



RPAG USER GUIDE - 2025

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About RPAG

RPAG® is an exclusive alliance of independent retirement financial professionals and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG supports thousands of financial professionals across the U.S., who collectively serve over 150,000 plan sponsors, over \$1.5 Trillion in assets under influence, and more than 10 million plan participants. Learn more at rpag.com.

RPAG Advisor Portal

Align every aspect of your retirement practice with one, yes one, integrated technology portal.

Becoming an elite advisor isn't easy – and getting there is even harder. You're juggling client serving, sales efforts, and running your practice. Most advisors also have to juggle a variety of tools that are scattered and often impossible to use. This means scattered data, scattered processed, and scattered brain power. Too much time spent on tools means lost revenue and lost opportunities to close more business. RPAG® has THE solution for this age-old problem.

RPAG is a complete retirement plan advisory platform with everything you need to accelerate sales, streamline customer service, or build a profitable business.

With RPAG, all your retirement plan systems, reporting and data are on one easy-to-use and integrated platform. You'll save valuable time so you can get in front of clients and prospects, building a scalable customer service model and closing more business.

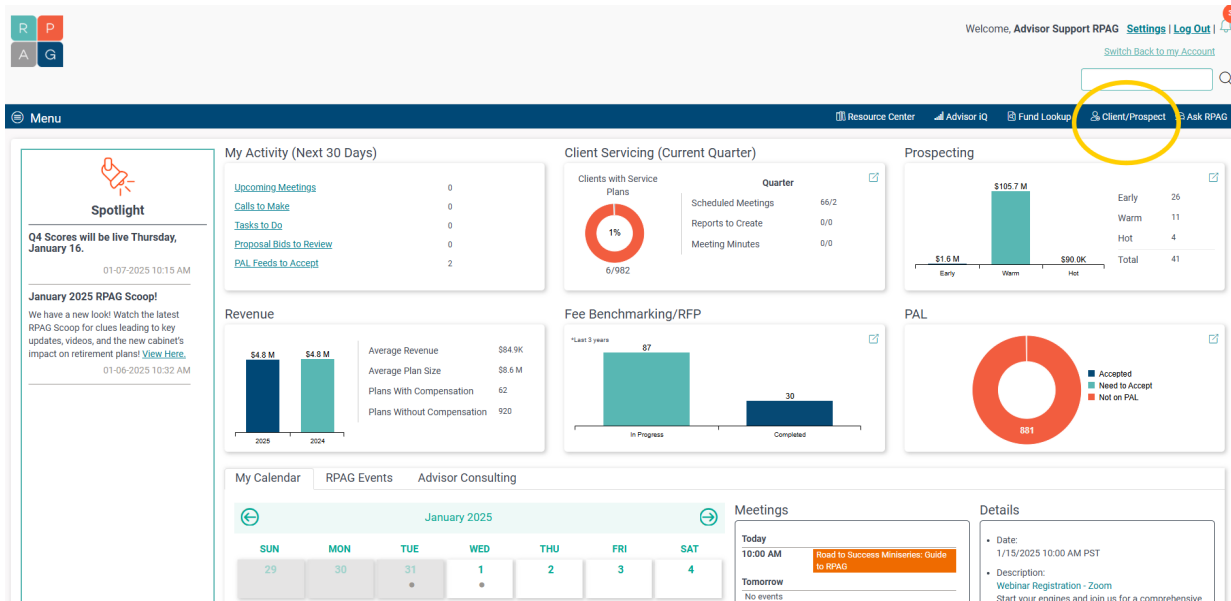
With RPAG, everything is under one roof. All RPAG systems, including investment scoring, fee benchmarking, live-bid RFP, fiduciary governance, financial wellness and more are accessible in one place. RPAG has the most robust platform in the industry and that is why retirement plan specialists and institutions rely on RPAG to help them grow their businesses.

Our efficient and scalable technology platform provides our members with actionable insights and allows them to make data-driven decisions for their retirement plan clients. Our compelling client deliverables and innovative technology give RPAG members a unique competitive advantage, all while surrounding them with world-class training and support.

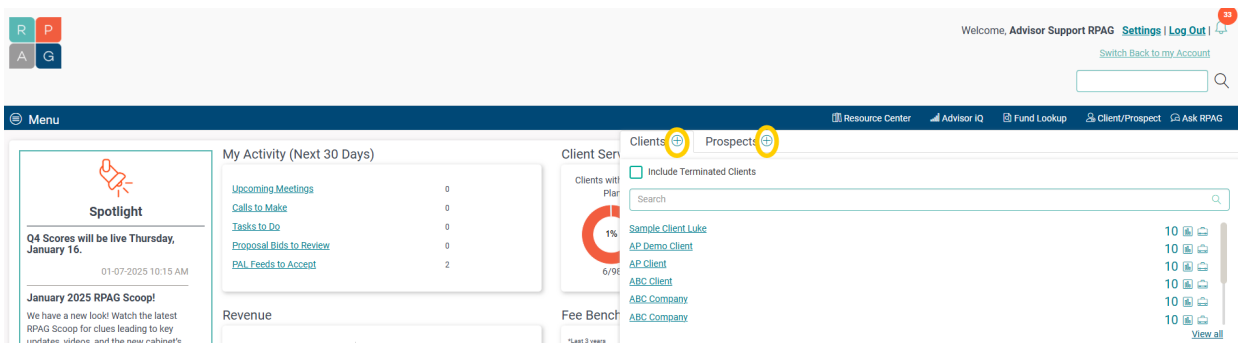
How to Create a Client in RPAG

If you would like to view a step-by-step video, please click on the following link: [How to add a Client/Plan to RPAG](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

Please see below for a written guide on how to add a client to RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Client/Prospect"



Next, click on the (+) icon to add a client or prospect.



This will bring you to Step 1, where you can enter information in the fields below. Tip: only those fields with a (*) icon are required.

If you have limited information on the client/prospect, simply enter data on the few required fields and click "Save & Close". Otherwise proceed to enter information on the remaining steps 2-7. This option is best for those who have all the client/prospect information readily available.

Add Client - Step 1

1
Client Information
2
Advisor Compensation
3
Service Plan
4
Plan Lineup
5
Fees
6
Plan Demographics
7
Plan Design

Client Information

Client Name *

Service Consultant

Additional Client Information >

Plan Information

Plan Name *

Plan Type *

Plan Status *

Contract No.

Advisor of Record *

Primary

Additional Plan Information >

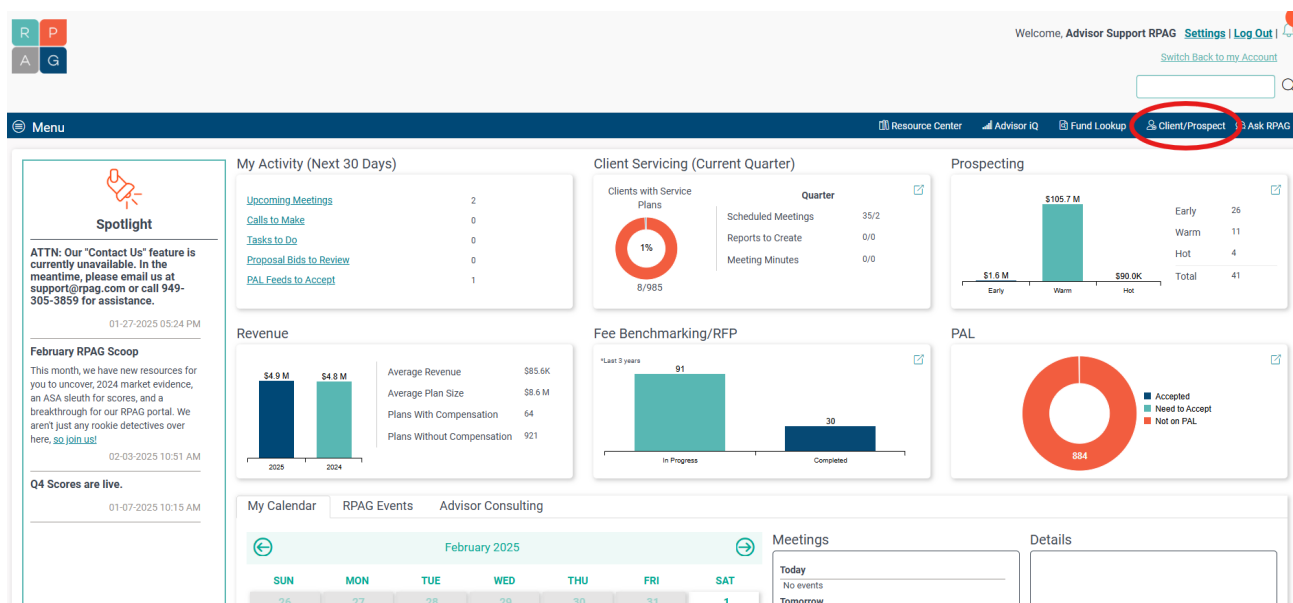
Close
Save & Close
Continue to Step 2

Keep in mind, any client/prospect information can be added anytime. This is helpful for those advisors that need to build a client/prospect quickly and wish to add more information at a later time. By clicking on the edit icon, you can make new edits or add more information.

