



RPAG Update

Veronica Lee

SENIOR VICE PRESIDENT, CLIENT SERVICE

\$1 Trillion

Assets

7 Million

Plan Participants

100,000

Plans

#1

NAPA's Top Advisory Firms



Over 100 Team Members



ERISA Attorneys



Investment Support



Money Manager Research



TDF Analysis



Sales and Marketing Support



Business Development Support



Corporate Sales Support
\$15B and growing!



Training and Support



Live Tech Support



Practice Management



Exclusive Events

Technology Innovation

RFP Express

PLANFEES

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.

Service Provider Summary

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

Service Provider Comparison

	VOYA	TRANSAMERICA	EMPOWER	Fidelity	John Hancock
Total AUM (billions)	\$458 B	\$204 B	\$1,000 B	\$2,400 B	\$158 B
Total Participants (million)	6.08 M	3.50 M	12.07 M	23.43 M	3.36 M
Total DC Plans	51,389	26,386	65,009	24,349	49,475
Average Account Balance	\$75,365	\$54,000	\$87,393	\$91,400	\$58,000
Recordkeeping System	Proprietary	Proprietary	Proprietary	Proprietary	Proprietary
Ownership Structure	Public	Public	Public	Public	Public
Plans of your size (Assets, \$0-5m)	44,826	\$23,003	47,219	9,632	44,731
Plans of your size (Participants, 50-99)	4,273	1,586	6,625	4,241	2,374
Median Plan Asset Size	\$4.30 M	\$5.80 M	\$13.34 M	\$8.60 M	\$4.30 M
Median Plan Participants	293	71	254	86	293
Relationship Managers	99	52	123	60	74
Avg. Accounts per RMs (\$1-5m)	15	20	75	45	12

Rollover Analyzer

Client Details

Client Information	
Name	John Smith
Age	59
Current Account Balance	\$250,000
Employment Status	Employed
Employer Name	ABC Company
Household Net Worth	\$1,500,000
Objective	Rollover \$250,000 from employer sponsored retirement plan to an IRA.

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

Rollover Analyzer Attestation

Signature _____
 Printed Name _____
 Date _____

Documents Requested	
Annual Retirement Plan Participant Fee Disclosure Notice	Declined to Provide
Most Recent Quarterly Retirement Plan Statements	Declined to Provide
Summary Plan Description or Summary Material Modification	Declined to Provide

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
 - Follow procedures designed to ensure we give advisors that is in your best interest
 - Charge no more than is reasonable for our services
 - Give you basic information about conflicts of interest

Rollover Analyzer Results

	Importance	Current Plan	IRA	Result
Fees and Expenses	High	0.75% (\$2,000) Based on Actual Plan Data Or Based on National Average	1.00%	IRA
Available Investments	High	Limited	Open Architecture	IRA
Tax Considerations	Low	High Benefit	High Benefit	Neutral
RMD Considerations	Low	Medium Benefit	Medium Benefit	Neutral
Other Considerations	Medium	Traditional 401(k) Plan Services	Investment Management, Estate Planning, Tax Planning, Insurance Planning, Retirement Income Planning, Distribution Planning	IRA

Recommendation

Rollover Assets

Rollover Analyzer Documentation

Documents Requested	
Annual Retirement Plan Participant Fee Disclosure Notice	Declined to Provide
Most Recent Quarterly Retirement Plan Statements	Declined to Provide
Summary Plan Description or Summary Material Modification	Declined to Provide

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Ask RPAG

Menu Resource Center Advisor IQ Fund Lookup Client/Prospect **Ask RPAG**

Ask RPAG

ERISA Public Questions Exit Search

Can't find what you're looking for? [Submit a Question](#)

Results For "ERISA"

Q: How long does an ERISA plan need to maintain records?
★

A: [View Answer](#)

Section 107 of the Employee Retirement Income Security Act (ERISA) requires plan records used to support filings, including the annual Form 5500, to be retained for at least six years from the filing date. Under ERISA section 107, the following documentation should be retained at least six years after the Form 5500 filing date, including, but not limited to: copies of the Form 5500 (including all required schedules and attachments); nondiscrimination and coverage test results; required employee communications; financial reports and supporting documentation; evidence of the plan's fidelity bond; and corporate income-tax returns (to reconcile deductions).

