

RPAG Update

A wide-angle photograph of a snowy mountain slope under a clear blue sky. A skier in a bright blue jacket and orange pants is captured in mid-turn, kicking up a spray of snow. The slope is covered in snow with visible tracks and some rocky outcrops near the top. The overall scene is bright and clear.

Nick Della Vedova
President



Structural Update

BEFORE



AFTER

 RPAG +  flexPATH[®]
STRATEGIES



INNOVATION & EXECUTION

INNOVATION & EXECUTION



Vince Giovinazzo
CEO



Nick Della Vedova
President



Veronica Lee
CRO



Jami Chapman
COO



Jesse Taylor
SVP, Business Development



Jeff Elvander
CIO



TECHNOLOGY

+

INVESTMENTS

oculus

CTR
14.6
↑ 10.6%

1.67
↑ 0.2%

Cost per conversion
673.27
↑ 0.2%

Quality Score
9.38
↓ -0.1%

Mission Statement

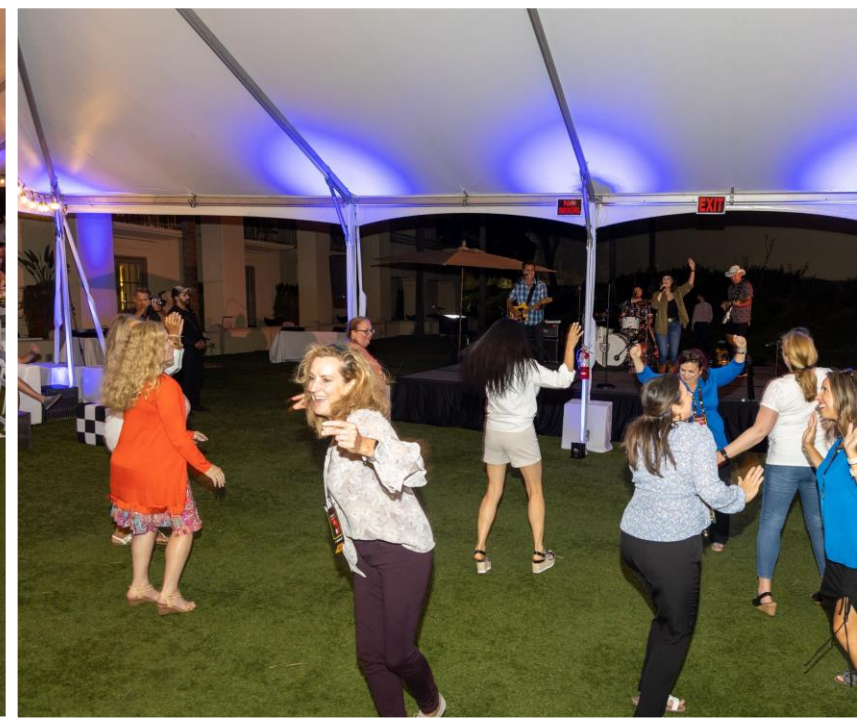


Retirement Plan Advisory Group (RPAG) is a consulting firm that inspires advisors to reach their highest potential. Integrity, transparency, and the highest ethical standards drive our actions and behavior. Our commitment to excellence and innovation allows us to anticipate the changing retirement plan landscape and regulatory environment. As a result, our platform allows advisors to create successful retirement plan outcomes by protecting plan fiduciaries and engaging plan participants to reach their retirement income potential.



