Plan Asset Link (PAL)

Creating operational efficiencies through PAL

Plan Asset Link (PAL) is a process in which plan-level data is synced between recordkeepers and the RPAG Advisor Portal. This saves advisors countless hours of work by removing the laborious process of pulling plan lineup and asset information from recordkeepers' websites and manually entering all the data into the RPAG Portal. PAL provides the capability for plan lineups and asset balances to be synced on a monthly or quarterly basis, depending on the recordkeeper, to give you accurate, up-to-date, and efficient information.

PAL Process

1. **Consent Forms**
   Download the consent form for your client's recordkeeper. These consent forms are stored on the RPAG Resource Center in the Plan Asset Link folder. Fill out the necessary information and have your client sign the form. Some advisors prefer to use an electronic signature service for these forms but bringing the consent form to a client meeting can often be the most effective way to get these signed.

2. **Send Consent Forms to RPAG**
   Once your client has signed the appropriate consent form, send the executed form to PAL@rpag.com. The PAL Concierge Team will then process the form and work with the recordkeeper to establish the PAL data feed. Make sure that you have entered the accurate client contract ID number into the Plan Details section so the data feed from the provider can link to the correct plan.

3. **Accept the PAL Data Feeds**
   PAL data feeds are linked within two weeks of the month or quarter end, depending on the provider. RPAG tracks and confirms each individual plan feed to ensure receipt by the advisor and will follow up with recordkeepers in the event of missing data. Before you run a report through RPAG, check the PAL feed status in the Plan Details section or on the Manage PAL Feeds page. Once you select the plan that you want to update, go through the PAL data syncing process.

New to PAL? Get trained by our PAL Concierge Team!

Our PAL Concierge Team is happy to walk you and your team through this entire process so that you can link all of your PAL-eligible plans. They have already helped countless advisors save time and be more efficient. Don't hesitate to contact them at PAL@rpag.com to begin your training today!

PAL Providers

Below is a list of providers that are participating in PAL. Different providers have different capabilities in regard to the timing of the feeds as well as the type of data that is sent through PAL.

Updated Q4 2022

Provider	Feed Type	Notes
ADP	Monthly	Only 401(k) plans provided
Alerus	Monthly	
Alliance Benefit Group	Monthly	Eligible for plans on the Fidelity and Schwab platforms only
American Funds	Monthly	Only includes PlanPremier, PlanPremier TPA, RKDirect platforms; Excludes employer sponsored IRA.
Ameritas	Monthly	
AMI Benefit	Monthly	Plan data provided by Matrix or Mid-Atlantic Trust
Ascensus	Monthly	
BCG	Monthly	Does not include investment options with $0 in assets
Billings & Company	Monthly	Plan data provided by Matrix
BlueStar Retirement	Monthly	Does not include investment options with $0 in assets
BPAS	Monthly	
CDM Retirement	Monthly	Plan data provided by Matrix
Charles Schwab	Monthly	For bundled product please use consent form. Does not include investment options with $0 in assets. Custodied plans please contact advisorimplementation@schwab.com
Correll & Company	Monthly	Plan data provided by Matrix
CUNA Mutual	Monthly	Plan data provided by Matrix
Employee Fiduciary	Monthly	Does not include investment options with $0 in assets
Empower	Monthly	
EPIC	Monthly	
Equitable	Monthly	No 403(b) plans
Fidelity	Monthly	Advisor Setup needs to be completed in order to receive plan data, contact Fidelity Help Desk at 1-833-349-3757 or advisorhelpdesk@fmr.com for assistance
FuturePlan	Monthly	Does not include investment options with $0 in assets
Horace Mann	Monthly	Plan data provided by Matrix
John Hancock	Monthly	Includes old New York Life platform (now John Hancock TRS). Does not include investment options with $0 in assets
July Business Services	Monthly	
K Trade	Monthly	Does not include investment options with $0 in assets
KT Administrators	Monthly	Does not include investment options with $0 in assets
Lincoln	Monthly	
Matrix	Monthly	
Mid-Atlantic Trust	Monthly	
Milliman	Monthly	
Mission Square	Monthly	
Mutual of Omaha	Monthly	Ascensus platform only
Nationwide	Monthly	Does not include Public Sector plans. Core lineup only. Does not include additional My Fund Window options. Does not accept DocuSign, consent form must have a wet signature.
Newport Group	Monthly	Includes old Daily Access and Verisight plans, which have separate consent forms.
OneAmerica	Monthly	Does not include ESOP or City National Bank (OARS SD); Includes old BMO platform (now OARS WI)
P&A Group	Monthly	

