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.

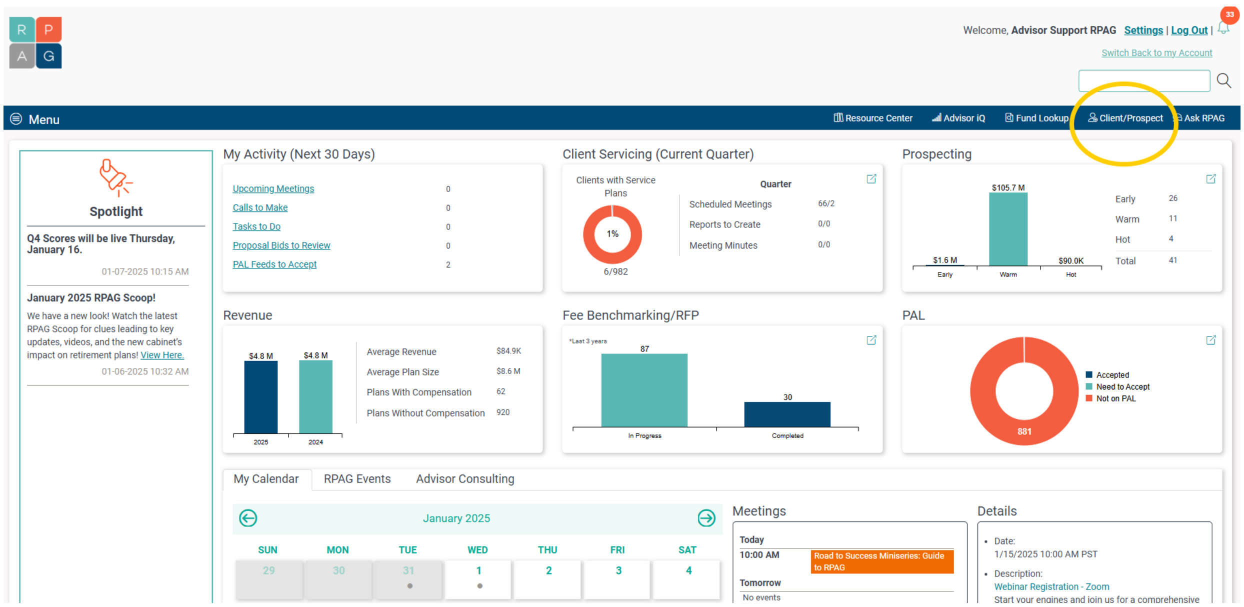
With RPAG, everything is under one roof. All RPAG systems, including investment scoring, fee benchmarking, live-bid RFP, fiduciary governance, financial wellness and more are accessible in one place. RPAG has the most robust platform in the industry and that is why retirement plan specialists and institutions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

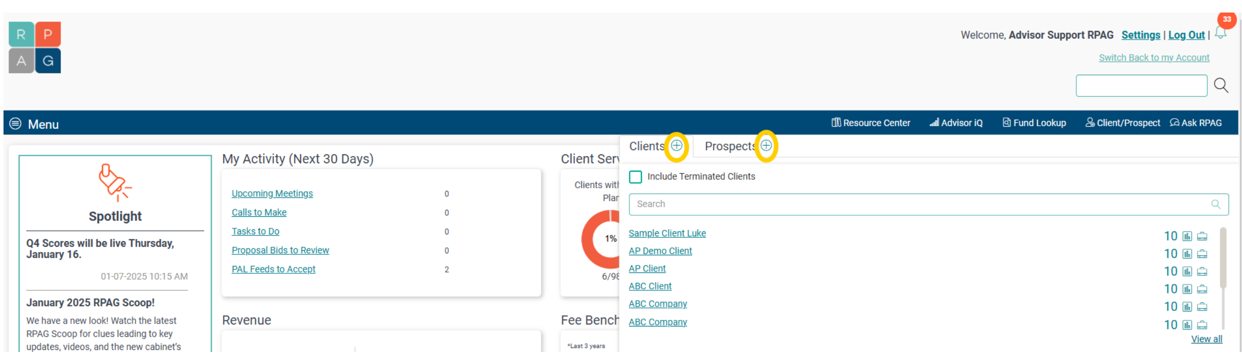
How to Create a Client in RPAG

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"

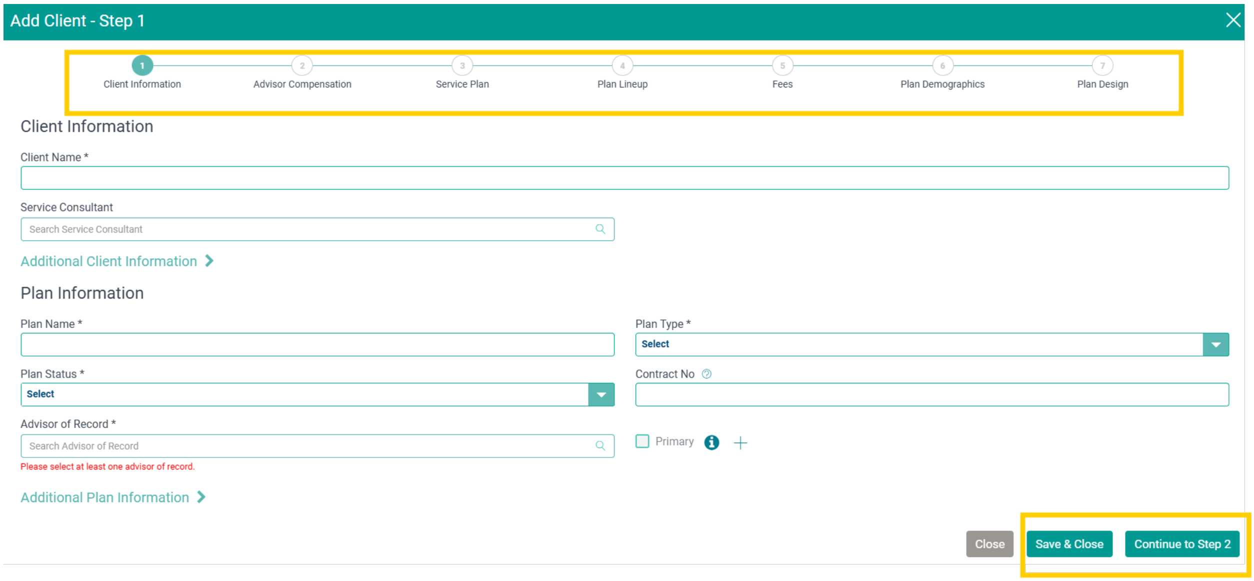


Next, click on the (+) icon to add a client or prospect.



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.

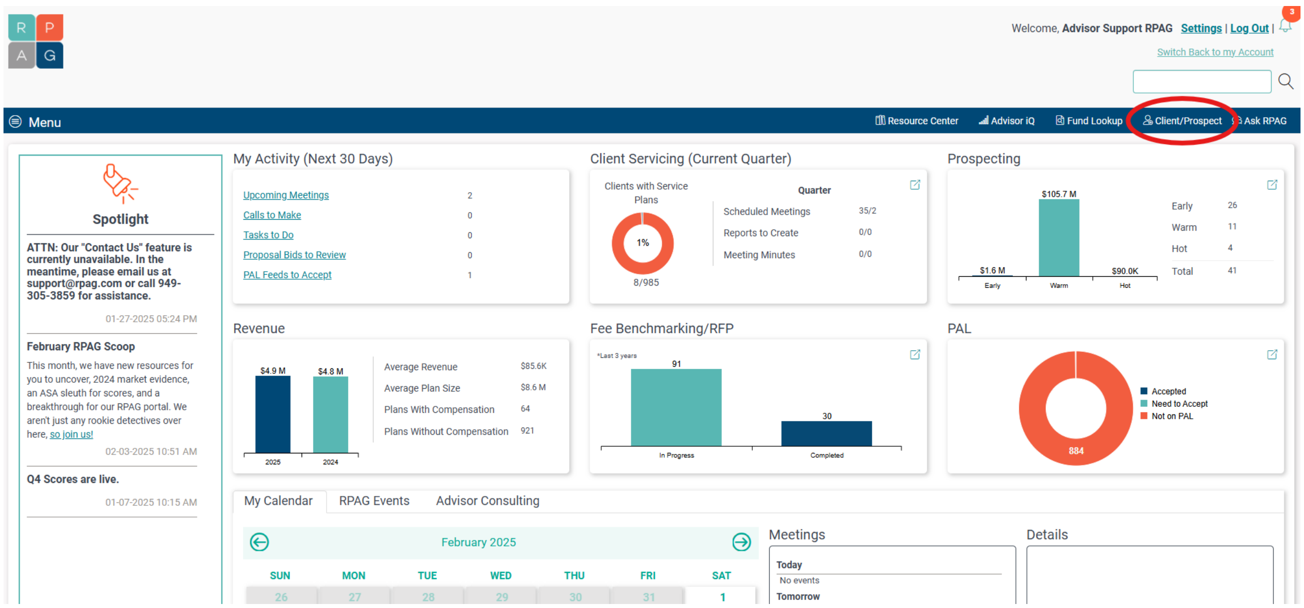


Keep in mind, any client/prospect information can be added anytime. This is helpful for those advisors that need to build a client/prospect quickly and wish to add more information at a later time. By clicking on the edit icon, you can make new edits or add more information.

