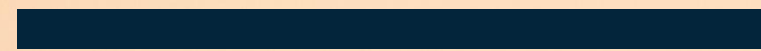
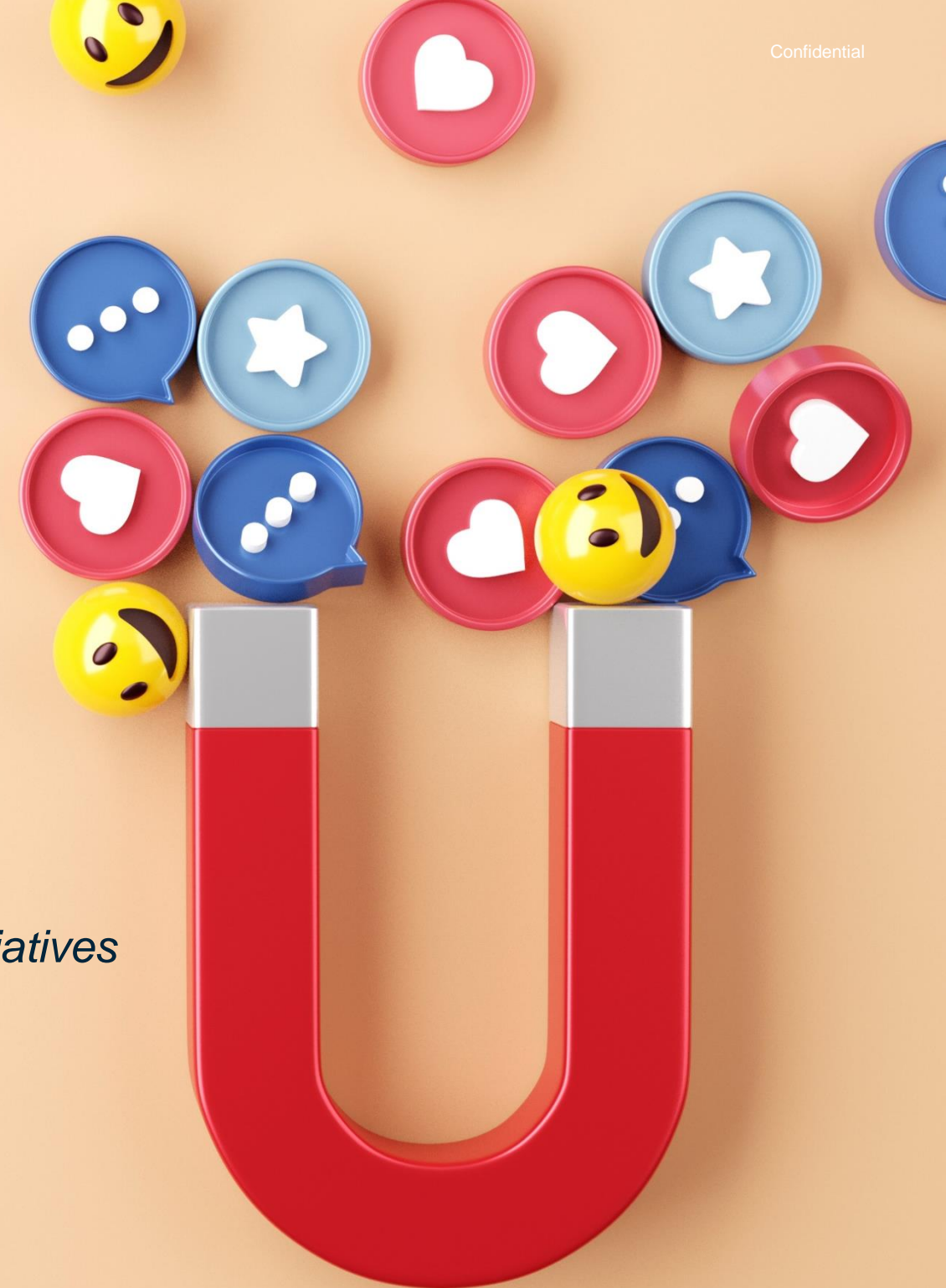




Content Marketing



Professional marketing content for all your sales and marketing initiatives



Newsletters & Memos



Plan sponsors don't want to be "sold", they want thought-provoking education and value. RPAG's newsletters and memos provide just that.



Retirement Times

- Monthly
- 3 articles per issue
- Use your branding
- FINRA reviewed
- Print, email and online versions




Participant Memos






- Monthly
- Educational
- Use your brand or client's brand
- FINRA Reviewed









Fiduciary Hot Topics

- Quarterly
- Use your own branding
- Focuses on timely fiduciary issues



 **Resource Center**
 Advisor iQ
  Fund Lookup
  Client/Prospect
  Ask RPAG

 **Menu**

<p> Dashboard</p> <hr/> <p>Clients Prospects My Calendar</p>	<p> Resources</p> <hr/> <p>My Documents Resource Center RPAG University Video Learning Center</p>	<p> Support</p> <hr/> <p>FAQ Contact Us Ask RPAG</p>
<p> Plan Asset Link (PAL)</p> <hr/> <p>Manage PAL Feeds Consent Forms</p>	<p> Financial Wellness</p> <hr/> <p>Rollover Analyzer WellCents Website WellCents Resource Center WellCents Dashboard</p>	<p> Practice Management</p> <hr/> <p>Advisor iQ Advisor Reports Compensation Client Servicing To-Dos Wise Rhino Firm Valuation</p>

Category

- > Content Marketing Plan
- > CITs and Custom TDFs
- Data Security Questionnaire
- Fiduciary Briefcase
- > Fiduciary Compliance & Plan Design
- > Financial Wellness
- > Fund Fact Sheets
- > Investment Due Diligence
- HSAs
- Investment manager perspectives on current crisis in Ukraine
- ✓ **Newsletters & Memos**
 - Retirement Times
 - Monthly Participant Memos
 - Fiduciary Hot Topics
- > Partner Resources
- > Participant Services
- > Plan Asset Link (PAL)
- PLANavigator

THE RETIREMENT TIMES

MAY 2023

IS YOUR RETIREMENT PLAN “CATCHY?”



By offering — and encouraging — catch-up contributions, plan sponsors can demonstrate a heightened commitment to employee retirement readiness. Over a five-year period ending in 2020, nearly 15% of participants utilized catch-up contributions when they were offered, according to a report by Vanguard. And those who did were more likely to be higher earners with larger portfolio balances.

Employers can help close the retirement savings gap by deploying several smart strategies aimed at increasing catch-up contributions. Here are a few ideas to consider implementing at your organization.

Match-up the catch-up. Instead of simply allowing participants to make catch-up contributions, employers can consider offering, or ensuring, a company match on those contributions to further incentivize older workers.

Would they rather Roth? With SECURE 2.0 signed into law, employers can consider offering their participants the ability to make matching contributions (including those on the catch-up) in the form of a Roth contribution.

Make a day of it. Create a “Catch-up Contribution Day” (or week) dedicated to educating participants about the important benefits of catch-up contributions for their retirement readiness. Provide additional support to workers age 50 and over, such as special group sessions or one-on-one meetings with plan advisors.

Burst ahead. SECURE 2.0 also allows for a short-term catch-up “burst” from ages 60 to 63, where participants can elevate their catch-up contributions from an indexed \$5,000 (\$7,500 for 2023 plan year) to an indexed \$10,000. This can help workers nearing retirement who may have fallen behind on their savings goals make up lost ground more quickly.

Bring home the benefits. Develop online resources and educational materials geared toward various levels of financial literacy around the benefit of catch-up contributions. Include easy-to-digest video content and infographics — and provide timely reminders to participants age 50 and over.

Take a multichannel approach. Use all communication channels at your disposal as a plan sponsor, including employee newsletters, email, the company intranet, social media and in-person events. Spread the word in as many ways as you can

Insert Logo Here

THE RETIREMENT TIMES

APRIL 2023

Your Plan Fiduciary Must-Do and Should-Do Lists



When you’re a plan fiduciary, you are, of course, prioritizing what ERISA law requires of you. You have a checklist of Must-Dos. But there is also a list of things that you can do proactively that will keep the plan—and plan fiduciaries—out of trouble. These tasks aren’t required by law, but they are certainly worth deciding whether you want them to be on your Should-Do list.

So here are some things to remember that you *must* do and some related things to consider whether you *could* do as a plan fiduciary and the reasons we think they are worth considering.

1. You *must* have a named fiduciary.

ERISA requires one named fiduciary to be the plan’s decision maker and to act in the best interest of the plan participants and beneficiaries. And a named fiduciary with expertise will be able to make prudent such decisions.

You *could* delegate to a plan, or investment, committee to support the named fiduciary in making those decisions.

This is especially helpful if the named fiduciary somehow lacks the expertise, or time, required to make prudent decisions. ERISA does not require you to make these decisions alone if you are not equipped or duly qualified to do so. ERISA does expect that in in such a scenario, those delegated the responsibilities will undertake them in a manner that leads to prudent decisions that are in the best interest of the plan’s stakeholders.

Insider tip: Make sure that the committee members you choose are indeed able to contribute effectively and efficiently to the process.

If it proves to be more time consuming or cumbersome than helpful, maybe this committee isn’t what you need. You can always remind committee members that there may be personal liability associated with failure to meet fiduciary responsibilities under ERISA; this prompts dropout from members who are not wholly competent and confident in their own participation.

2. You *must* have prudent decision making processes if you have a committee.

Now, if you do have a committee (and we think it’s a smart choice to have one), it is important to convene periodic meetings and to document the outcomes of the processes undertaken at these meetings. A committee without regular, productive, organized meetings is bound to drop a ball, and this could be worse than not having a committee in the first place.

You *could* make your committee as effective as possible by following intuitive committee best practices.

