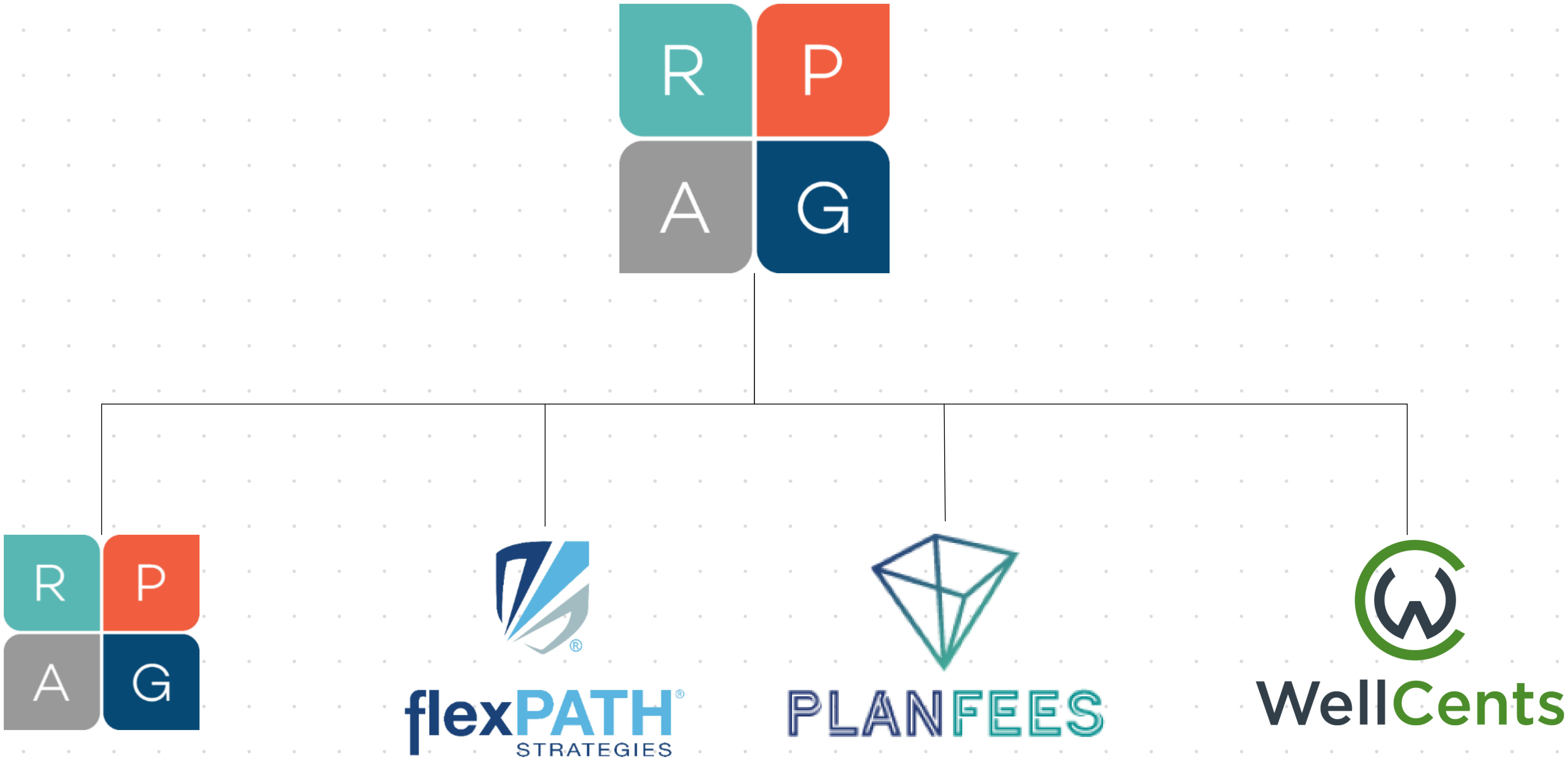
2009
Target Date Fund Suitability Process (precedes DOL Tips by 4 years)

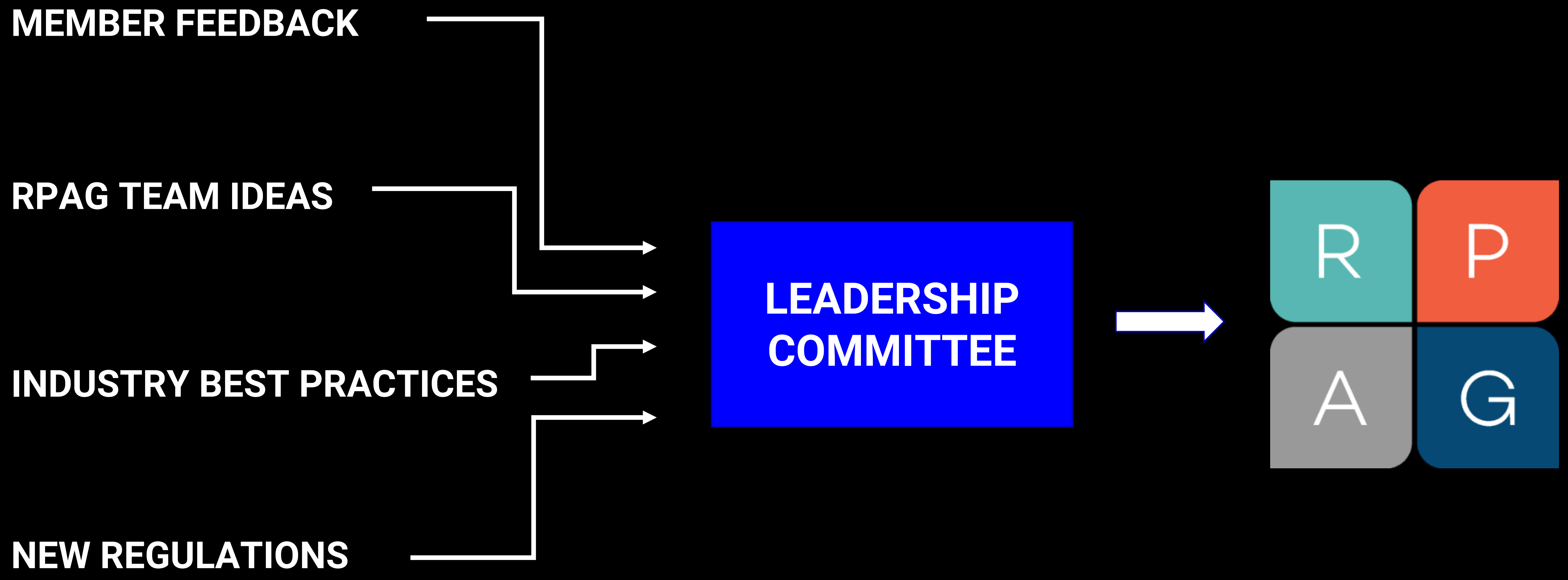
2012
PAL Data Aggregation

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


RPAG
RPAG
flexPATH STRATEGIES
PLANFEES
WellCents


MEMBER FEEDBACK
RPAG TEAM IDEAS
INDUSTRY BEST PRACTICES
NEW REGULATIONS
LEADERSHIP COMMITTEE
RPAG

400+TICKETS

MAJOR LAUNCHES

INFRASTRUCTURE

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

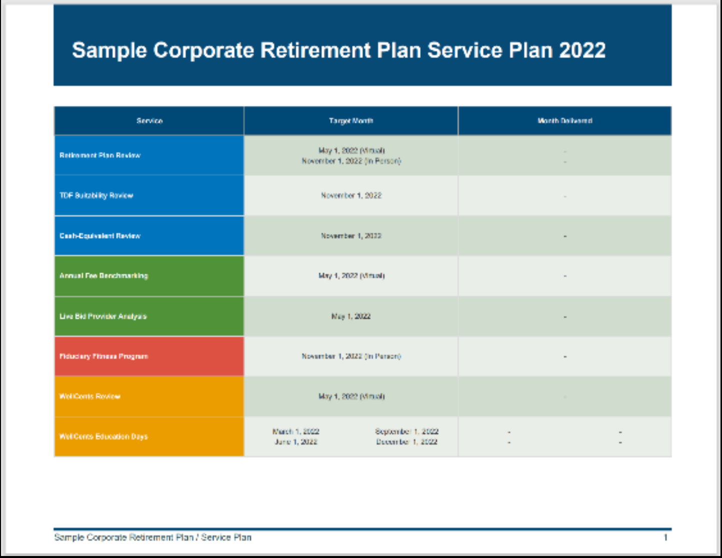
Build Report

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

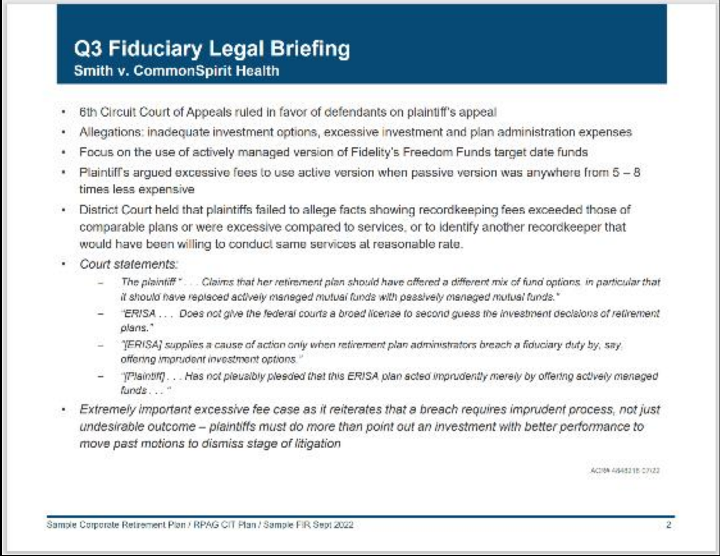


Sample Corporate Retirement Plan Service Plan 2022

Service	Target Month		Month Delivered	
Retirement Plan Review	May 1, 2022 (Virtual) November 1, 2022 (In Person)		- -	
TDF 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		-	
Fiduciary Fitness Program	November 1, 2022 (In Person)		-	
WellCents Review	May 1, 2022 (Virtual)		-	
WellCents Education Days	March 1, 2022 June 1, 2022	September 1, 2022 December 1, 2022	- -	- -

Sample Corporate Retirement Plan / Service Plan 1

SERVICE PLAN NEW FORMAT

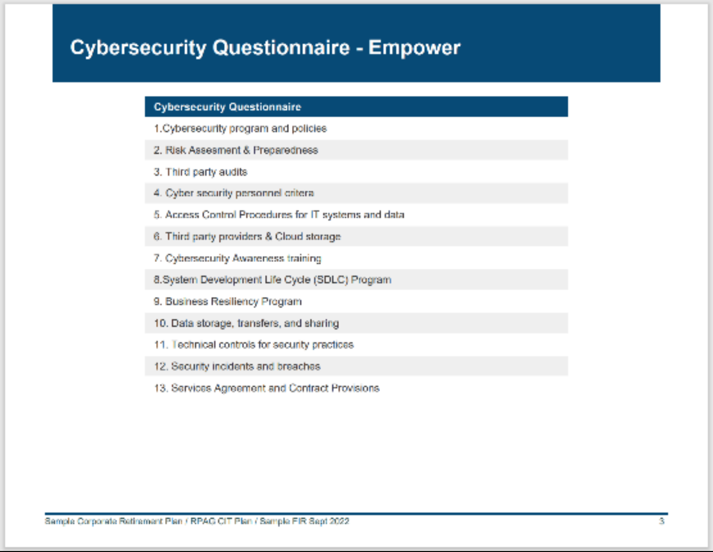


Q3 Fiduciary Legal Briefing
Smith v. CommonSpirit Health

- 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*

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

FIDUCIARY LEGAL BRIEFING



Cybersecurity Questionnaire - Empower

Cybersecurity Questionnaire
1.Cybersecurity program and policies
2. Risk Assesment & Preparedness
3. Third party audits
4. Cyber security personnel critera
5. Access Control Procedures for IT systems and 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, and sharing
11. Technical controls for security practices
12. Security incidents and breaches
13. Services Agreement and Contract Provisions

Sample Corporate Retirement Plan / RPAG CIT Plan / Sample FIR Sept 2022 3

CYBER SECURITY REPORT

WellCents Meeting Summary

WellCents Meeting Summary

Advisor Training 2022 Fiduciary Investment Review

No Data Available!

