



RPAG Technology

Advisor Portal – What's New

Reese Wong

ADVISOR SERVICE ASSOCIATE

RPAG

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

2023 / 2024
RPAG University



2006
Fiduciary Fitness Program

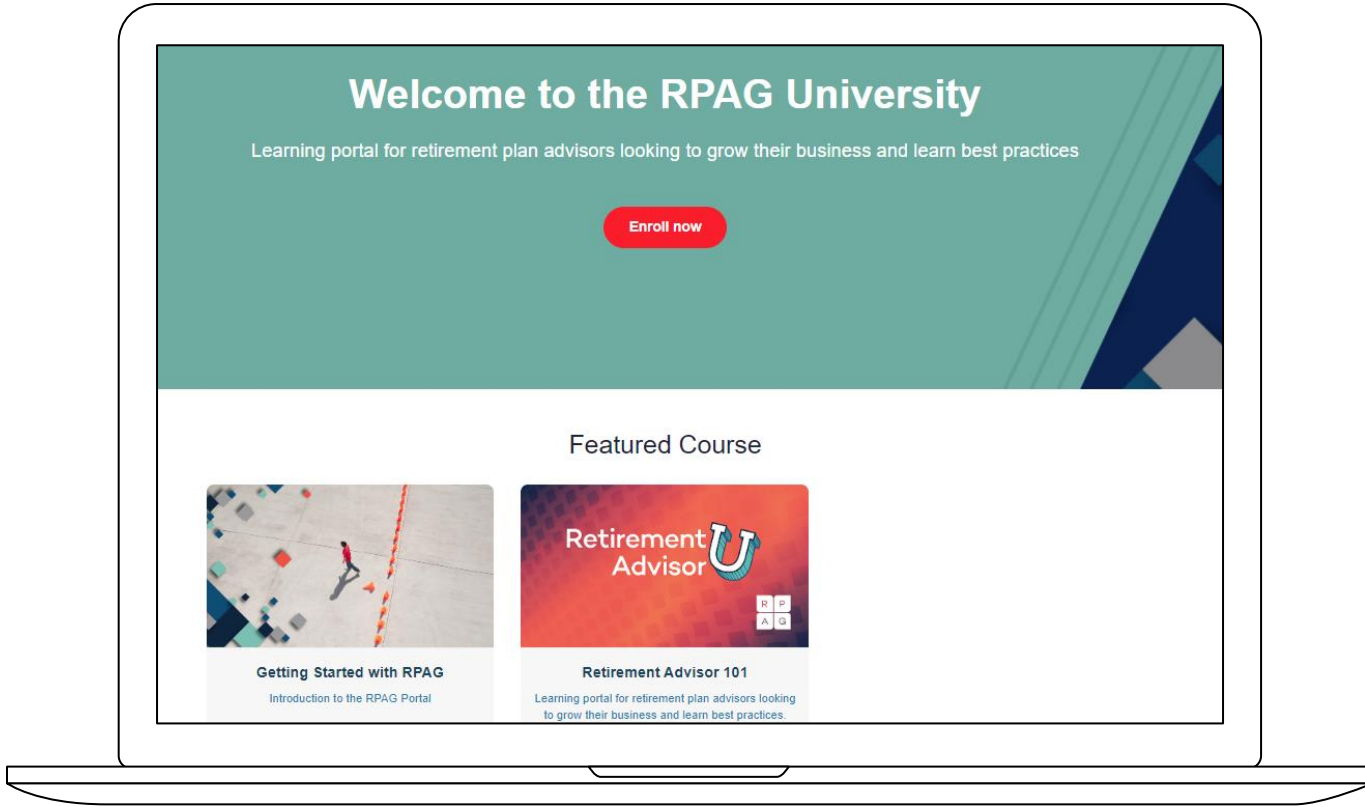
2009
Target Date Fund Suitability Process (precedes DOL Tips by 4 years)

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 University



Course Curriculum

Introduction to RPAG

 RPAG - A Unique and Unrivaled Solution

Start


 RPAG Overview

Start

 Plan Asset Link (PAL)