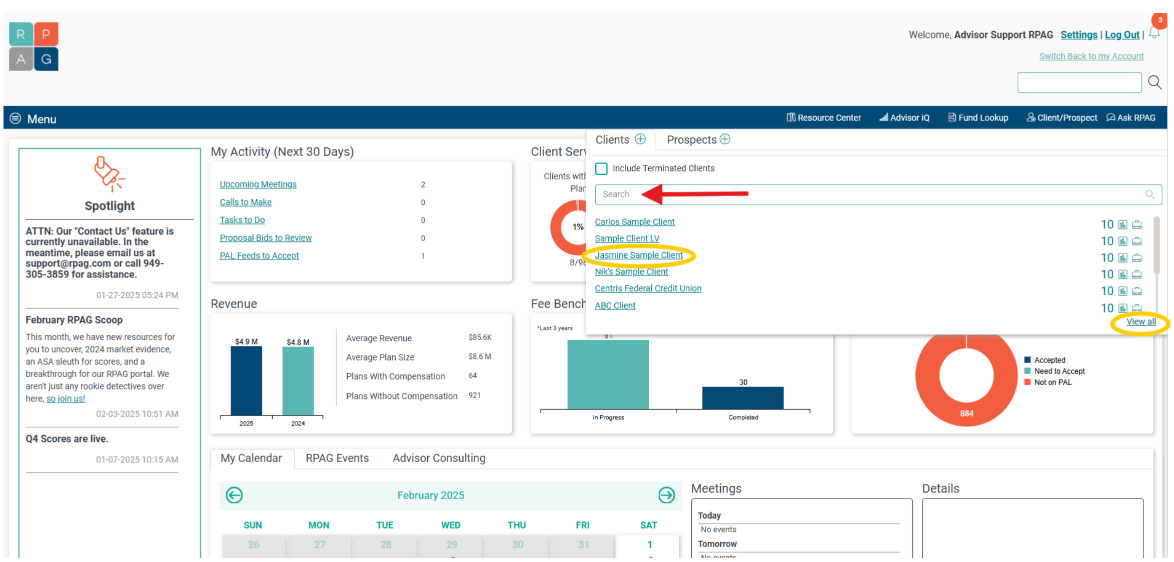
How to Create a Service Plan

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.

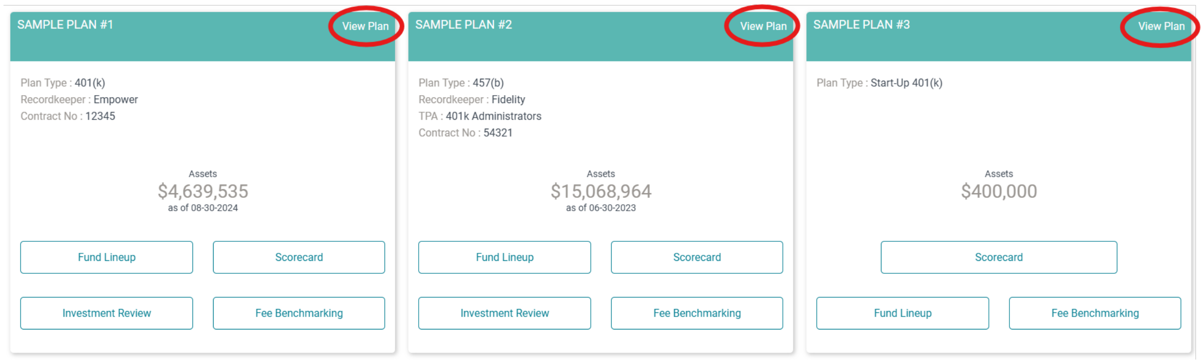
Please see below for a written guide on how to create a Service Plan in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Client/Prospect".



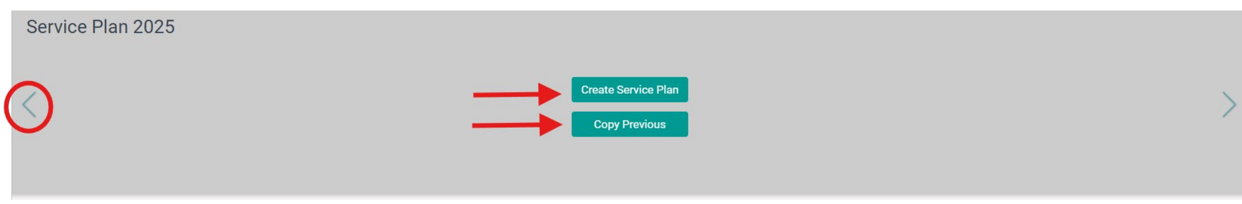
Next, type in the name of the client, select from the previous history of viewed clients or click "View All" to see your complete list of clients.



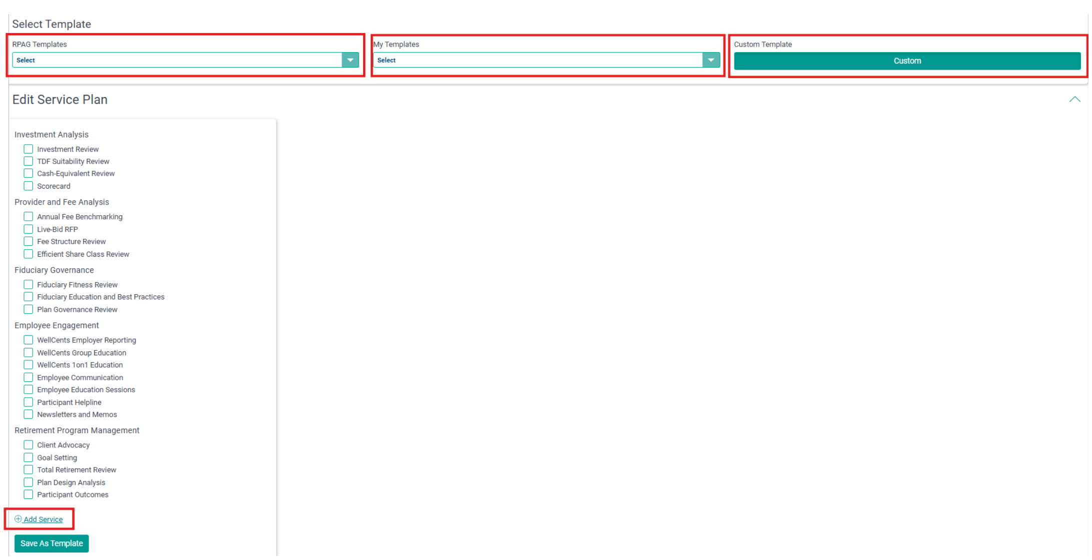
Now in the Client's detail page, scroll down to the bottom of the screen to view the plan cards. Click "View Plan"



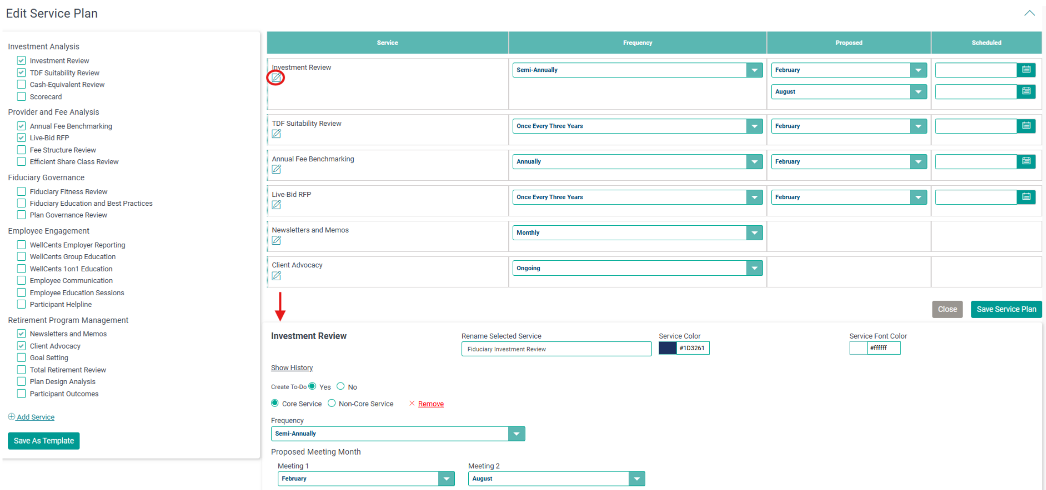
Next, scroll down mid page to see the Service Plan section. Here you can either create a new Service Plan or copy a previous years' Service Plan. Use the arrows to view previous/future years.



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.