**“Inspires advisors to reach
their highest potential”**







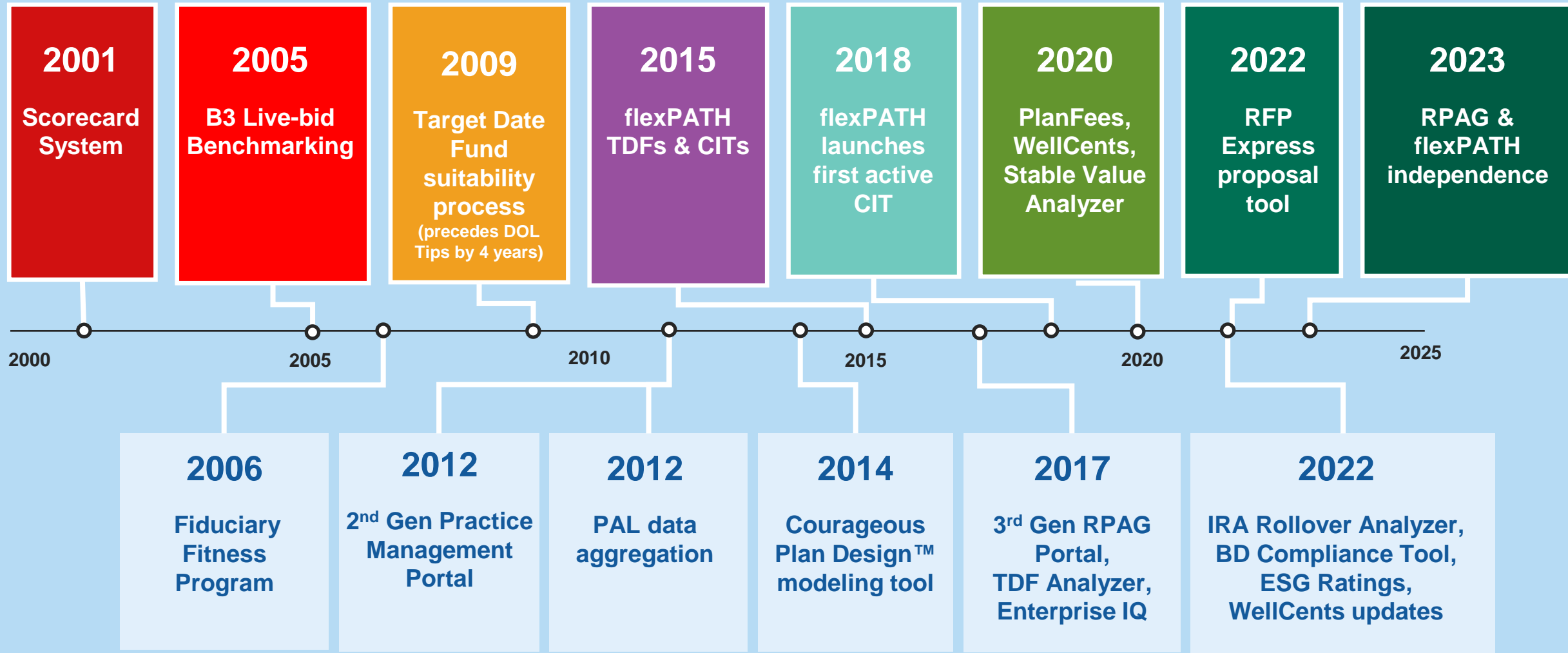
“Integrity, transparency, and the highest ethical standards drive our actions and behavior”







“Our commitment to excellence and innovation allows us to anticipate the changing retirement plan landscape and regulatory environment”





“As a result, our platform allows advisors to create successful retirement plan outcomes by protecting plan fiduciaries and engaging plan participants to reach their retirement income potential”



\$1.25

Trillion

120,000

Plans

10M

Participants

A person wearing a red helmet and a dark jacket with orange and yellow accents is seen from behind, looking out of a large, rounded aircraft window. The view outside shows a vast, hazy landscape with a grid-like pattern, possibly a field or a city, under a bright, cloudy sky. The interior of the aircraft is visible, showing riveted metal panels and various mechanical components.

INITIATIVES

\$40 Million ?



\$40
Million

=

RPAG investment
technology



Multiplier Effect

\$40
Million

$$= \left[\begin{array}{c} \text{RPAG} \\ \text{investment} \\ \text{technology} \end{array} \right]^2 \times \$80\text{M}$$



\$5 Million

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. 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.

