

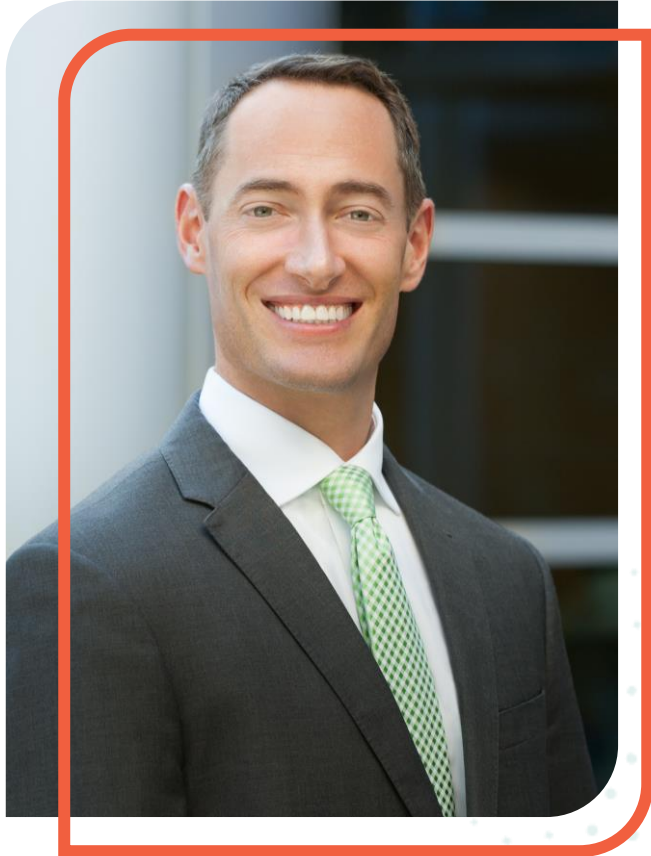
# RED FLAG QUADRANT 4

Client Satisfaction Panel



# Ryan Hamilton

Sr. Investment Advisor  
NFP



# Matt Dickey

Sr. Plan Advisor  
NFP



## **Scott Harrison**

**Regional Vice President**

[Scott.harrison@standard.com](mailto:Scott.harrison@standard.com)



## **Kara Kidney**

**Regional Vice President, Sales**

[Kara.Kidney@oneamerica.com](mailto:Kara.Kidney@oneamerica.com)



## **Brian Stubbs**

**Regional Vice President**

[brian.stubbs@standard.com](mailto:brian.stubbs@standard.com)



## **Todd Smiser**

**Regional Vice President, Sales**

[todd.smiser@oneamerica.com](mailto:todd.smiser@oneamerica.com)



## Jared Hyman

Regional Vice President

Jared.Hyman@standard.com



## Todd Smiser

Regional Vice President, Sales

Todd.Smiser@oneamerica.com



**David Foley**  
Regional Vice President  
david.foley@standard.com



**Greg Poplarski**  
Regional Vice President, Sales  
greg.poplarski@oneamerica.com

# Proactive and Pre-emptive

☰ Menu

📁 Resource Center   📊 Advisor iQ   📄 Fund Lookup   👤 Client/Prospect   🗨 Ask RPAG

📌 Dashboard	📁 Resources	🗣 Support	🛠 Tools	📊 Scorecard System	👤 Admin
<ul style="list-style-type: none"> <li>Clients</li> <li>Prospects</li> <li>My Calendar</li> </ul>	<ul style="list-style-type: none"> <li>My Documents</li> <li>Resource Center</li> <li>RPAG University</li> <li>Video Learning Center</li> </ul>	<ul style="list-style-type: none"> <li>FAQ</li> <li>Contact Us</li> <li>Ask RPAG</li> </ul>	<ul style="list-style-type: none"> <li>PlanFees</li> <li>Advisor Fee Calculator™</li> <li>Fiduciary Briefcase</li> <li>Larkspur Executive</li> <li>Larkspur Pro</li> <li>mpi Stylus Web</li> <li>PLANavigator</li> <li>Stable Value Analyzer</li> <li>RFP Express</li> <li>TDF Analyzer</li> </ul>	<ul style="list-style-type: none"> <li>Asset Class Review</li> <li>Batch Considerations 🔒</li> <li>Batch Reporting</li> <li>Fund Mapping</li> <li>Fund Research</li> <li>Lineup Comparison</li> <li>My Custom Models</li> <li>My Fund Menu</li> <li>My Special Funds</li> <li>Provider Scorecard</li> </ul>	<ul style="list-style-type: none"> <li>Company</li> <li>Manage Templates</li> </ul>
📁 Plan Asset Link (PAL)	👤 Financial Wellness	🛡 Practice Management			
<ul style="list-style-type: none"> <li>Manage PAL Feeds</li> <li>Consent Forms</li> </ul>	<ul style="list-style-type: none"> <li>WellCents Website</li> <li>WellCents Resource Center</li> </ul>	<ul style="list-style-type: none"> <li>Advisor iQ</li> <li>Advisor Reports</li> <li>Compensation</li> <li>Client Servicing</li> <li>To-Dos</li> <li>Wise Rhino Firm Valuation</li> </ul>			