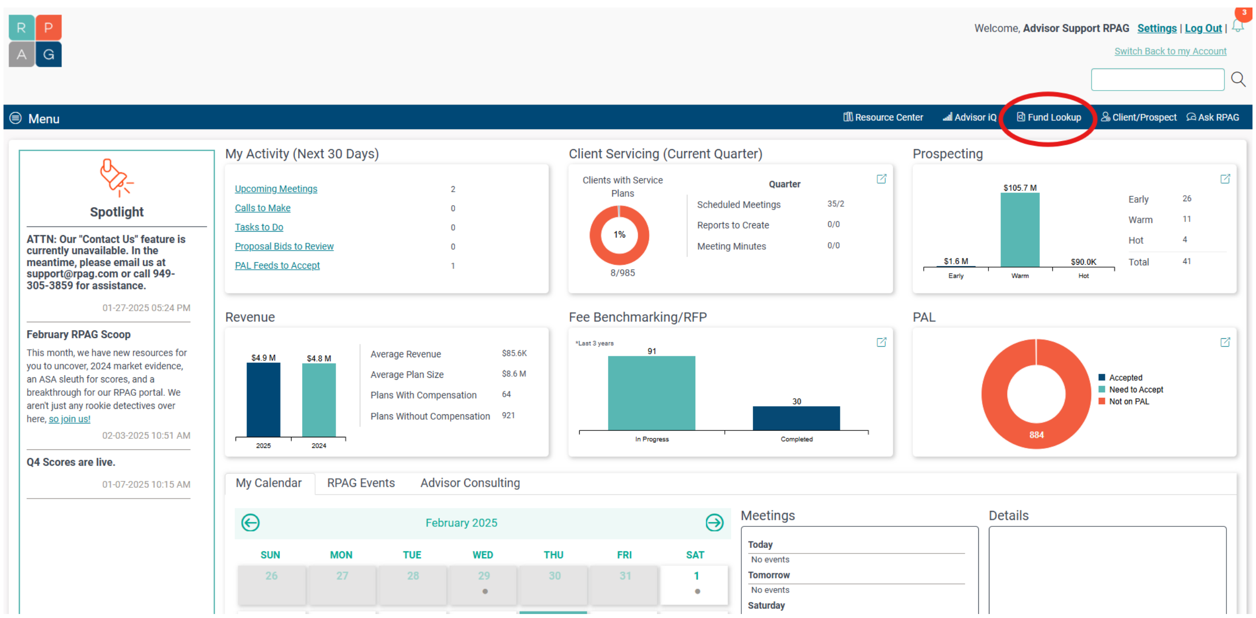
Once your selections are completed, you can make additional adjustments like frequency, proposed months and insert any scheduled dates. You can also drag and drop services to rearrange them on the Service Plan. Clicking the edit icon underneath the service will allow you to do more customizations, such 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.



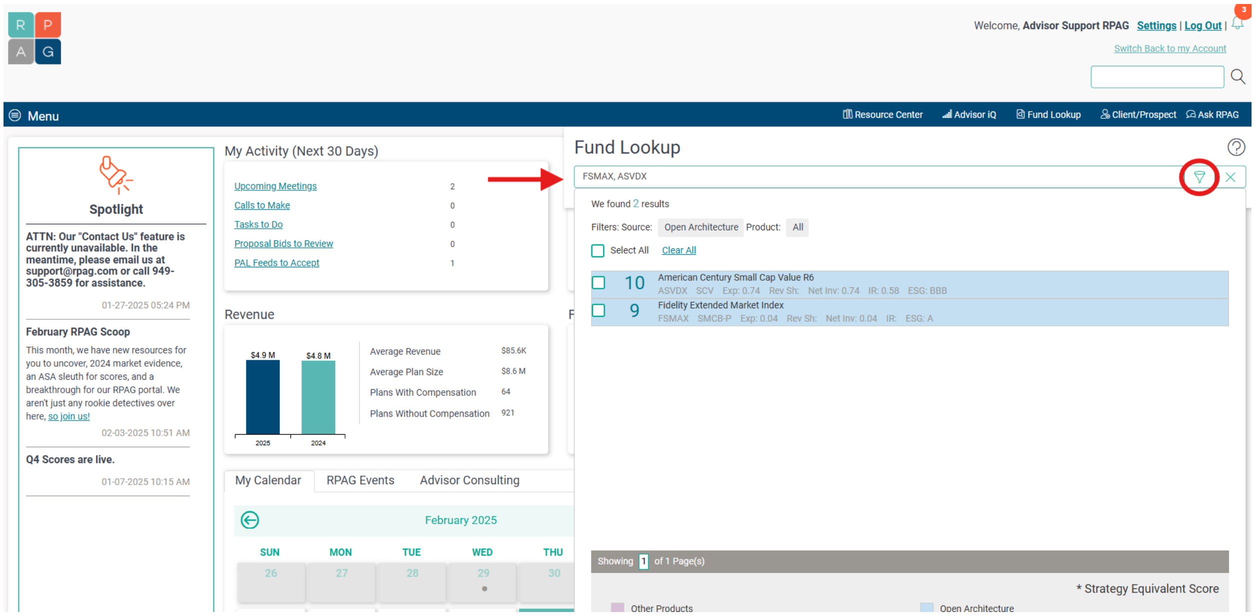
How to Create Fund Research Reports

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.

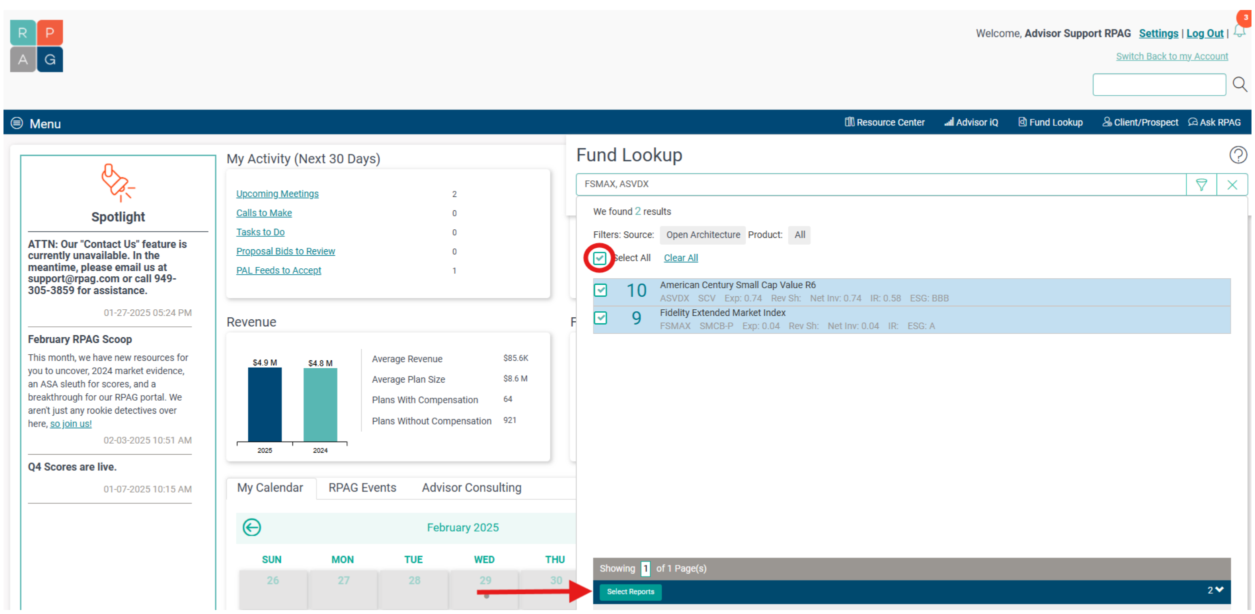
Please see below for a written guide on how to run a one-off report in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Fund Lookup".



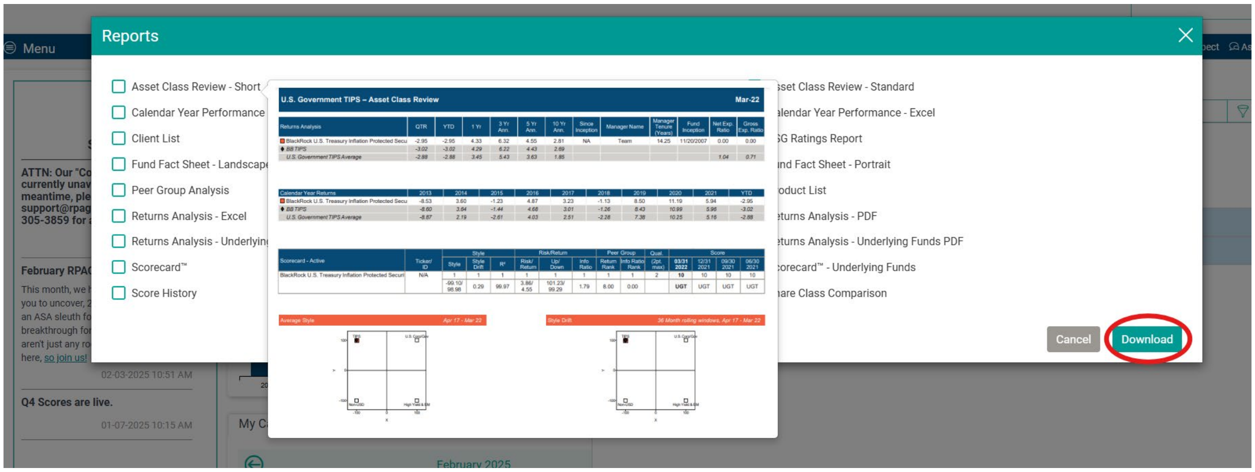
Next, type in the funds you would like to run a report for. You can search for one or multiple funds, you can also copy/paste from an excel spreadsheet for ease. If you are searching the fund universe you can utilize the filter icon to sort and populate funds that fit your criteria. This will allow you 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.



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.



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".