Service Provider Comparison



| | VOYA | Principal | EMPOWER | Nationwide |
|-------------|-------------|-------------|-------------|------------|
| 58 B | \$204 B | \$1,000 B | \$2,400 B | |
| 08 M | 3.50 M | 12.07 M | 23.43 M | |
| 389 | 26,386 | 65,009 | 24,349 | |
| 5,365 | \$54,000 | \$87,393 | \$91,400 | |
| Proprietary | Proprietary | Proprietary | Proprietary | |
| Public | Public | Public | Public | |
| 1,826 | \$23,003 | 47,219 | 9,632 | |
| 273 | 1,586 | 6,625 | 4,241 | |
| 30 M | \$5.80 M | \$13.34 M | \$8.60 M | |
| 293 | 71 | 254 | 86 | |
| 99 | 52 | 123 | 60 | |
| 15 | 20 | 75 | 45 | |

Service Provider Summary



| | Current Provider | Voya | Principal | Empower | Nationwide |
|---------------------------------------|------------------|-------------------------|------------------------|----------------------|----------------------|
| Product Name | PRODUCT | Signature | FiduciaryPATH Exchange | NFPep | Fidelity Advisor |
| Type | TRADITIONAL | Traditional | Exchange | PEP | Exchange |
| TPA | TPA NAME | Pentegra | FuturePlan | Pentegra | NA |
| 3(16) Administrative Fiduciary | NA | NA | FuturePlan | Flexible | Flexible |
| Investment Fiduciary | NA | 3(21), ABC Advisory LLC | 3(38), fiduciaryPATH | 3(38), fiduciaryPATH | 3(38), fiduciaryPATH |
| Pooled Plan Provider***** | NA | NA | NA | Pentegra | NA |



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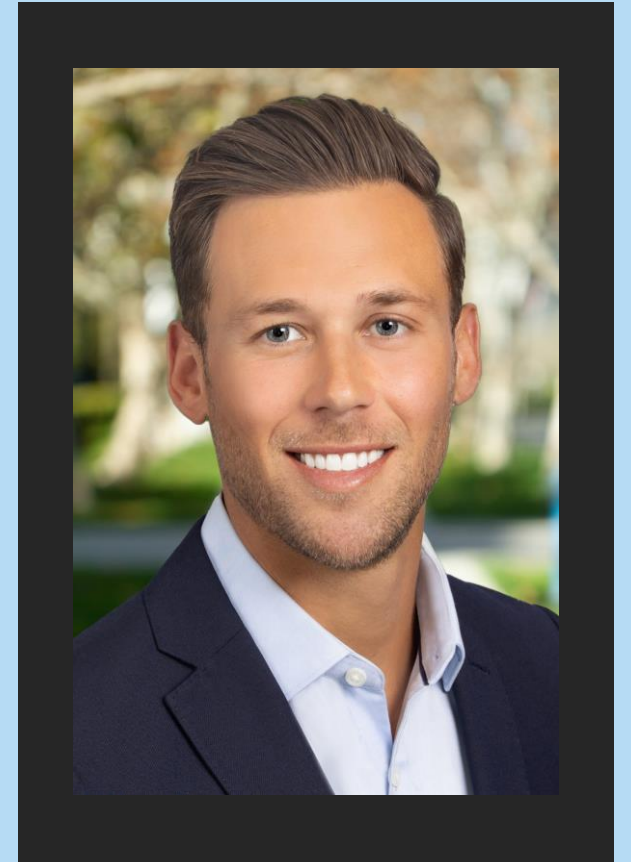
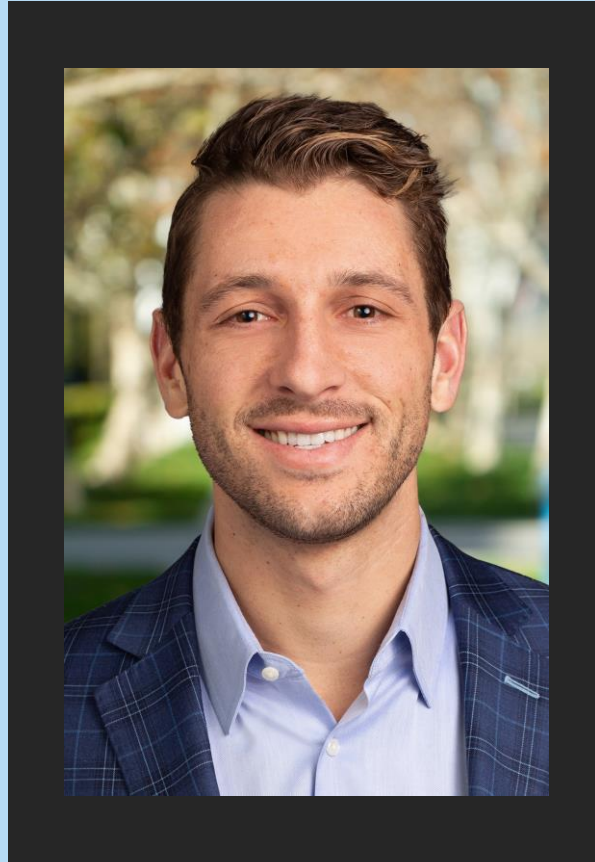
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RPAG Advisory Council Coming Soon!