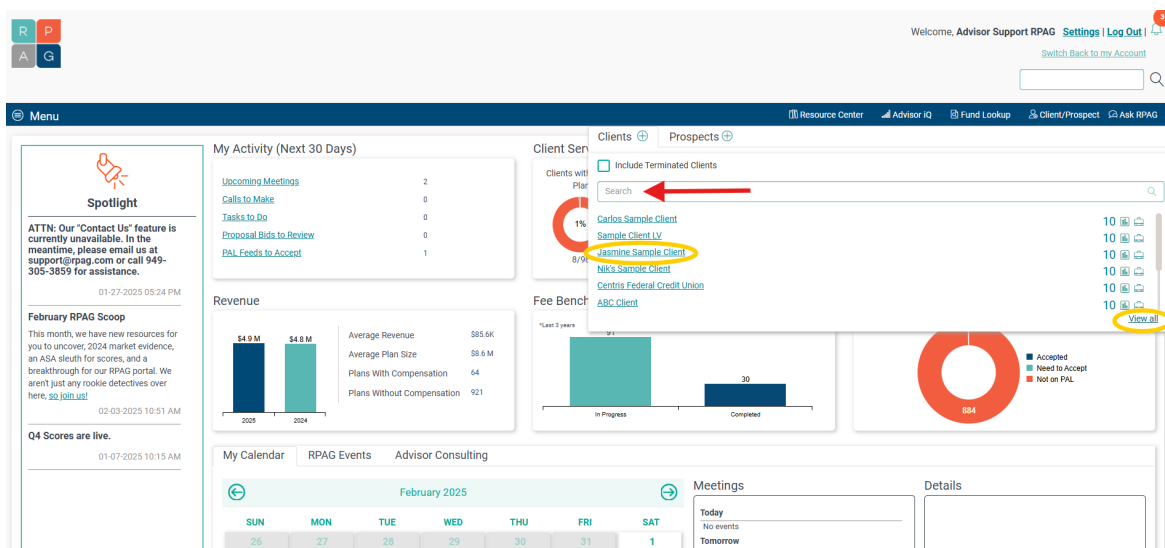
How to Create a Service Plan

If you would like to view a step-by-step video, please click on the following link: [How to Create a Service Plan](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

Please see below for a written guide on how to create a Service Plan in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Client/Prospect".



Next, type in the name of the client, select from the previous history of viewed clients or click "View All" to see your complete list of clients.



Now in the Client's detail page, scroll down to the bottom of the screen to view the plan cards. Click "View Plan"

SAMPLE PLAN #1 View Plan

Plan Type : 401(k)
Recordkeeper : Empower
Contract No : 12345

Assets
\$4,639,535
as of 08-30-2024

Fund Lineup Scorecard

Investment Review Fee Benchmarking

SAMPLE PLAN #2 View Plan

Plan Type : 457(b)
Recordkeeper : Fidelity
TPA : 401k Administrators
Contract No : 54321

Assets
\$15,068,964
as of 06-30-2023

Fund Lineup Scorecard

Investment Review Fee Benchmarking

SAMPLE PLAN #3 View Plan

Plan Type : Start-Up 401(k)

Assets
\$400,000

Scorecard

Fund Lineup Fee Benchmarking

Next, scroll down mid page to see the Service Plan section. Here you can either create a new Service Plan or copy a previous years' Service Plan. Use the arrows to view previous/future years.

Service Plan 2025

◀ ▶

Create Service Plan

Copy Previous

If you opt to create a new service plan, you will be prompted to select a template. You can select from our preloaded RPAG templates that have been built to include recommended services, based off of a plan's asset size. If you prefer to create your own custom template, select the "Custom" option and all available options will appear on the left-hand side, simply select those you wish to include. If a particular service is not listed, you can create your own service by clicking the "Add Service" button.

Select Template

RPAG Templates
Select

My Templates
Select

Custom Template
Custom

Edit Service Plan

Investment Analysis

- ☐ Investment Review
- ☐ TDF Suitability Review
- ☐ Cash-Equivalent Review
- ☐ Scorecard

Provider and Fee Analysis

- ☐ Annual Fee Benchmarking
- ☐ Live-Bid RFP
- ☐ Fee Structure Review
- ☐ Efficient Share Class Review

Fiduciary Governance

- ☐ Fiduciary Fitness Review
- ☐ Fiduciary Education and Best Practices
- ☐ Plan Governance Review

Employee Engagement

- ☐ WellCenters Employer Reporting
- ☐ WellCenters Group Education
- ☐ WellCenters 1on1 Education
- ☐ Employee Communication
- ☐ Employee Education Sessions
- ☐ Participant Helpline
- ☐ Newsletters and Memos

Retirement Program Management

- ☐ Client Advocacy
- ☐ Goal Setting
- ☐ Total Retirement Review
- ☐ Plan Design Analysis
- ☐ Participant Outcomes

Add Service

Save As Template

Once your selections are completed, you can make additional adjustments like frequency, proposed months and insert any scheduled dates. You can also drag and drop services to rearrange them on the Service Plan. Clicking the edit icon underneath the service will allow you to do more customizations, such as re-naming a service, adding a specific service color, selecting delivery method, making updates to descriptions, etc. Be sure to click save as you make changes and again once you are finished.

Edit Service Plan

Investment Analysis

☒ Investment Review
☒ TDF Suitability Review
☐ Cash-Equivalent Review
☐ Newcard

Provider and Fee Analysis

☒ Annual Fee Benchmarking
☒ Live-Bid RFP
☐ Fee Structure Review
☐ Efficient Share Class Review

Fiduciary Governance

☐ Fiduciary Fitness Review
☐ Fiduciary Education and Best Practices
☐ Plan Governance Review

Employee Engagement

☐ WellCenters Employer Reporting
☐ WellCenters Group Education
☐ WellCenters 1-on-1 Education
☐ Employee Communication
☐ Employee Education Sessions
☐ Participant Helpline

Retirement Program Management

☒ Newsletters and Memos
☒ Client Advocacy
☐ Goal Setting
☐ Total Retirement Review
☐ Plan Design Analysis
☐ Participant Outcomes

Ⓢ Add Service

Save As Template

Service	Frequency	Proposed	Scheduled
Investment Review	Semi-Annually	February August	
TDF Suitability Review	Once Every Three Years	February	
Annual Fee Benchmarking	Annually	February	
Live-Bid RFP	Once Every Three Years	February	
Newsletters and Memos	Monthly		
Client Advocacy	Ongoing		