Start


How to

 How to use Multi-factor Authenticator


Start

 How to Add/Remove Users


Start

 How to Add a Client/Plan

Start

 How to Create a Service Plan


Start

 How to Create a Custom Report Theme


Start

 How to Conduct Fund Research

Start

 How to create a Standalone Report

Start

 How to Create a FIR

Start

 How to Create a Batch Report

Start

 How to Start a Provider Analysis


Start

 How to use Meeting Minutes

Start


 How to Create a TDF Analyzer Report

Start

 How to Create a Stable Value Analyzer Report

Start


PlanFees

 Prism Total Fees Benchmarking

Start


 Prism 365 Advisor Fee & Services Benchmarking

Start


 RFP Express Report

Start

Methodologies

 Scorecard Overview


Start

 Scorecard Methodology - Active Strategies

Start

 Scorecard Methodology - Passive Funds

Start

 Scorecard Methodology - Asset Allocation Funds

Start

Differentiators

 Fiduciary Briefcase Overview

Start

 Fiduciary Fitness Program

Start

 Content Marketing Overview


Start

 Custom Target Date Funds - flexPATH Strategies

Start

 Exclusive Collective Investment Trusts (CITs)

Start

 Introduction to Venrollment

Start

 Your Prospecting Powerhouse | Larkspur

Start

Rollover Ready



Rollover recommendations are a primary concern of the Department of Labor

- “The decision to rollover assets from a plan to an IRA is often the single most important decision a plan participant makes, involving a lifetime of retirement savings.”

Department of Labor introduced PTE 2020-02

Rollover Ready



User-friendly workflow, report generation

Final report: rollover recommendation

Integrates with RPAG's Retirement Plan CRM

Integrations with PlanFees fee benchmarking

Easily pull plan data

Oversight of rollover recommendations

Rollover Ready Attestation

Signature _____

Printed Name _____

Date _____

Documents Requested

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

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

Rollover Ready

Client Details

Client Information	
Name	Jane Doe
Age	25
Employment Status	Employed
Household Net Worth	\$150,000.00
Objective	Rollover \$50,000.00 from Plan to IRA

Decision Factors	Importance	Weighting
All-in Fees and Expenses	High	35 %
Available Investments	High	25 %
Tax Considerations	Medium	20 %
RMD Considerations	Low	10 %
Other Considerations	Low	10 %

Results


	Importance	Current Plan	IRA	Result
Fees and Expenses	High	0.71% Based on Actual Plan Data	0.25%	Rollover
Available Investments	High	Limited	Open Architecture	Rollover
Tax Considerations	Medium	Medium Benefit	High Benefit	Rollover
RMD Considerations	Low	Low Benefit	High Benefit	Rollover
Other Considerations	Low	Financial Planning, Investment Management, Tax Planning, Insurance Planning, Retirement Income/Distribution Planning,		Rollover

Recommendation

Rollover Assets

SCORECARD WITH JUST ONE CLICK

401(k) View Plan	Sample Plan #2 View Plan	Sample Plan #3 View Plan
<p>Plan Type : 401(k) Recordkeeper : Provider TPA : TPA Contract No : 8675309</p> <p style="text-align: center;">Assets \$15,173,721 as of 02-29-2024</p> <div style="display: flex; justify-content: space-around;"><div data-bbox="173 868 501 932">Fund Lineup</div><div data-bbox="522 851 881 953" style="border: 2px solid red;">Scorecard</div></div> <div style="display: flex; justify-content: space-around;"><div data-bbox="173 975 501 1039">Investment Review</div><div data-bbox="537 975 866 1039">Fee Benchmarking</div></div>	<p>Plan Type : 401(k) Recordkeeper : Provider Contract No :</p> <p style="text-align: center;">Assets \$5,994,789 as of 02-29-2024</p> <div style="display: flex; justify-content: space-around;"><div data-bbox="919 868 1248 932">Fund Lineup</div><div data-bbox="1268 851 1628 953" style="border: 2px solid red;">Scorecard</div></div> <div style="display: flex; justify-content: space-around;"><div data-bbox="919 975 1248 1039">Investment Review</div><div data-bbox="1284 975 1612 1039">Fee Benchmarking</div></div>	<p>Plan Type : 401(k) - Profit Sharing Recordkeeper : Provider Contract No :</p> <p style="text-align: center;">Assets \$0 as of 02-29-2024</p> <div style="display: flex; justify-content: space-around;"><div data-bbox="1666 868 1995 932">Fund Lineup</div><div data-bbox="2015 851 2374 953" style="border: 2px solid red;">Scorecard</div></div> <div style="display: flex; justify-content: space-around;"><div data-bbox="1666 975 1995 1039">Investment Review</div><div data-bbox="2030 975 2359 1039">Fee Benchmarking</div></div>