Advisor Training 2022 WellCents Presentations

No Data Available!

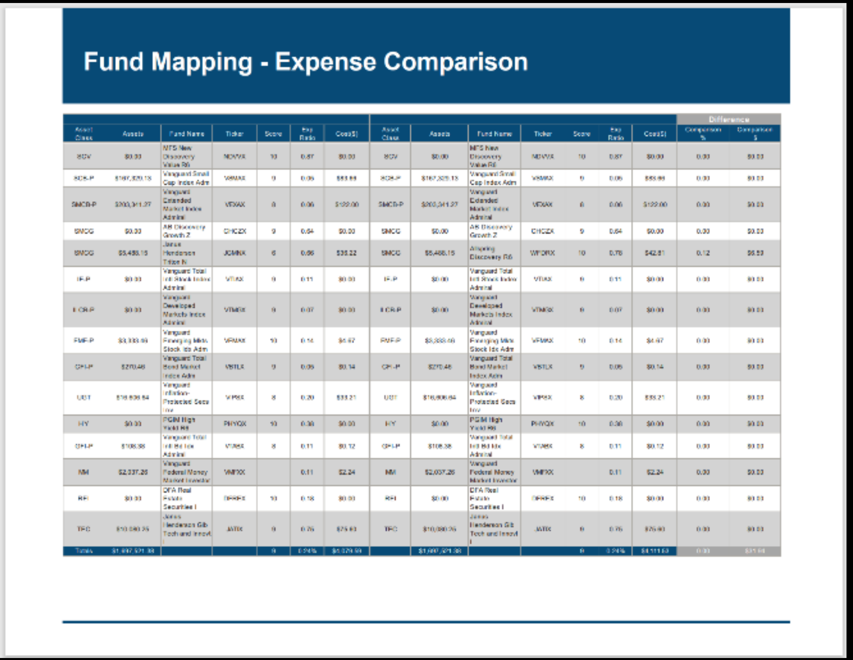
Advisor Training 2022 WellCents One-on-One Meetings 8:00AM - 5:00PM

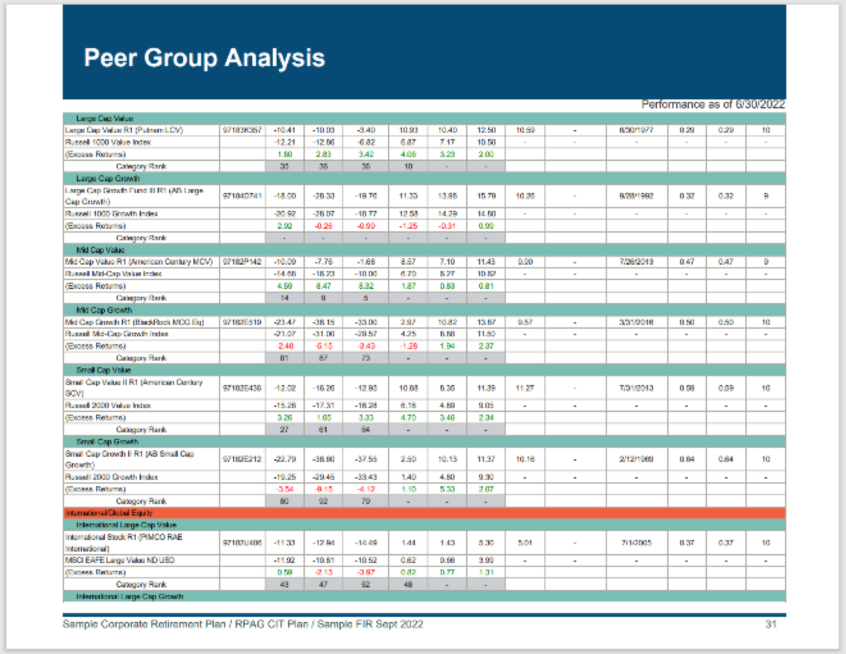
Review Dates	Type
Monday, April 11, 2022	Virtual
Tuesday, April 12, 2022	Virtual
Wednesday, April 13, 2022	In Person
Thursday, April 14, 2022	Virtual
Friday, April 15, 2022	In Person
Friday, April 15, 2022	Virtual

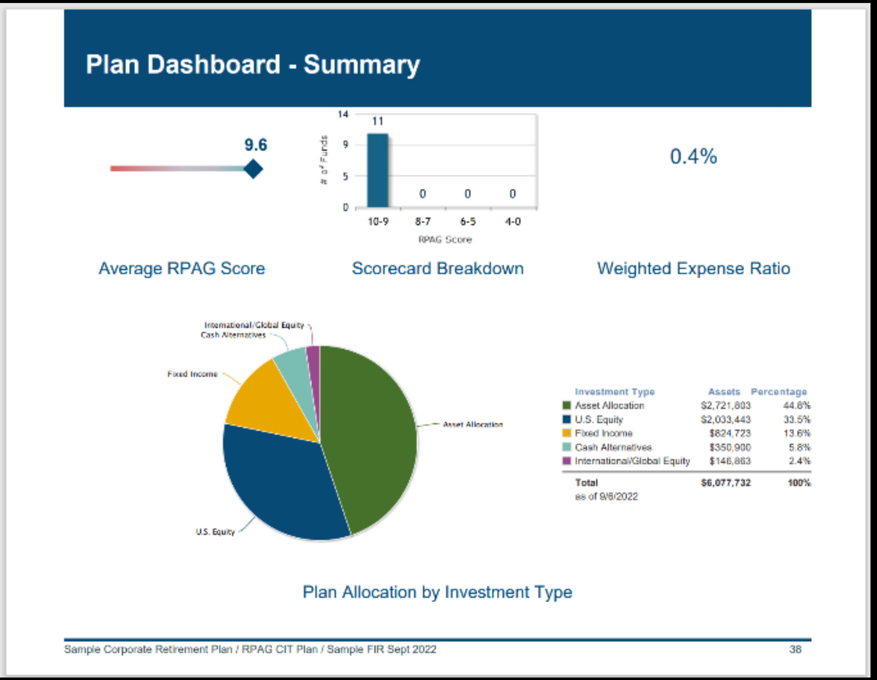
Sample Corporate Retirement Plan / RPAG CIT Plan / Sample FIR Sept 2022 25

WELLCENTS MEETING SUMMARY

NEW INVESTMENT MODULES







EXPENSE COMPARISON MAPPING

PEER GROUP ANALYSIS

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

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 Quality Ratings

Individual scores for the underlying pillars of Environmental, Social and Governance.

Final ESG Rating

Weighted average of the Quality Ratings for E, S and G are then adjusted to industry peers and exceptional overrides.

ESG Letter Rating

Each Fund is given a letter rating corresponding to its Final ESG Rating, with AAA being the highest and CCC being lowest possible rating.

ABC Company, Inc. / 401(k) test / Q2 2022 1

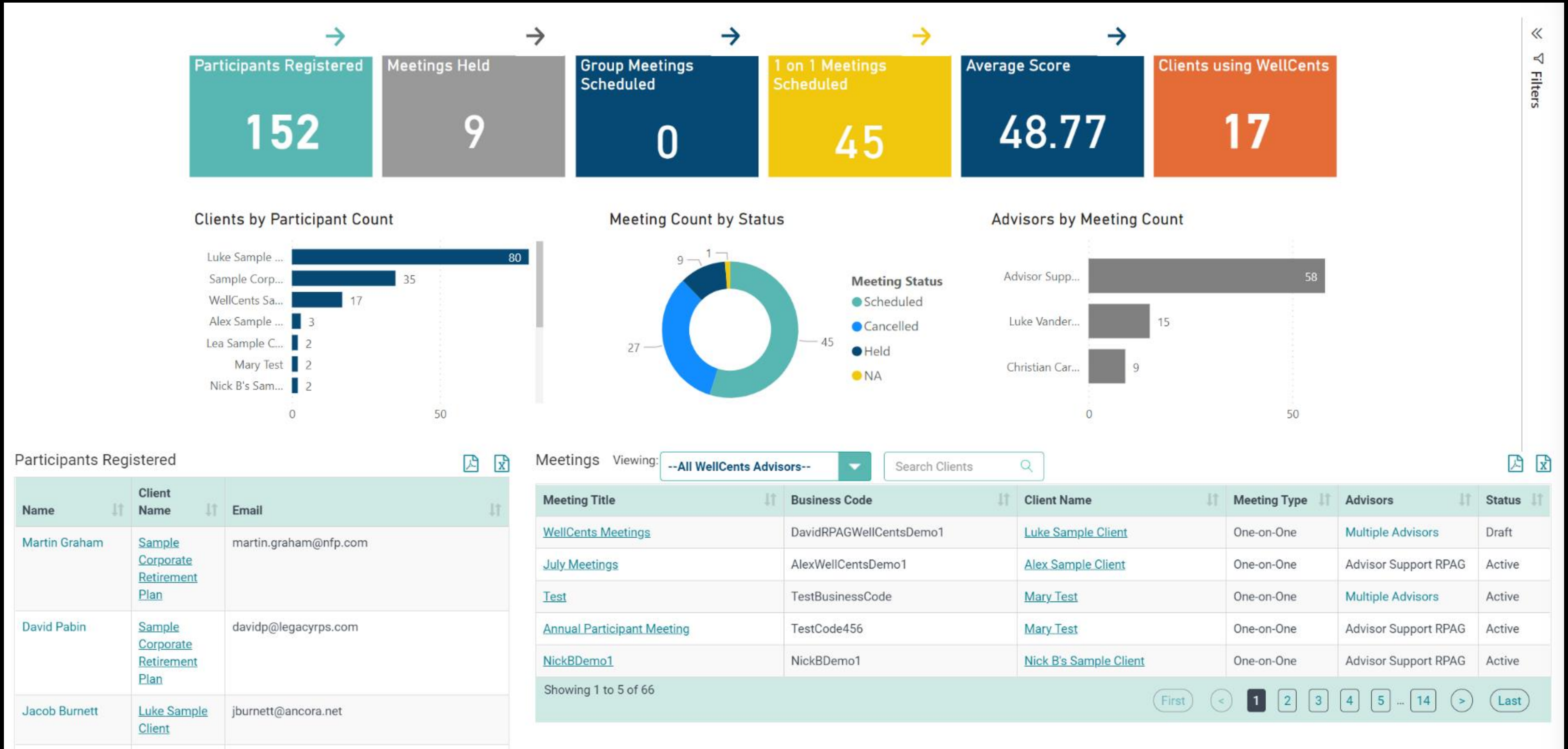
Fund ESG Quality Rating	Fund ESG Rating	What it means	
8.6 - 10.0	AAA	Leader	The companies that the fund invests in show strong and/or improving management of financially relevant environmental, social and governance issues. These companies may be more resilient to disruptions arising from ESG events.
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		