Investment Review

Rename Selected Service
Fiduciary Investment Review

Service Color
#1D3331

Service Font Color
#FFFFFF

Show History

Create To-Do: ☒ Yes ☐ No

☒ Core Service ☐ Non-Core Service

Frequency
Semi-Annually

Proposed Meeting Month

Meeting 1
February

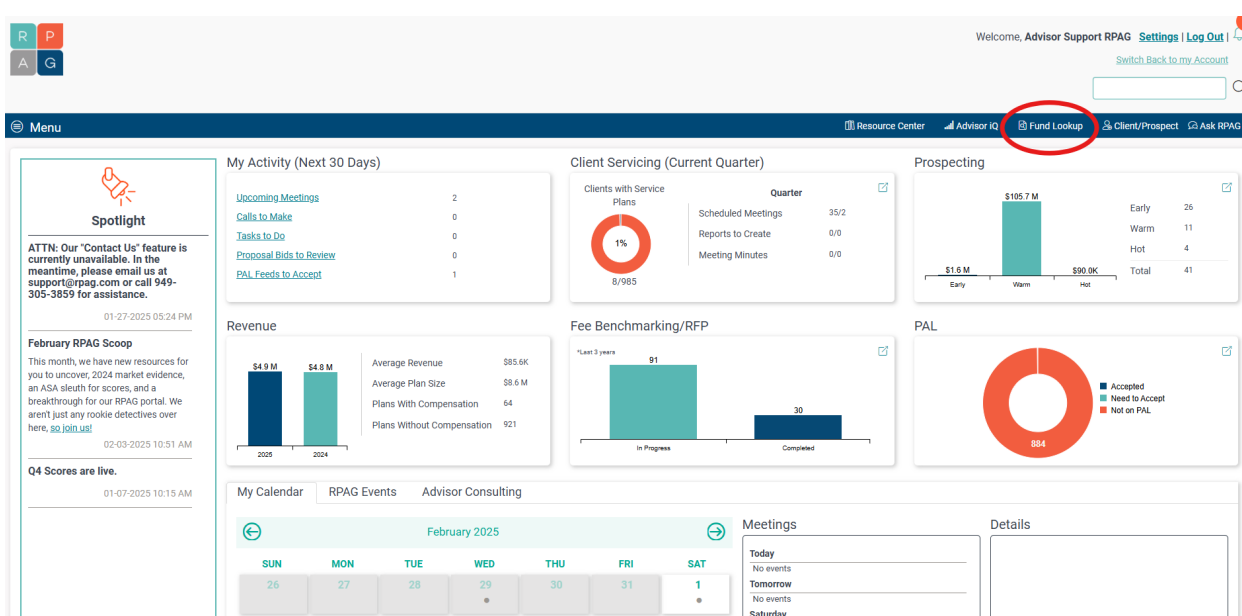
Meeting 2
August

Close Save Service Plan

How to Create Fund Research Reports

If you would like to view a step-by-step video, please click on the following link: [How to Conduct Fund Research](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

Please see below for a written guide on how to run a one-off report in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Fund Lookup".



Next, type in the funds you would like to run a report for. You can search for one or multiple funds, you can also copy/paste from an excel spreadsheet for ease. If you are searching the fund universe you can utilize the filter icon to sort and populate funds that fit your criteria. This will allow you to select from various dropdown menus and adjustable scales to pinpoint the exact funds you want to see. From this screen, you can also click the "Clear Filter" to reset your selected options to go back to the default setting.

Welcome, Advisor Support RPAG [Settings](#) | [Log Out](#) | [Switch Back to my Account](#)

[Menu](#) [Resource Center](#) [Advisor IQ](#) [Fund Lookup](#) [Client/Prospect](#) [Ask RPAG](#)

Spotlight

ATTN: Our "Contact Us" feature is currently unavailable. In the meantime, please email us at support@rpag.com or call 949-305-3859 for assistance.

01-27-2025 05:24 PM

February RPAG Scoop

This month, we have new resources for you to uncover, 2024 market evidence, an ASA sleuth for scores, and a breakthrough for our RPAG portal. We aren't just any rookie detectives over here, [so join us!](#)

02-03-2025 10:51 AM

Q4 Scores are live.

01-07-2025 10:15 AM

My Activity (Next 30 Days)

[Upcoming Meetings](#) 2
[Calls to Make](#) 0
[Tasks to Do](#) 0
[Proposal Bids to Review](#) 0
[PAI Feeds to Accept](#) 1

Revenue

\$4.9 M **\$4.8 M**

Average Revenue \$85.6K
 Average Plan Size \$8.6 M
 Plans With Compensation 64
 Plans Without Compensation 921

My Calendar **RPAG Events** **Advisor Consulting**

February 2025

SUN MON TUE WED THU
 26 27 28 29 30

Fund Lookup

FSMAX, ASVDX

We found 2 results

Filters: Source: Open Architecture Product: All

☐ Select All [Clear All](#)

☒ 10 American Century Small Cap Value R6
 ASVDX SCV Exp: 0.74 Rev Sh: Net Inv: 0.74 IR: 0.58 ESG: BBB

☒ 9 Fidelity Extended Market Index
 FSMAX SMCB-P Exp: 0.04 Rev Sh: Net Inv: 0.04 IR: ESG: A

Showing 1 of 1 Page(s)

* Strategy Equivalent Score

Other Products Open Architecture

Once you have your results populated, select which funds you would like to include on your report or click the “Select All” option then click the “Select Reports” button.

Welcome, Advisor Support RPAG [Settings](#) | [Log Out](#) | [Switch Back to my Account](#)

[Menu](#) [Resource Center](#) [Advisor IQ](#) [Fund Lookup](#) [Client/Prospect](#) [Ask RPAG](#)

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SUN MON TUE WED THU
 26 27 28 29 30

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 FSMAX SMCB-P Exp: 0.04 Rev Sh: Net Inv: 0.04 IR: ESG: A

Showing 1 of 1 Page(s)

[Select Reports](#)

From here, you can choose your desired report or run various reports all at once. You also have the ability to hover over each report type to view a snapshot preview of what the output of that report will look like. Next, click “Download”.

Reports

- ☐ Asset Class Review - Short
- ☐ Calendar Year Performance
- ☐ Client List
- ☐ Fund Fact Sheet - Landscape
- ☐ Peer Group Analysis
- ☐ Returns Analysis - Excel
- ☐ Returns Analysis - Underlying
- ☐ Scorecard™
- ☐ Score History

U.S. Government TIPS - Asset Class Review Mar-25

Scenario Analysis	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Manager Return	Target Return	Fund Return	Net Exp. Ratio	Group Avg. Ratio
BlackRock U.S. Treasury Inflation Protected Secs	-0.98	-2.05	4.33	8.32	4.55	2.51	NA	Team	14.25	11/02/2007	0.00	0.00
U.S. TIPS	-0.02	-0.02	4.39	8.22	4.41	2.46						
U.S. Government TIPS Average	-0.88	-2.08	3.45	8.43	3.63	1.85					1.04	0.71

Calendar Year Returns

	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD
BlackRock U.S. Treasury Inflation Protected Secs	0.53	3.80	-1.23	4.87	3.23	-1.13	8.55	11.19	5.34	-2.35
U.S. TIPS	0.60	3.64	-1.44	4.66	3.01	-1.28	8.42	10.98	3.98	-2.02
U.S. Government TIPS Average	0.87	3.19	-2.01	4.03	2.81	-2.28	7.38	10.25	3.19	-2.88

Investment - Actual

Investment	Actual	Target	Diff	Ratio	Score
BlackRock U.S. Treasury Inflation Protected Secs	100	100	0	1.00	100