INVESTMENT REVIEW WITH JUST ONE CLICK

Scorecard ✕

View

Scorecard™ ▾




- Administration Fee Detail
- ESG Ratings Report
- Fee Summary
- Peer Group Analysis
- Plan Allocation by Investment Type
- Plan Dashboard - Summary
- Quarterly Report**
- Returns Analysis
- Score History
- Scorecard Scatter Chart
- Scorecard™
- Strategy Review
- Style Box - Short
- Style Box - Standard
- Total Cost Analysis

Quarter

Q4-2023 ▾

Include:

- Assets
- Analytical Data
- Strategy Review
- Strategy Equivalents

   Close

ENHANCED SERVICE PLAN

RW Inc. Service Plan 2024

Service	Target Month	Month Delivered	Service	Target Month	Month Delivered
Annual Goal Setting	January	January 4	Efficient Share Class Review	September	September
Total Retirement Review	January	January 4	Plan Design Analysis	September	September
Fiduciary Investment Review	January April July October	January 31 April 30 July 31 October 31	TDF Fit Analysis	September	September
Plan Governance Review	January	January 4	WellCents Employer Reporting	Upon Request	Upon Request
Fee Comparisons	June	June 13	Employee Meeting	Upon Request	Upon Request
Cash-Equivalent Review	June	June 13	Participant Helpline	Ongoing	Ongoing
Participant Demographics	January	January 4	Newsletters and Memos	Monthly	Monthly
Provider Analysis	September	-	Client Advocacy	Ongoing	Ongoing


RPAG Templates

Select

- Select
- Under 2 million
- 2-5 million
- 5-10 million
- 10-25 million
- Over 25 million

Enhanced Service Plan


White Labeled Newsletters



THE RETIREMENT TIMES

March 2024

Avoiding Social Media Pitfalls in Retirement Planning



Americans are increasingly getting financial and retirement planning guidance from social media, risking exposure to misinformation, harmful advice and outright scams. Alarmingly, this includes almost eight in 10 millennials and Gen Zers. Workers turning to these platforms can undercut the benefit of employer-sponsored financial wellness initiatives and put themselves at risk. But there are ways to help ensure sound advice prevails.

Offer short-form financial literacy content. Don't rely solely on lengthy written articles and extended information sessions to provide financial wellness programming. When appropriate, offer tips and lessons in convenient, bite-sized formats, such as listicles, easily digestible infographics, or answers to FAQs.

Incorporate video content. Use platforms like YouTube shorts or Instagram Reels as inspiration and develop quick, informative content on reliable financial subjects. And don't worry, you won't need to dance through it like a viral TikTok — just make engaging videos on topics of value to employees.


Leverage your own influencers. Encourage employees to share success stories or testimonials about using company financial resources and retirement benefits as a way of building trust and credibility in your organization's voice. Include representation from a diverse cross-section of ages, cultural groups and gender.

Employ gamification. Incorporate gamification elements into financial education. Design interactive quizzes or games that employees can take part in. Create 30-day challenges with tasks aimed at improving financial literacy and wellness, offering incentives for participation and completion.

Launch a Mythbusters Series. Get ahead of misinformation by addressing common financial myths that frequently circulate on social media and debunk them with factual information. Use engaging formats like podcasts, blog posts or even live Q&A sessions where experts tackle these misconceptions and provide clear, accurate and prudent financial guidance.