Designate roles, organize meetings, take notes, and execute your action items. Forming a committee shows a concerted effort

Flyers & One Pagers



Refreshed library of collateral pieces



Customizable branding



FINRA reviewed for headache-free compliance

Flyers

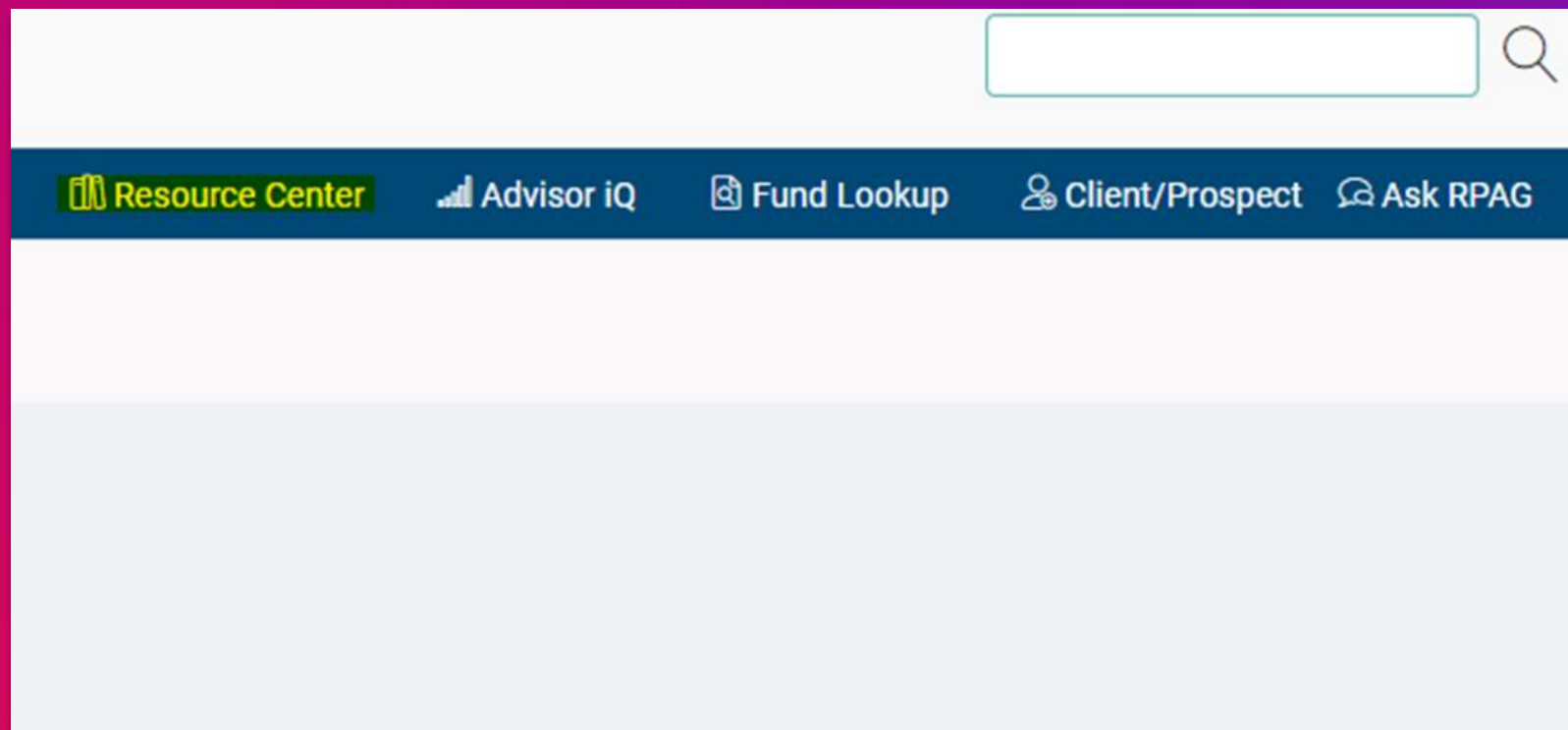
- Investments
- Benchmarking
- Fiduciary Governance
- 3(21) & 3(38) Services

- Fiduciary Briefcase
- Company Overview
- Financial Wellness

Commentaries

- Courageous Plan Design
- Participant Experience
- Retirement Income
- Brokerage Accounts

- Specialty Funds
- Financial Stress
- Misfit Risk



Category

- ✓ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - Overview of Services
 - > Non-Hosted Webinars
 - > Hosted Webinar Series
 - **Flyers/One Pagers**
 - FINRA Letters
 - Drip Email Content
 - Consultant RFP
 - Branding Materials
 - > CITs and Custom TDFs
 - Data Security Questionnaire



Active vs. Passive Funds

THE ACTIVE VERSUS PASSIVE¹ DEBATE HAS BEEN WITH US FOR SOME TIME. GENERALLY, PROPONENTS OF ACTIVE MANAGEMENT ARE LOOKING TO “BEAT THE MARKET”

For several years during our recent raging bull market, the average passively managed fund has outperformed the average actively managed fund.

Morningstar contends that “passive investing is now the mainstream approach,” with nearly \$2 flowing into passive investments for every \$1 flowing into active [investments](#).² Of course, past performance may not be indicative of future performance however, there is a strong case to be made for investors and plan fiduciaries to offer participants access to an array of index funds covering major core asset classes. Fees, market coverage and tracking error are key considerations in the selection process.

The growth in passive investment utilization has been significant. In 2004, there were only 150 exchange-traded funds (ETFs)—by 2014, there were [1,300](#).³ Morningstar indicates that asset flows to actively managed funds was 2 percent in 2014, compared to an 11 percent organic growth of flows to passive investment portfolios.⁴

While recent history has favored passive funds, active funds have had long stretches of outperformance, furthermore, relative performance of active versus passive funds runs in cycles. Historically, managers generally appear to excel when stock picking or defensive positioning is called for. Periods of rising interest rates have shown outperformance by active managers.⁵ While few active managers outperformed their index in 2014, long-term numbers are better with about 45 percent of active managers outperforming their index over the span of 10 years ending in 2013. Indices are generally market-cap weighted (the larger companies have a bigger weighting than smaller companies), therefore, passive funds can be skewed toward the larger [stocks](#).²

It is important to note that during periods in which passively managed funds are said to be outperforming actively managed funds, they are typically referring to the [average](#) active manager⁶. In our scoring system, the average active manager scores a 6—this is typically not a fund our methodology would identify as a replacement/selection option.



RFP and Fee Benchmarking

[FIRM NAME] is a member of RPAG, a national alliance of accomplished advisors whose precision and ingenuity produce enhanced value for sponsors and participants in qualified and non-qualified retirement plans. RPAG’s acclaimed technology platform outranks the industry in full-view metrics, safety-net compliance and clarity in communication. RPAG supports thousands of financial professionals across the U.S., who collectively serve over 80,000 plan sponsors, \$800+ billion in assets under influence, and more than 7 million plan participants (as of 8/31/2021).

Through partnership with RPAG, [FIRM NAME] has access to dedicated provider search and fee benchmarking resources for investment management, recordkeeping services and fee comparisons, which helps plan sponsors to meet important fiduciary requirements while ensuring a best practices retirement plan.

Dedicated Focus

RPAG maintains an RFP and benchmarking department committed solely to performing provider searches. By leveraging RPAG’s intellectual capital and robust consulting tools, [FIRM NAME] can lead plan sponsors through the benchmarking process — from the initial proposal requests to the final analysis, and even conversion management assistance (if and when warranted).

The source of data utilized to benchmark plan fees, services and investments is proprietary—developed and maintained in-house by full-time provider research analysts. Ultimately, the final report output documents whether current fees, services and investments are competitive with the marketplace, which helps plan fiduciaries meet their responsibilities as set forth by ERISA.

Key Attributes

- The RPAG Provider Analysis system receives over 5,000 live pricing quotes from service providers and produces over 2,000 benchmarking reports every year.
- On a semi-annual basis, the RPAG RFP department collects updates from 100+ providers to ensure current data is maintained in its proprietary Provider Analysis database.
- The final report output includes 600+ data points in key areas including recordkeeping, investment management, compliance services, employee education and technology.
- A Total Cost Analysis shows bottom-line dollar amounts of incumbent and bidding providers and includes revenue sharing analysis for full fee transparency.

RPAG’s proprietary RFP benchmarking process employs both **quantitative** and **qualitative** metrics. The final output is titled the **Provider Analysis** to represent the benchmarking of fees, services and investments in one comprehensive report. Features of the process include:

- Initial Needs Analysis
- RFP Questionnaire
- Response Compilation
- Total Cost Analysis
- Investment Opportunities Ranking
- Conversion Assistance
- Provider Contract Review & Negotiation