# Resource Center



## Category

- Content Marketing Plan
- CITs and Custom TDFs
- ➔ Data Security Questionnaire
- ➔ Fiduciary Briefcase
- ▼ Fiduciary Compliance & Plan Design
  - ➔ Plan Limits
  - ➔ Investment Policy Statement
  - ➔ Internal Checklists & Forms
  - ➔ Fiduciary Legal Briefing
  - ▼ Fiduciary Fitness Program
    - ➔ FINRA Letters
    - ➔ **Education Modules**
    - ➔ Documentation Modules
  - ➔ Client Templates
  - ➔ Articles & Information
- Financial Wellness
- Fund Fact Sheets
- Investment Due Diligence
- ➔ HSAs
- ➔ Investment manager perspectives on

## Education Modules

Show only customizable documents

Responsibilities	Minimize Fiduciary Liability	Monitoring Service Providers	Monitoring Investments	Monitoring Investments (Redline)	
<b>NEW</b> 06 - ERISA Section 404(c) Compliance	 07 - Disclosure and Notice Requirements	 08 - Maintaining Your Fiduciary File	 09 - Claims and Appeals Procedures	 10 - Prohibited Transactions	 11 - Timely Deposit of Employee Elective Deferral Contributions
 12 - Control Groups	 13 - Mergers and Acquisitions	 14 - Plan Terminations, Mergers, Transfers and Spin-Offs	 15 - Correction of Missed Contributions	 16 - Employer Securities	 17 - Target Date Funds
 18 - DC Plan Design the Participant Experience	 19 - Fee Levelization	 20 - Missing Participants	 Education Module Videos		



# Show your Capabilities



## Fiduciary Fitness Program

### Education Module Videos

Fiduciary education is a complicated, yet necessary task you have to face. To aid you with these matters, we have created fiduciary education videos to help you satisfy this important task. <https://vimeo.com/showcase/fiduciaryfitness>

1. Fiduciary Duties and Responsibilities	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	
2. Strategies to Minimize Fiduciary Liability	<a href="#">Part 1</a>	<a href="#">Part 2</a>			
3. Selecting and Monitoring Service Providers	<a href="#">Part 1</a>	<a href="#">Part 2</a>			
4. Selecting and Monitoring Investments	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	
5. Fees and Expenses	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	<a href="#">Part 5</a>
6. ERISA Section 404(c) Compliance	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	<a href="#">Part 5</a>
7. Participant Notice and Disclosure Requirements	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	
8. Maintaining Your Fiduciary File	<a href="#">Part 1</a>				
9. Claims and Appeals and Qualified Domestic Relations Order (QDRO) Procedures	<a href="#">Part 1</a>	<a href="#">Part 2</a>			
10. Prohibited Transactions	<a href="#">Part 1</a>	<a href="#">Part 2</a>			
11. Timely Deposit of Employee Elective Deferral Contributions	<a href="#">Part 1</a>				
12. Control Groups	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>		
13. Mergers and Acquisitions	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	
14. Plan Terminations, Mergers, Transfers and Spin-Offs	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	<a href="#">Part 5</a>
15. Correction of Missed Contributions	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>		
16. Employer Securities	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	
17. Target Date Funds	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	<a href="#">Part 5</a>
18. Addressing the Participant Experience	<a href="#">Part 1</a>	<a href="#">Part 2</a>	<a href="#">Part 3</a>	<a href="#">Part 4</a>	<a href="#">Part 5</a>
	<a href="#">Part 6</a>	<a href="#">Part 7</a>			
19. Fee Levelization	<a href="#">Part 1</a>				

[ADDRESS] | [PHONE NUMBER] | [WEBSITE]  
[YOUR SECURITIES DISCLOSURE HERE] ACR# 5457272 02/23



# Managing Expectations

## Service Plan 2023

Service	Target Month	Month Delivered
Goal Setting	March	March 31
Investment Review	March June September December	March 31 - - -
Cash-Equivalent Review	September	-
Fee Structure Review	December	-
Live-Bid RFP	September 2024	-
Employee Education Sessions	Upon Request	Upon Request
Newsletters and Memos	Monthly	Monthly
Client Advocacy	Ongoing	Ongoing



# Managing Expectations

Meeting Minutes + Meeting Agenda + Provider Notices + Client Advocacy Report +

Meeting	Created Date	Report Type	Actions
<a href="#">Important Client Q1 2023 Investment Review Agenda</a>	03-20-2023	Investment Review & Plan Review Agenda	 

[View All](#)

Meeting Minutes + Meeting Agenda + Provider Notices + Client Advocacy Report +

Meeting	PlanType	Meeting Date	Report Type	Actions
<a href="#">Important Client Q1 2023 Investment Review Meeting Minutes</a>	Simple IRA	03-20-2023	Fiduciary Investment Review	 

[View All](#)

# Tying it all together










## Step 3 - Report Builder

Report Theme

RPAG Theme


Click and drag a feature to your Report Layout on the left. Rearrange as needed. Features listed in red require action.