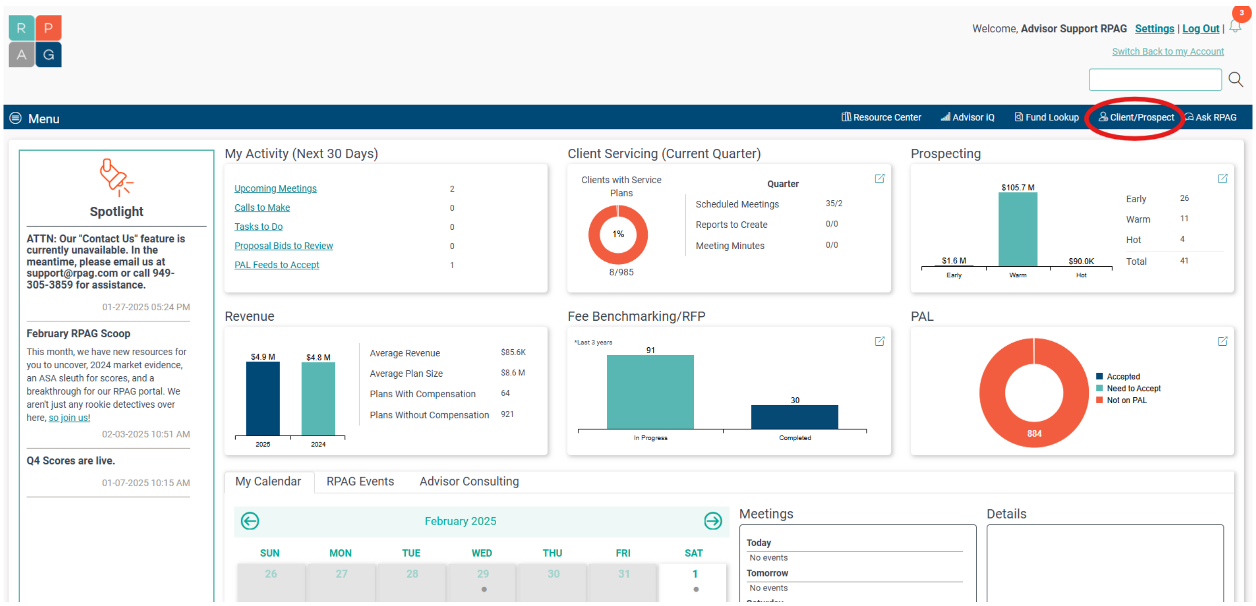


Depending on the number of reports requested, within a few moments you'll see your reports downloaded to your computer.

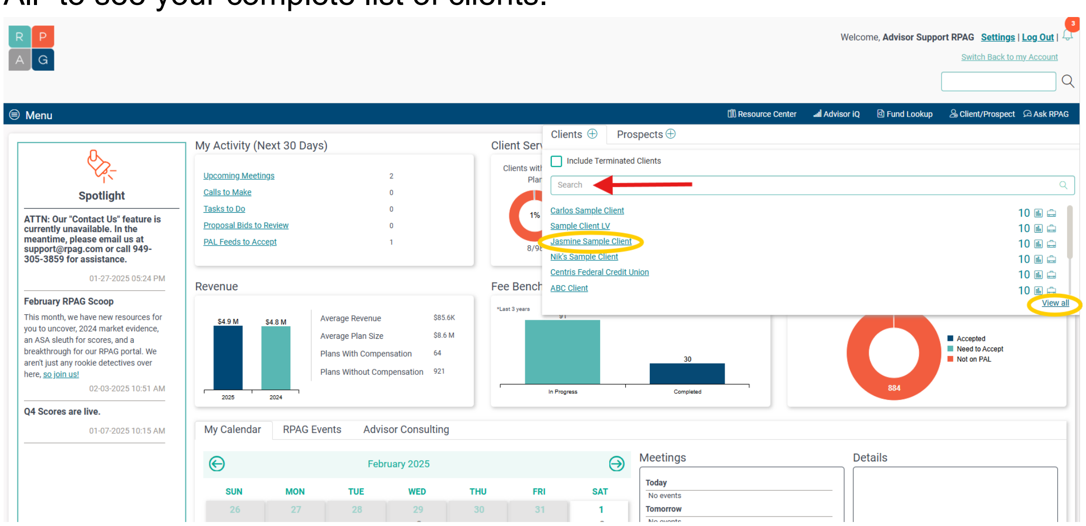
How to Create a Standalone Report

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.

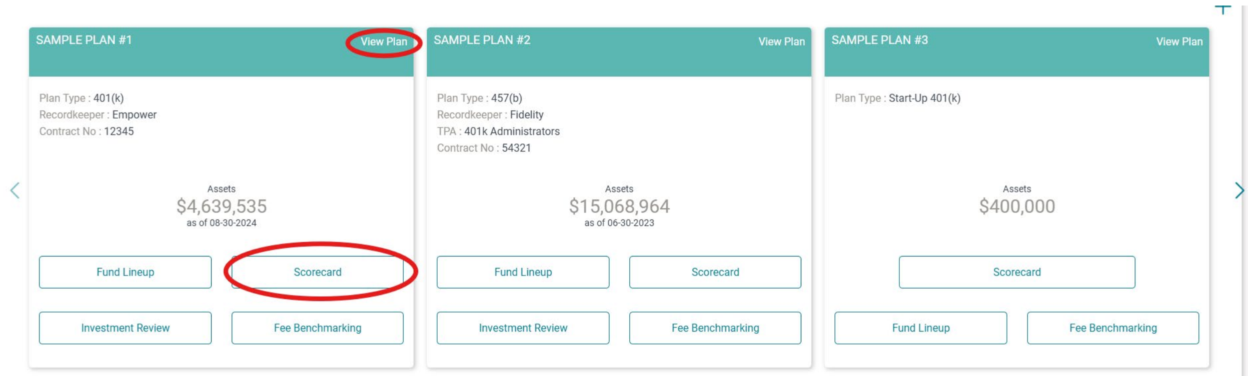
Please see below for a written guide on how to run a one-off report in RPAG. To start, login to RPAG and arrive at the homepage. At the top right of the screen, you'll see a quick link labeled "Client/Prospect".



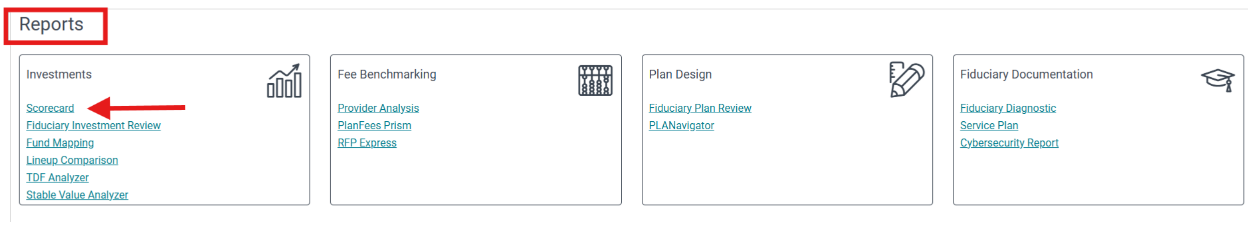
Next, type in the name of the client, select from the previous history of viewed clients or click "View All" to see your complete list of clients.



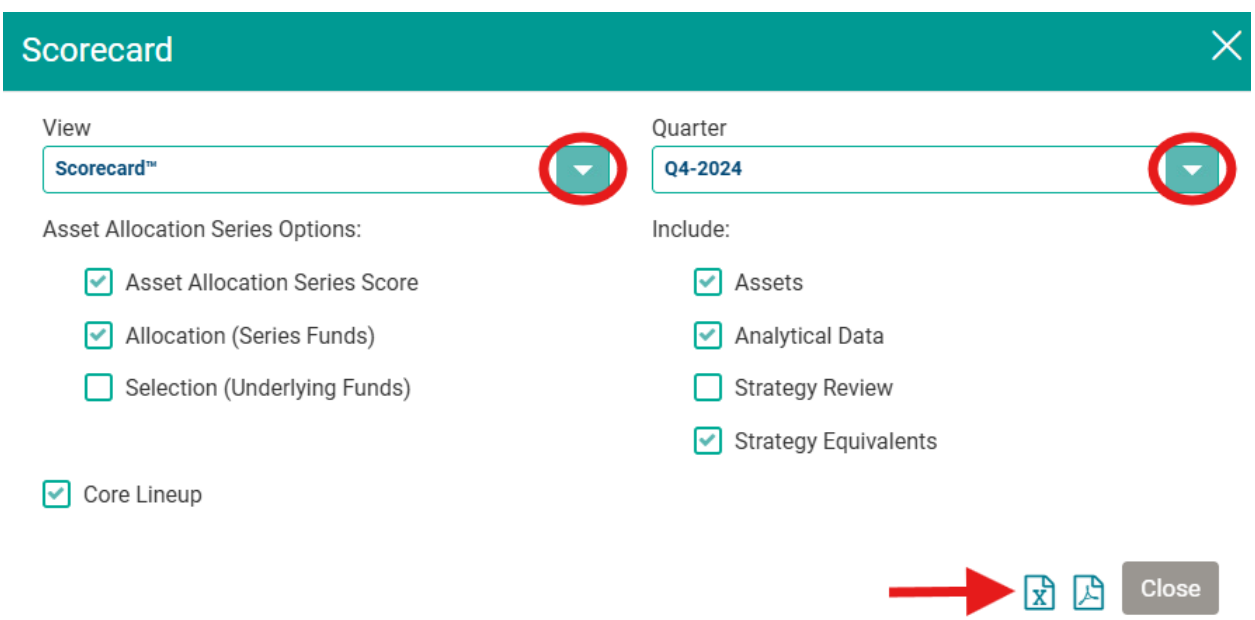
Now in the Client's detail page, scroll down to the bottom of the screen to view the plan cards. You can click on the "Scorecard" button to generate a quick report with predetermined options included (underlying funds, core lineup, etc.).