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

2022 UPDATES

WELLCENTS AND EMPLOYEE ENGAGEMENT

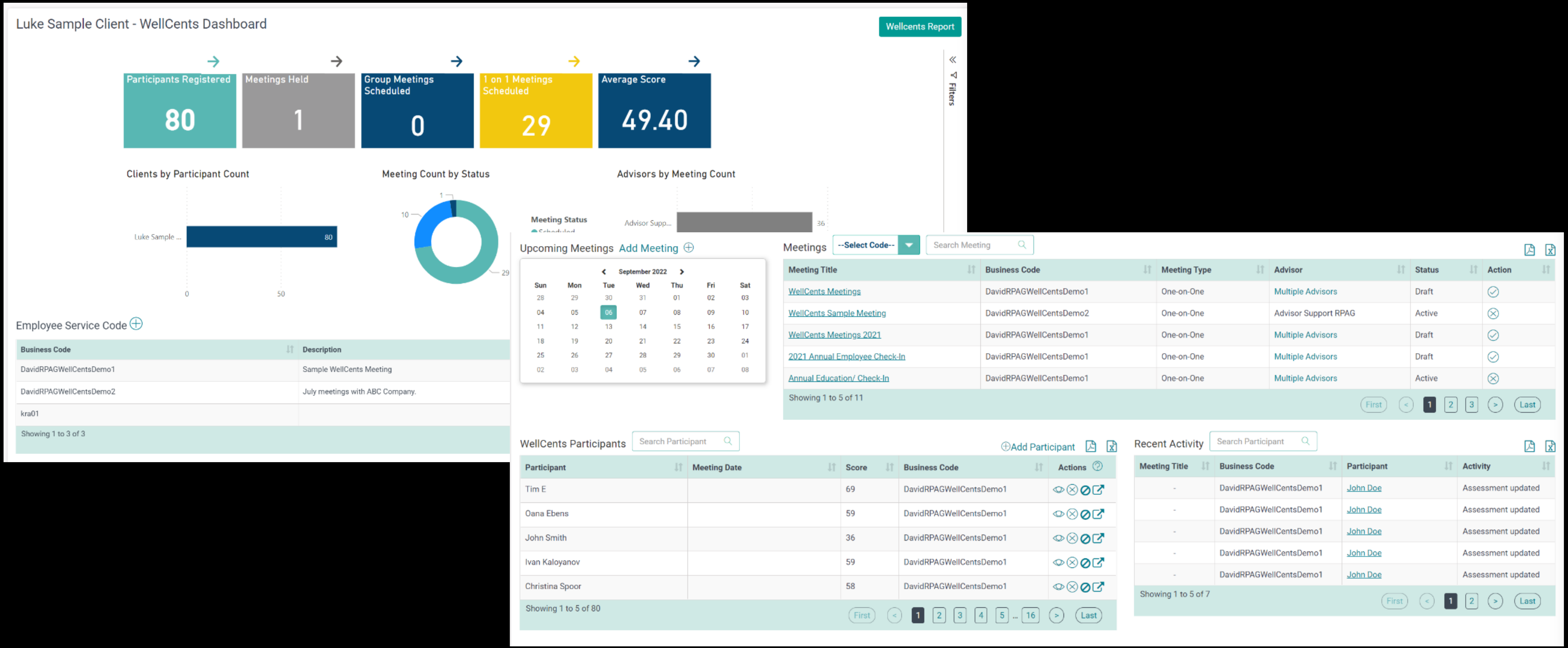
WELLCENTS DASHBOARDS



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

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

WELLCENTS DASHBOARDS



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

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

5

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

Provider Overview

Data Security

Service Provider:

Fidelity

Q3 2021

Turn here™

Fidelity INVESTMENTS

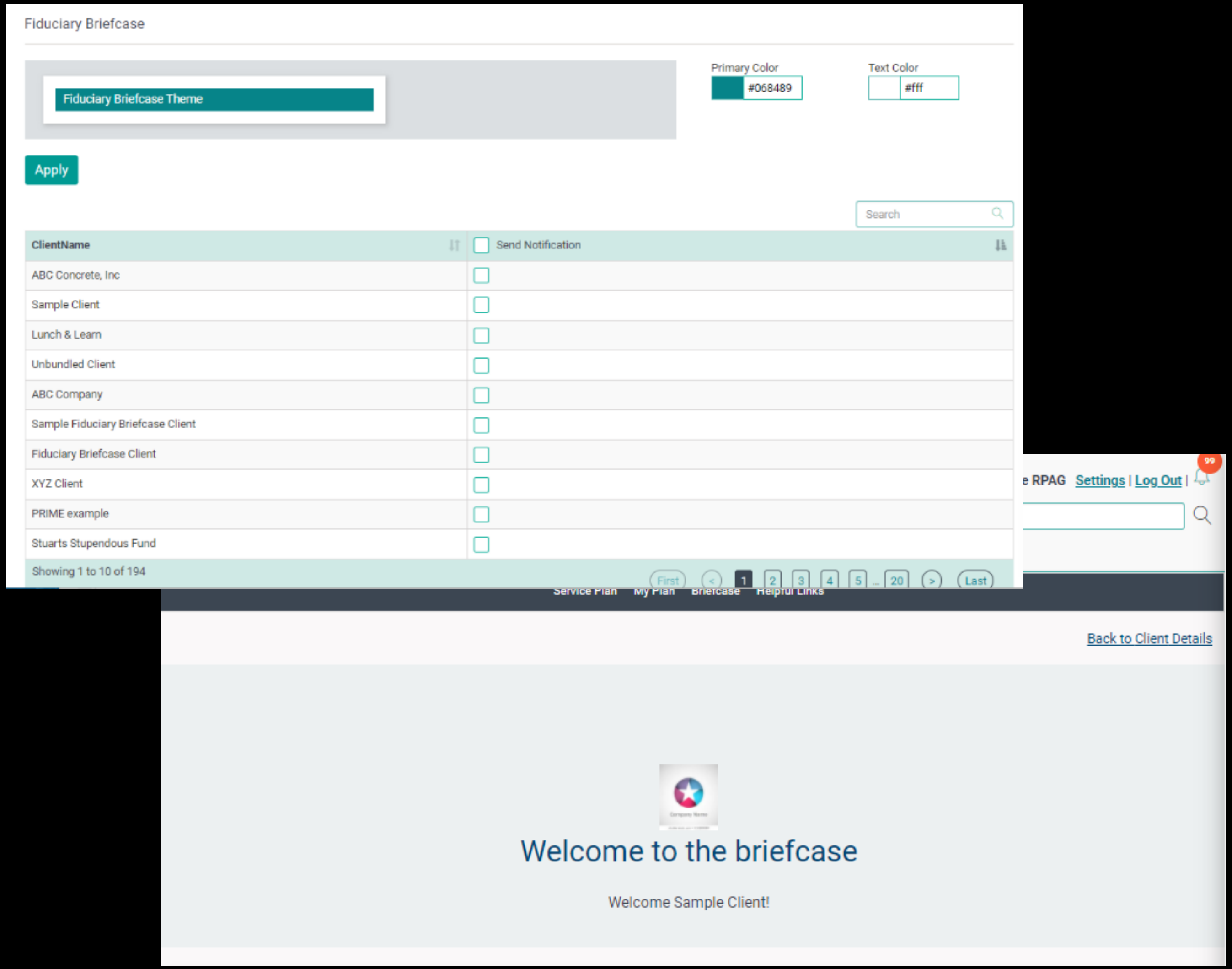
CONFIDENTIAL

For Plan sponsor use only. Not for further distribution

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

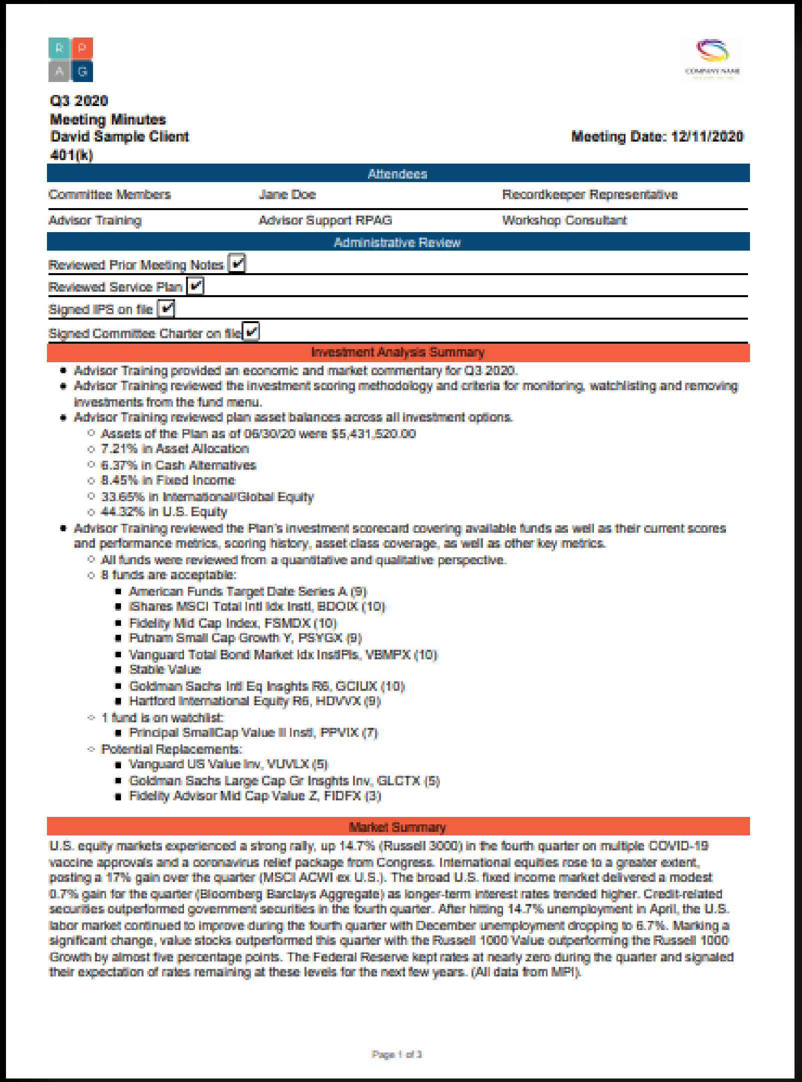
FIDUCIARY BRIEFCASE ENHANCEMENTS



- 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



Q3 2020
Meeting Minutes
David Sample Client — **Meeting Date: 12/11/2020**
401(k)