Asset Class Review Apr-17-Mar-25

Asset Class Review Apr-17-Mar-25

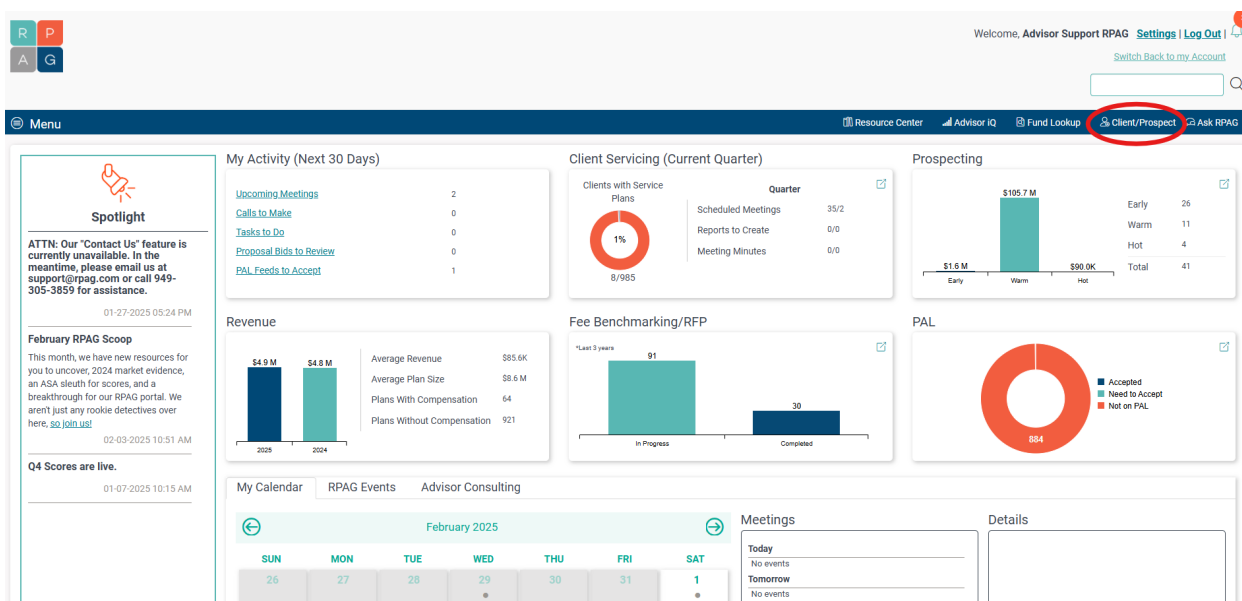
Cancel Download

Depending on the number of reports requested, within a few moments you'll see your reports downloaded to your computer.

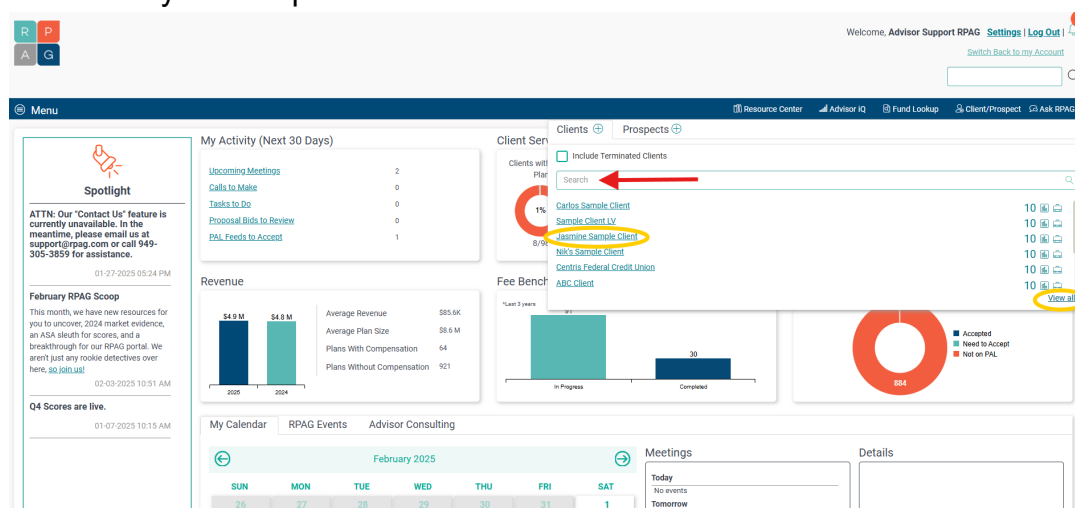
How to Create a Standalone Report

If you would like to view a step-by-step video, please click on the following link: [How to Create a Standalone Report](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

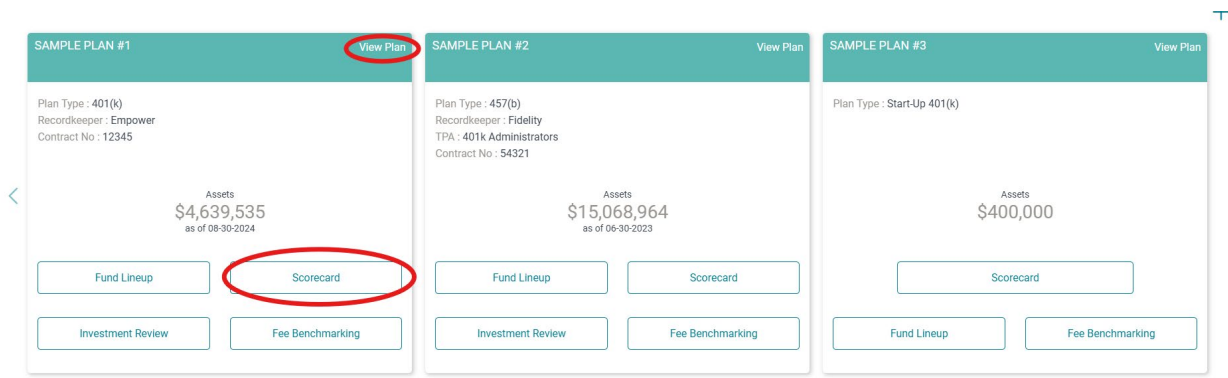
Please see below for a written guide on how to run a one-off report in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Client/Prospect".



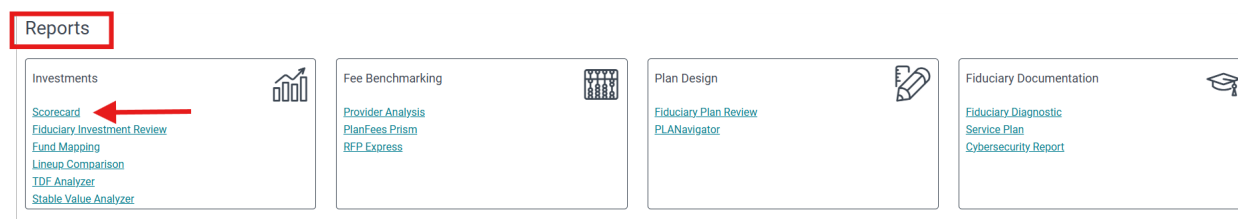
Next, type in the name of the client, select from the previous history of viewed clients or click "View All" to see your complete list of clients.



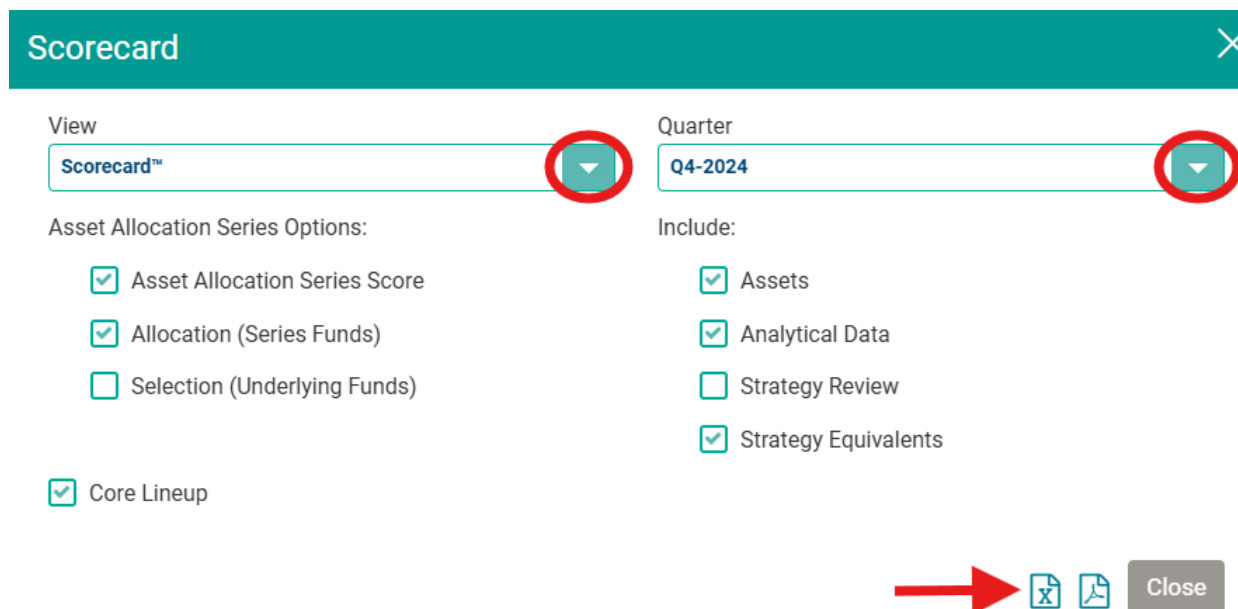
Now in the Client's detail page, scroll down to the bottom of the screen to view the plan cards. You can click on the "Scorecard" button to generate a quick report with predetermined options included (underlying funds, core lineup, etc.).