Q: One of our clients received a prospectus for each of the funds in the plan. What are the ERISA requirements for a prospectus? Does the sponsor need to send to all participants? Do they need to keep the prospectuses in a file?
★

A: [View Answer](#)

Q: Can the employer decide to transfer assets in a non-ERISA 403b plan to a new 403b plan recordkeeper/investment provider?
★

A: [View Answer](#)

Trending Topics

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

3(21)	3(38)	403(b)	active	allocation	asset	asset class	audit	
benchmark	beneficiary	CIT	correction	earnings	epcrs	ERISA	excess contributions	
fee	fund	group	IPS	IRS	peer	plan termination	score	style



ESG Rating

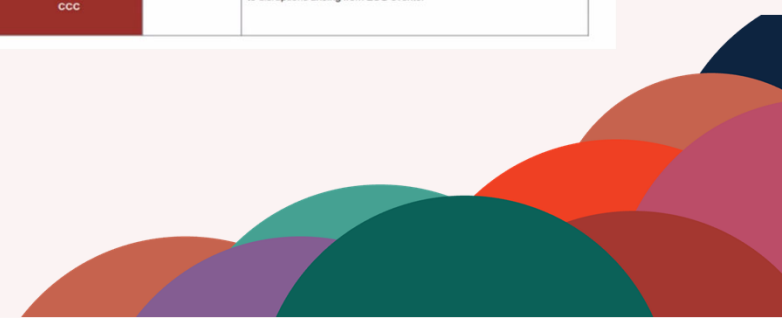
ESG Rating Methodology

ESG Ratings are designed to measure the Environmental, Social and Governance (ESG) characteristics of a fund's underlying holdings, making it possible to screen investments using a AAA to CCC ratings scale. ESG Ratings are available for over 8,500 companies (approximately 14,000 total issuers including subsidiaries) and more than 680,000 equity and fixed income securities globally, with ESG Ratings and metrics for approximately 53,000 multi-asset class investments globally.



ESG Rating Methodology

Fund ESG Quality Rating	Fund ESG Rating	What it means	
8.6 - 10.0	AAA	Leader	The companies that the fund invests in show strong and/or improving management of financially relevant environmental, social and governance issues. These companies may be more resilient to disruptions arising from ESG events.
7.1 - 8.6	AA		
5.7 - 7.1	A	Average	The fund invests in companies that show average management of ESG issues, or in a mix of companies with both above-average and below-average ESG risk management.
4.3 - 5.7	BBB		
2.9 - 4.3	BB		
1.4 - 2.9	B	Laggard	The fund is exposed to companies that do not demonstrate adequate management of the ESG risks that they face or show worsening management of these issues. These companies may be more vulnerable to disruptions arising from ESG events.
0.0 - 1.4	CCC		