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.



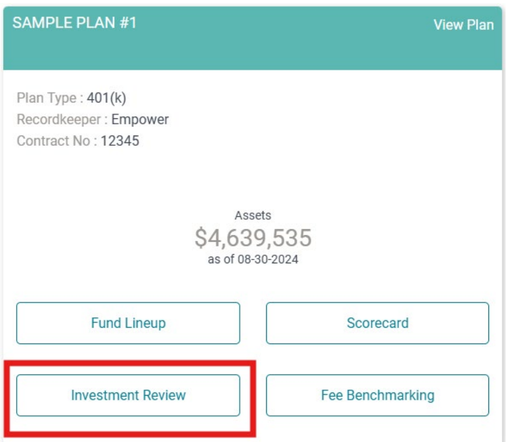
On the pop-up window, select Scorecard or any other desired report from the dropdown menu. Make your selections of what you would like to include in the report from the available options. The current quarter will be the default, but you have the ability to run historical reports on your plan's lineup.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



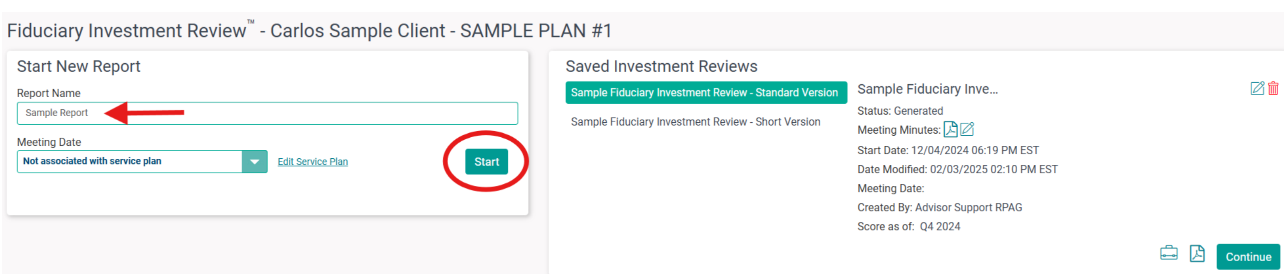
How to Create a Fiduciary Investment Review (FIR)

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.

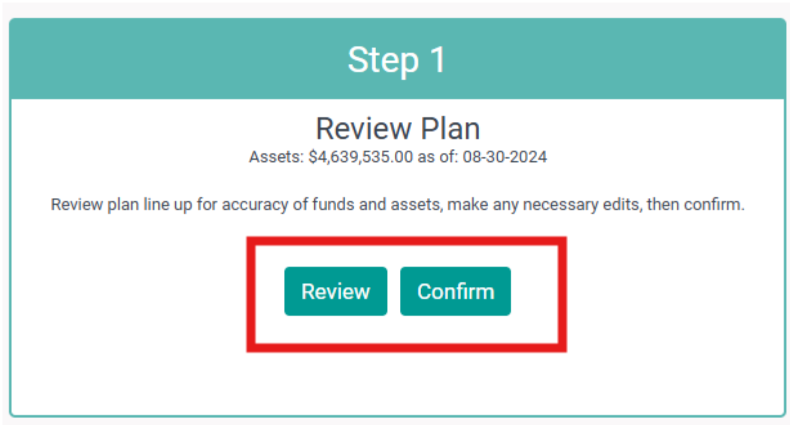
Please see below for a written guide on how to run this report. Note the numbers/data come from a sample client. To start an FIR, you'll first want to go to the Client/Prospect page and scroll down to view the plan card, within the plan card, click on "Investment Review".



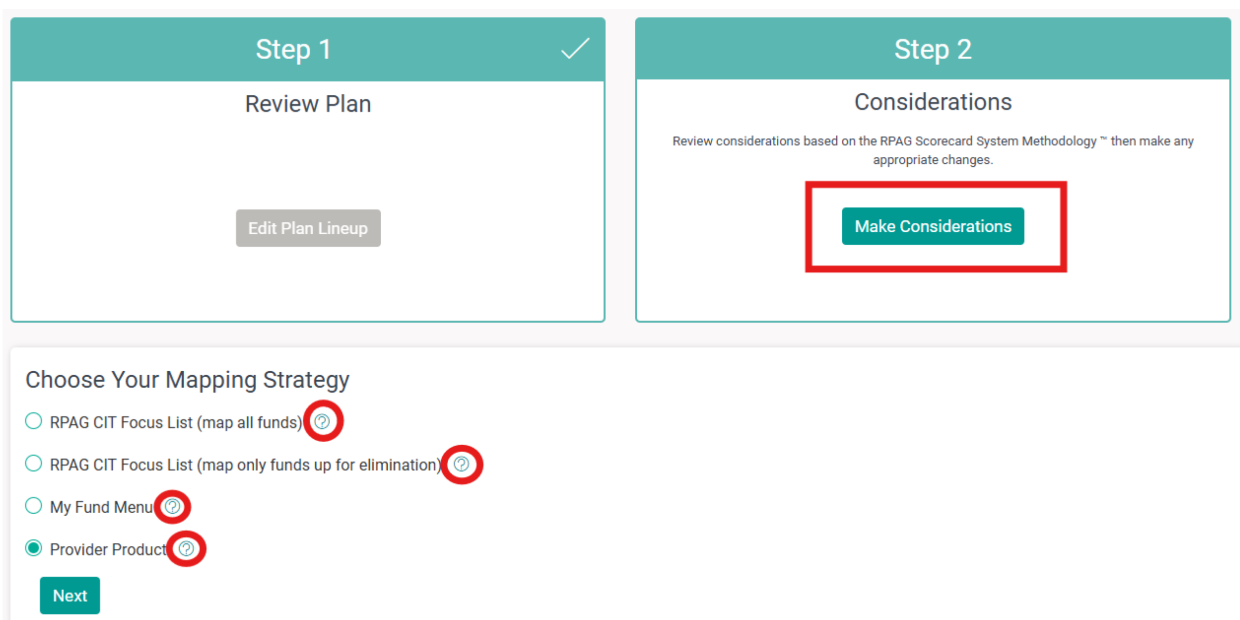
To start a new report, you'll need to enter the report name and click start. You can also view and edit past reports on the right-hand side by clicking Continue or the edit icon. Please keep in mind that the scores used in the report are locked in from the day you create it. So, any report created before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



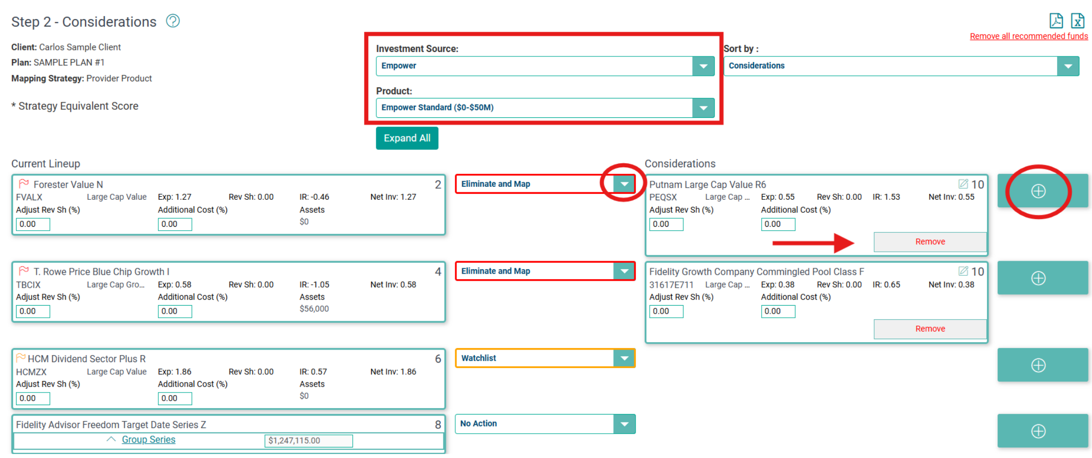
This will bring you to Step 1, where you'll need to confirm the current plan's lineup and assets. To do this, click confirm. Otherwise, click "Review" to make updates to the plan's assets or current investment funds. Please note, once you complete this step, it is locked in so if any changes need to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



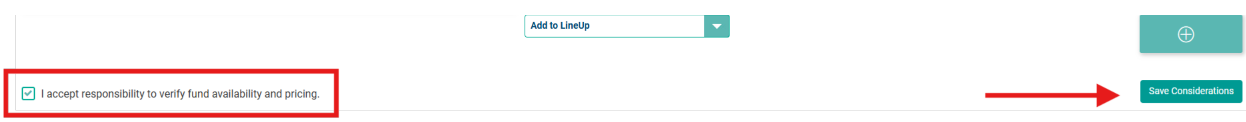
The next step is where you can make considerations/recommendations for changes to the fund lineup. First, you'll want to choose the mapping strategy. The Provider Product option is our legacy option and most utilized. You can hover over the question mark icons to read descriptions of our other mapping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



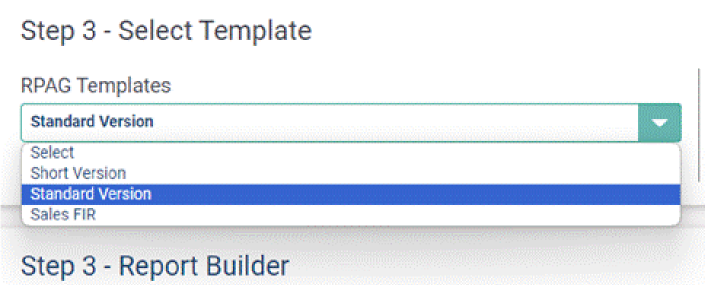
The system will suggest replacements for flagged funds automatically. It will recommend a the top scoring fund (within the selected investment source/product) while looking at information ratio and then expense ratio. The advisor has total control of which fund to choose and can override the recommended 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.