Attendees		
Committee Members	Jane Doe	Recordkeeper Representative
Advisor Training	Advisor Support RPAG	Workshop Consultant

Administrative Review

- Reviewed Prior Meeting Notes ☑
- Reviewed Service Plan ☑
- Signed IPS on file ☑
- Signed Committee Charter on file ☑

Investment Analysis Summary

- Advisor Training provided an economic and market commentary for Q3 2020.
- Advisor Training reviewed the investment scoring methodology and criteria for monitoring, watchlisting and removing investments from the fund menu.
- Advisor Training reviewed plan asset balances across all investment options.
  - Assets of the Plan as of 06/30/20 were $5,431,520.00
  - 7.21% in Asset Allocation
  - 6.37% in Cash Alternatives
  - 8.45% in Fixed Income
  - 33.65% in International/Global Equity
  - 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.
  - All funds were reviewed from a quantitative and qualitative perspective.
  - 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 InstlPls, VBMPX (10)
    - Stable Value
    - Goldman Sachs Intl Eq Insghts R6, GCIUX (10)
    - Hartford International Equity R6, HDVVX (9)
  - 1 fund is on watchlist:
    - Principal SmallCap Value II Instl, PPVIX (7)
  - Potential Replacements:
    - Vanguard US Value Inv, VUVLX (5)
    - Goldman Sachs Large Cap Gr Insghts Inv, GLCTX (5)
    - Fidelity Advisor Mid Cap Value Z, FIDFX (3)

Market Summary

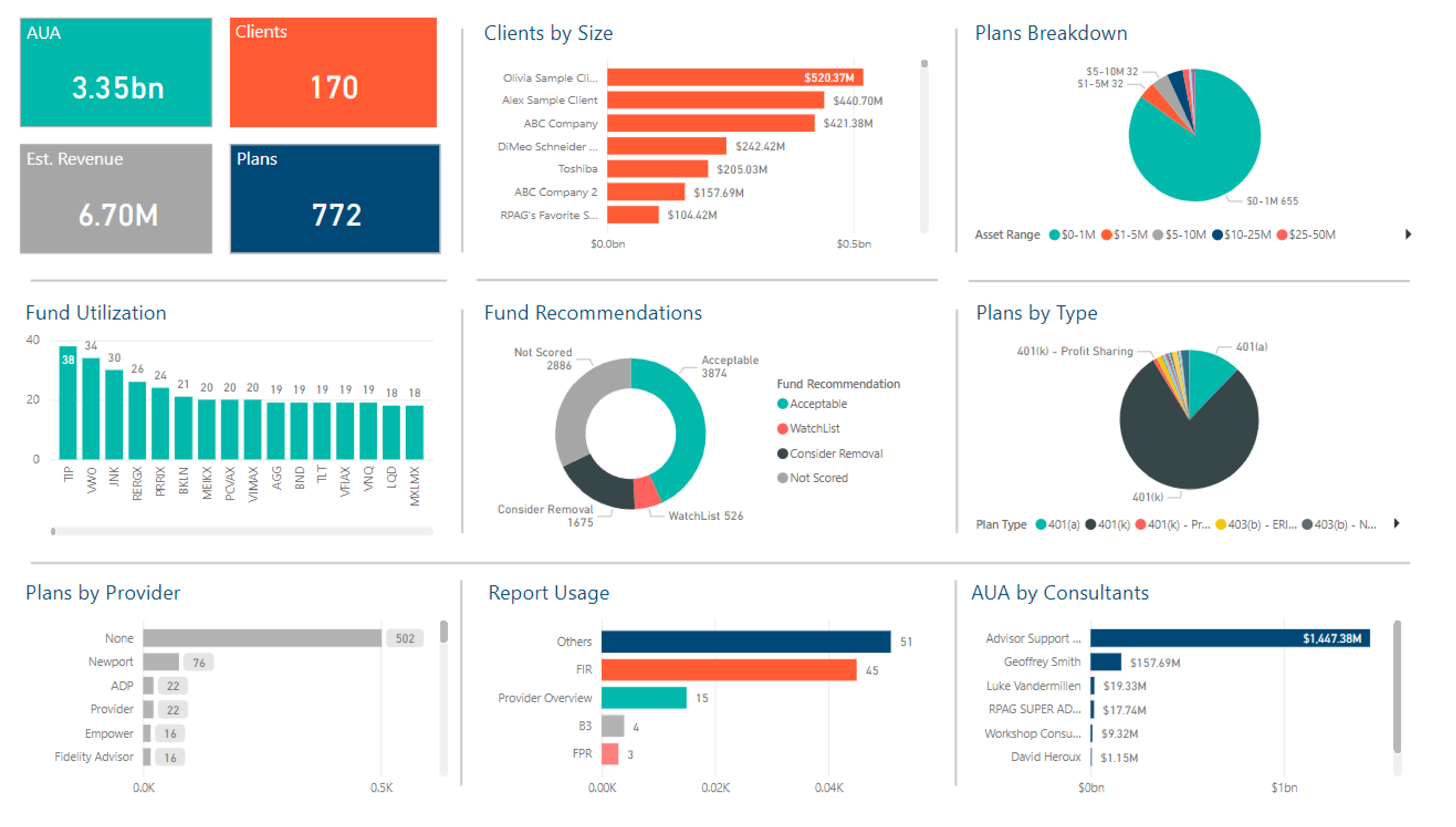
U.S. equity markets experienced a strong rally, up 14.7% (Russell 3000) in the fourth quarter on multiple COVID-19 vaccine approvals and a coronavirus relief package from Congress. International equities rose to a greater extent, posting a 17% gain over the quarter (MSCI ACWI ex U.S.). The broad U.S. fixed income market delivered a modest 0.7% gain for the quarter (Bloomberg Barclays Aggregate) as longer-term interest rates trended higher. Credit-related securities outperformed government securities in the fourth quarter. After hitting 14.7% unemployment in April, the U.S. labor market continued to improve during the fourth quarter with December unemployment dropping to 6.7%. Marking a significant change, value stocks outperformed this quarter with the Russell 1000 Value outperforming the Russell 1000 Growth by almost five percentage points. The Federal Reserve kept rates at nearly zero during the quarter and signaled their expectation of rates remaining at these levels for the next few years. (All data from MPI).

Page 1 of 3

2022 UPDATES

BUSINESS INTELLIGENCE SUITE

ADVISOR IQ



RPAG

DRIVE '22

PAL DATA AGGREGATION

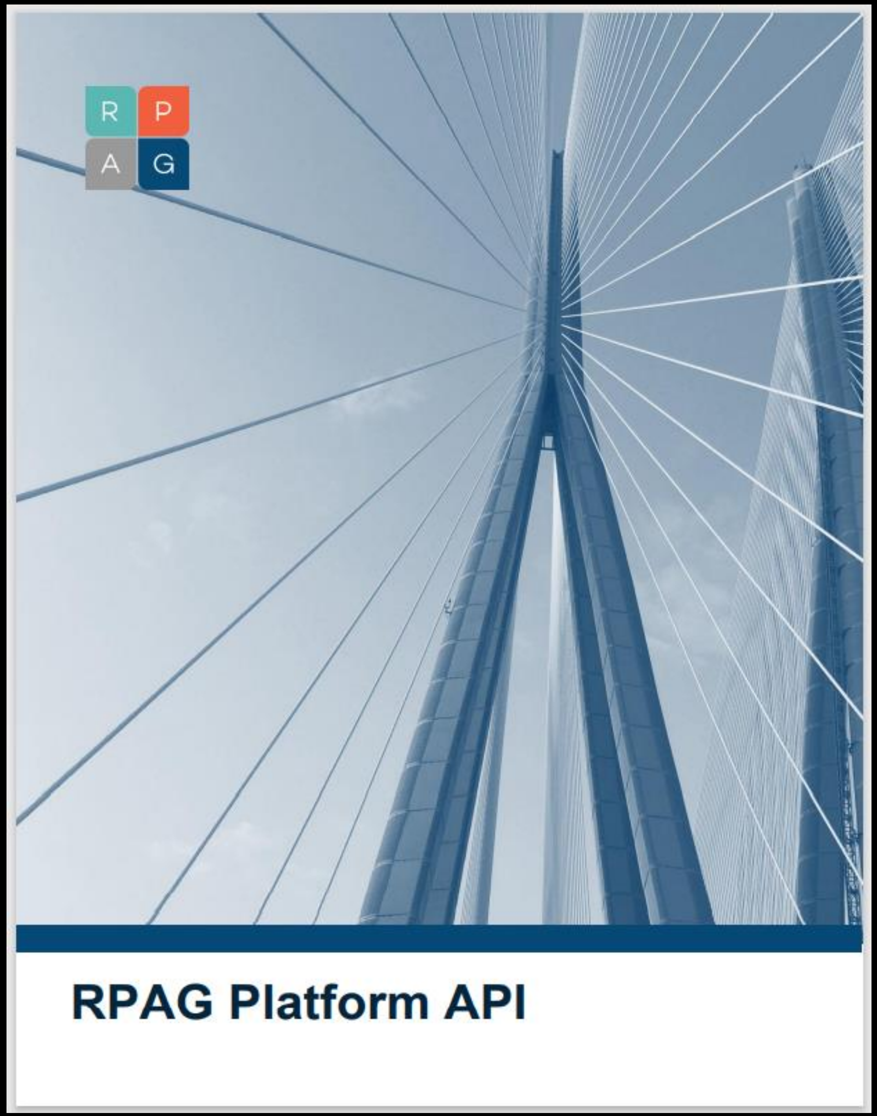
900K PAL FEEDS

80% OF ALL PLANS

ENHANCED FEATURES

90+ PROVIDERS

SALESFORCE/CRM API



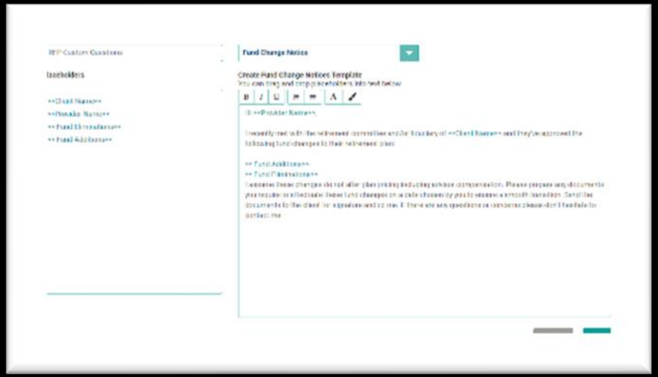
- Client Id
- Client name
- Address
- NAICS code
- Phone
- Service level
- Client type
- Referral source
- All contacts
- Plan type
- Contract number
- Total assets
- Asset as of date
- Fiduciary status
- Provider
- TPA
- TIN
- Compensation