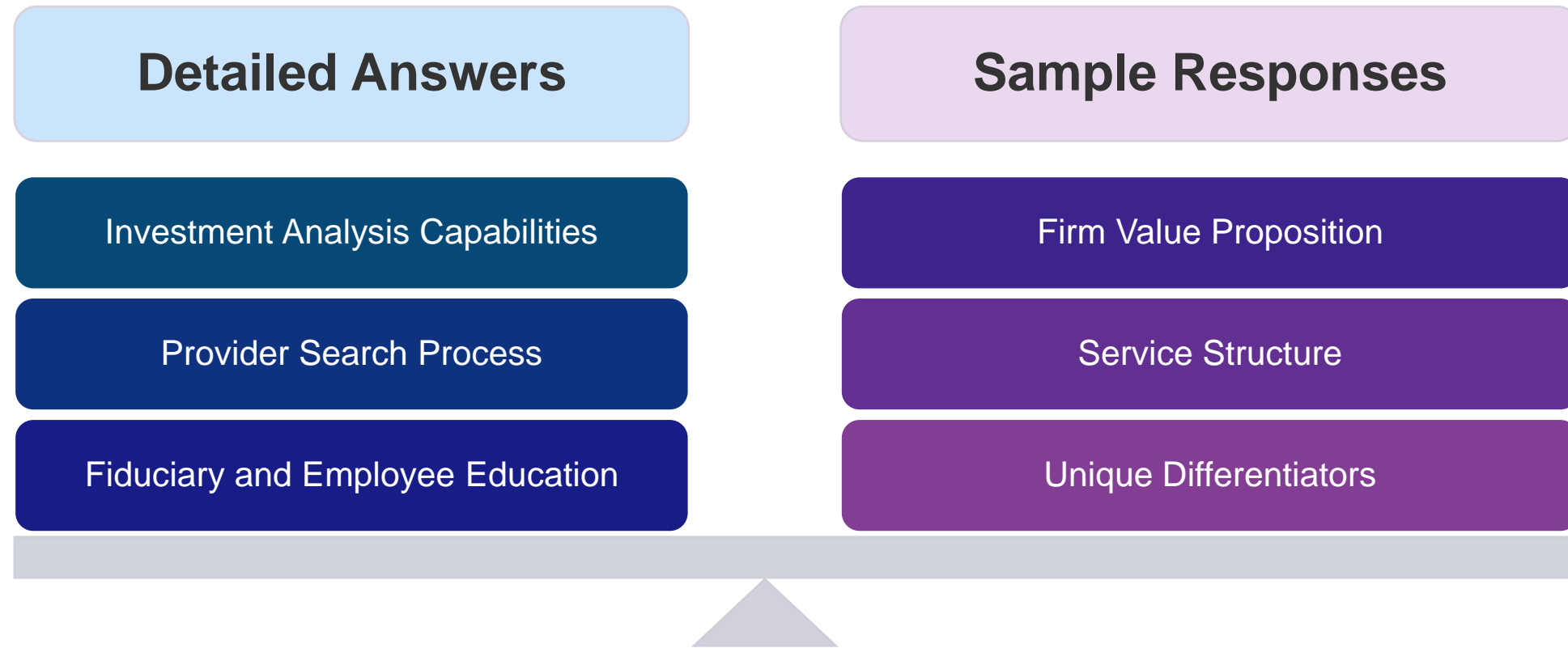


Premium Marketing

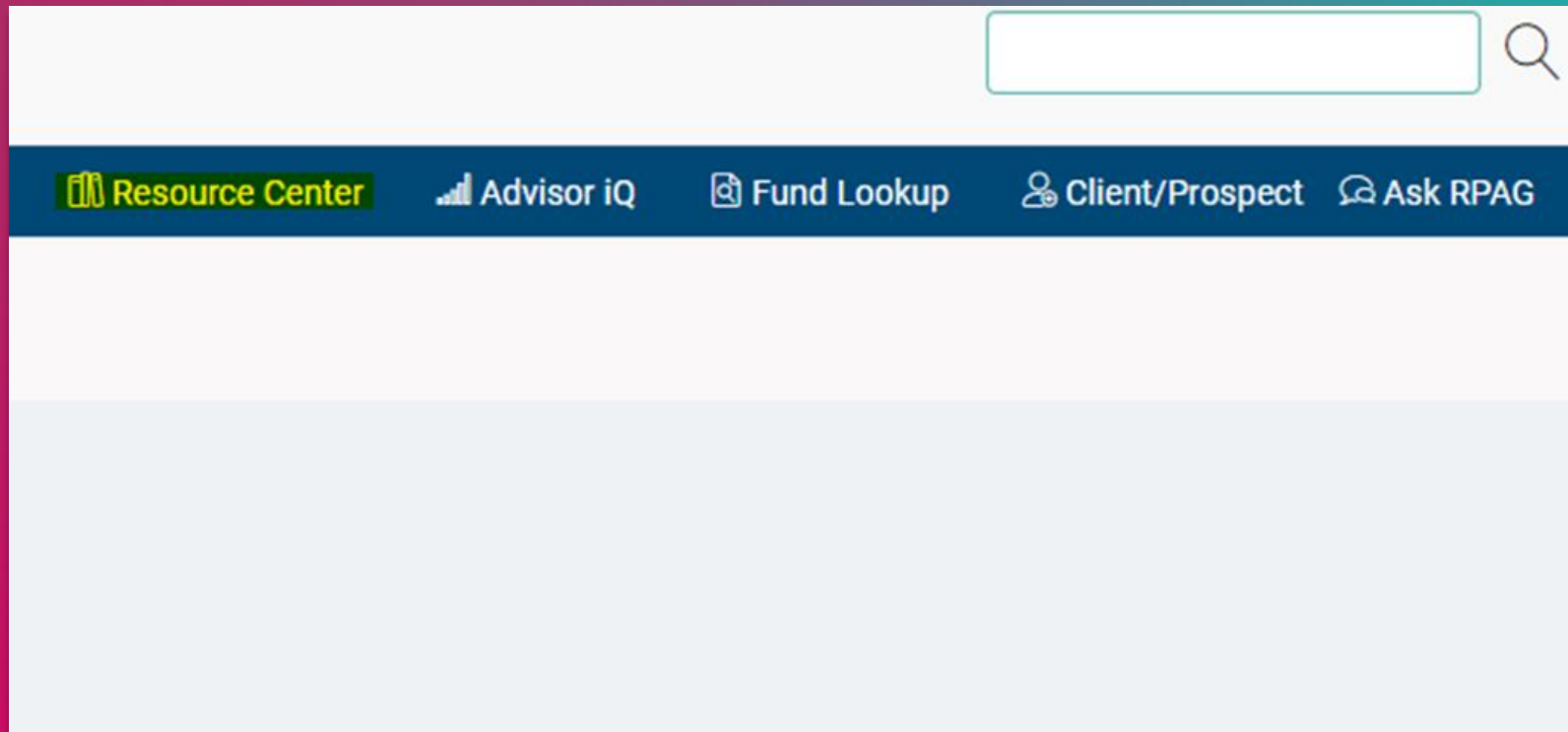
Exclusive membership for advisors looking to expand their book of business.

Consultant RFP Responses

The Advisor RFP is no longer just for plans in the large and mega market. Plans as small as \$5 million are now using this in-depth and time-intensive process to select their retirement consultant. But not to worry, RPAG has you covered!



Our RFP team has responded to over 600 RFPs in the past 10 years, and we know what it takes to communicate the value of the RPAG consulting methodologies. **Our process leads to more finalist meetings and more sales.**



Category

- ✓ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - Overview of Services
 - > Non-Hosted Webinars
 - > Hosted Webinar Series
 - Flyers/One Pagers
 - FINRA Letters
 - Drip Email Content
 - **Consultant RFP**
 - Branding Materials

13. Have any individuals from your firm ever been disciplined by any government regulator for unethical or improper conduct or been sued by a client who was not happy with the work performed by the firm?

No, no individual from our firm has ever been disciplined by any government regulator for unethical or improper conduct or been sued by a client who was not happy with the work performed by the firm.

14. Has your firm or any financial professional of your firm been found guilty of any violation or paid any fines because of violations of securities regulations or ERISA?

No, neither our firm nor any financial professional of our firm has been found guilty of any violation or paid any fines because of violations of securities regulations or ERISA.

15. Does your firm work with client plans on an advisory basis?

Yes, we typically do provide advisory services to all our clients. We can assume either ERISA Section 3(21) or 3(38) fiduciary advisory responsibilities.

a. If applicable, please provide a copy of both parts of your firm's most recent SEC Form ADV.

Please see the Exhibits folder for our most recent SEC form ADV.

16. Does your firm work with clients on a commission basis?

If our client so directs us, we can work on a commission basis.

17. Please list four reference clients similar to our organization in terms of size

Out of respect for our clients' time, we have found most references are called when we have made the "finalist" stage and would prefer to wait until that time to supply references. Should we make the "finalist" stage, we will be happy to provide information for references.

Service Team

1. Describe your service model to our plan (staff, responsibilities, interactions with our plan, frequency of in-person meetings, frequency of conference calls, team dynamics)

We approach client service as a collaborative team effort "quarterbacked" by a dedicated plan consultant. [REDACTED] is your plan's lead financial professional. He/She is supported by "mini" teams of specialists who are devoted to the areas of Compliance, Investment Research, Provider Analysis / Fee Benchmarking and Employee Education.

2. Will the primary contact be the only person with whom we will be working?

Yes No (if no, please list name(s), contact information, and profile information for each person)

Name	Title	Department	Primary Role
[REDACTED]	Vice President, Consulting	Consulting Services	[REDACTED] would be the lead financial professional assigned to the [PROSPECT NAME] relationship. He/She will meet with your plan committee to review [PROSPECT NAME]'s service deliverables and

insulate [PROSPECT NAME] from the responsibility and, therefore, liability associated with making investment decisions on behalf of plan participants.

We can also provide financial professional fiduciary services for participants, upon request.

Please see the Exhibits folder for a sample Investment Advisory Agreement.

2. What compliance resources does your firm provide?

We have a strong National ERISA Compliance Team. Our ERISA staff is accessible to our clients, and we are very comfortable consulting with our clients in all areas of fiduciary responsibilities, regulations and litigation. Not being a law firm, we cannot provide a legal opinion, but we can refer to qualified ERISA attorneys.

Our primary program designed to foster our client's understanding, compliance, and documentation of compliance-related activities and regulations is our Fiduciary Fitness Program (FFP), which also serves as a self-audit for assessing the plan's fiduciary "fitness."

Please see the Exhibits folder for description of the Fiduciary Fitness Program.

3. Do you offer committee training, education, and support?

[FIRM NAME] offers comprehensive and on-going committee training, education and support through our Fiduciary Fitness Program (FFP), which is a core service deliverable. Fiduciary support is at the foundation of all our consulting efforts. [FIRM NAME]'s proprietary FFP was designed by former practicing ERISA attorneys to meet four objectives:

- undertake a gap analysis in regards to the plan sponsors' fiduciary responsibilities;
- implement a fiduciary education program;
- assist plan sponsors in meeting their fiduciary responsibilities; and
- document the completion of fiduciary duties.