Develop a Financial Wellness Resource Hub. Build an internal online content hub where employees can easily access a curated collection of reputable financial resources, tools and reading materials in a variety of formats. Regularly update it with fresh content, including articles, guides, calculators, and links to external resources vetted by qualified financial professionals.

Share cautionary tales. Highlight examples in the news of misfortunes that have befallen those following unvetted financial information on social media and stress the importance and value of personalized advice from qualified financial professionals.



Fiduciary Hot Topics

Q1 2024




DOL Releases New Fiduciary Advice Proposal

On October 31, 2023, the Department of Labor (DOL) released its "Proposed Retirement Security Rule: Definition of an Investment Advice Fiduciary," along with proposed revisions to Prohibited Transaction Exemptions (PTEs) 2020-02, as well as other fiduciary-advice-related PTEs (i.e., 84-24, 75-1, 77-4, 80-83, 83-1, and 86-128).

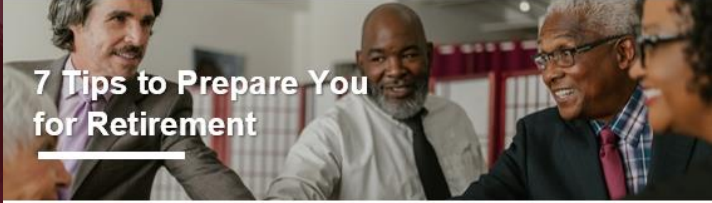
If finalized, a new definition of an "investment advice fiduciary" under the Employee Retirement Income Security Act of 1974 (ERISA) would apply, likely resulting in more individuals becoming fiduciaries. Amendments to certain PTEs would provide pathways for fiduciaries to receive otherwise prohibited compensation and fees.

At a high level, the proposed regulation would replace the current "Five-Part Test" for determining fiduciary status with the following. A person would be an ERISA investment advice fiduciary and, therefore, subject to ERISA's "best interest" standard of conduct, disclosure and reporting if:

- A person makes a recommendation of any securities transaction or other investment transaction or any investment strategy involving securities or other investment property ... to [a] plan, plan fiduciary, plan participant or beneficiary, IRA, IRA owner or beneficiary or IRA fiduciary;
- For a fee or other compensation, direct or indirect;
- In one of the following contexts:
 - The person either directly or indirectly ... has discretionary authority or control ... with respect to purchasing or selling securities or other investment property for the retirement investor.
 - [The person either directly or indirectly ... makes investment recommendations to investors on a regular basis as part of their business and the recommendation is provided under circumstances indicating that the recommendation is based on the particular needs or individual circumstances of the retirement investor and may be relied upon by the retirement investor as a basis for investment decisions that are in the retirement investor's best interest.



