# 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. 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). |
| **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.<br>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. | Perishing |
| 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 | |

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** | | ✓ | | |
| **OneAmerica** | ✓ | | ✓ | |
| **Paychex** | | ✓ | | |

| Provider | Advisor Comp | Plan Tax ID | Participant Count | Plan Type |
|---|---|---|---|---|
| **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.