2022 UPDATES

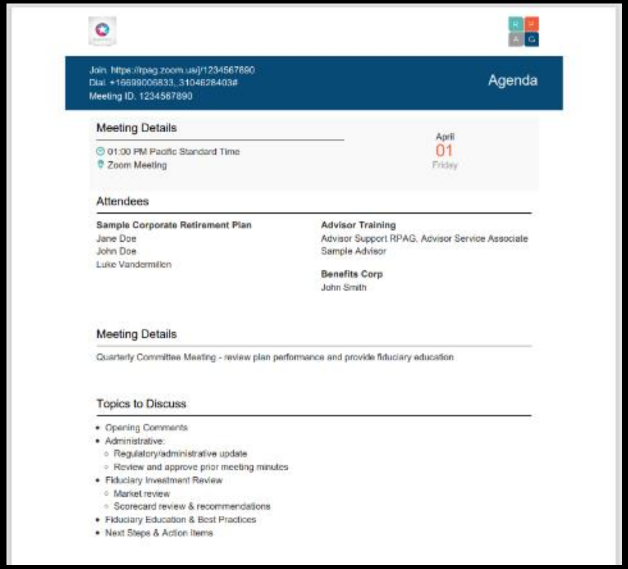
WORKFLOW EFFICIENCY

EFFICIENCY TOOLS

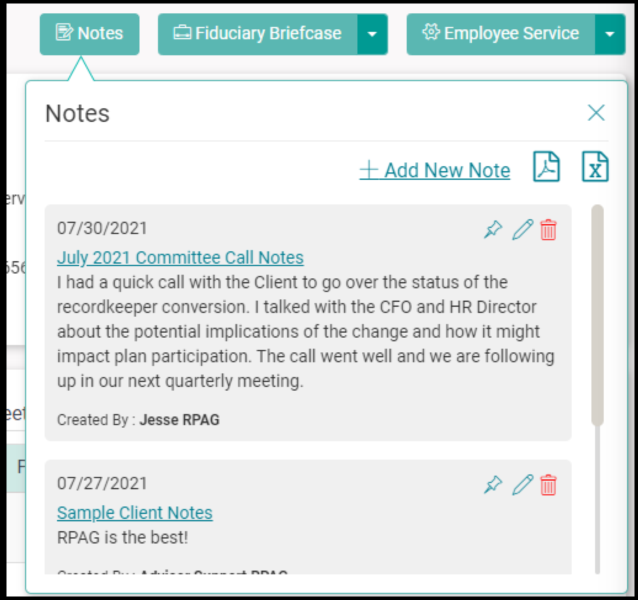
FUND CHANGE NOTICES



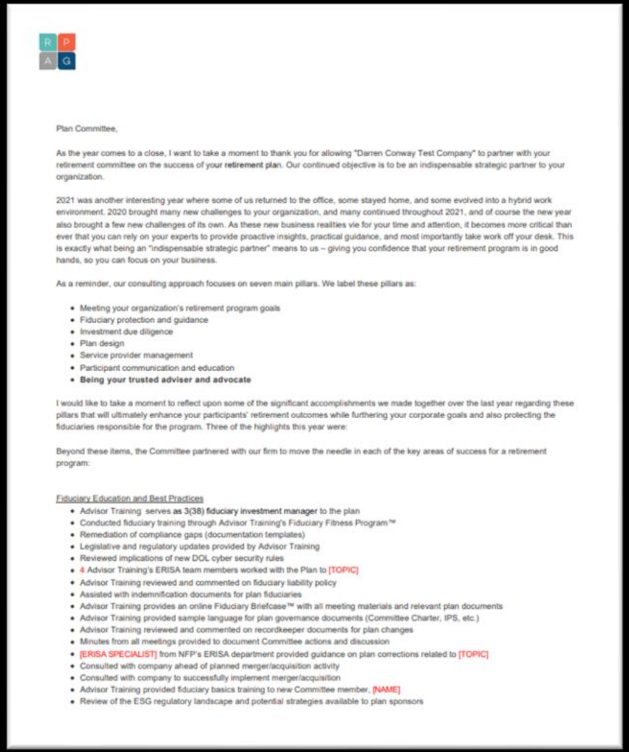
MEETING AGENDAS



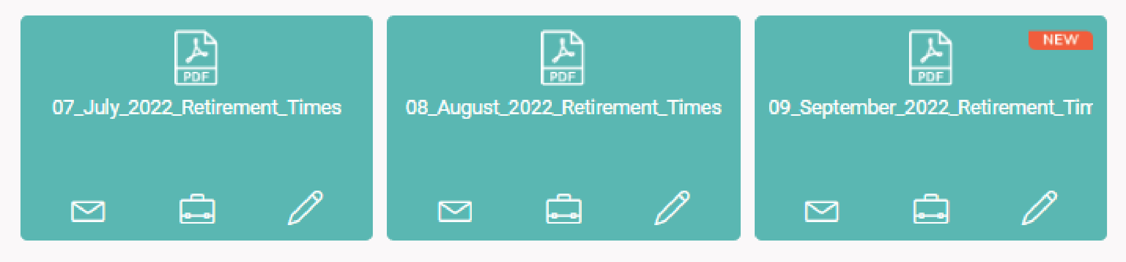
CLIENT NOTES

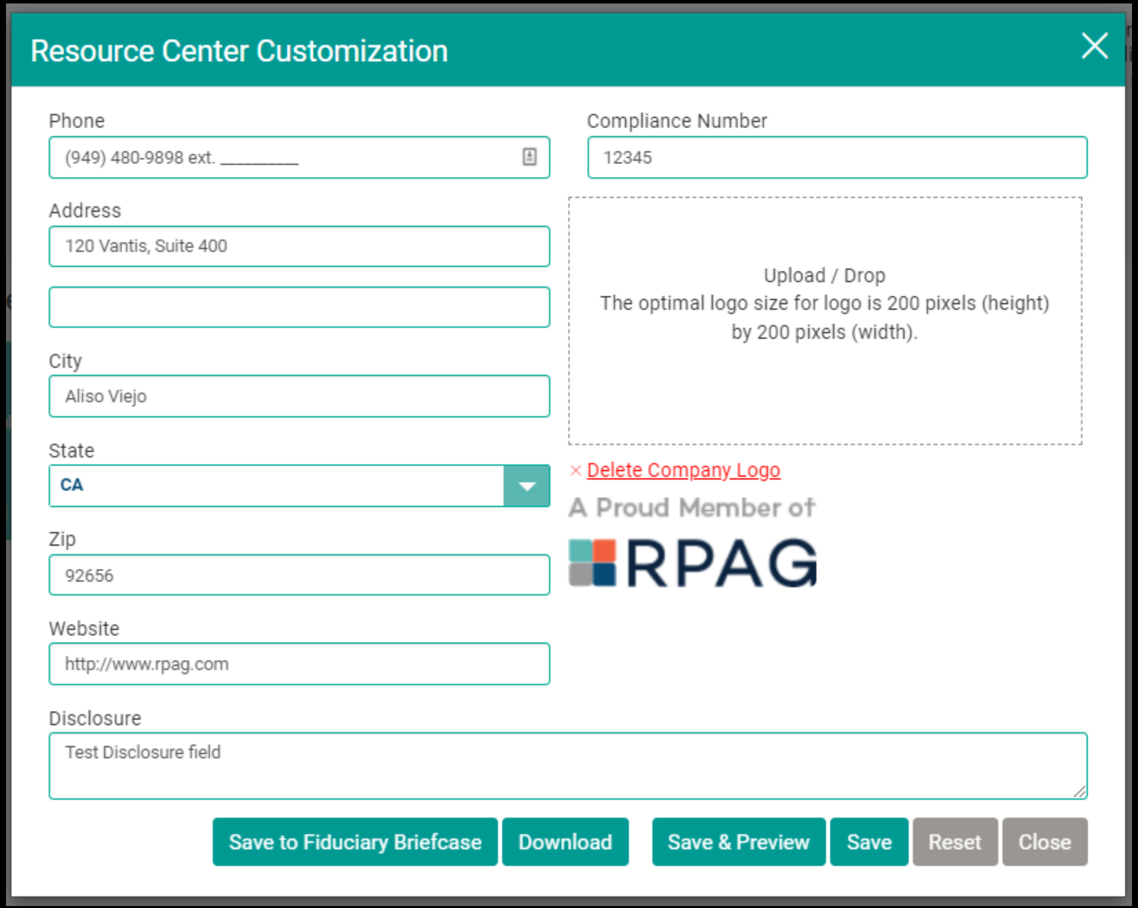


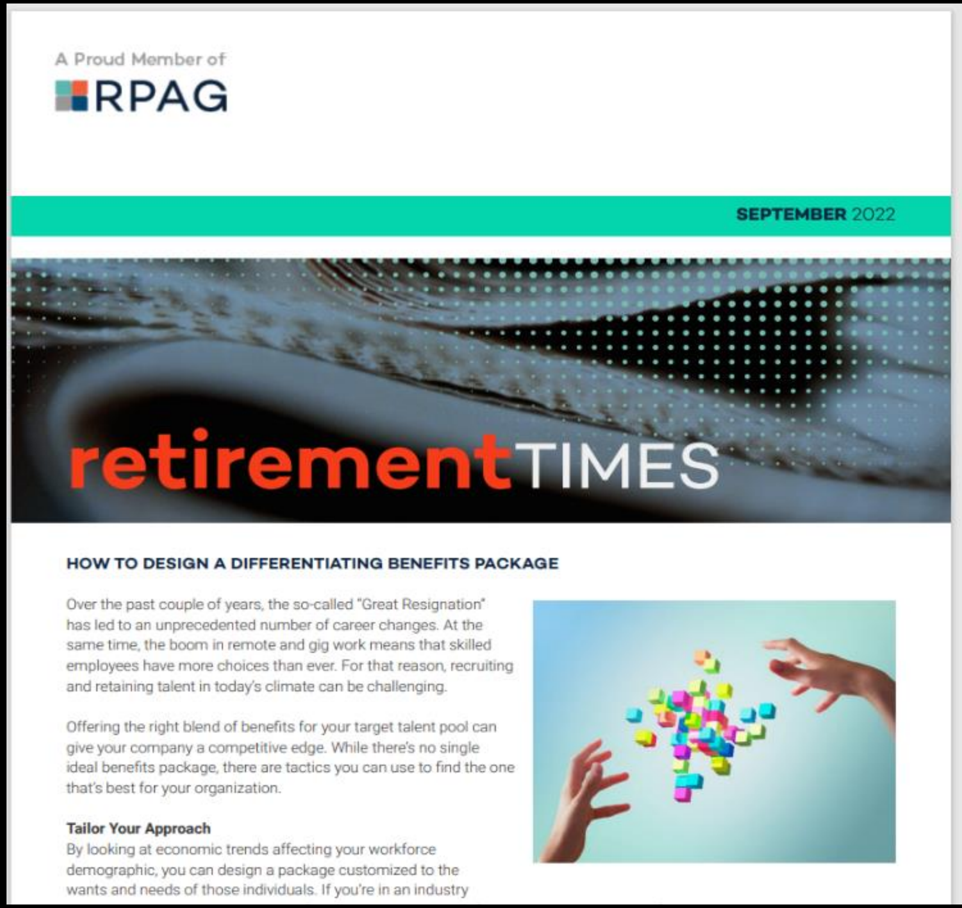
CLIENT ADVOCACY MEMO



BRANDING






A Proud Member of
RPAG

SEPTEMBER 2022

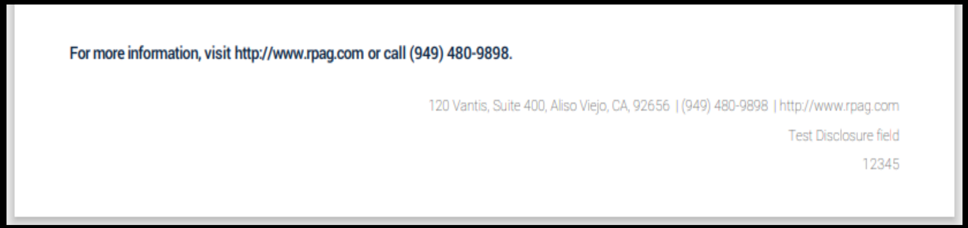
retirementTIMES

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

RPAG ALLIANCE

WISE RHINO GROUP

PT

Larkspur Executive

RiXtrema

RECRUITING CPS SINCE 1973

hsabank® own your health℠

TRAU® THE RETIREMENT ADVISOR UNIVERSITY

Thrive Flexible Matching Program

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 *

Plan Fees Prism