7 Tips to Prepare You for Retirement

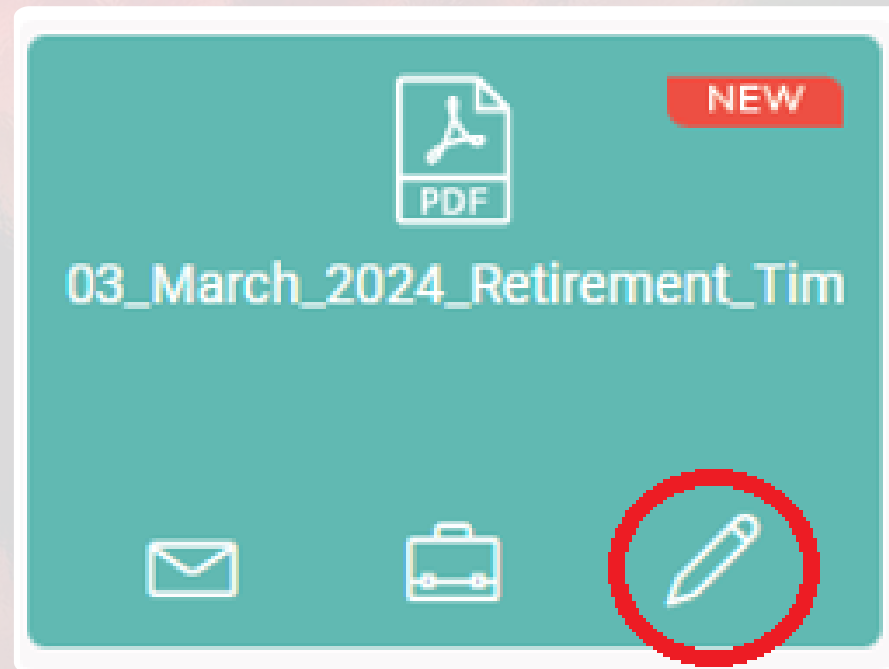


A secure and happy retirement requires careful planning and is a well-constructed process. Starting now will give you plenty of time to make the strategic changes and improvements that will bring your retirement goals closer to reality. Here are seven things you should know to strengthen your retirement strategy.

1. **What will you do?** Establish definite objectives and plan for a retirement that will last for at least 20 years. Satisfied retirees generally set goals for themselves that include both monetary stability and personal fulfillment. Ensure your aspirations align with a financial strategy that supports these goals.
2. **Will you work?** The current trend of working beyond retirement requires a realistic evaluation of the opportunities that are accessible. Determine whether doing the kind of work that best suits your interests and abilities will make it easier for you to transition into your post-career goals.
3. **Where will you live?** Choosing where to live will also be a factor that affects your decisions. If being near family is a priority, then proximity will be a crucial element in where you decide to settle down. A good location is also crucial for anyone thinking about working after retirement to reach possible career goals.
4. **How much will you get from Social Security?** Get a personalized estimate at www.ssa.gov/myaccount to maximize the power of knowledge about your Social Security (SS) benefits. To optimize these benefits, be aware that SS payments vary depending on your enrollment age and discuss coordination techniques with your spouse (if applicable).
5. **How much additional money will you need?** Once you know what you can expect from SS, you need to determine if that and your other assets are enough to pay your monthly bills.
6. **Do you have health insurance?** As you approach the age of 65, eligibility for Medicare grows nearer. However, securing supplemental insurance remains essential. Those retiring before this age must explore alternative coverage options through private insurance or state health insurance exchanges.
7. **Have you stress-tested your finances?** Stress-test your financial situation to be ready for life's unexpected obstacles. Have an emergency fund on hand to handle unforeseen costs, such as house repairs, car replacements, or unanticipated health problems, to ensure your financial stability in times of difficulty.

Planning ahead and being proactive are essential for starting a safe and fulfilling retirement. By paying close attention to these seven factors, you could set yourself up for a retirement that fulfills your goals in terms of both finances and personal fulfillment. Make plans now so that your retirement may be a pleasant and fulfilled chapter of your life.

AUTO BRANDING



STRATEGY EQUIVALENT

Scorecard™

Returns Analysis

Core Lineup

Active	Asset Class	Ticker/ID	Style			Risk/Return			Peer Group			Qual	Score			
			Style	Style Drift	R ²	Risk/Return	Up/Down	Info Ratio	Return Rank	Info Ratio Rank	2pt Max/Expense		Q4 2023	Q3 2023	Q2 2023	Q1 2023
Large Cap Value R3 (Putnam LCV)	LCV	97183K332	-90.1/86.3	3.7	98.8	18.0/14.0	99.9/88.3	1.4	13	4	-	10	HIS	HIS	HIS	
Strategy Equivalent			1	1	1	1	1	1	1	1	2	10	10	10	10	
Putnam Large Cap Value R6	LCV	PEQSX	-90.3/85.1	4.0	98.7	18.2/14.7	101.8/87.9	1.7	8	1	0.55	LCV	LCV	LCV	LCV	
Large Cap Value R2 (Putnam LCV)	LCV	97183K340	-90.2/86.4	3.8	98.8	18.1/14.6	101.3/87.8	1.63	10	1	-	10	HIS	HIS	HIS	
Strategy Equivalent			1	1	1	1	1	1	1	1	2	10	10	10	10	
Putnam Large Cap Value R6	LCV	PEQSX	-90.3/85.1	4.0	98.7	18.2/14.7	101.8/87.9	1.7	8	1	0.55	LCV	LCV	LCV	LCV	