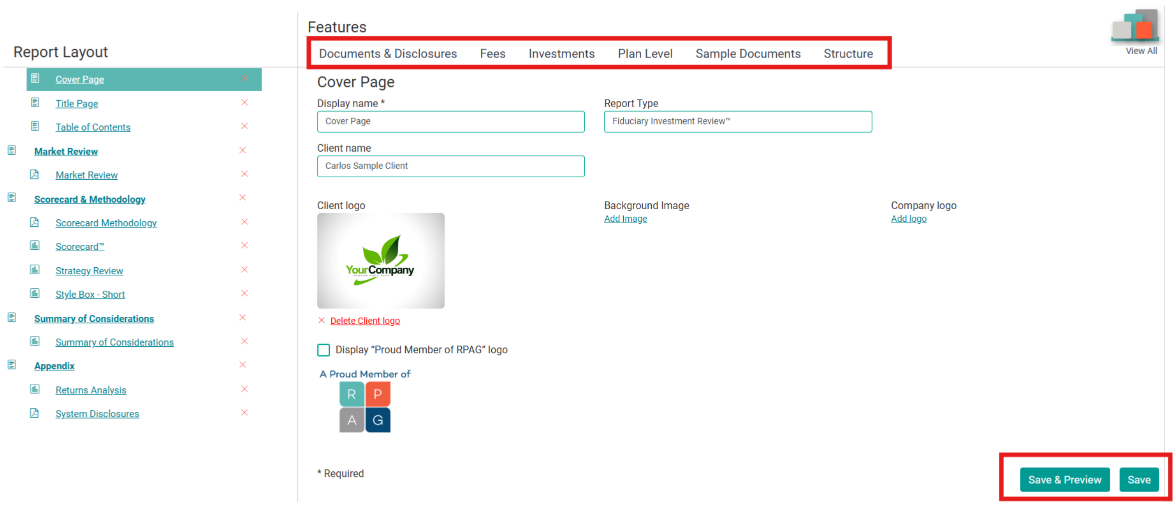
At the bottom of the page, you can also add new funds to the lineup as considerations and click “I accept responsibility to verify fund availability and pricing” this prompts the advisor to confirm with the recordkeeper that the recommended funds are truly open and available. Next, click “Save Considerations”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



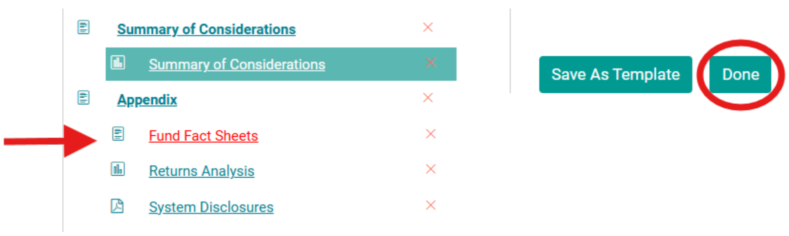
Once you select a template, you can start building your report. Choose from our RPAG templates or create your own custom template.



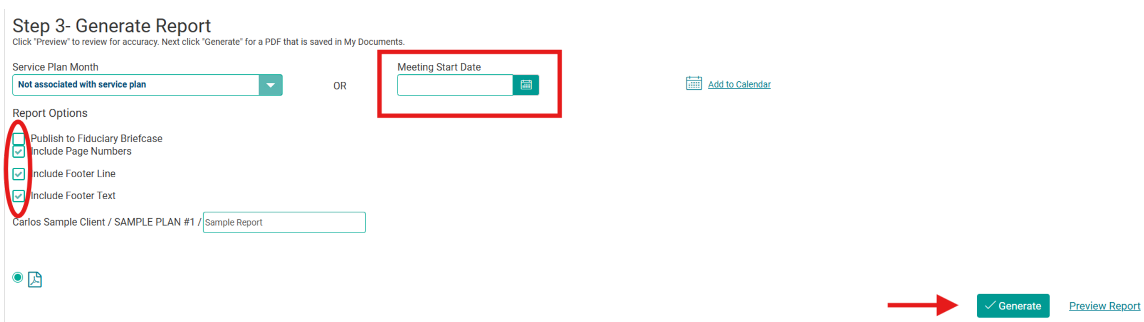
In the Report Layout column, you can see the order of modules within your report. Any **bolded** section is a Table of Contents Section Header and will appear on the Table of Contents Page. You can add additional sections to the report using the tabs under Features. In Documents & Disclosures, you can 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.



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.



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

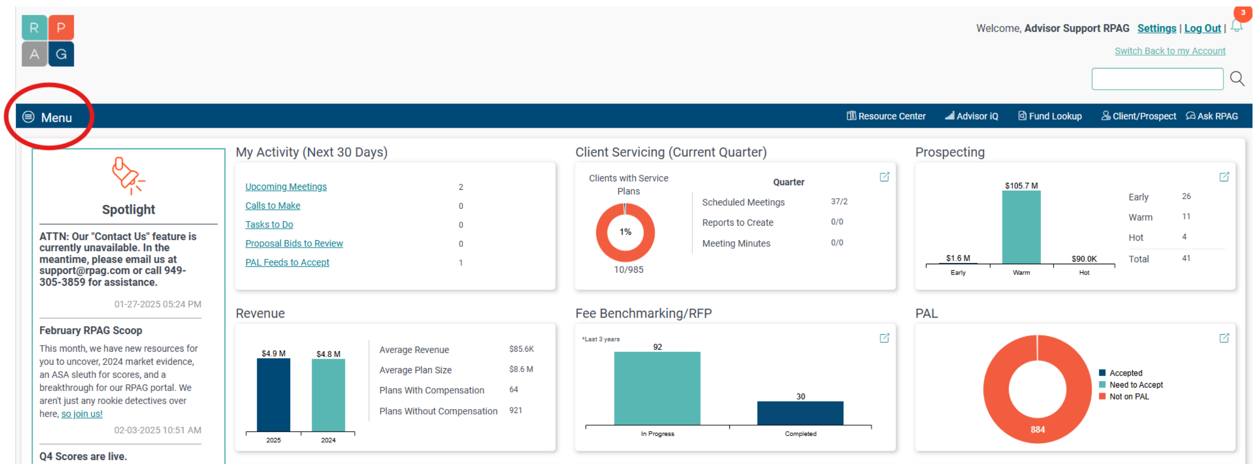


Please note it may take a few minutes to download, depending on the size of the report or if certain sections are included (i.e. Asset Class Review).

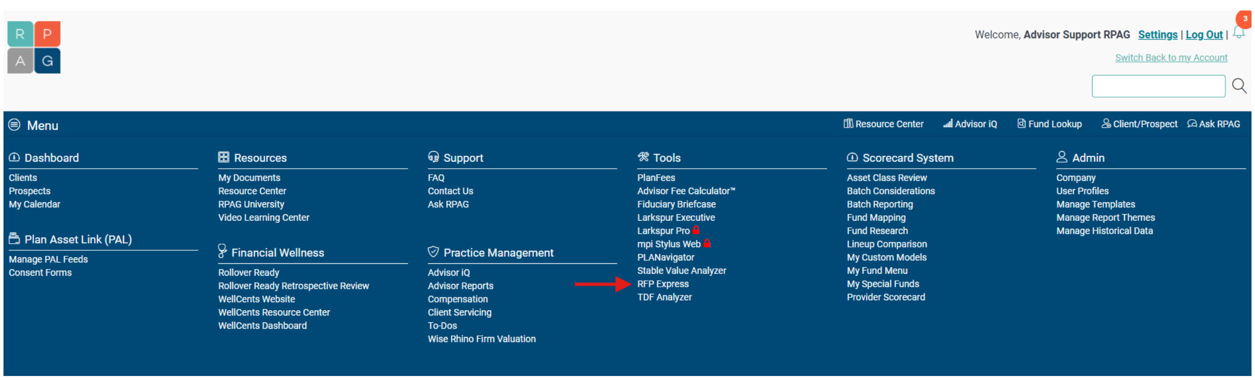
How to Create an RFP Express Report

If you would like to view a step-by-step video, please click on the following link: [How to create a RFP Express 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.