Provider	Feed Type	Notes
PAi	Monthly	Does not include $0 investment options
Paychex	Monthly	Does not include $0 investment options if no enrollees
PCS	Monthly	Includes former Aspire plans
Principal	Monthly	Does not include non-qualified plans
Prudential	Monthly	Does not include DB plans
Randall-Hurley	Monthly	
Retirement Plan Consultants	Monthly	
Securian	Monthly	
Sentinel	Monthly	
Slavic 401k	Monthly	Plan data provided by Matrix
Summit Benefit Solutions	Monthly	
Sunwest Pensions	Monthly	
T. Rowe Price	Monthly	
The Retirement Plan Company	Monthly	
The Standard	Monthly	
TIAA	Monthly	
Transamerica	Monthly	Does not include active funds with zero assets
Trautmann Maher (Northwest Plan Services)	Monthly	Does not include investment options with $0 in assets
Tri-Ad	Monthly	
Ubiquity Retirement	Monthly	Plan data provided by Matrix.
Unified Trust	Monthly	
Vanguard	Monthly	Retirement Plan Access (Ascensus platform) only
Vestwell	Monthly	
Voya	Monthly	

If there is a provider not listed above that you would like added, please have that provider contact PAL@rpag.com. Additionally, we encourage you to reach out to your recordkeeper contacts and request that they participate in the RPAG PAL service.

Recordkeepers that could report to…

Matrix rks	Mid-Atlantic
AMI Benefit Administrators	Alliance Pension Consultants, LLC
Austin Capital Retirement Plan Services	American Trust Retirement
California Pensions	AMI Benefit Plan Administrators, Inc.
Constellation Trust	AMI Custodial 403(b) Accounts
Correll and Company	APA Benefits
CPI-Qualified Plans CMG	Aris Corporation
CUNA	FutureBenefits of America LLC
CUNA Mutual Insurance Society	Heritage Pension Advisors, LLC
Digital Retirement Solutions	Human Interest
Employee Fiduciary Corporation	Leading Retirement Solutions
EPIC	MutualBank
Equity Trust Company	Noble-Davis Consulting, Inc.
Human Interest	Oriental Pension Consultants, PR Plans
Loren D. Stark Company, Inc	Pattillo, Brown & Hill, LLP
LT Trust - CRS	Pension Retirement Online, Inc. (PRO Inc.) (401kDIRECT)
P and A Administrative Services, Inc.	Pershing
PENSCO Trust Company, LLC	RHI Acquisition, LLC and its subsidiaries
PenServ Plan Ser 403(B)	RiversEdge Advanced Retirement Solutions, LLC
PenServ Plan Services Inc.	RPG Consultants
Pentegra	Werntz & Associates
Retirement Investment Administrator	Wipfli LLP
Retirement Plan Company	
Retirement Plan Consultants-Relius	
Retirement Planners and Administrators, Inc.	
Retirement Strategies Group	
Retirement Strategies, Inc	
Sheakley Pension Administration, Inc	
Slavic	
Spectrum Employee Benefit	
Swerdlin and Company	
TPP	
Ubiquity Retirement + Savings	
Vestwell	
401GO	

The below data points are included in PAL for some plans:

Provider	Advisor Comp	Plan Tax ID	Participant Count	Plan Type
Alerus	✓	✓	✓	
American Funds	✓	✓	✓	
Ameritas	✓	✓	✓	
Equitable (AXA)		✓	✓	✓
BPAS	✓		✓	
Empower	✓	✓		
July Business Services			✓	
Lincoln	✓	✓	✓	✓
Matrix		✓		
Newport Group		✓		

Provider	Advisor Comp	Plan Tax ID	Participant Count	Plan Type
OneAmerica	✓		✓	
Paychex		✓		
PCS Capital		✓	✓	
Securian	✓	✓	✓	✓
The Standard		✓		
Transamerica	✓	✓	✓	
Vestwell	✓	✓	✓	
Voya		✓	✓	

About RPAG

RPAG™ is an exclusive alliance of independent retirement advisors and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG provides premier technology, systems, training and resources to 2,000 member advisors that serve over 100,000 plan sponsors and more than $1 trillion in assets (as of September 1, 2022). Core practice areas include investment due diligence, RFP and fee benchmarking, fiduciary compliance, collective investment trusts, target date funds, 3(38) fiduciary outsourcing, intensive training, sales & marketing resources and business consulting. For more information, visit rpag.com.