Client advocacy report



Fund change notice templates

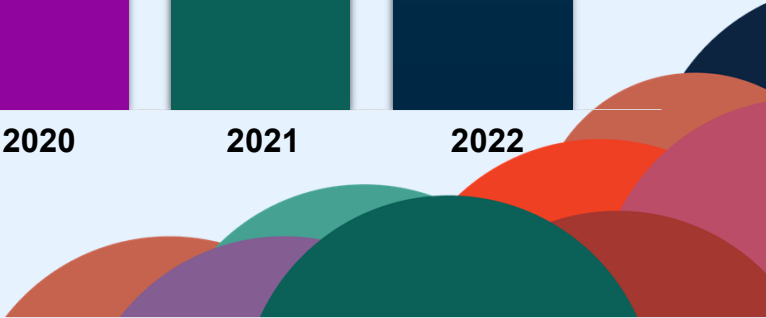
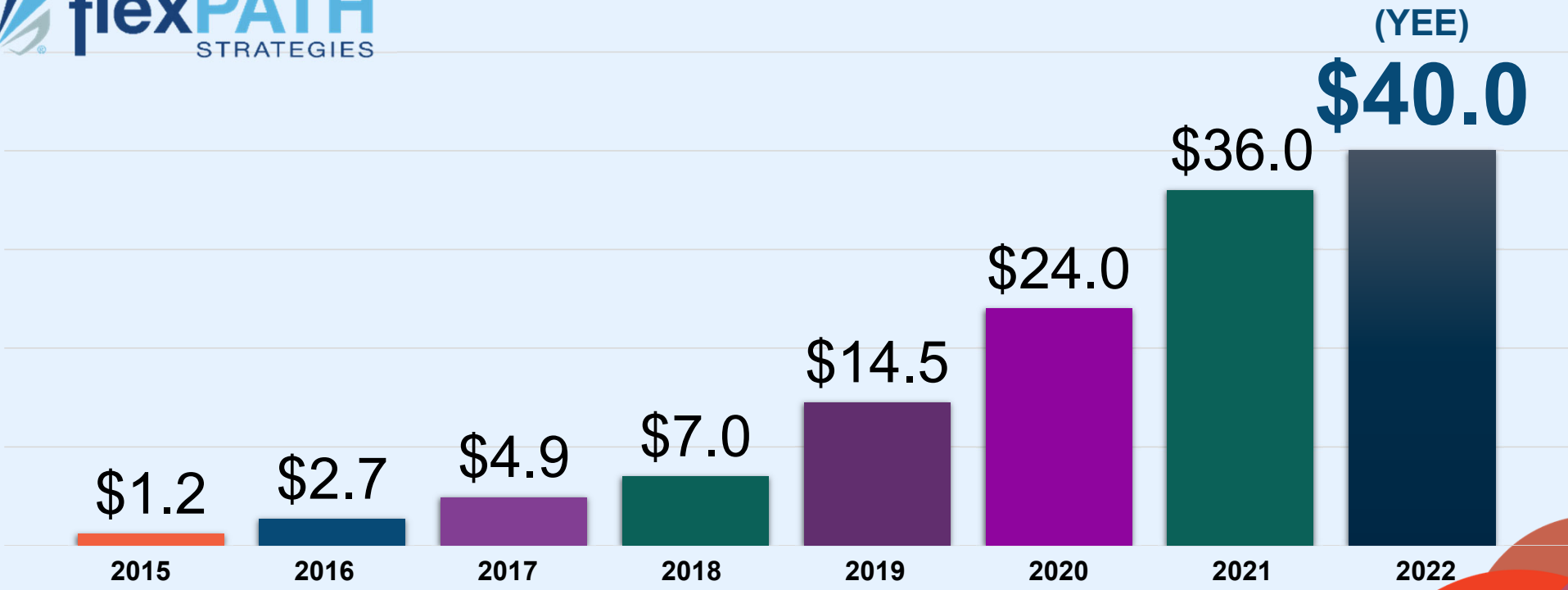


Custom models performance calculation

Investment Innovation

Total Custom Solutions CIT Growth

(in billions)





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



















- Fastest growing TDF over the last three years
- Ranks 6th in new assets from 2019-2021 in CIT TDFs
- flexPATH is the 10th largest TDF provider by AUM



2023

R P
A G

	Value	Blend	Growth	
Large	  		   	Large
Mid			 	Mid
Small	  		 	Small

International Value



International Blend



International Growth





Emerging Markets



Core Fixed Income





ESG



Cash Balance



Stable Value



Custom Solution Partners




8,000

Plans use a flexPATH solution

75% members

Utilize Custom Solutions

flexpathstrategies.com



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1 Get Started 2 Discover your Path 3 Your PATH Ahead

Let's Discover Your PATH to Retirement

Like many other aspects of life, we understand that you have unique goals and circumstances. Enter the below information to discover which PATH to retirement best matches your needs.