Implementing a fiduciary education program is accomplished with the use of over 20 different education modules. Each module focuses on a distinct area of fiduciary responsibility, risk mitigation, or plan administration. We will consult with the plan sponsor to determine the order of priority among the education modules and present either during the annual Fiduciary Plan Review, as additional education during each Fiduciary Investment Review, or as a separate education meeting, depending upon the desires of the plan sponsor.

Throughout the year, plan fiduciaries will receive a monthly newsletter containing industry-related articles, a quarterly legal newsletter providing fiduciaries with relevant information regarding the legal landscape, as well as regularly scheduled educational webinars designed to further the fiduciary's education and awareness of developments within the industry and legal landscape.

The Operations team will create for your company a special online fiduciary file called the Fiduciary Briefcase; a proprietary online portal designed to be your private filing system in the virtual world. Housing meeting summaries, compliance documents, newsletters and so much more—the Fiduciary Briefcase affords your committee 24/7 access to pertinent plan information, and readily prepares your plan for audit.

4. Describe your fiduciary responsibility under ERISA to our plan, including your ability to serve in an ERISA 3(21) or 3(38) capacity.

Social Media Posting Calendar

With so much content to manage, it can become daunting to plan which content to share and distribute... and when? Our customizable Social Media Posting Calendar will allow you to organize your social media activities far in advance in order to make your social marketing more manageable.

The easy-to-use PowerPoint template helps you plan your updates, ensuring that your brand is staying in front of your network.

Customizable spreadsheet

Quarterly update from RPAG

- Links to retirementtimesnewsletter.com blog posts
- Example tweets/posts

Color coding for different types of content

Social Media Posting Calendar

April 2023

SU	M	TU	W	TH	FR
4/2	4/3	4/4	4/5	4/6	4/7
	Market Monday	Blog Post Post link to Social Media(s)	Wellness Wednesday		(or link to content)
4/9	4/10	4/11	4/12	4/13	4/14
	Market Monday	Blog Post Post link to Social Media(s)	Wellness Wednesday		(or link to content)
4/16	4/17	4/18	4/19	4/20	4/21
	Host Virtual Seminar (Promote 6 weeks ahead)	Blog Post Post link to Social Media(s)	Wellness Wednesday		(or link to content)
4/23	4/30	4/24	4/25	4/26	4/27
















Key			
Wellness Wednesday	Market Monday	Drip Email	Webinar
			

Category

- Content Marketing Plan**
- Seminar Marketing Playbook
- Presentations
- Partner Presentations
- Overview of Services
- > Non-Hosted Webinars
- > Hosted Webinar Series
- Flyers/One Pagers
- FINRA Letters
- Drip Email Content
- Consultant RFP
- Branding Materials

Content Marketing Plan

Sh

 2023 Webinar Schedule  	 Build Your Brand With LinkedIn  	 Marketing Best Practices  	 Premium Marketing  	 NEW Q2 2023 Social Media Content Calendar  
---	--	--	---	---

Content Repository

Updated 4/27/23



Title	Link	Tweet/Post Snippet
Does Your Retirement Plan Stand out From the Crowd?	https://blog.rpag.com/does-your-retirement-plan-stand-out-from-the-crowd	With more than two-thirds of American workers having access to a retirement plan, employees and job seekers have come to expect one as part of their benefits package. Whether you're looking to deepen your bench by attracting top talent or retain the valued employees you have, evaluate if your retirement benefit is enough to move the needle.
DOL Updates Guidance on Auditor Independence for Retirement Plan Engagements	https://blog.rpag.com/dol-updates-guidance-on-auditor-independence-for-retirement-plan-engagements	In September, the U.S. Department of Labor (DOL) released an Interpretive Bulletin that updates guidance on audits of benefit plans under the Employee Retirement Income Security Act.
Documenting Fiduciary Plan Management Responsibilities	https://blog.rpag.com/documenting-fiduciary-plan-management-responsibilities	ERISA states that every plan document must identify a "Named Fiduciary" to be the individual or entity serving as the primary fiduciary responsible for all plan management activities. Having a Committee Charter is very beneficial when delegating any fiduciary responsibilities to co-fiduciaries.
Participant Corner: Are You Thankful For Your Health?	https://blog.rpag.com/participant-corner-are-you-thankful-for-your-health	Staying healthy just might make you wealthy. With small lifestyle changes and healthy choices, you may reduce your annual healthcare costs and increase your income.
How to End the Year on a Bright Note	https://blog.rpag.com/how-to-end-the-year-on-a-bright-note	With the anxiety of the pandemic and lockdowns close behind us, and with the imminent worry over inflation and downturned markets here upon us, participants could use an upbeat message from leadership on how to make the best of imperfect situations.
Provider Consolidation in the Retirement Plan Market	https://blog.rpag.com/provider-consolidation-in-the-retirement-plan-market	There's been a growing trend toward consolidation among retirement plan service providers. But for the most part, less competition hasn't translated into higher fees for plan sponsors — at least not yet.
Four Things to Know About Plan Limit Hikes	https://blog.rpag.com/four-things-to-know-about-plan-limit-hikes	In October, the Internal Revenue Service significantly raised the contribution limits for 401(k)s and other plans effective in 2023. As plan sponsors begin to think about how to communicate these changes to employees, it's perfect opportunity to educate, demystify, and encourage participation in these plans.
Participant Corner: 'Tis the Season for Investing	https://blog.rpag.com/tis-the-season-for-investing	Many of us are worried about what the economy will be doing the next few months and how it will affect our investments. As a reminder, markets are cyclical, they go up and down in what seems like a never-ending cycle.
IPS Can Still Add Value for Plans Despite Goldman Sachs Dismissal	https://blog.rpag.com/ips-can-still-add-value-for-plans-despite-goldman-sachs-dismissal	Investment policy statements (IPSs) are commonplace among retirement plans — with around 83% providing one. And that number tends to be even higher among bigger plans, but an attorney for a former Goldman Sachs employee alleged that the company violated ERISA by, among other things, failing to adopt an IPS.

Sales Pitch Deck

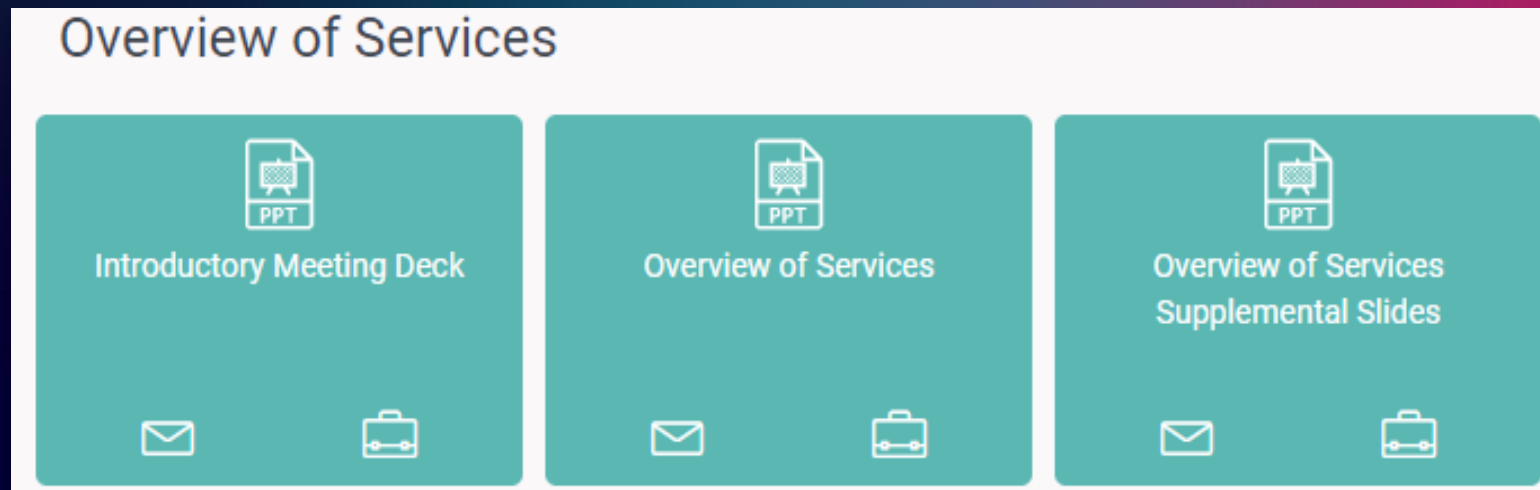
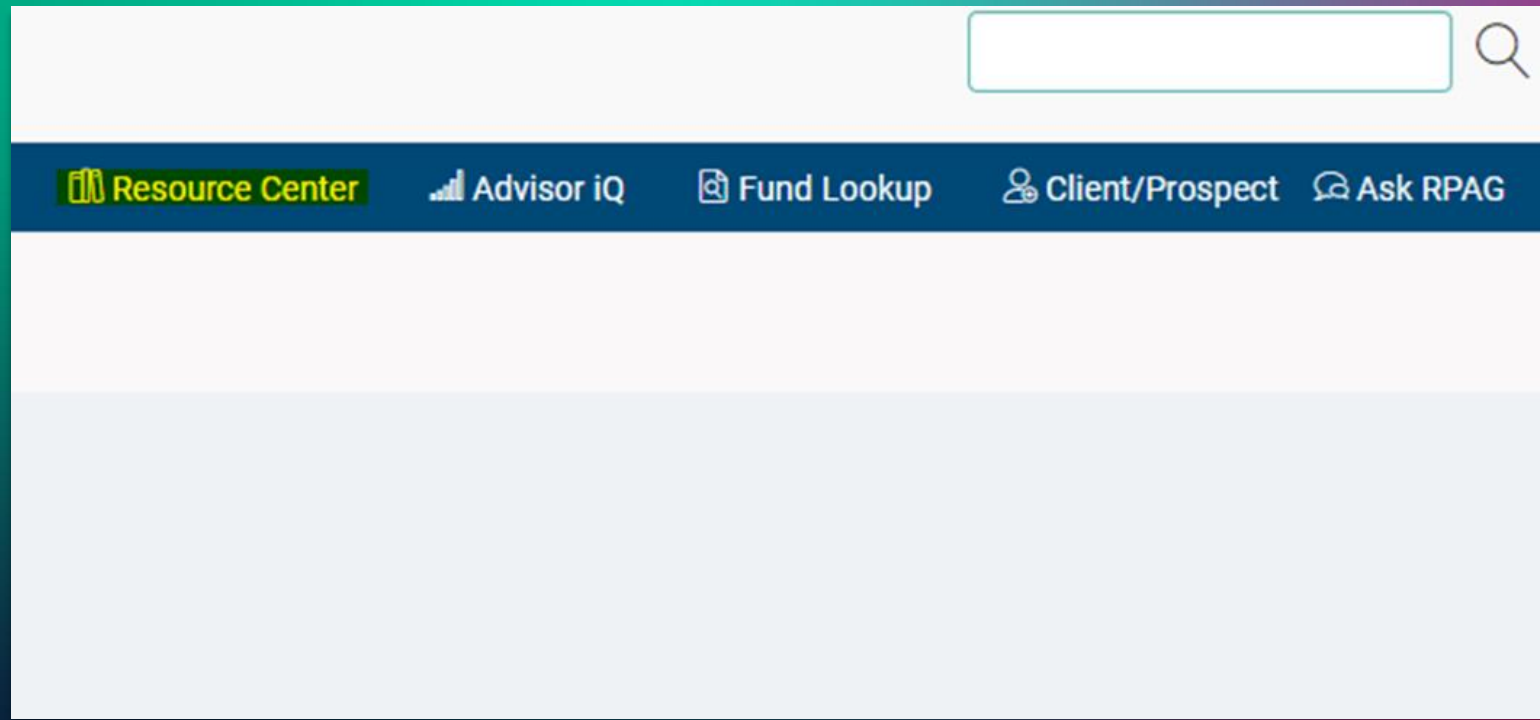
Overview of Services