Performance as of 12/31/2023

Core Lineup

Active	Ticker/ID	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
U.S. Equity												
Large Cap Value												
Large Cap Value R3 (Putnam LCV)	97183K332	9.41	15.37	15.37	12.22	14.00	-	12.11	4/1/2019	12/3/2018	0.79	0.79
SE: Putnam Large Cap Value R6	PEQSX	9.48	15.75	15.75	12.75	14.69	10.53	12.89	7/2/2012	6/15/1977	0.55	0.55
Large Cap Value R2 (Putnam LCV)	97183K340	9.47	15.65	15.65	12.50	14.55	-	11.61	11/14/2019	12/3/2018	0.54	0.54
SE: Putnam Large Cap Value R6	PEQSX	9.48	15.75	15.75	12.75	14.69	10.53	12.89	7/2/2012	6/15/1977	0.55	0.55
Russell 1000 Value Index		9.50	11.46	11.46	8.86	10.91	8.40	-	-	-	-	-

Systems Development Team



Who are they?

What are they in charge of?

How do they strengthen my success as an advisor?



**Julia
Nayerman**
MANAGER



**Michael
Feldman**
SR. COORDINATOR



**Melissa
Ottele**
SR. COORDINATOR



**Shaline
Vien**
COORDINATOR

PORTAL ENHANCEMENTS



28

Deployments

80K

Resource
Center
Docs

250K

Reports

718

Tickets

20K

Meeting
Minutes

500K

Logins

TECH ENHANCEMENTS

Where does my feedback go?

How are these tracked?

Do all suggestions get approved?

When will it be live on the portal?

How to submit enhancement ideas?

How are issues or system bugs identified?



Resource Center



Bi-Weekly Advisor Portal Deployments



RPAG Tech Enhancements

RPAG 2024 Tech and System Enhancements

March 14, 2024

- Advisor Reports
 - 'Recordkeeper' and 'TPA' contacts have been added to the Plan Data report
- RPAG Login
 - "Login Failed" error message text changed to "Login Failed. Please try again. Contact support@rpag.com"
- RFPX
 - Plan Demographics will now be locked and unable to be edited after quote requests have been submitted

February 29, 2024

- RPAG Services
 - Larkspur added to the RPAG services list on the company admin page
 - PlanFees Premier Bundle text changed to PlanFees
- Managed Portfolio Allocation
 - "The Inception Date" field under Portfolio Performance and Benchmark Performance section of the Portfolio Allocation tool is now displayed in XX.XX% format