Led by:



Investment Council



A windsurfer with a bright orange sail is captured in a dynamic maneuver on the water. The sail is partially inverted, and the surfer is leaning back. The water is a deep, vibrant blue with white foam from the waves. In the background, a sandy beach is visible with several people walking. Beyond the beach, a range of hills or mountains is dotted with numerous white wind turbines. The sky is a clear, pale blue.

INVESTMENT INNOVATION

The State of the Target-Date Market: 2023, Sway Research Report

Largest

Multi-Glidepath TDF Manager
(89% market share)

3rd

Largest Multi-Manager
TDF Manager

6th

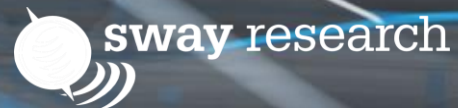
Largest Passive
TDF Manager

7th

Largest Blend
TDF Manager

Fastest Growing

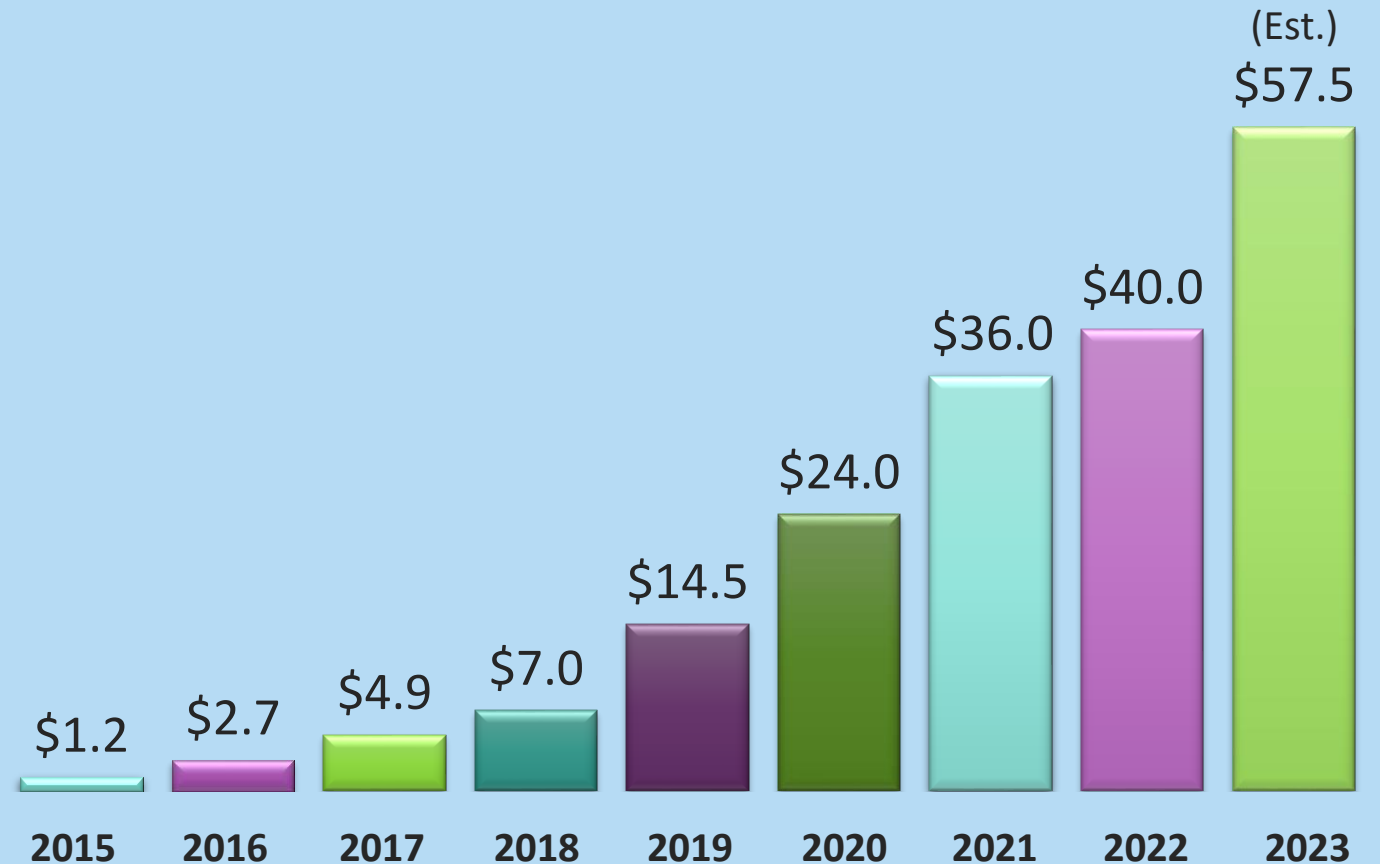
TDF Manager over 3 years with 31% average annual growth in AUM