Or for more customization on the output, click "View Plan" then scroll down to the bottom of the page to view the "Reports" section. Click on the "Scorecard" option.



On the pop-up window, select Scorecard or any other desired report from the dropdown menu. Make your selections of what you would like to include in the report from the available options. The current quarter will be the default, but you have the ability to run historical reports on your plan's lineup. To export, choose either the excel or PDF icon.



How to Create a Fiduciary Investment Review (FIR)

If you would like to view a step-by-step video, please click on the following link: [How to Create an Investment Review](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

Please see below for a written guide on how to run this report. Note the numbers/data come from a sample client. To start an FIR, you'll first want to go to the Client/Prospect page and scroll down to view the plan card, within the plan card, click on "Investment Review".

SAMPLE PLAN #1 View Plan

Plan Type : 401(k)
Recordkeeper : Empower
Contract No : 12345

Assets
\$4,639,535
as of 08-30-2024

Fund Lineup Scorecard

Investment Review Fee Benchmarking

To start a new report, you'll need to enter the report name and click start. You can also view and edit past reports on the right-hand side by clicking Continue or the edit icon. Please keep in mind that the scores used in the report are locked in from the day you create it. So, any report created before the next score drop will have the Q4 2023 scores (as in the example below).

Fiduciary Investment Review™ - Carlos Sample Client - SAMPLE PLAN #1

Start New Report

Report Name
Sample Report

Meeting Date
Not associated with service plan Edit Service Plan

Start

Saved Investment Reviews

Sample Fiduciary Investment Review - Standard Version	Sample Fiduciary Inve...
Sample Fiduciary Investment Review - Short Version	Status: Generated Meeting Minutes: Start Date: 12/04/2024 06:19 PM EST Date Modified: 02/03/2025 02:10 PM EST Meeting Date: Created By: Advisor Support RPAG Score as of: Q4 2024

Continue

This will bring you to Step 1, where you'll need to confirm the current plan's lineup and assets. To do this, click confirm. Otherwise, click "Review" to make updates to the plan's assets or current investment funds. Please note, once you complete this step, it is locked in so if any changes need to be made after the fact, you will have to start a new report.

Step 1

Review Plan

Assets: \$4,639,535.00 as of: 08-30-2024

Review plan line up for accuracy of funds and assets, make any necessary edits, then confirm.

ReviewConfirm

The next step is where you can make considerations/recommendations for changes to the fund lineup. First, you'll want to choose the mapping strategy. The Provider Product option is our legacy option and most utilized. You can hover over the question mark icons to read descriptions of our other mapping strategies. Once you've made your preferred choice, click Next.

Step 1

Review Plan

Edit Plan Lineup

Step 2

Considerations

Review considerations based on the RPAG Scorecard System Methodology™ then make any appropriate changes.

Make Considerations

Choose Your Mapping Strategy

- ☐ RPAG CIT Focus List (map all funds) ?
- ☐ RPAG CIT Focus List (map only funds up for elimination) ?
- ☐ My Fund Menu ?
- ☒ Provider Product ?

Next

The system will suggest replacements for flagged funds automatically. It will recommend a the top scoring fund (within the selected investment source/product) while looking at information ratio and then expense ratio. The advisor has total control of which fund to choose and can override the recommended funds at any time. To remove the suggested replacement fund, you can click remove. To add a different replacement fund, you can click the + on the far-right hand side. You can also override the action dropdown to Watchlist or No Action if you see fit. To remove a replacement, you can click remove. To add a different replacement, you can click the + on the far-right hand side.

Step 2 - Considerations

Client: Carlos Sample Client
Plan: SAMPLE PLAN #1
Mapping Strategy: Provider Product
* Strategy Equivalent Score

Investment Source:
 Empower
 Product:
 Empower Standard (\$0-\$50M)

Expand All

Sort by: Considerations

[Remove all recommended funds](#)

Current Lineup

Fund	Assets	Exp	Rev Sh	IR	Net Inv	Count	Action
Forester Value N	Large Cap Value	1.27	0.00	-0.46	1.27	2	Eliminate and Map
T. Rowe Price Blue Chip Growth I	Large Cap Gro...	0.58	0.00	-1.05	0.58	4	Eliminate and Map
HCM Dividend Sector Plus R	Large Cap Value	1.86	0.00	-0.57	1.86	6	Watchlist
Fidelity Advisor Freedom Target Date Series Z	Target Date Series				\$1,247,115.00	8	No Action

Considerations

Fund	Assets	Exp	Rev Sh	IR	Net Inv	Count	Action
Putnam Large Cap Value R6	Large Cap ...	0.55	0.00	1.53	0.55	10	+
Fidelity Growth Company Commingled Pool Class F	Large Cap ...	0.38	0.00	0.65	0.38	10	+

At the bottom of the page, you can also add new funds to the lineup as considerations and click “I accept responsibility to verify fund availability and pricing” this prompts the advisor to confirm with the recordkeeper that the recommended funds are truly open and available. Next, click “Save Considerations” to move on to Step 3.

☒ I accept responsibility to verify fund availability and pricing.

Add to LineUp

+

Save Considerations

Once you select a template, you can start building your report. Choose from our RPAG templates or create your own custom template.

Step 3 - Select Template

RPAG Templates

Standard Version

Select

Short Version

Standard Version

Sales FIR

Step 3 - Report Builder

In the Report Layout column, you can see the order of modules within your report. Any **bolded** section is a Table of Contents Section Header and will appear on the Table of Contents Page. You can add additional sections to the report using the tabs under Features. In Documents & Disclosures, you can select a “User Document” that will allow you to upload other documents (a custom PDF, one-pager, etc.). To rearrange the sections, simply drag and drop the headers under Report Layout.

Report Layout

- Cover Page
- Title Page
- Table of Contents
- Market Review
- Scorecard & Methodology
- Scorecard Methodology
- Scorecard™
- Strategy Review
- Style Box - Short
- Summary of Considerations
- Summary of Considerations
- Appendix
- Returns Analysis
- System Disclosures

Features

Documents & Disclosures | Fees | Investments | Plan Level | Sample Documents | Structure

Cover Page

Display name *
Cover Page

Report Type
Fiduciary Investment Review™

Client name
Carlos Sample Client

Client logo
Your Company

Background Image
Add Image

Company logo
Add logo

× Delete Client logo

☐ Display "Proud Member of RPAG" logo

A Proud Member of
R P
A G

* Required

Save & Preview Save

If a header appears in red, you will need to add/select additional information before you can generate and download the report. Once you have finished editing, click Done.

Summary of Considerations

Summary of Considerations

Appendix

Fund Fact Sheets

Returns Analysis

System Disclosures

Save As Template Done

Next, you can make your final selection to include various options such as meeting date, page numbers, footer line, etc. then click “Generate”.

Step 3- Generate Report

Click "Preview" to review for accuracy. Next click "Generate" for a PDF that is saved in My Documents.