### Report Layout

-  [Title Page w/ Client Logo](#) ×
-  [Style Box - Short](#) ×
-  [Plan Allocation by Investment Type](#) ×
-  [Scorecard™](#) ×
-  [Summary of Considerations](#) ×
-  [Asset Class Review](#) ×
-  [Returns Analysis](#) ×
-  [Fund Fact Sheets](#) ×
-  [Service Plan](#) ×

### Features

Documents & Disclosures   Fees   Investments   Plan Level   Sample Documents   Structure

- + ↑ Articles
- + ↑ Disclosures
- + ↑ Meeting Agenda
- + ↑ Meeting Minutes
- + ↑ Newsletter
- + ↑ Online Report Access
- +  System Disclosures
- + ↑ User Document

Report Type

Meeting date

Presenter name  
 ⊕ [Add another presenter](#)

Presenter title



# Partner Resources – Q & A





## **What Our Clients Have to Say**

Year after year, OneAmerica is honored  
with our industry's top awards.

Most  
**'Best in Class'**  
**Awards**  
Since 2007

*Most Best In Class awards among all providers 2001-2021 PLANSPONSOR ANNUAL DC SURVEY*

# Convergence of Retirement & Wealth

*Working with your service model – not against it*

OneAmerica®  
Customer  
Concierge  
Services



Power of choice  
The advisor is in control

- ✓ Lead Generation
- ✓ 7,000 leads referred
- ✓ \$88K average referral

## For participants needing guidance

- Advisor wants them all
- Advisor wants them over a certain dollar level
- Advisor prefers full support by OneAmerica






# PensionPlus<sup>TM</sup>


- Innovative, personalized retirement withdrawal strategy
- Quickly and simply run income projections using participant preferences
- Learn impact of decisions like whether to delay Social Security for higher benefits
- Uses behavioral insights and digital nudges not considered by traditional tools

Disclaimer: PensionPlus is not an affiliate of the companies of OneAmerica

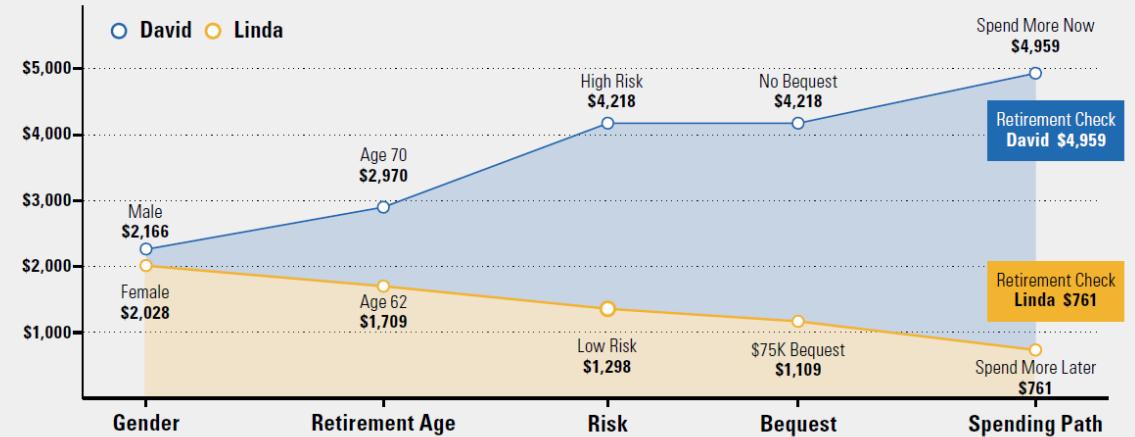
## Personalization in action



**David**  
Age: 60  
Health: Good  
Balance: \$750k



**Linda**  
Age: 60  
Health: Good  
Balance: \$750k




Hello, David

My Future Monthly Income [View My Future Social Security](#)

401k Dec 2024

**David B.** \$3,881



Retirement Countdown

January 1st, 2025

Years      Months      Days

01 : 10 : 21

# Disclosures

Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Administrative and recordkeeping services provided by AUL or OneAmerica Retirement Services LLC, companies of OneAmerica which are not broker/dealers or investment advisors.