14,879

**Plans use a flexPATH
solution**

Total Custom Solutions CIT Growth (in billions)



flexPATH[®] STRATEGIES

Index & Index+



New 2023 CIT Offerings

J.P.Morgan
Asset Management

J.P.Morgan
Asset Management

Janus Henderson
INVESTORS

Allspring

NEUBERGER BERMAN

| | Large Cap Value III (JPM US Value) | Large Cap Growth II (JPMorgan LCG) | Mid Cap Growth II (Janus Enterprise) | Mid Cap Value II (Allspring Special MCV) | Small Cap Growth (NB Small Cap Growth) |
|---------|---------------------------------------|---------------------------------------|---|---|---|
| Score | 10 | 10 | 9 | 10 | 10 |
| Expense | 0.40% | 0.39% | 0.48% | TBD | 0.58% |
| Savings | 9% | 13% | 27% | - | 28% |

VOYA
FINANCIAL

CAPITAL GROUP | **AMERICAN FUNDS**

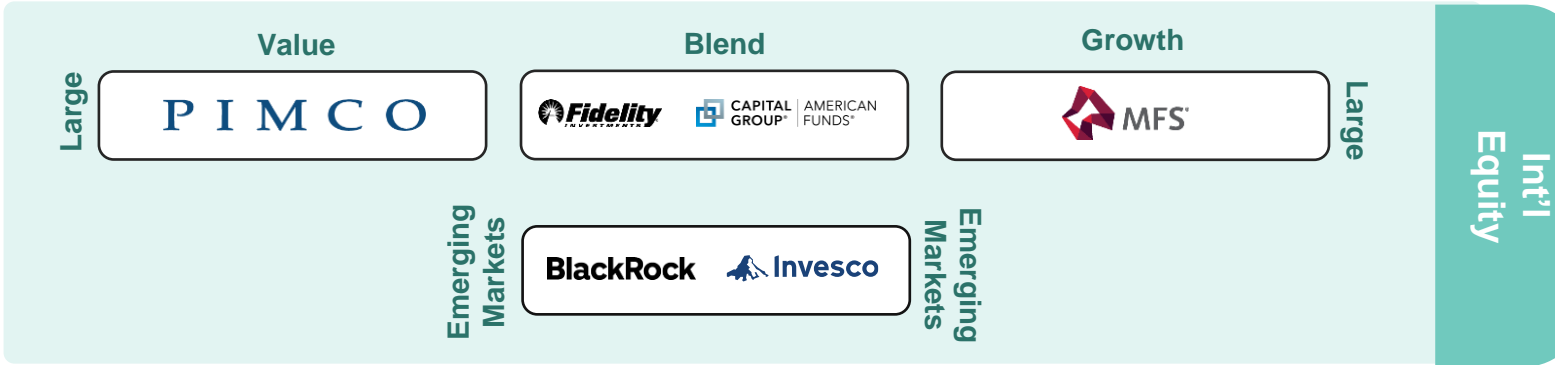
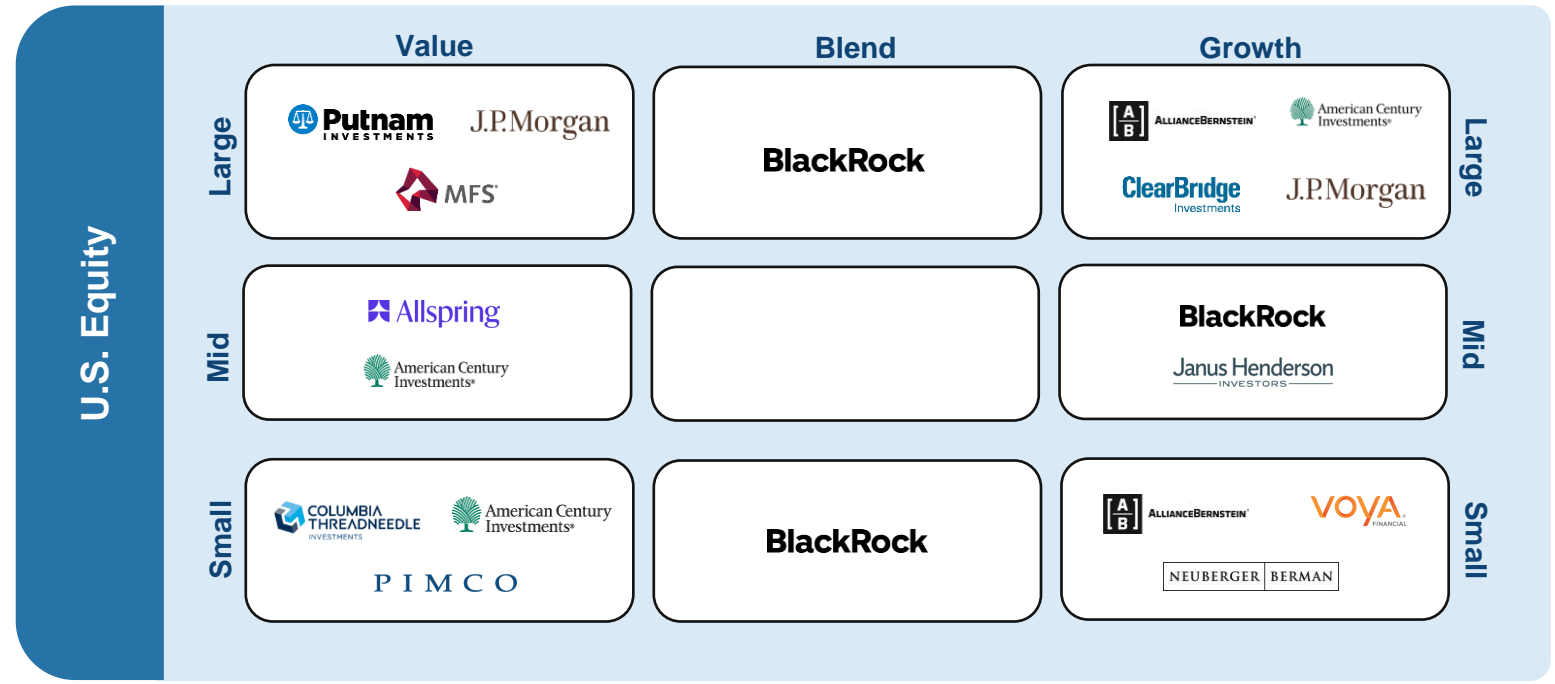
BlackRock