Select Plan Fees Prism Report

Sample Corporate Retirement Plan

* Required

Save As Template | Done

Prism Fee Benchmarking Analysis

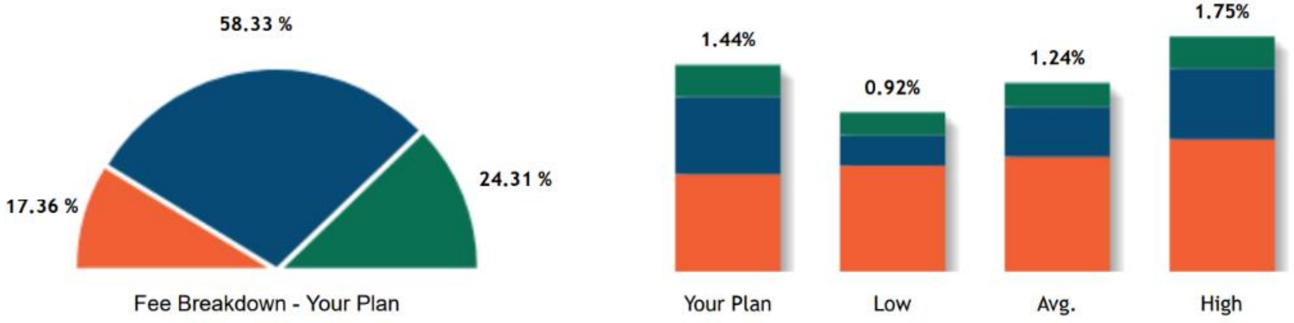
PLAN INFO

Your Plan:	Sample Corporate Retirement Plan
s:	$5,574,027
ipants:	125

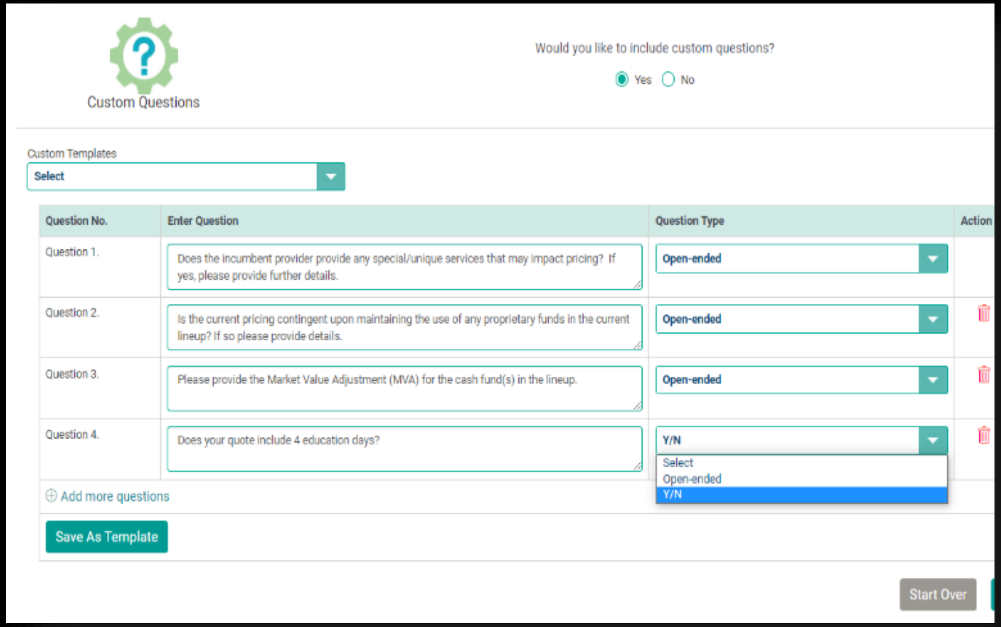
BENCHMARK INFO

Universe:	536
Plan Asset Band:	$3,900,000 to $7,250,000
Participant Band:	90 to 160

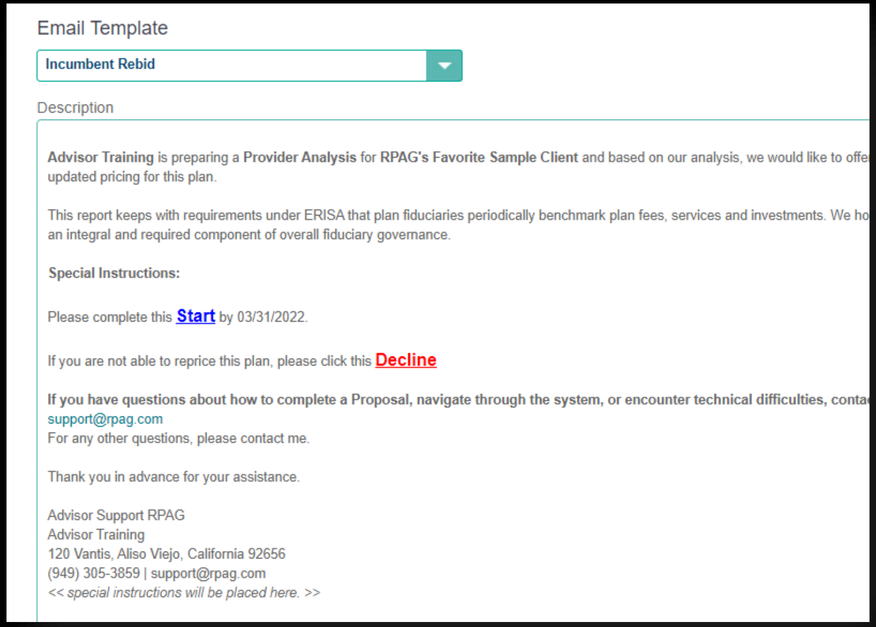
s	Your Plan		Prism™ Low		Prism™ Average		Prism™ High	
ts	0.25%	$13,935	0.34%	$18,952	0.44%	$24,526	0.63%	$35,116
ping	0.84%	$46,822	0.33%	$18,394	0.54%	$30,100	0.77%	$42,920
	0.35%	$19,509	0.25%	$13,935	0.26%	$14,492	0.35%	$19,509
s	**1.44%**	**$80,266**	**0.92%** (-0.52%)	**$51,281** (-$28,985)	**1.24%**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