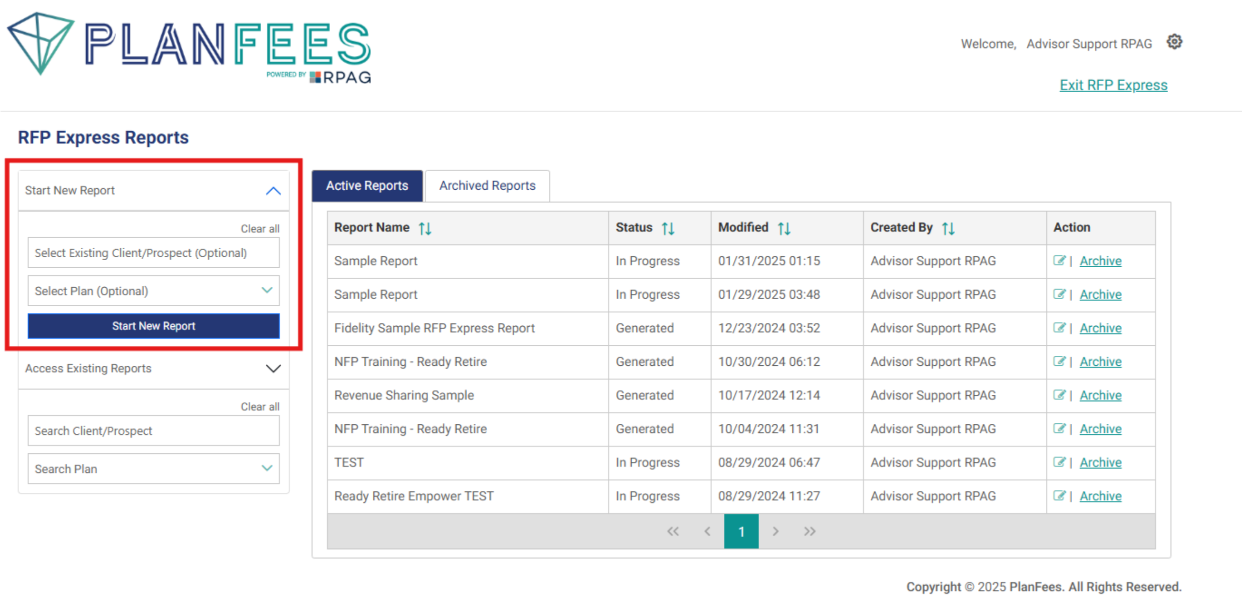
Please see below for a written guide on how to run a RFP Express report in RPAG. To start, login to RPAG and arrive at the homepage. At the top left of the screen, you'll see our Menu button.



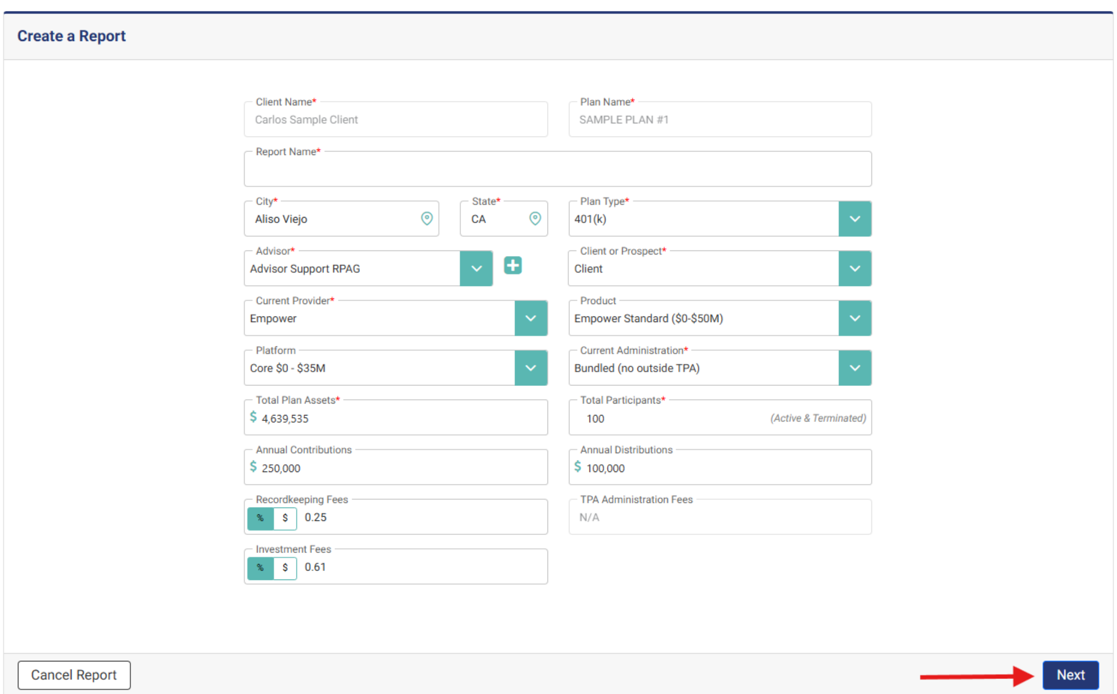
Next, click RFP Express.



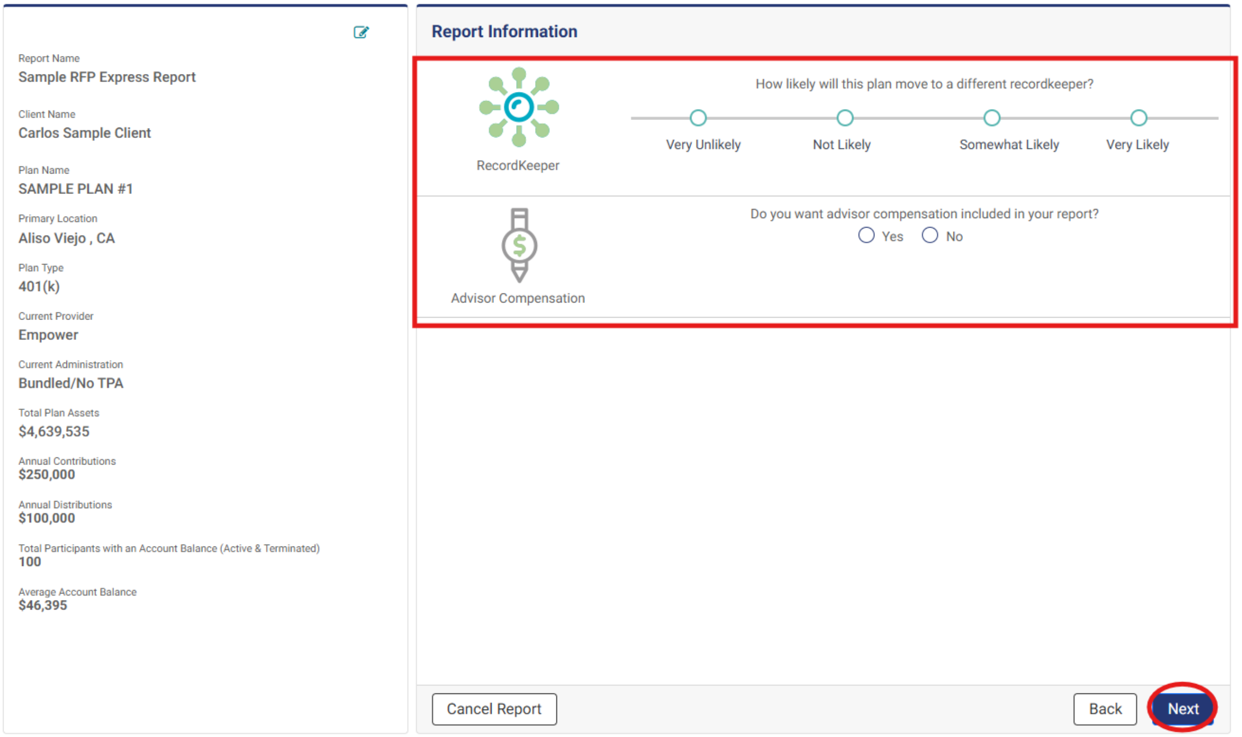
You'll then be rerouted in a new tab to the PlanFees site through Single Sign on (SSO). Here you'll see a history of previously ran reports (if available). To the left-hand side of the screen, you'll be able to enter client/plan details. If clients are currently built into RPAG already, they will prepopulate 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".



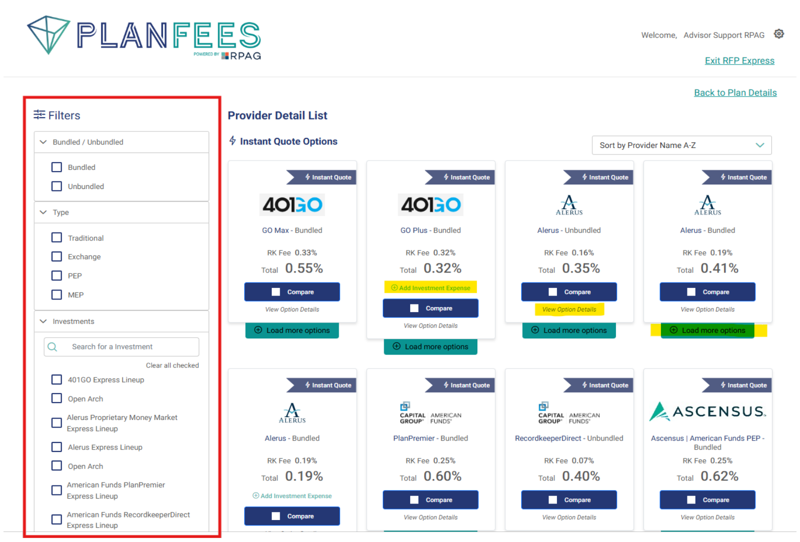
Once the required fields have been filled in, click Next.