Principal

| | Small Cap Growth III (Voya Small Cap Growth) | GG EuroPacific Growth Trust (American Funds EuroPac) | Emerging Markets II (BlackRock Emerging Mkts) |
|---------|---|---|--|
| Score | 10 | 8 | 10 |
| Expense | 0.58% | 0.41% | 0.62% |
| Savings | 32% | 13% | 24% |

| | RetirePilot TDF |
|---------|-----------------|
| Score | 9.6 |
| Expense | 0.15% |
| Style | Passive with SV |

flexPATH Features Best-in-Class Managers



CIT Growth on the Horizon



NEUBERGER BERMAN

VOYA[®]
FINANCIAL

| | Small Cap Growth (Neuberger Berman) | Small Cap Growth (Voya) |
|---------|--|----------------------------|
| Score | 10 | 10 |
| Expense | 0.58% | 0.58% |
| Savings | 28% | 32% |

flexPATH Resources



Kellen Foley

Dir. Investment Management



Matt Giovinazzo

Dir. Investment Management



Alex Khan

Sr. Investment Advisor



Jonathan Coombs

Sr. Investment Advisor



Ellie Armstrong

Investment Analyst



Alec Melosini

Investment Analyst

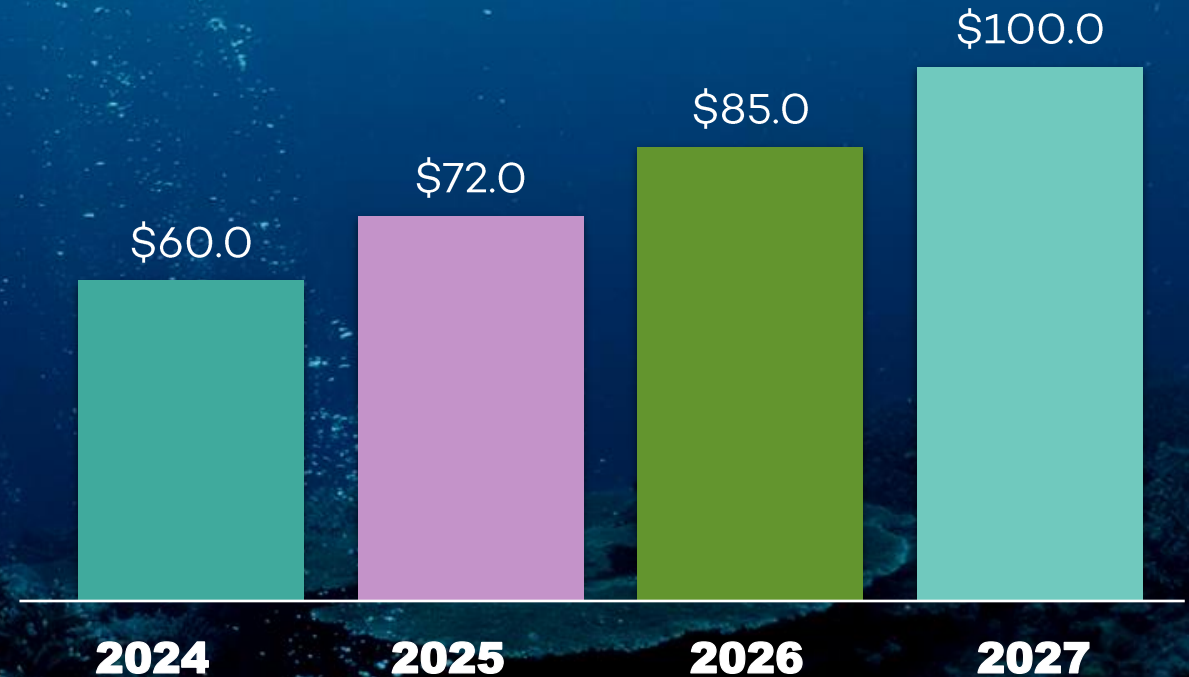


Initiatives

- Continue innovating platform
- Enhance member relationships
- Strengthen connectivity with partners

Total Custom Solutions CIT Growth

(in billions)



Unlock Your Potential



LIMITLESS



△ LIMITLESS