Service Plan Month
Not associated with service plan

OR Meeting Start Date

Add to Calendar

Report Options

- ☒ Publish to Fiduciary Briefcase
- ☒ Include Page Numbers
- ☒ Include Footer Line
- ☒ Include Footer Text

Carlos Sample Client / SAMPLE PLAN #1 / Sample Report

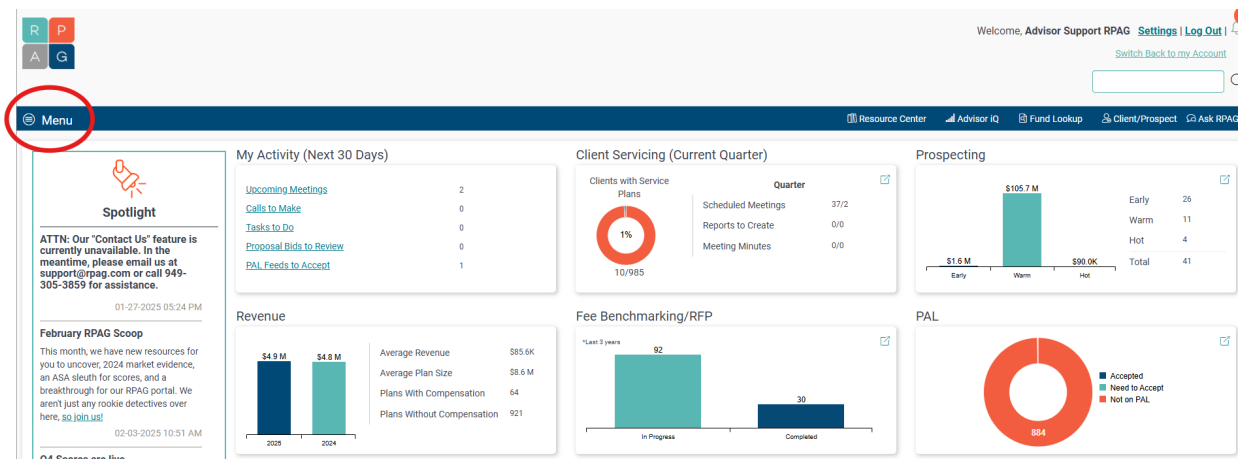
Generate Preview Report

Please note it may take a few minutes to download, depending on the size of the report or if certain sections are included (i.e. Asset Class Review).

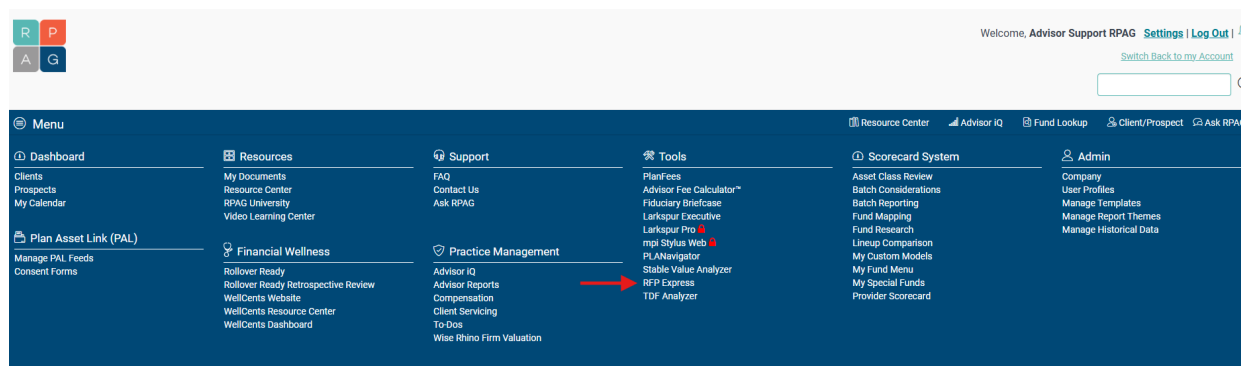
How to Create an RFP Express Report

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Please see below for a written guide on how to run a RFP Express report in RPAG. To start, login to RPAG and arrive at the homepage. At the top left of the screen, you'll see our Menu button.



Next, click RFP Express.



You'll then be rerouted in a new tab to the PlanFees site through Single Sign on (SSO). Here you'll see a history of previously ran reports (if available). To the left-hand side of the screen, you'll be able to enter client/plan details. If clients are currently built into RPAG already, they will prepopulate to be selected and information will feed into required fields for the following screens. Otherwise, you can type in the client name and click "Start New Report".



Welcome, Advisor Support RPAG

[Exit RFP Express](#)

RFP Express Reports

Start New Report

Clear all

Select Existing Client/Prospect (Optional)

Select Plan (Optional)

Start New Report

Access Existing Reports

Clear all

Search Client/Prospect

Search Plan

Active Reports

Archived Reports

Report Name	Status	Modified	Created By	Action
Sample Report	In Progress	01/31/2025 01:15	Advisor Support RPAG	Archive
Sample Report	In Progress	01/29/2025 03:48	Advisor Support RPAG	Archive
Fidelity Sample RFP Express Report	Generated	12/23/2024 03:52	Advisor Support RPAG	Archive
NFP Training - Ready Retire	Generated	10/30/2024 06:12	Advisor Support RPAG	Archive
Revenue Sharing Sample	Generated	10/17/2024 12:14	Advisor Support RPAG	Archive
NFP Training - Ready Retire	Generated	10/04/2024 11:31	Advisor Support RPAG	Archive
TEST	In Progress	08/29/2024 06:47	Advisor Support RPAG	Archive
Ready Retire Empower TEST	In Progress	08/29/2024 11:27	Advisor Support RPAG	Archive

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Once the required fields have been filled in, click Next.

Create a Report

Client Name*

Carlos Sample Client

Plan Name*

SAMPLE PLAN #1

Report Name*

City*

Aliso Viejo

State*

CA

Plan Type*

401(k)

Advisor*

Advisor Support RPAG

Client or Prospect*

Client

Current Provider*

Empower

Product

Empower Standard (\$0-\$50M)

Platform

Core \$0 - \$35M

Current Administration*

Bundled (no outside TPA)

Total Plan Assets*

\$ 4,639,535

Total Participants*

100 (Active & Terminated)

Annual Contributions

\$ 250,000

Annual Distributions

\$ 100,000

Recordkeeping Fees

\$ 0.25

TPA Administration Fees

N/A

Investment Fees

\$ 0.61

Cancel Report

Next

Few additional questions appear, make the appropriate selections and click "Next"

Report Name
Sample RFP Express Report

Client Name
Carlos Sample Client

Plan Name
SAMPLE PLAN #1

Primary Location
Aliso Viejo, CA

Plan Type
401(k)

Current Provider
Empower

Current Administration
Bundled/No TPA

Total Plan Assets
\$4,639,535

Annual Contributions
\$250,000

Annual Distributions
\$100,000

Total Participants with an Account Balance (Active & Terminated)
100

Average Account Balance
\$46,395

Report Information



RecordKeeper

How likely will this plan move to a different recordkeeper?

Very Unlikely Not Likely Somewhat Likely Very Likely



Advisor Compensation

Do you want advisor compensation included in your report?

☐ Yes ☐ No

Cancel Report

Back

Next

Next, all available instant quotes will appear in alphabetical order. To narrow the list down, use the filter options on the left-hand side. Click the “View Option Details” to see the associated lineup for that quote. For those that are ‘open architecture’ quotes, you can click on the “Add Investment Expense” option to add accordingly. Click the “Load more options” to see more quotes with different scenarios (unbundled/bundled) from that specific recordkeeper.