- Sales pitch deck
- Over 50 slides
- More than 400 hours of development
- FINRA-reviewed

Additional resources

- Supplemental slide deck
- Introduction and finalist versions





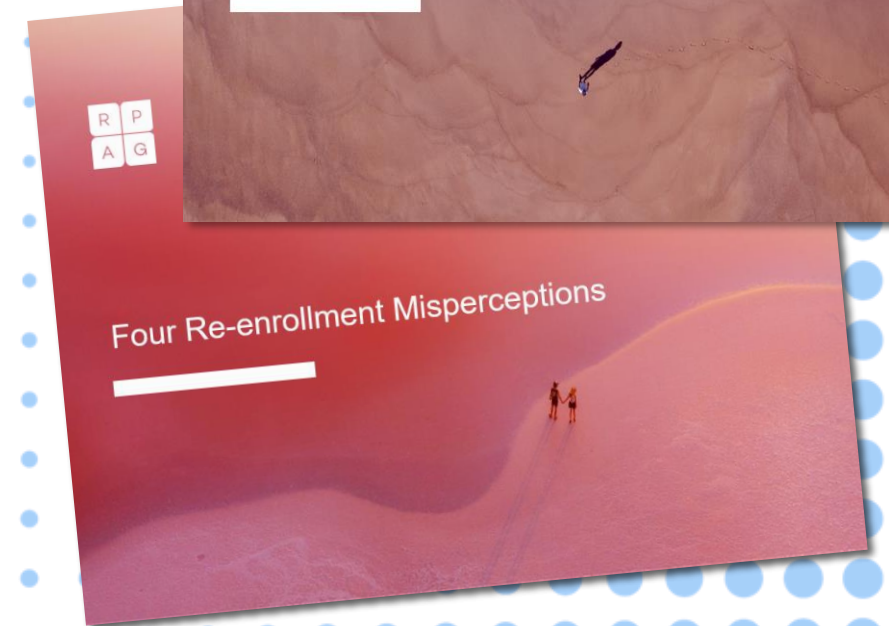
Category

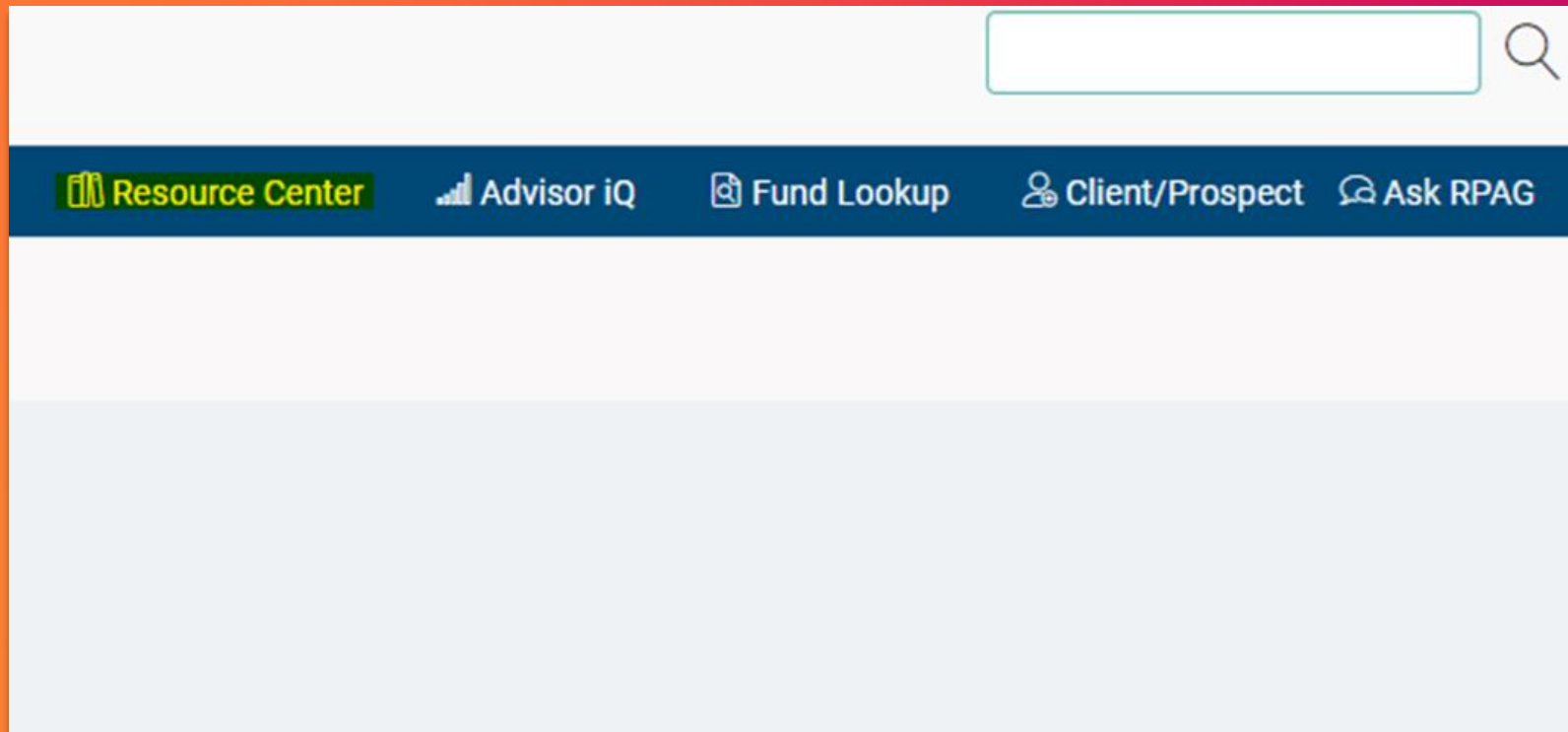
- ∨ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - **Overview of Services**
 - > Non-Hosted Webinars
 - > Hosted Webinar Series
 - Flyers/One Pagers
 - FINRA Letters
 - Drip Email Content
 - Consultant RFP
 - Branding Materials

Professional Presentations

Hosting engaging, live and online events is instrumental to a successful drip marketing campaign. You need professional and effective presentations to turn these suspects into prospects, and prospects into clients.

- Topical content
- Beautiful and effective design
- FINRA-reviewed
- Qualifies for HRCI and SHRM CE credits
- We provide FINRA-reviewed invitation content that can be used for webinars, email blasts, mailers, etc.
- Can be customized with your branding





Category

- ∨ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - Overview of Services
- ∨ **Non-Hosted Webinars**
 - November
 - February
 - April
 - > Hosted Webinar Series
 - Flyers/One Pagers
 - FINRA Letters
 - Drip Email Content
 - Consultant RFP
 - Branding Materials

Drip Email Templates

Pre-designed email templates designed to direct readers to a specific newsletter article or commentary piece.

- Seamless customization
- Flexible and easy to modify to your branding requirements
- Engaging and refreshed content

Not Having an Investment Policy Statement (IPS)

Subject line: [FIRM NAME] NEWSFLASH: Don't Have an IPS? It Might Cost You

Header: **Not Having an Investment Policy Statement (IPS)**

Email Content:

While ERISA law does not require a written IPS it is generally considered to be an important plan document.

In the event of audit or litigation the plan fiduciary(ies) will likely be asked to identify their process for managing their plan's investment menu. ERISA anticipates that plan fiduciaries will conduct themselves as though they had one in place.

Labor Department auditors routinely ask for a copy of the plan's IPS, which in itself is a good reason for having one. Only one thing is worse than not having an IPS document... is having an IPS and not following it.

Clearly, it is beneficial to prudently manage the plan's investment menu in accordance with a set of documented prudent standards and not "ad hoc", documenting fiduciary prudence reflecting a consistent and deliberative process.