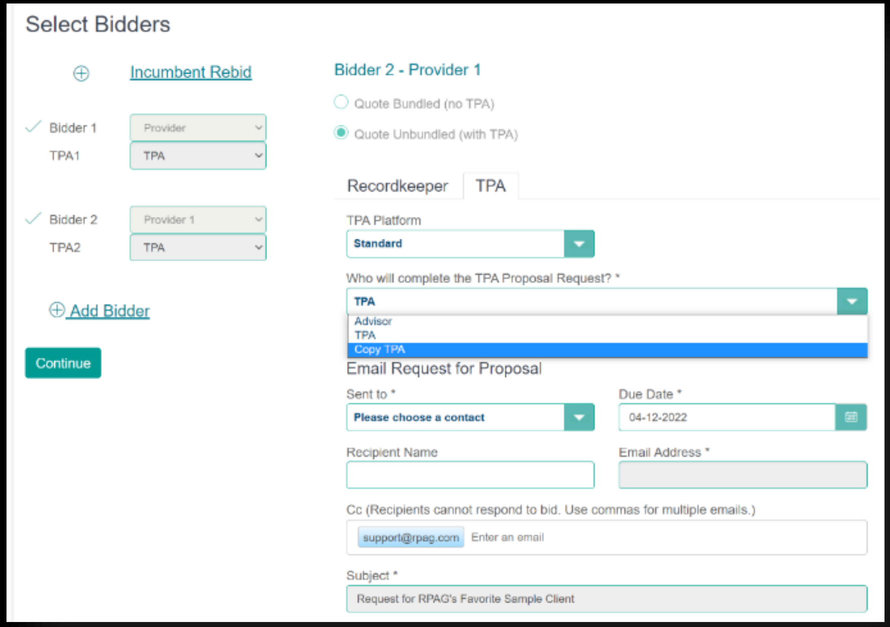
PROVIDER ANALYSIS



CUSTOM QUESTIONS



ENHANCED TEMPLATES



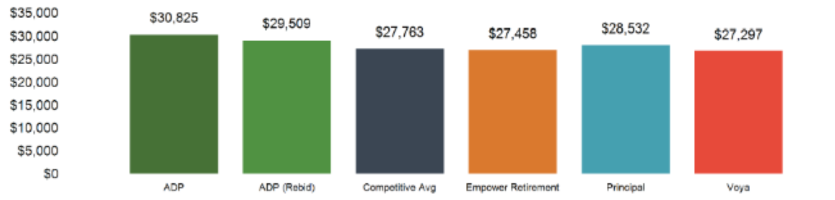
COPY TPA

RPAG FEE BENCHMARKING SUITE

Provider Analysis

Industry Leading Live-Bid System

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



PLANFEES

Prism & Prism365

Innovative Annual Fee Benchmark

RPAG FEE BENCHMARKING SUITE

Provider Analysis

Industry Leading Live-Bid System

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

PLANFEES

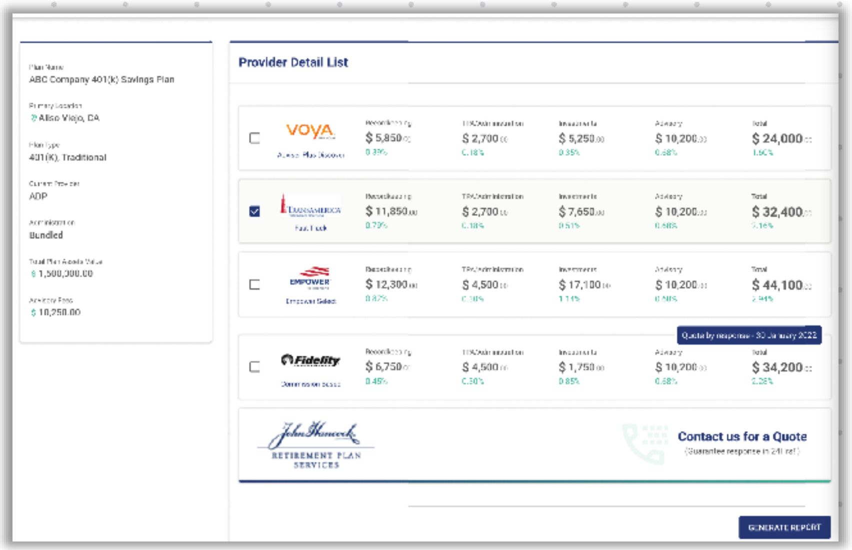
Prism & Prism365

Innovative Annual Fee Benchmark

PLANFEES

RFP Express

Streamlined Proposals



RFP EXPRESS

Proposals in Minutes

Instant Quotes

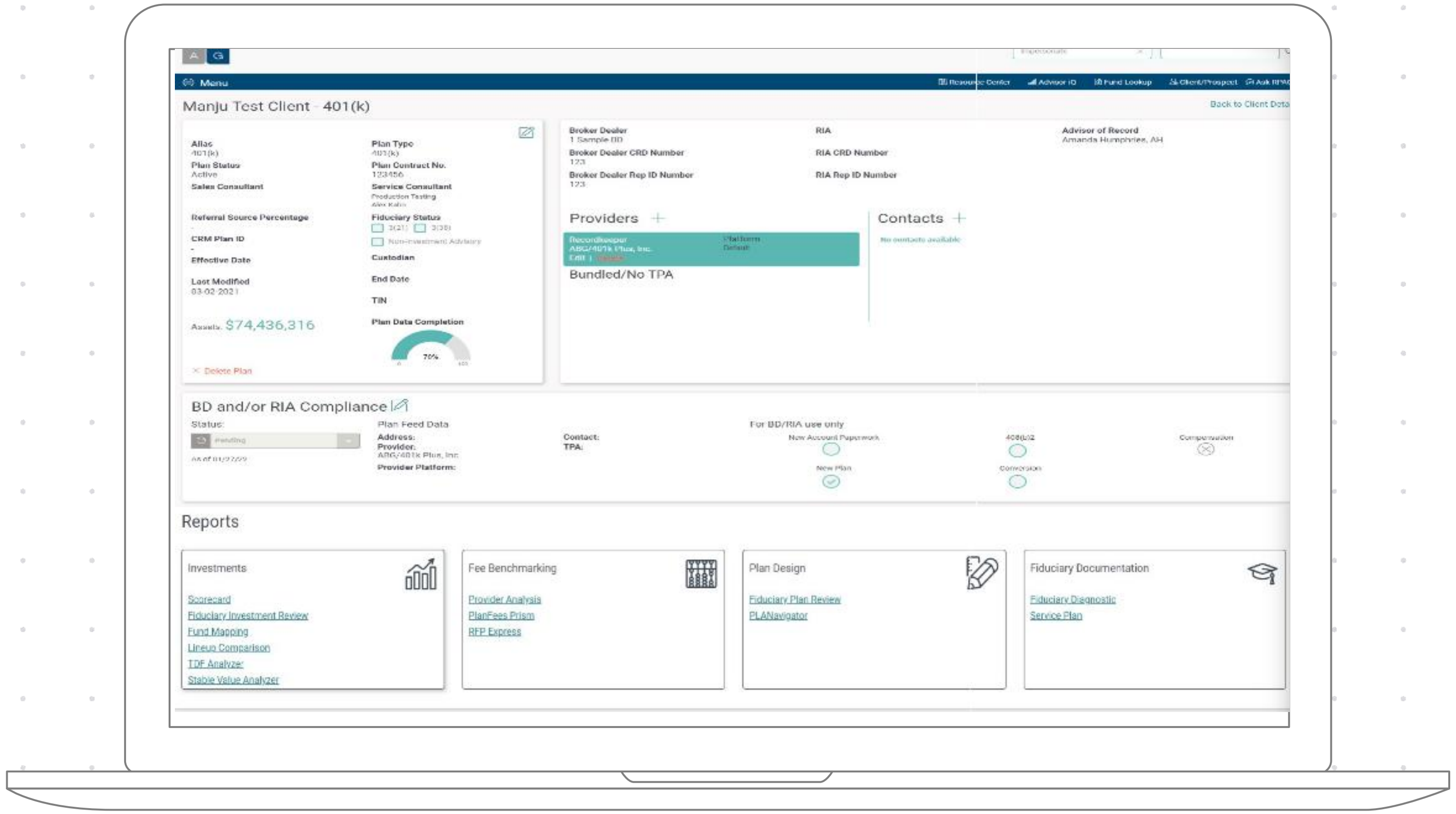
All Top Providers

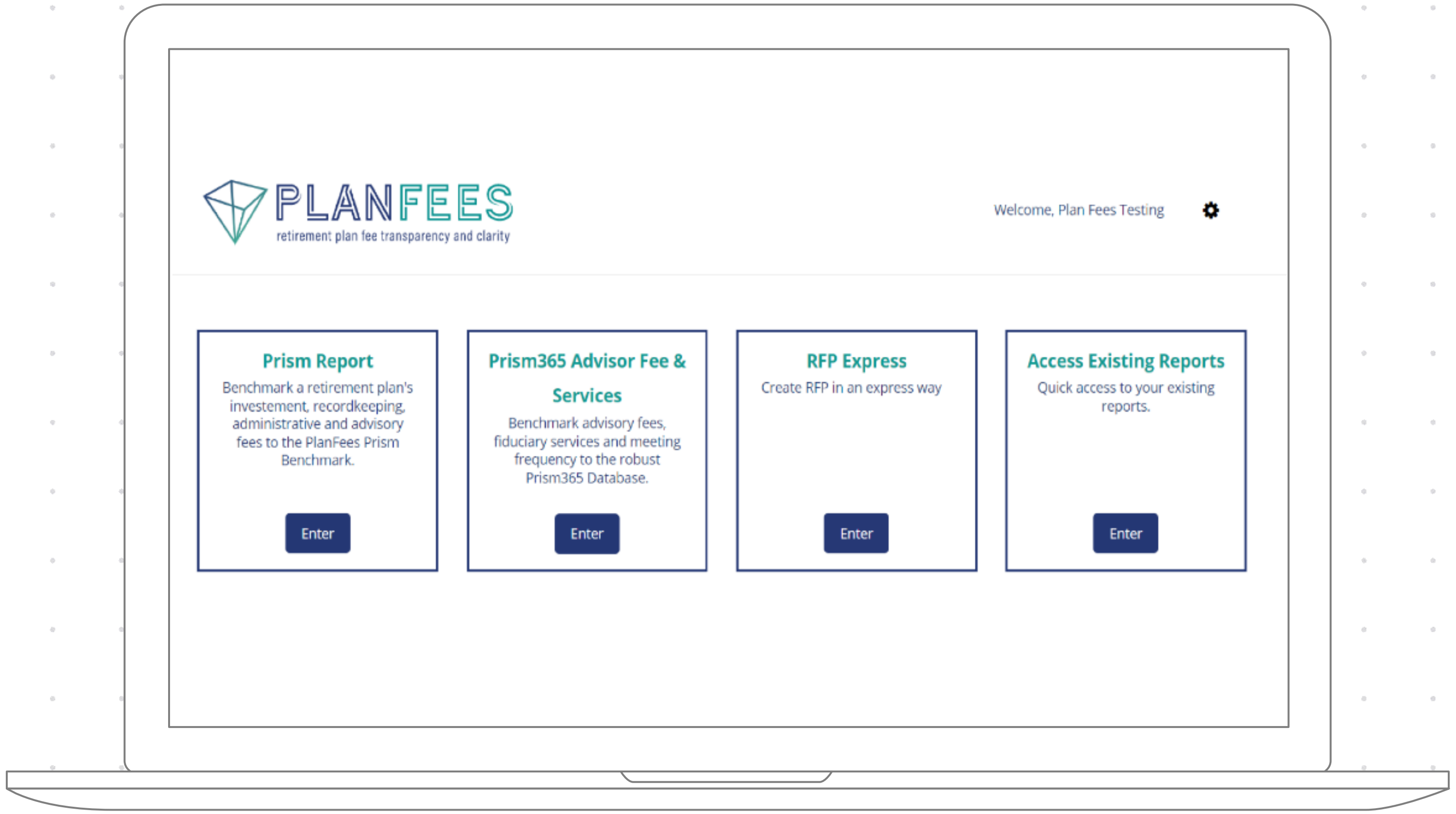
Custom Quotes in 24-48 hrs

Curated Investment Lineups

Streamlined Report

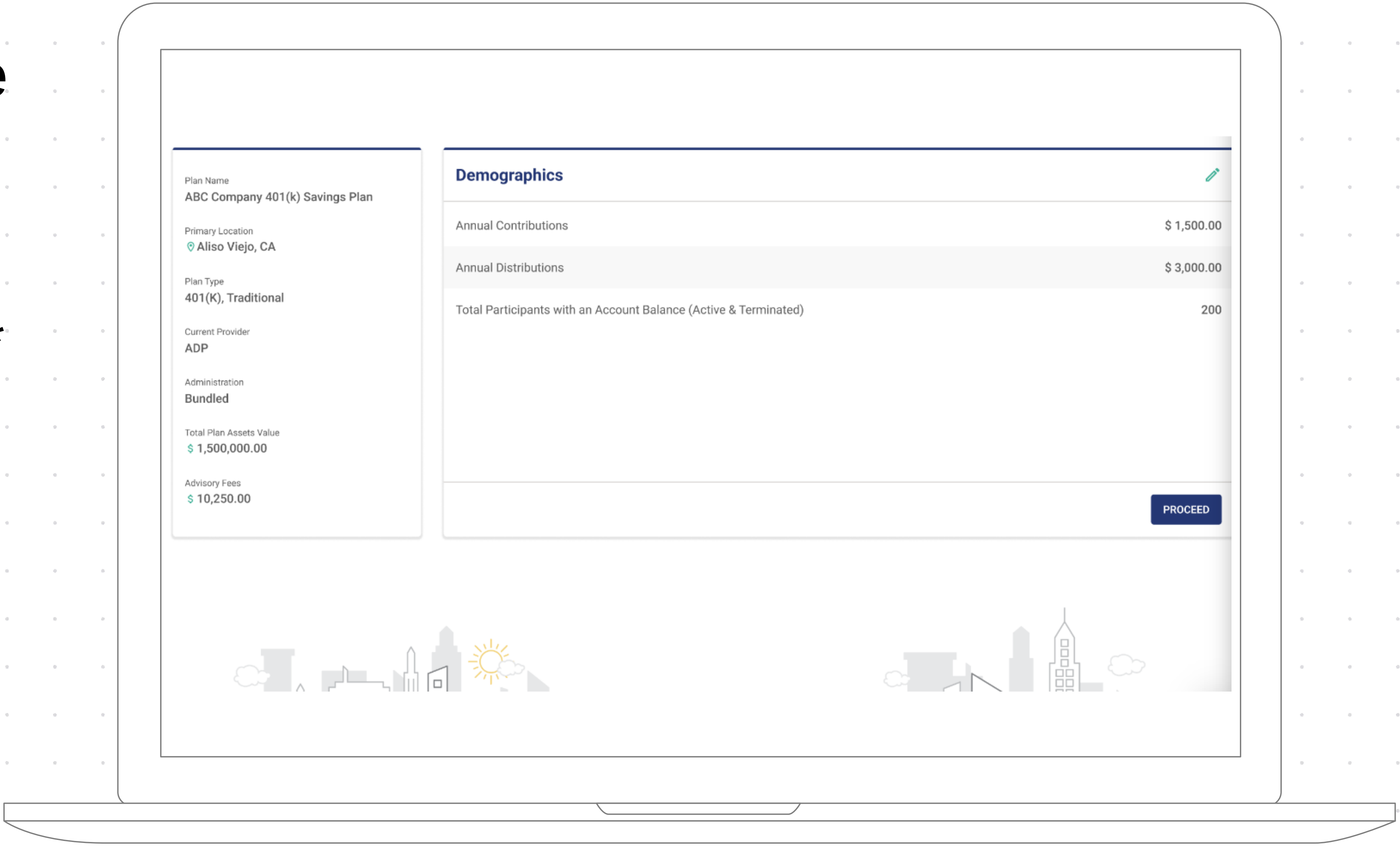
ACCESSED FROM EITHER PORTAL





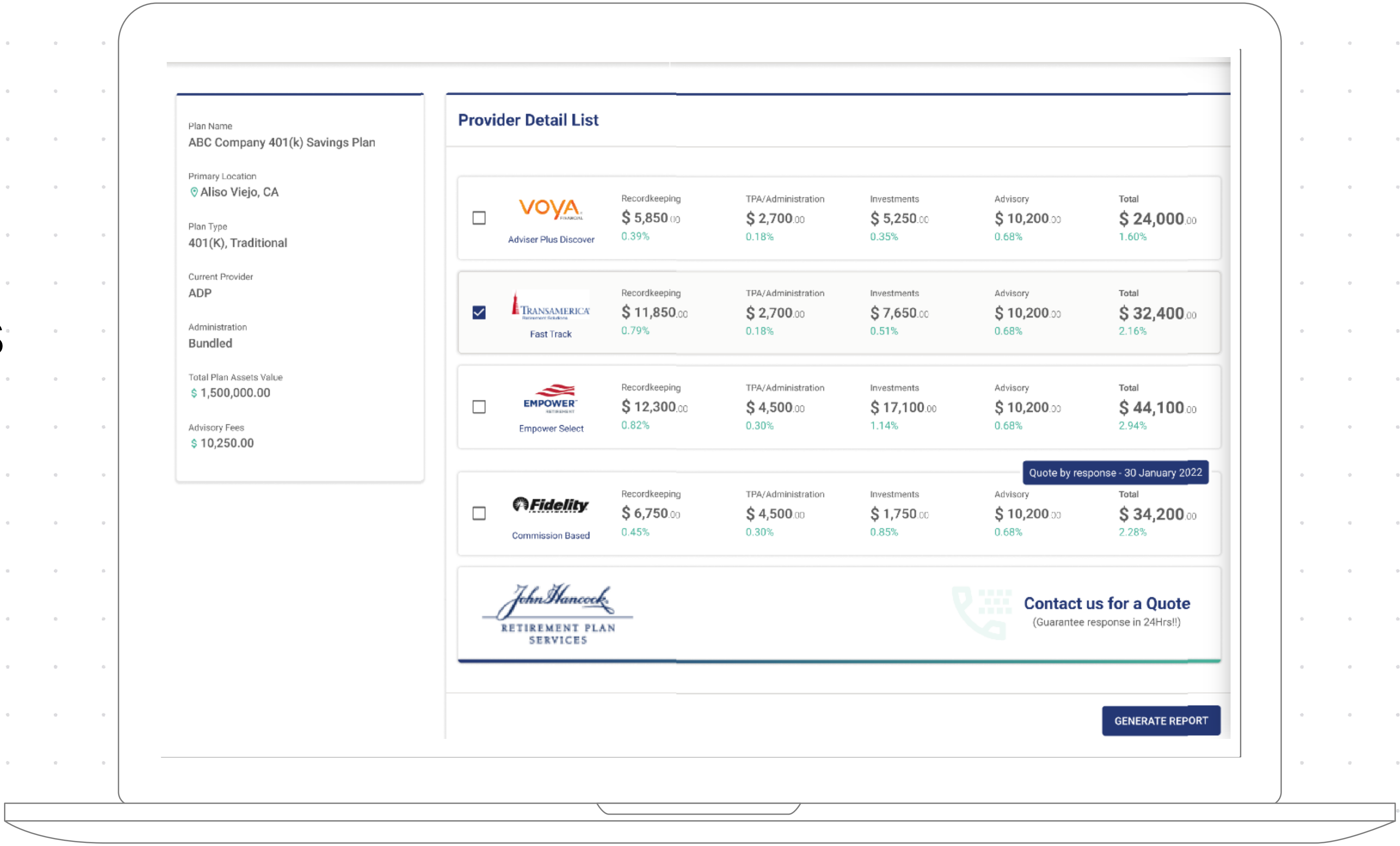
INITIAL WORKFLOW