Welcome, Advisor Support RPAG

[Exit RFP Express](#)

[Back to Plan Details](#)

Filters

▼ Bundled / Unbundled

☐ Bundled

☐ Unbundled

▼ Type

☐ Traditional

☐ Exchange

☐ PEP

☐ MEP

▼ Investments

Search for an Investment

Clear all checked

☐ 401(k) Express Lineup

☐ Open Arch

☐ Alerus Proprietary Money Market Express Lineup

☐ Alerus Express Lineup

☐ Open Arch

☐ American Funds PlanPremier Express Lineup

☐ American Funds RecordkeeperDirect Express Lineup

Provider Detail List

Instant Quote Options

Sort by Provider Name A-Z

401(k)

GO Max - Bundled

RK Fee: 0.33%

Total: **0.55%**

Compare

View Option Details

Load more options

401(k)

GO Plus - Bundled

RK Fee: 0.32%

Total: **0.32%**

Compare

View Option Details

Load more options

ALERUS

Alerus - Unbundled

RK Fee: 0.16%

Total: **0.35%**

Compare

View Option Details

Load more options

ALERUS

Alerus - Bundled

RK Fee: 0.19%

Total: **0.41%**

Compare

View Option Details

Load more options

ALERUS

Alerus - Bundled

RK Fee: 0.19%

Total: **0.19%**

Compare

View Option Details

Load more options

CAPITAL AMERICAN FUNDS

PlanPremier - Bundled

RK Fee: 0.25%

Total: **0.60%**

Compare

View Option Details

Load more options

CAPITAL AMERICAN FUNDS

RecordkeeperDirect - Unbundled

RK Fee: 0.07%

Total: **0.40%**

Compare

View Option Details

Load more options

ASCENSUS

Ascensus | American Funds PEP - Bundled

RK Fee: 0.23%

Total: **0.62%**

Compare

View Option Details

Load more options

If a desired recordkeeper is unlisted, scroll to the bottom of the screen to view the “Custom Quote Options” section. These requests will feed into the system for review after 24 hours.

Custom Quote Options

 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote
 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote	 Typically responds within 24 hours. ☐ Request Quote
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Next, review submitted custom/instant quotes.

Quote Comparison Chart
Below are the instant quotes available to you now. Providers may choose to refine their instant quotes. Custom quote responses will be returned in 24-48 hours.

☒ Display Incumbent ☒ Display Plan Fees Prism Average

 New Quote				
 View Now Remove	...	Flexible Advantage	...	...
 View Now Remove	...	Current Provider	...	...
 View Now Remove	Total 1.09% \$98,844 Recordkeeping 0.43% \$38,993 TPA/Administration 0 0 Investments 0.41% \$37,180 Advisory 0.25% \$22,671 Select	Total 1.04% \$94,883 Recordkeeping 0.70% \$63,239 TPA/Administration 0.16% \$14,166 Investments 0.10% \$9,068 Advisory 0.09% \$8,410 Select	Pending Response Remove	Pending Response Remove

Here you can view, edit (TPA cost/advisor fee) and select quotes that will appear in the final report. You can also select/unselect to include the incumbent/Prism Average.

Quote Comparison Chart
Below are the instant quotes available to you now. Providers may choose to refine their instant quotes. Custom quote responses will be returned in 24-48 hours.

☒ Display Incumbent ☒ Display Plan Fees Prism Average

			
...	...	Flexible Advantage - Unbundled Nationwide RPAG Express Lineup	Flexible Advantage - Unbundled Nationwide RPAG Express Lineup
...	Current Provider	...	...
Total 2.23% \$11,150 Recordkeeping 1.22% \$6,100 TPA/Administration 0 0 Investments 0.50% \$2,500 Advisory 0.51% \$2,550 Select	Total 0.60% \$3,000 Recordkeeping 0.15% \$750 TPA/Administration 0 0 Investments 0.20% \$1,000 Advisory 0.25% \$1,250 Select	Total 2.68% \$13,413 Recordkeeping 1.93% \$9,650 TPA/Administration  0.30% \$1,500 Investments 0.20% \$1,013 Advisory  0.25% \$1,250 Select Remove	Total 2.68% \$13,413 Recordkeeping 1.93% \$9,650 TPA/Administration  0.30% \$1,500 Investments 0.20% \$1,013 Advisory  0.25% \$1,250 Select Remove

If you need to go back to the review all quotes screen to make changes, select that option on the bottom left. You also have the ability to re-insert removed quotes on this screen if you wish. Complete the report by clicking “Generate Report” on the bottom right.

Quote Comparison Chart

Below are the instant quotes available to you now. Providers may choose to refine their instant quotes. Custom quote responses will be returned in 24-48 hours.

☐ Display Incumbent ☐ Display Plan Fees Prism Average ?

Instant Quote	Instant Quote	Instant Quote	Instant Quote	Instant Quote	Instant Quote
401GO GO Plus - Bundled 401GO Express Lineup	CAPITAL GROUP AMERICAN FUNDS RecordkeeperDirect - Unbundled American Funds RecordkeeperDirect Express Lineup	ASCENSUS. Ascensus Secure Retirement Pooled Employer Plan - Bundled Ascensus Secure Retirement PEP Express Lineup	ASCENSUS. CoPilot Small Market 401(k) Solution - Bundled Ascensus CoPilot Small Market 401(k) Solution Express Lineup	Vanguard Vanguard Retirement Plan Access - Bundled Vanguard Express Lineup	TRANSAMERICA FiduciaryPATH Retirement Plan Exchange - Unbundled Transamerica FiduciaryPATH Exchange Express Lineup
Traditional	Traditional	PEP	Exchange	Traditional	Exchange
Total 0.80% \$16,040,435	Total 0.43% \$8,624,806	Total 0.58% \$11,693,135	Total 0.89% \$17,863,214	Total 0.40% \$7,864,950	Total 0.71% \$14,169,112
Recordkeeping 0.58% \$11,600,780	Recordkeeping 0.10% \$2,001,250	Recordkeeping 0.33% \$6,603,750	Recordkeeping 0.56% \$11,201,500	Recordkeeping 0.28% \$5,510,950	Recordkeeping 0.20% \$4,000,000
TPA/Administration N/A N/A	TPA/Administration 0 0	TPA/Administration N/A N/A	TPA/Administration N/A N/A	TPA/Administration N/A N/A	TPA/Administration 0.32% \$6,400,825
Investments 0.22% \$4,439,655	Investments 0.33% \$6,623,556	Investments 0.22% \$4,489,385	Investments 0.33% \$6,661,714	Investments 0.12% \$2,354,000	Investments 0.14% \$2,768,287
Advisory 0 0	Advisory 0 0	Advisory 0 0	Advisory 0 0	Advisory 0 0	Advisory 0 0
Included	Included	Included	Included	Included	Included
Remove	Remove	Remove	Remove	Remove	Remove