CLICK HERE TO LEARN MORE [This should link to your compliance-approved version of the can be found in the RPAG ment Policy Statement or the call to action should

Committee Meeting Minutes

Subject line: [FIRM NAME] NEWSFLASH: Only You Can Prevent Lost Meeting Minutes

Header: **Committee Meeting Minutes**

Email Content:

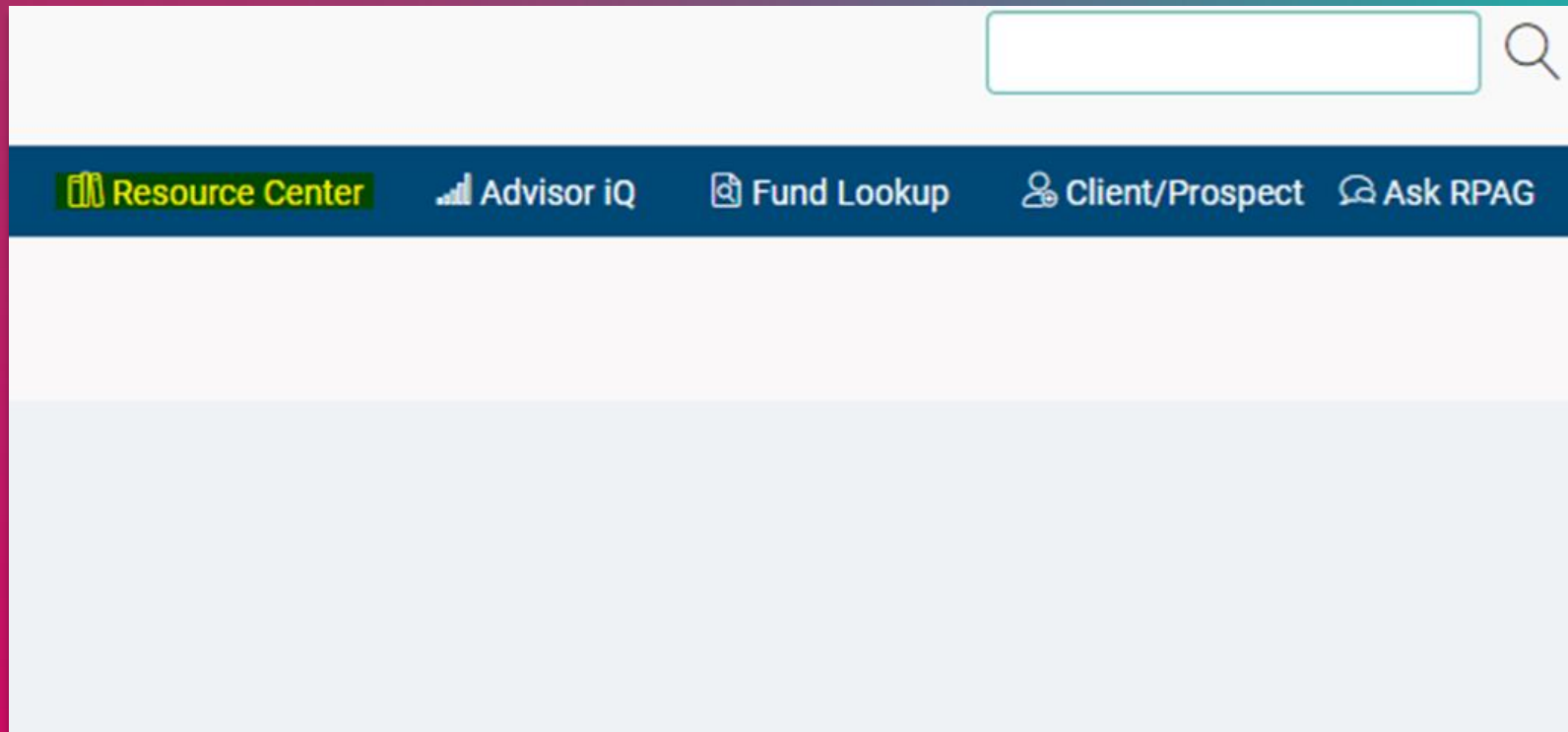
Written record of the activities and decisions impacting plan management as well as the prudent process leading to those conclusions is also essential. ERISA requires an enhanced level of care when making plan management decisions following ERISA's "Prudent Man" process.

Meeting minutes can provide future committee members with the purpose and process used to affect their decisions and updating prior decisions as changes in the plan occur.

CLICK HERE TO LEARN MORE [This should link to your compliance-approved version of the "Fiduciary Investment Review Meeting Summary – with Sample Wording" one pager which can be found in the RPAG Resource Center in the Servicing Your Clients > Meeting Summary Templates folder, or blog post (either your own blog or RPAG's (blog.rpag.com), or the call to action should direct the reader to open an attached PDF version of the document.]

Please call XXX.XXX.XXXX or email NAME@EMAIL.COM to learn more.

more.