January 18, 2024

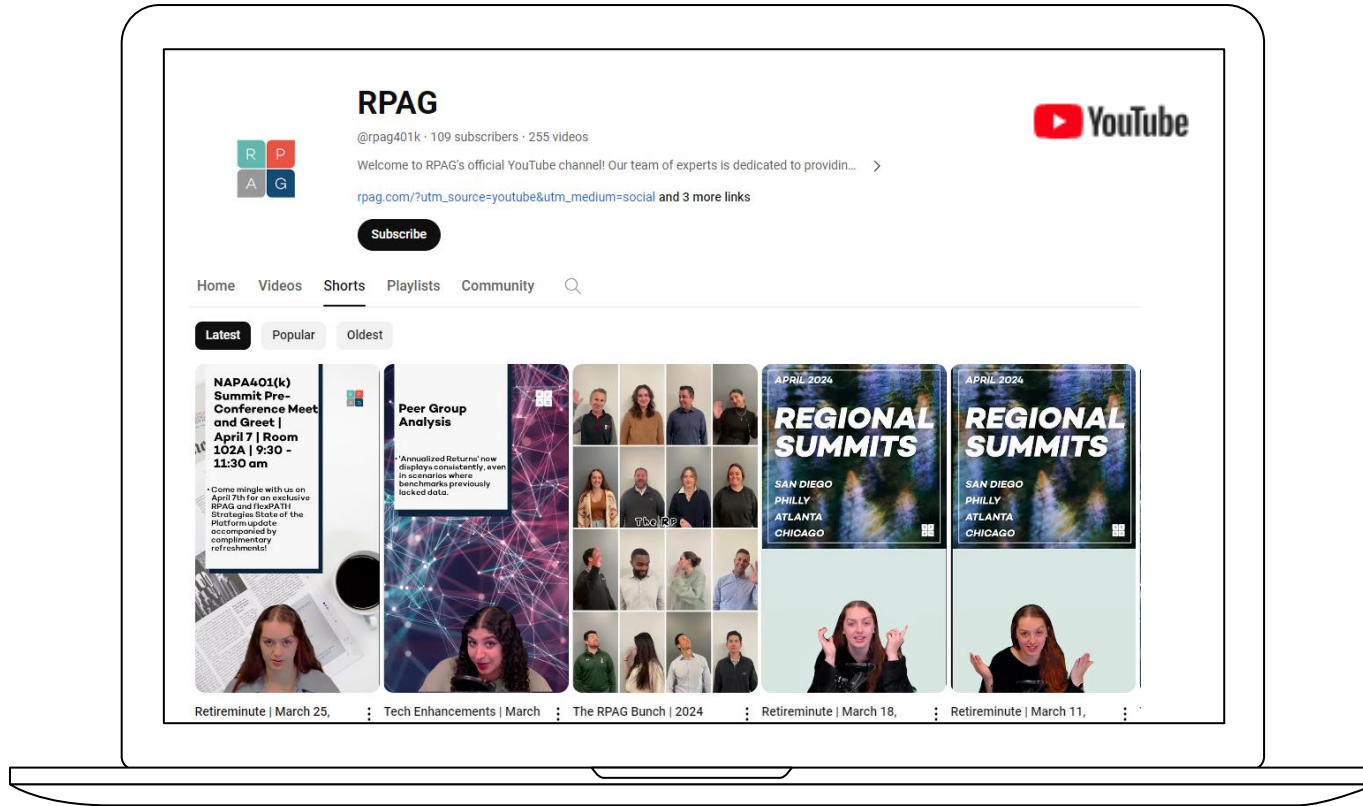
- Meeting Minutes
 - Added the ability to reorder the attendees on the Meeting Minutes output
- Strategy Equivalent
 - Added Strategy Equivalents to the Plan Dashboard-Summary FIR module

January 4, 2024

- Red Error Message
 - Red error messages sometimes appear when a page loads slowly, or when something on the page fails to load; we have hidden these errors wherever possible so you should notice less error messages when navigating the site
 - For instances where errors may still appear during normal site usage (that do not affect site usability), a text change has been implemented which modifies the language to be less alarming
- RPAG Fund Clean Up
 - A sitewide query has been executed to remove many inactive funds from the system
- FIR
 - Previously, only PlanFees Prism reports were available to be included in the PlanFees Prism report module (all reports showed up in the dropdown, but users encountered generation errors when selecting other report types)
 - This module has been renamed with the more inclusive title *PlanFees Report*
 - Users will now be able to select both *PlanFees Prism* reports and *Prism365 Advisor Fee & Services Benchmarking* reports that they have previously generated using the PlanFees tool for inclusion within their FIRs



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RPAG Insights

From retirement plan advisors, broker-dealers to RIAs, RPAG will keep you up-to-date on the latest industry trends and technologies. We are helping our members to succeed by providing them with every advantage.



Tech Enhancements
- February 29, 2024

☰ Tech Enhancements



The Retireminute
| March 5, 2024

☰ News



The RPAG Scoop |
March 2024

☰ News, RPAG

Sign up for our Newsletter

Name

Email*

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ON THE HORIZON

Blueprint

FFP

RPAG

Next

TDF

Revamp

Portal

Gen

Analyzer

Refresh

Milestones

Revamp



2024 REGIONAL SUMMIT