CEFEX®, Centre for Fiduciary Excellence, a division of Broadridge Fi360 Solutions, is an Independent global assessment and certification organization. CEFEX works closely with industry experts to provide comprehensive assessment programs to improve the fiduciary practices of investment stewards, advisors, record keepers, administrators and managers. The CEFEX Mark signifies that an organization's established practices have been independently verified and are worthy of trust and confidence. CEFEX and Broadridge are not affiliates of AUL or OneAmerica Retirement Services LLC and are not OneAmerica companies.

Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

# Question 1:

**How do you measure client satisfaction?**



# 2022 PLANSPONSOR DC Plan Survey

The Standard won 17 Best In Class awards and 2 service commendations for:

- ● ● Plan administration
- ○ ● Plan design flexibility
- ● ● In-person/virtual participant support
- ● ● Enrollment materials and support
- Website, reporting and tools
- ● ● Account/client service teams
- ● ● Investment options
- Fee value and transparency

**BEST IN CLASS AWARDS FOR RECORDKEEPING SERVICES WERE EARNED IN THESE MARKET CATEGORIES:**

- <\$5MM
- \$5MM – \$25MM
- \$25MM – \$50MM
- Service Commendation

Full survey results available at:  
<https://www.plansponsor.com/research/2022-best-class-dc-providers>

#1

\$25MM-  
\$50MM

Net  
Promoter  
Score

#4

<\$5MM

Net  
Promoter  
Score

#6

\$5MM-  
\$25MM

Net  
Promoter  
Score



# Advisors Value Our Offering

**Top 5 Recordkeeper**  
in 3 markets



**Regulatory Support**

<sup>1 2 3</sup>



**Mobile App**

<sup>1 2</sup>



**Staff Credentials**

<sup>1 2</sup>



**Calculators**

<sup>1</sup>

**Market Categories**  
<sup>1</sup> <\$1MM (Micro)  
<sup>2</sup> \$1MM – \$10MM (Small)  
<sup>3</sup> \$10MM – \$100MM (Mid)

Full survey results available at: <https://www.napa-net.org/napas-advisors-choice-award>

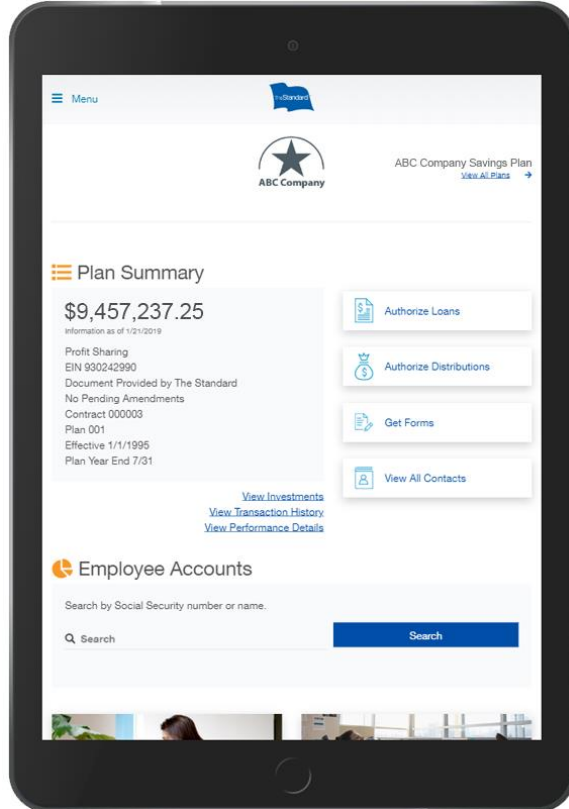


## Question 2:

**What tools do you have that clients seem to love the most?**



# PlanNet<sup>®</sup> Website for Employers



*“PlanNet is simply the best of all the record keeper sites to work with for gathering critical client and participant analytical facts & figures.” – Steve, Plan Advisor*

## Easy Access, Quick Answers

- View plan contacts, including your service team
- View all plan data
- View important plan documents/notices
- Access defined reports or customize your own
- Access resources, calendars, newsletters, alerts and more



## Question 3:

**Your clients are the plan sponsors, but you also need to keep advisors satisfied, what do you have/do that you think advisors really appreciate or maybe are underutilizing?**





# Resources for Advisors

- White Label Material for Your Practice
  - Reach out to your wholesalers for the full library!
- Multi-media Financial Wellness Program Creator Tools for Advisor Use
- Continuing Education Content (AIF, CPFA, CFP)
- Prospecting Tools and Support
- State-specific resources provided to you by The Standard
  - Explanation of the state-mandated programs
  - One pager comparison between different provisions of retirement plan options compared to state program
  - Editable for your practice and contact information