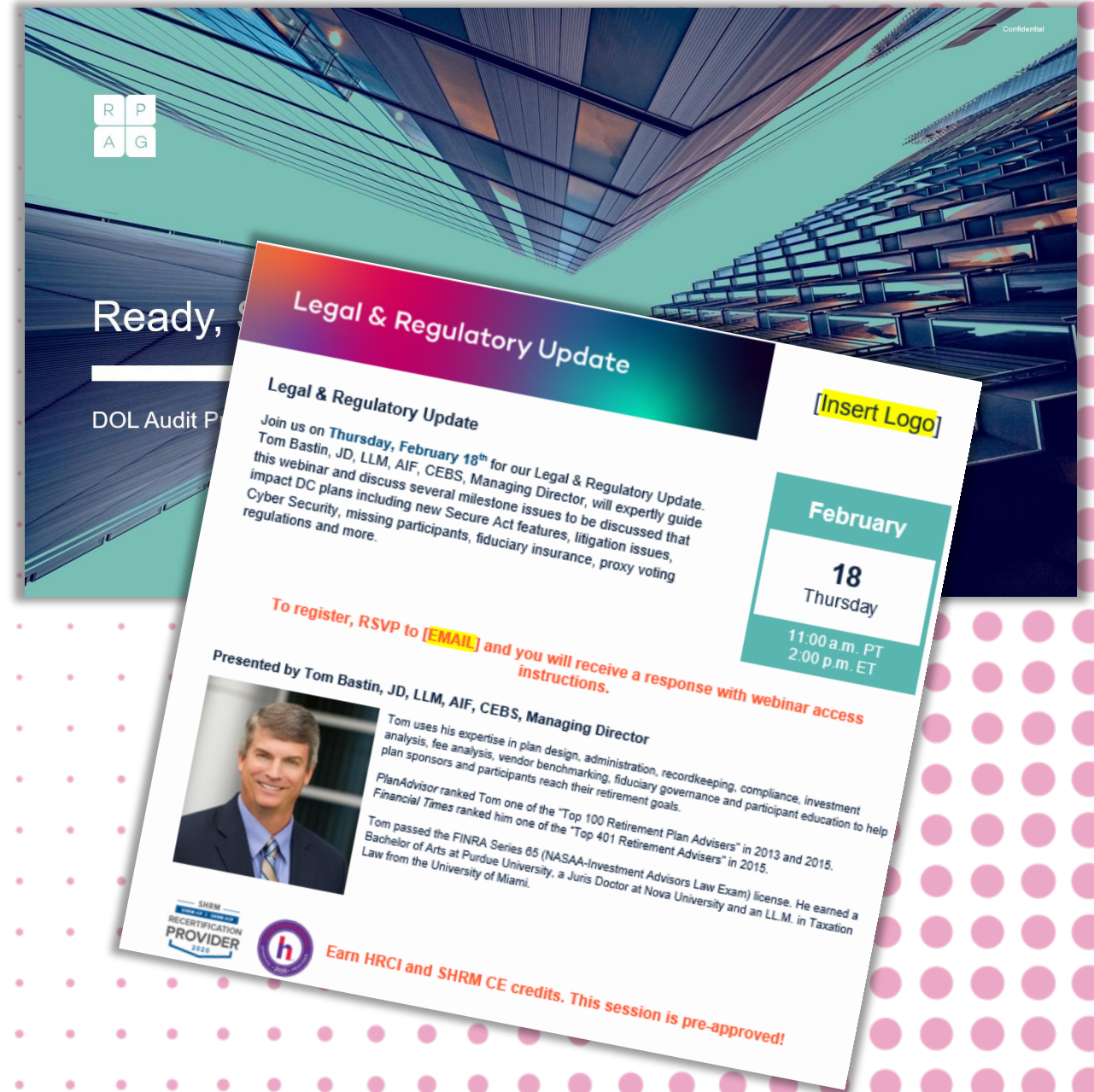
Category

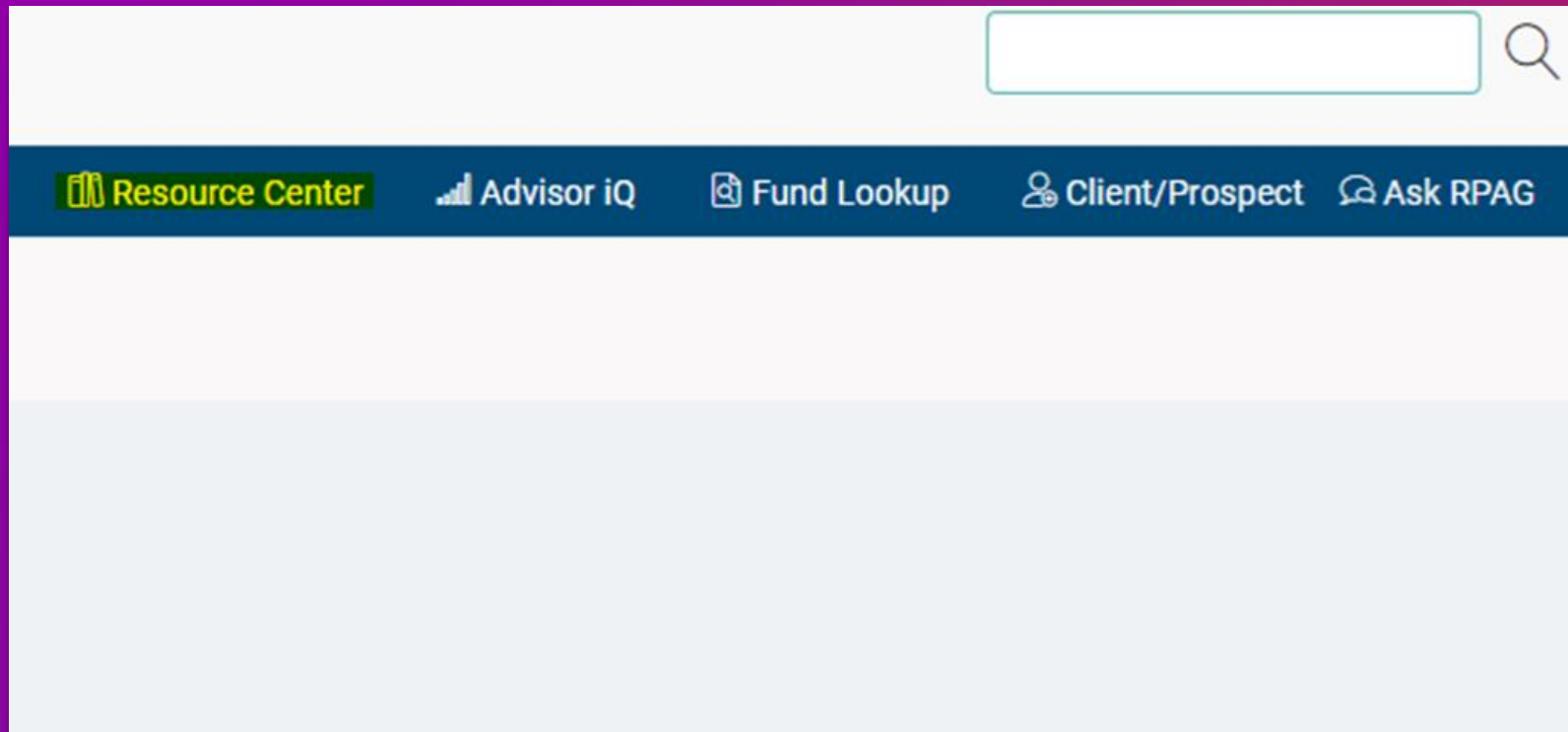
- ∨ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - Overview of Services
 - > Non-Hosted Webinars
 - > Hosted Webinar Series
 - Flyers/One Pagers
 - FINRA Letters
 - **Drip Email Content**
 - Consultant RFP
 - Branding Materials

Hosted Webinars

Bring value to your clients and prospects and let us take the administrative burdens off your plate

- 4 hosted webinars per year
 - 4x Legal & Compliance
- We provide
 - The presentation
 - The invitation
 - Follow-up process
 - Let you know if your customers attended
 - Link to recording
- FINRA-reviewed
- CE credits
- Saves you time!





Category

- ✓ **Content Marketing Plan**
 - Seminar Marketing Playbook
 - Presentations
 - Partner Presentations
 - Overview of Services
 - > Non-Hosted Webinars
- ✓ **Hosted Webinar Series**
 - October
 - March
 - June
 - Flyers/One Pagers
 - FINRA Letters
 - Drip Email Content
 - Consultant RFP
 - Branding Materials



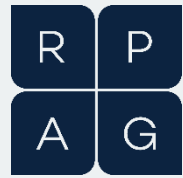
Basic Package



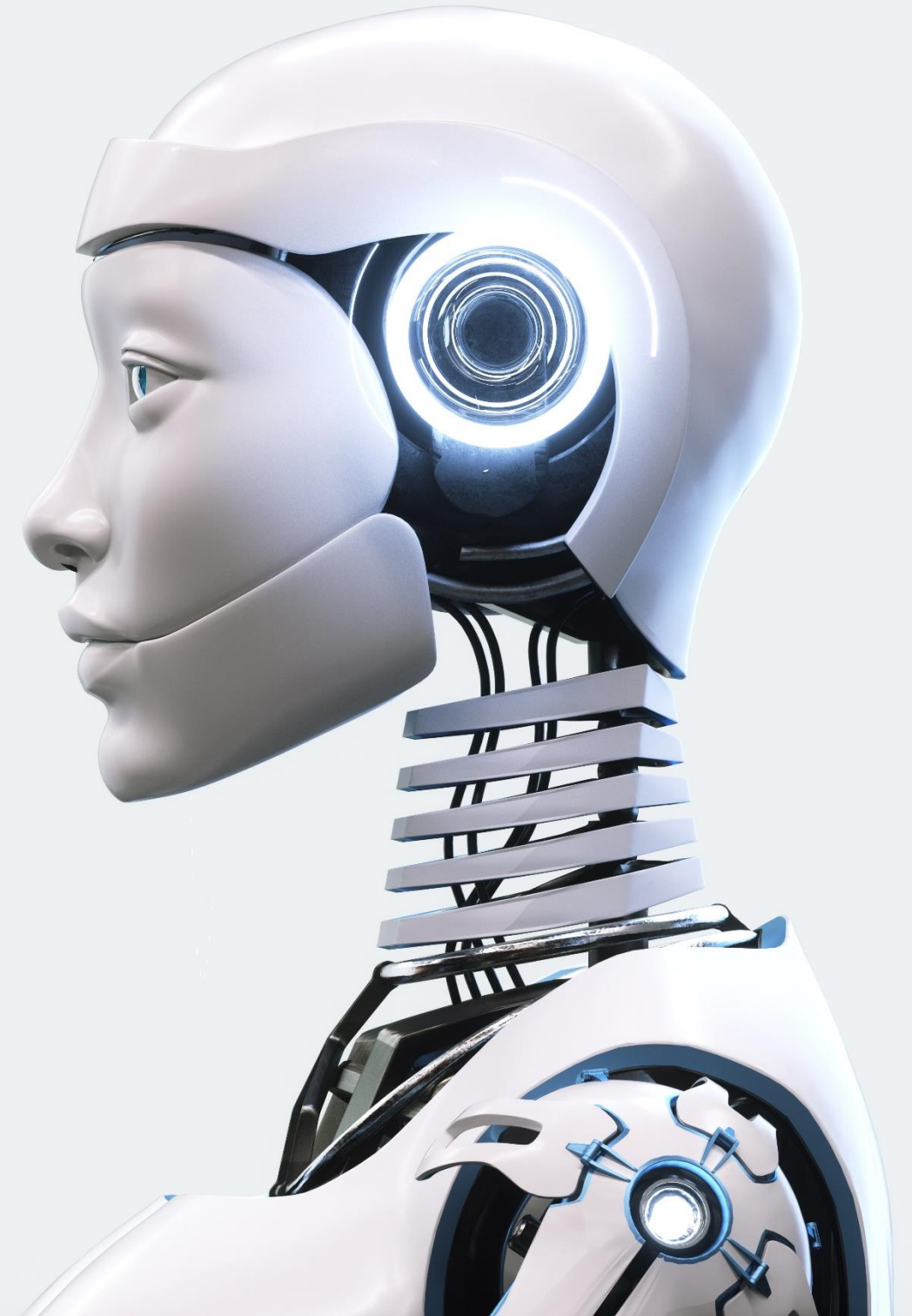
Premium Marketing Services

- Plan Sponsor Newsletters
- Participant Memos
- Flyers/One Pagers
- Sales Pitch Deck
- Consultant RFP Responses
- Social Media Posting Calendar
- Drip Email Templates
- Plan Sponsor Presentations
- Hosted Webinars

Plan Sponsor Newsletters	Monthly	Monthly
Participant Memos	Monthly	Monthly
Flyers/One Pagers	10+	10+
Sales Pitch Deck	Basic	Expanded
Consultant RFP Responses	N/A	Yes
Social Media Posting Calendar	N/A	Yes
Drip Email Templates	N/A	8-10/year
Plan Sponsor Presentations	N/A	8-10/year
Hosted Webinars	N/A	4/year
	Included with RPAG membership	\$250/quarter



Marketing with Artificial Intelligence (AI)

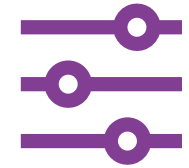
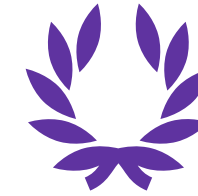
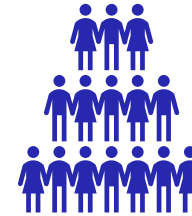




Why Should You Bother Marketing?

A quick overview

The Significance of Marketing



Build Brand Awareness

- Helps increase awareness among potential clients. Ensures that your target audience knows about your brand, what you offer, and what sets you apart from competitors

Generate Leads and Win Prospective Clients

- Targeted advertising, content marketing, and consistent marketing can help attract and convert prospects

Establish Your Authority as an Expert

- Marketing assists you to position yourself as a credible source in the industry.
- Creating consistent and valuable content can build that credibility and foster trust.

Increase Client Retention

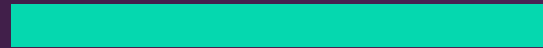
- By staying engaged with current clients, you can nurture those relationships and provide ongoing value.

Differentiate Yourself From Competitors

- Showcase your unique value propositions in your marketing

Adapt to Market Changes

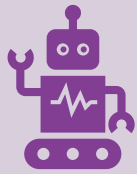
- You can stay on the pulse of market changes and client preferences.
- Marketing channels allow for feedback and data analysis to adapt your strategies.



What is ChatGPT?