The tool is designed to measure your need to take investment risk, based on your projected savings at retirement. Risk tolerance is a combination of both desire and need to take investment risk. Many investors have an intuitive understanding of their desire to take investment risk, but may need a helping hand to better understand their need to take investment risk. Generally, investors who are on track for retirement can afford to de-risk and invest more conservatively to emphasize stability of their hard earned assets. On the other hand, investors who are behind saving for retirement may need to invest more aggressively to emphasize growth, and/or begin saving more in order to make up for a shortfall of current savings. Use this tool to help guide you in selecting your PATH to retirement.

Year of Birth

Retirement Savings

Expected Retirement Age

Annual Income

Expected Retirement R

Annual Retirement

Let's Discover Your PATH to Retirement

View Your PATH Ahead

The investment mix within your portfolio adjusts over time to reduce risk exposure as you approach your target retirement date. Move the slider to see how your portfolio changes over time.

Start Over Next

Your Target Retirement Year is 2034, which corresponds to the **Moderate 2035** portfolio. See the square highlighted below.

CONSERVATIVE

Conservative Retirement

Conservative 2025

Conservative 2035

Conservative 2045

Conservative 2055

Conservative 2065

MODERATE

Moderate Retirement

Moderate 2025

Moderate 2035
 Retirement Years 2030-2039

Moderate 2045

Moderate 2055

Moderate 2065

AGGRESSIVE

Aggressive 2025

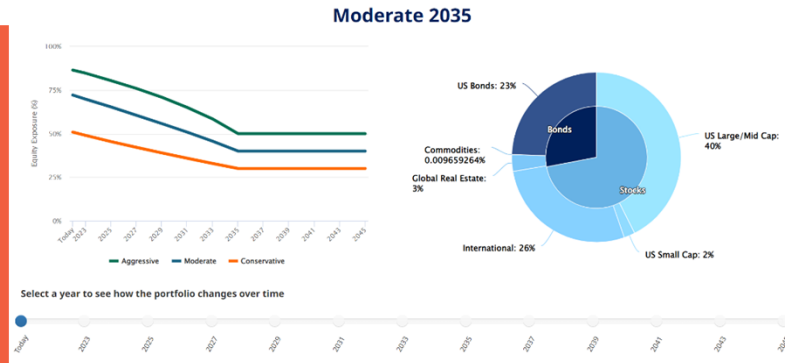
Aggressive 2035

Aggressive 2045

Aggressive 2055

Aggressive 2065

Start Over Take Action



THANKS TO OUR PARTNERS!

- ✓ Trends
- ✓ Value-add resources
- ✓ Technical knowledge
- ✓ Referral sources, people looking to change firms
- ✓ Partners are friends!



EMERALD



BlackRock


CAPITAL GROUP® | AMERICAN FUNDS®

 **Nationwide**

 **Principal**

P I M C O

 **TRANSAMERICA®**

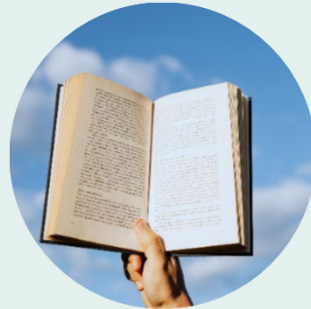
 **WILMINGTON TRUST**



Idea exchange to enhance your knowledge, business and engagement



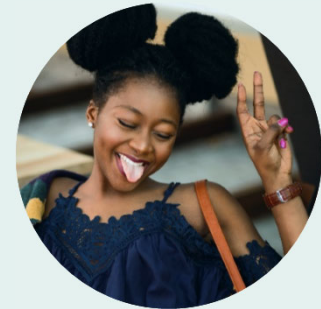
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