< 1 of 2 >

Go Back to Review All Quotes

Download 09/19/2024 Report

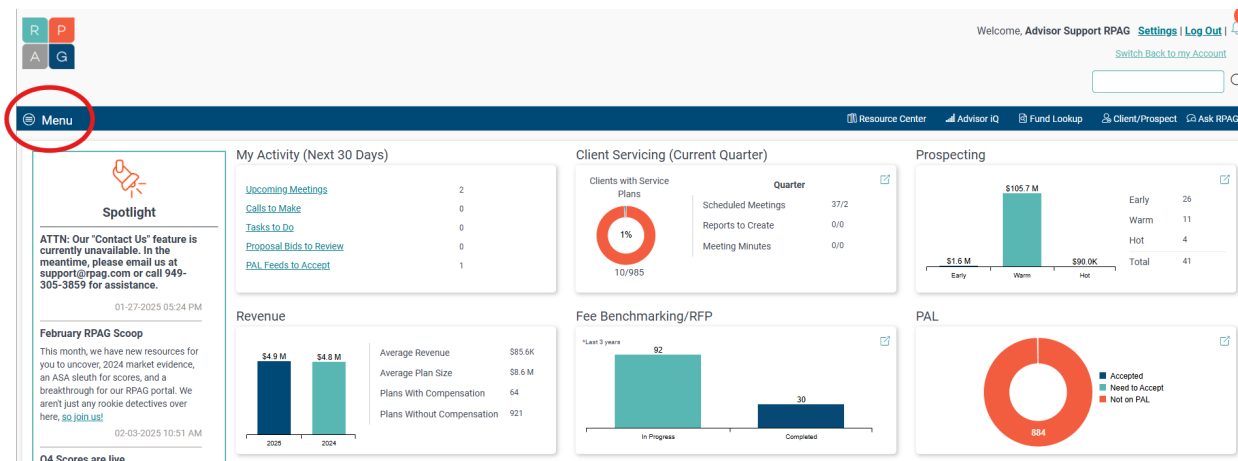
Generate Report

> Removed Quotes

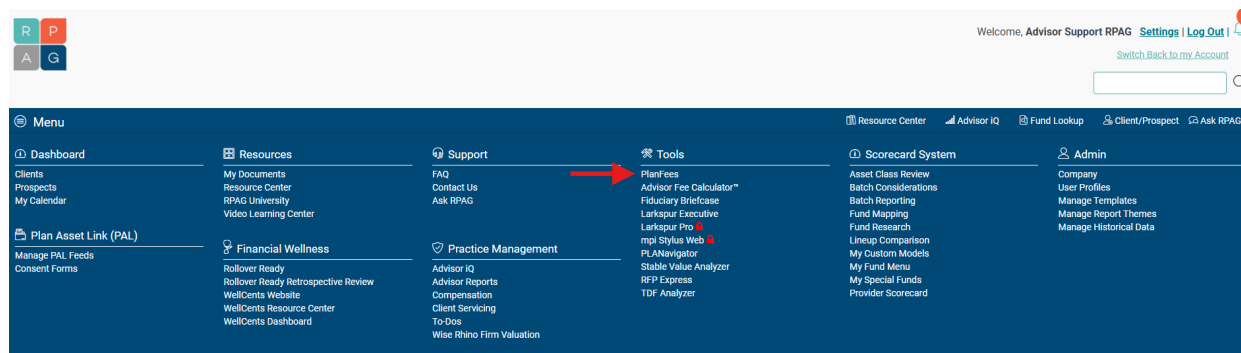
How to create a PlanFees Report

If you would like to view a step-by-step video, please click on the following link: [Prism Total Fees Benchmarking](#). As a reminder, you can access our video education series in RPAG University available from the Main Menu page under Resources. If it is your first time using it, be sure to Sign Up with the email address you use with the RPAG portal.

Please see below for a written guide on how to run a PlanFees report in RPAG. To start, login to RPAG and arrive at the homepage. At the top left of the screen, you'll see our Menu button.



Next, click PlanFees.



You'll then be rerouted in a new tab to the PlanFees site through Single Sign on (SSO). Click the gear icon to access settings, here you can update your company logo, address, disclosures, etc. To start your report, click "Enter" within the Prism Report box.



Welcome, Advisor Support

**Prism Report**

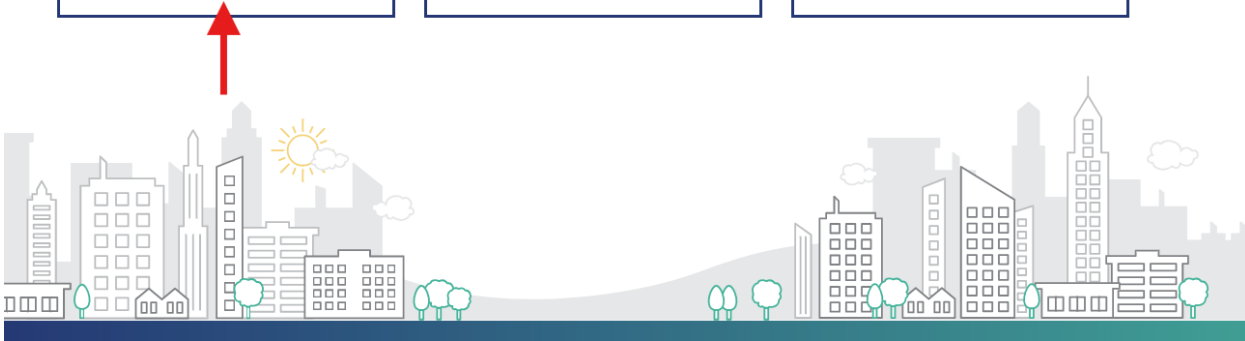
Benchmark a retirement plan's investment, recordkeeping, administrative and advisory fees to the PlanFees Prism Benchmark.

[Enter](#)**Prism365 Advisor Fee & Services**

Benchmark advisory fees, fiduciary services and meeting frequency to the robust Prism365 Database.

[Enter](#)**Access Existing Reports**

Quick access to your existing reports.

[Enter](#)

Next, click “Enter Data Manually” and fill in the required fields.



Welcome, Advisor Support

[Access Existing Reports](#)

PlanFees Prism™ Universe Fee Benchmarking

Plan/Client Name

Recordkeeper

Plan Type TPA

[Enter Data Manually](#)

Once completed, click “Create Prism Benchmark”



Welcome, Advisor Support


[Access Existing Reports](#)

PlanFees Prism™ Universe Fee Benchmarking

Plan/Client Name	<u>Sample Report</u>		
Recordkeeper	<u>Incumbent</u> ▼		
Plan Type	<u>401(k)</u> ▼	TPA	<u>No</u> ▼
Plan Assets	<u>\$ 5,000,000</u>	# of Participants ⓘ	<u>100</u>
Weighted Investment Fees ⓘ	<u>0.2500</u>	Recordkeeping Fees ⓘ	<u>0.3000</u>
TPA/Administration Fees ⓘ	<u>\$ 0</u>	Advisor Fees ⓘ	<u>0.2000</u>


[Create Prism™ Benchmark](#)

Within seconds, bench analytics will appear. Further customization can be made here, such as adjusting the plan asset bands, including plan participant parameters, controlling what to include in the output (Investment, Recordkeeping, Advisory fees) controlling which average columns to include (Low, Average, High). You can type in the name of the advisor to appear on the cover page and select the page orientation for the report and download.

Prism™ Benchmark

Customize the Prism™ benchmark to ensure best-fit for your client.

Benchmark Analytics

[Reset Filters](#)

Benchmark Universe : 2,278

Plan Assets



Plan Participants ⓘ



Fee Types	Your Plan	Prism™ Low	Prism™ Average	Prism™ High
☒ Investments	0.25% \$12,500	0.33% \$16,500	0.42% \$21,000	0.56% \$28,000
☒ Recordkeeping	0.30% \$15,000	0.32% \$16,000	0.53% \$26,500	0.78% \$39,000
☒ Advisory	0.20% \$10,000	0.25% \$12,500	0.28% \$14,000	0.43% \$21,500
Total Fees	0.75% \$37,500	0.90% \$45,000 (+0.15%) (+\$7,500)	1.23% \$61,500 (+0.48%) (+\$24,000)	1.77% \$88,500 (+1.02%) (+\$51,000)
Per Participant	\$375	\$450	\$615	\$885


[Download Prism™ Report - Landscape](#)

[Download Prism™ Report - Portrait](#)

Provider Analysis

The Provider Analysis™, RPAG's proprietary retirement plan fee benchmarking and request for proposal (RFP) system, utilizes live-bid benchmarking to provide a comprehensive benchmarking of a plan's fees, services and investments in one robust report. This report utilizes our proprietary database of 100+ recordkeepers and includes 500+ data points covering recordkeeping, compliance, technology, communication, and investment services. It features side-by-side comparisons of both costs and services to isolate differences in total plan costs, net recordkeeping costs, net investment management costs, investment quality rankings and service differentiators.

Every advisor will have a different need when running a provider analysis report. Here are some key differences and benefits when selecting one of the three report types:

Services Report

This report provides a recordkeeper overview that includes service highlights, capabilities and limitations. You can select from a comprehensive list and compare the current provider by itself or include multiple providers to see them side-by-side. It will not include fees for plan services or investment lineups. It can be ran on-demand and completed in just a few minutes.

Services & Fees Report

This report includes the above + investment fees. It allows for bids to be sent to recordkeepers to respond based on your plan's parameters, complexity, service requirements and other unique considerations.

Services, Fees, and Investments Report

This report includes all the above + current lineup and illustrative lineups for bidding providers. It allows for bids to be sent to recordkeepers to respond based on your plan's parameters, complexity, service requirements and other unique considerations plus the plan's investment lineup. This process ensures apple-to-apple comparisons are used throughout and fee comparisons are based on current market prices rather than a database of historical fees.