Understanding this new AI tool

What is ChatGPT?



From the AI itself: “ChatGPT is an advanced artificial intelligence (AI) language model that can engage in conversations, understand prompts, and generate human-like text responses.”



ChatGPT is trained from information on the internet as well as interactions with humans. This tool does not have consciousness, but its responses reflect those previous interactions and can seem very human.

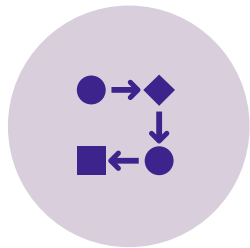
Things to Remember



Set clear objectives for your AI and give it specific prompts.



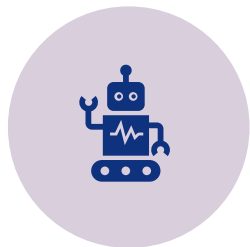
Be mindful of bias and accuracy.



Iterate and refine your requests.



Be ethical and mindful in the way you utilize this tool.



AI is meant to assist, not replace.



You are the one teaching it how to help you.

Warnings with ChatGPT



Data Privacy

ChatGPT retains every piece of information that users feed it.

DO NOT put sensitive information such as passwords, client information, or monetary information into the chat box

If you do input data, make sure that you strip the PPI prior to inputting.



Search Engine Optimization Penalties

Google can now tell whether your website used AI for your content.

Try to stay away from utilizing their word-for-word text on your website.



Misinformation

ChatGPT learns from previous experience and data from the internet. Occasionally, the information is incorrect or biased.

Make sure to fact check before posting or sending anything containing ChatGPT generated content.



How to Use AI in Your Practice

Social Media, Emails, and Content Creation

Social Media

Example Prompt:

Write a short social media post based on the following article: <https://insights.rpag.com/marketing-like-a-pro-insider-tips-tricks-for-financial-advisors>



ChatGPT Response:



Hey everyone! Looking to up your marketing game as a financial advisor? Check out this fantastic article I found with insider tips and tricks for marketing like a pro!

Article: [Link to the article]

Learn how to leverage social media to reach and engage with your target audience effectively. Discover the power of creating compelling content that showcases your expertise and builds trust. Find out how to use various platforms to expand your network and establish yourself as a thought leader in the financial industry.

Don't miss out on these invaluable strategies and insights that can take your marketing efforts to the next level!

#FinancialAdvisor #MarketingTips #SocialMediaMarketing #ThoughtLeadership

Problems with this post:

1. Too long for Twitter. Twitter has a character count of 280.
2. Brand Voice. This sounds like it comes from me as a person and not RPAG as a brand.
3. My prompt was too vague. Prompts need more specific commands so that the AI can give you what you're looking for.

Social Media

Solution Option:

AS

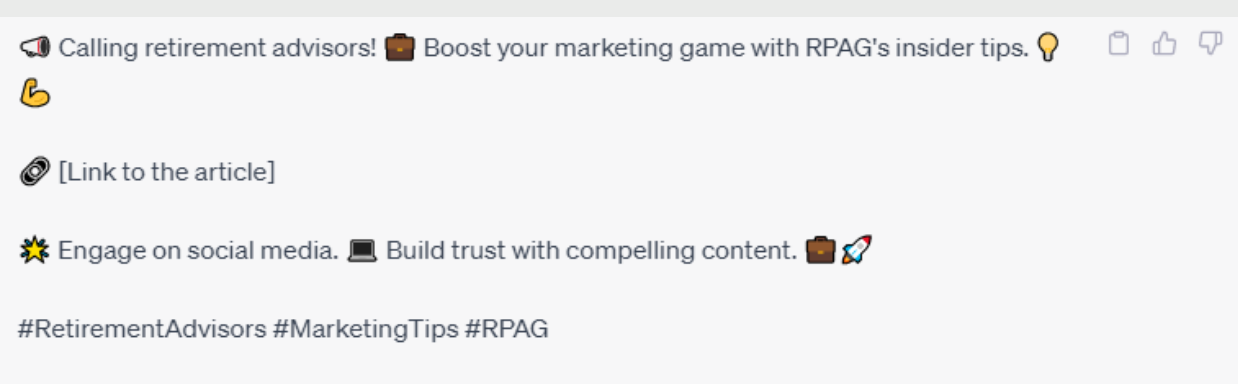
This post is too long. Shorten it significantly. The voice should be RPAG and the audience is retirement advisors.

ChatGPT's Edited Response:



A screenshot of a social media post generated by ChatGPT. The post features the OpenAI logo, a megaphone icon, and the text: "Calling all retirement advisors! 🚀 Level up your marketing game with these insider tips and tricks from RPAG. 📁💡". It includes a "[Link to the article]" placeholder, a star icon, and the text: "Master social media to engage your target audience. 📁 Create compelling content that builds trust. 🤝 Expand your network and establish thought leadership in the financial industry." The post concludes with the hashtags "#RetirementAdvisors #MarketingTips #SocialMediaMastery".

ChatGPT's Final Response:



A screenshot of a shorter social media post generated by ChatGPT. It features a megaphone icon and the text: "Calling retirement advisors! 📁 Boost your marketing game with RPAG's insider tips. 💡". It includes a "[Link to the article]" placeholder, a star icon, and the text: "Engage on social media. 📁 Build trust with compelling content. 📁🚀". The post concludes with the hashtags "#RetirementAdvisors #MarketingTips #RPAG".

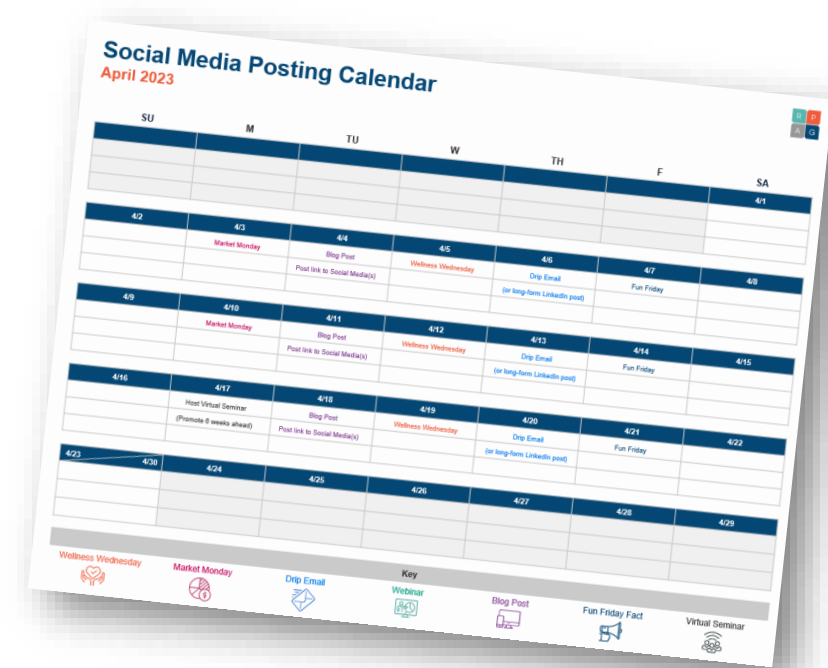
Problems:

1. The post is still relatively long for socials. This is okay for a longer form post, but most of the text will be cut off by the platforms with a “Read More” button.
2. It listened, but it is using third person language.
3. Forces user to tell the AI to shorten it again.

Social Media

How to Use ChatGPT to Assist

- Do not utilize it for Market Monday. It is not advanced enough, and it may be wrong.
- You can create a “Tuesday Tips” post for plan sponsors with AI assistance
 - <https://chat.openai.com/share/e5715169-6f8c-4af7-8128-531ba685e438>
- Use it to scan your own website or blog pages for posts if you need some ideas:
 - <https://chat.openai.com/share/8ea07ae5-86ba-48ae-9618-87907b3b1dca>
 - <https://chat.openai.com/share/9be17bd4-083d-4c4f-abf9-43810ce93386>
- For long form LinkedIn posts, write a few on your own to teach the AI your writing style, and then have it write new ones from your own web pages using the same format.
- For Fun Fact Friday, I would suggest being cautious when using AI. It can lie to you, so ensure that each fact is true before posting it on the internet.
 - <https://chat.openai.com/share/abcc6260-0dc3-4fba-be90-cbf8e64dc525>



CONFIRM CONTENT ACCURACY

Emails

Utilize the Drip Campaigns

- In addition to the Drip Campaigns, which are pre-written for you, you can either add more information to it using ChatGPT or supplement it with follow up emails.
- <https://chat.openai.com/share/0fb691ef-7852-49b9-9e0f-e19e404f50a0>

How to Improve

- Add More Details
- Input the text from the drip campaign for it to follow the same voice and position.
- Don't allow it to mention that they are part of a drip campaign. The best marketing is when people don't realize they're being marketed to.
- Email may be too long. You can ask it to shorten it.

Example

<https://chat.openai.com/share/262a4d20-4db7-4134-9bf0-437e90895301>

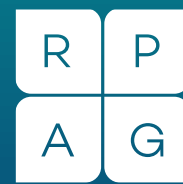
Content Creation

Professional Presentations

- We provide professional presentations so that you can host your own education sessions with plan sponsors.
- Included in this package, there is an email invite template, invitation description, the presentation itself, speaker notes, as well as the FINRA letter.
- Use ChatGPT to help you create a script based on what you are going to be talking about. If you input all of the content from the presentation, it can give you a good base to edit on.
- You can also ask ChatGPT to produce social posts to promote your session online.
- <https://chat.openai.com/share/9f6f59a2-d835-404e-9cc0-d210c62ec87b>

Blogs

- Have the AI brainstorm potential topics for you to write about.
- When you find a topic you like, ask it to give you an outline for an article on the topic.
- Turn that outline into an article.
- <https://chat.openai.com/share/2c216bf5-4259-4d4c-8985-cd8e7ded37ce>



rpag.com