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



PROVIDER SELECTION

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



RFP EXPRESS

PLANFEES

RFP Express

Provider Analysis and Benchmarking

PREPARED FOR:

ABC Company

ABC

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

Service Provider Comparison

	Voya	Transamerica	Empower	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, $0-99)	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

PLANFEES © 2022 PlanFees. All rights reserved. This report and the information contained herein may not be reproduced in whole or

Service Provider Summary

	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

PLANFEES © 2022 PlanFees. All rights reserved. This report and the information contained herein may not be reproduced in whole or

RFP EXPRESS - FOR PROVIDERS

Customized Pricing Grid

Hidden Key Technology

Multiple Products

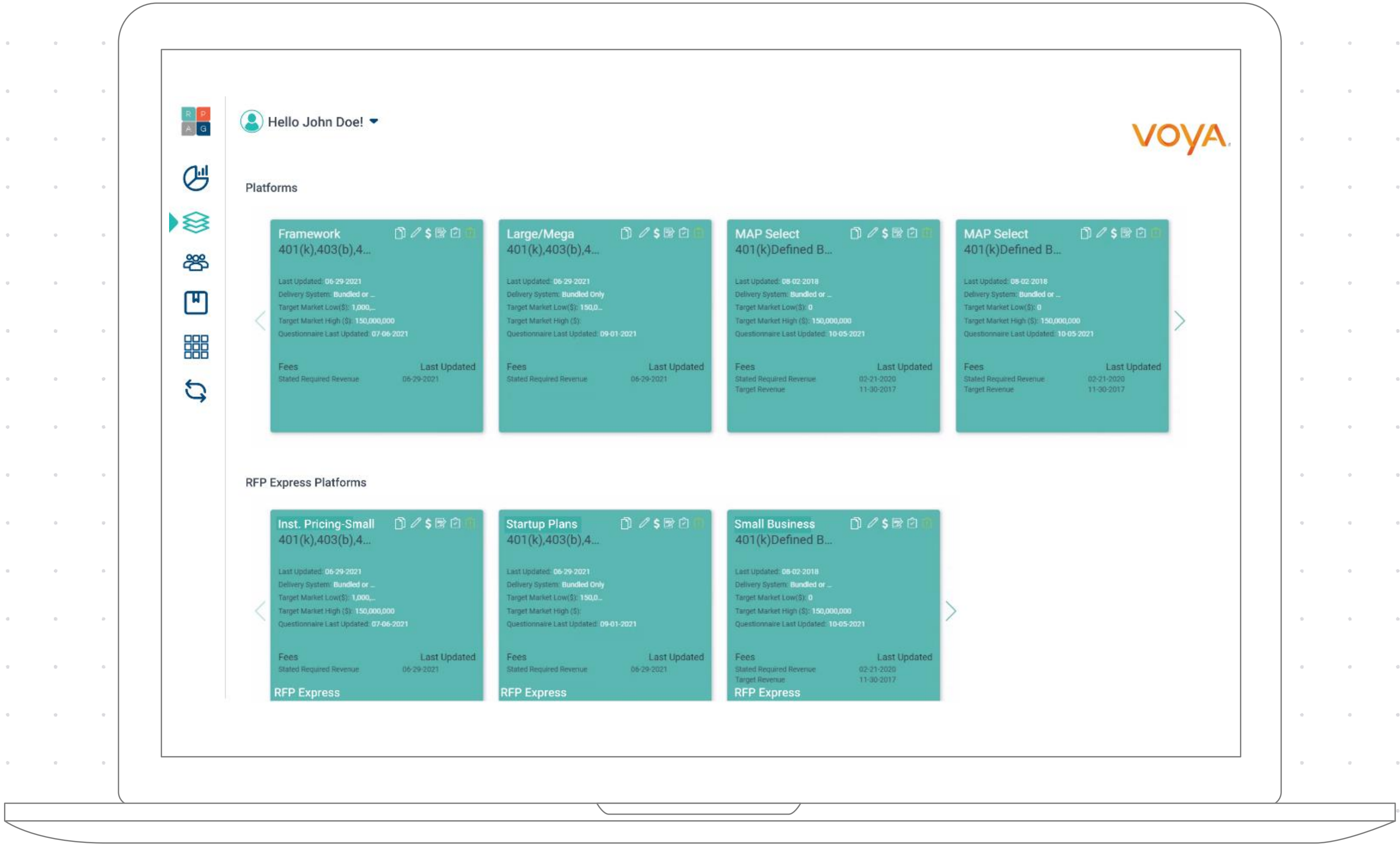
Enhanced Dashboards

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!

DRIVE

2022 NATIONAL CONFERENCE