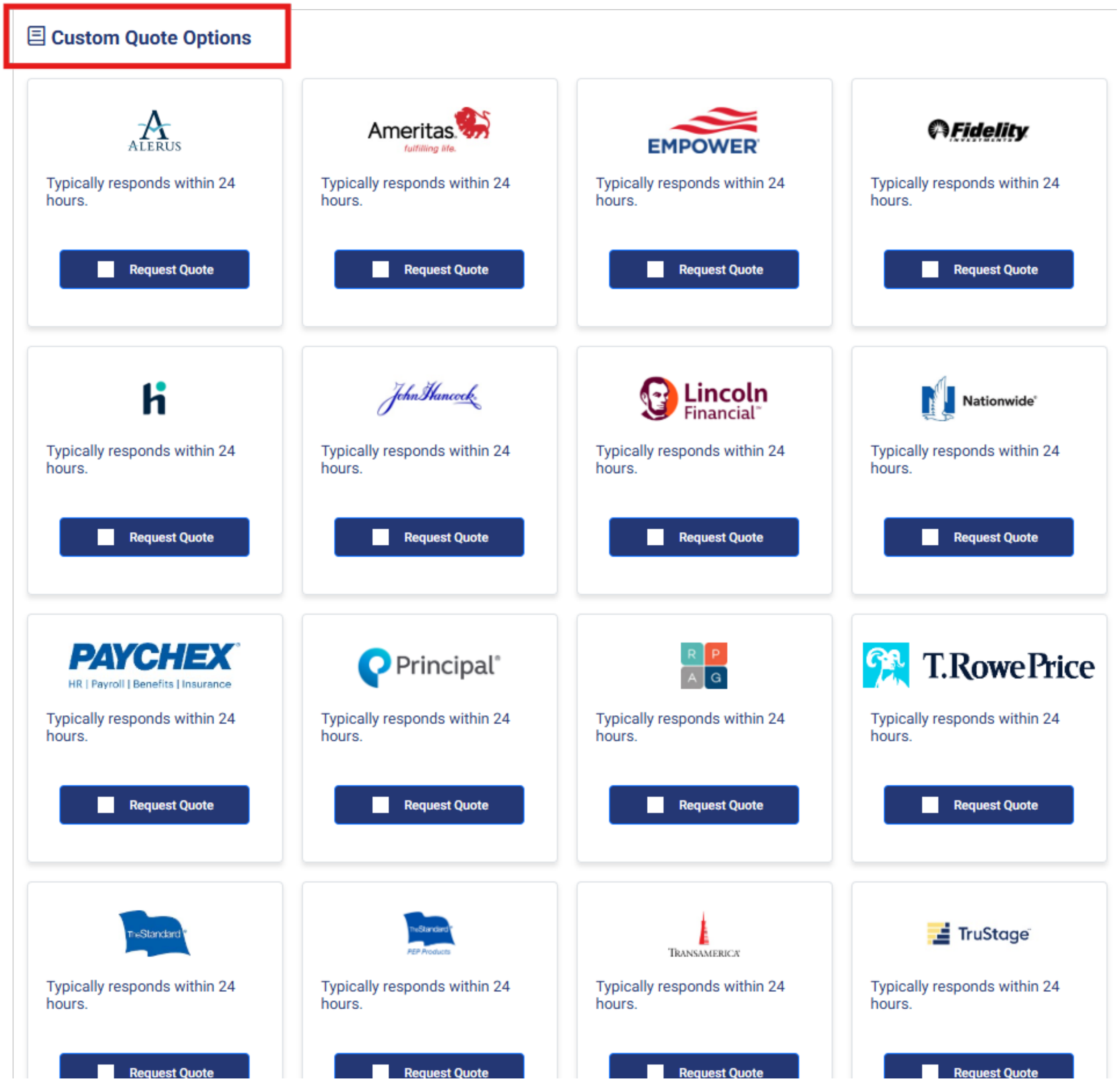
Few additional questions appear, make the appropriate selections and click “Next”



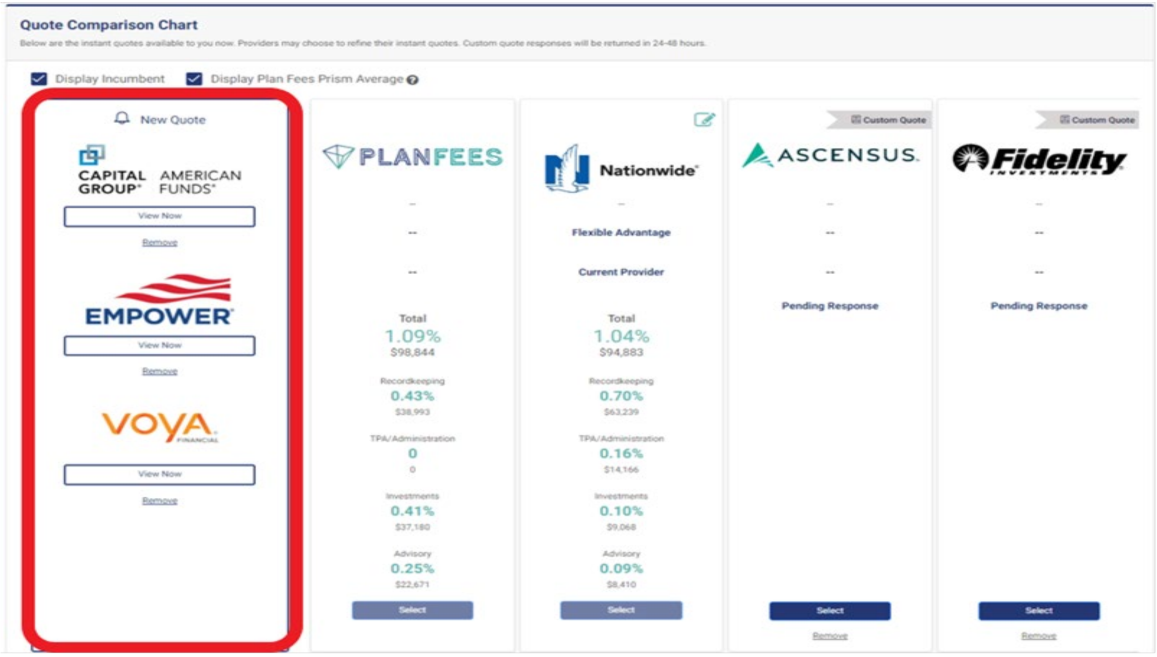
Next, all available instant quotes will appear in alphabetical order. To narrow the list down, use the filter options on the left-hand side. Click the “View Option Details” to see the associated lineup for that quote. For those that are ‘open architecture’ quotes, you can click on the “Add Investment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



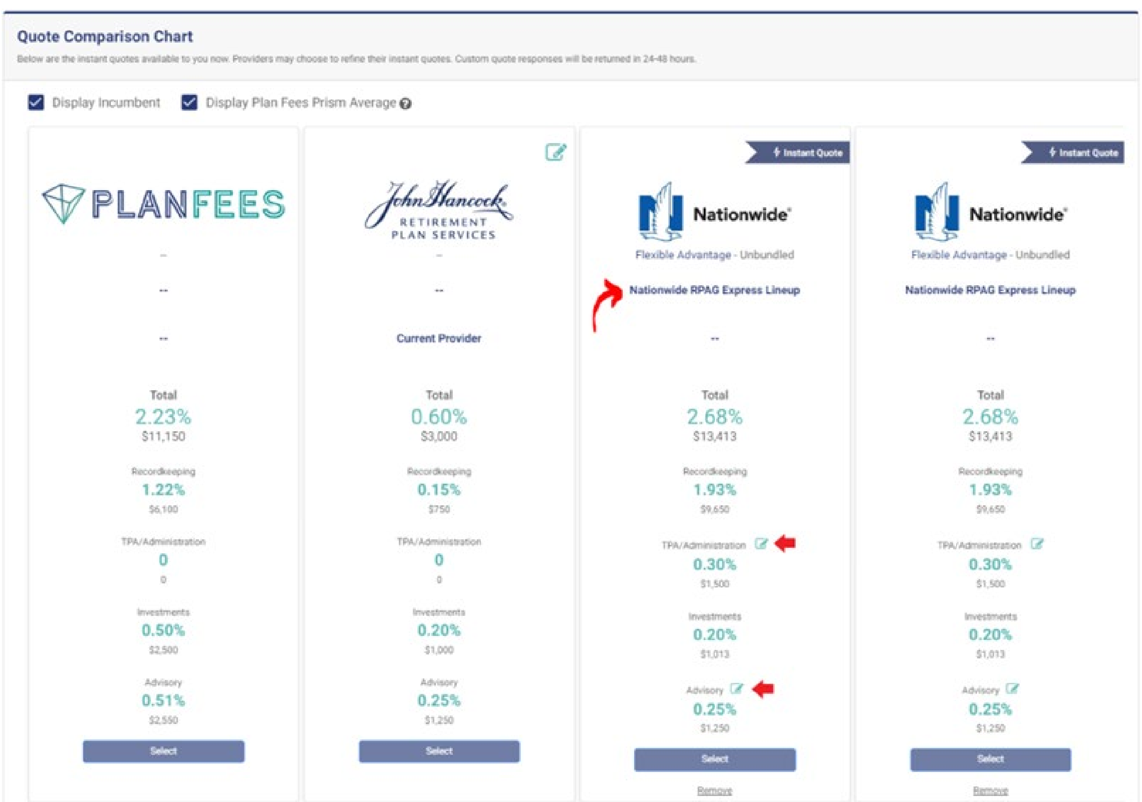
If a desired recordkeeper is unlisted, scroll to the bottom of the screen to view the “Custom Quote Options” section. These requests will feed into the system for review after 24 hours.



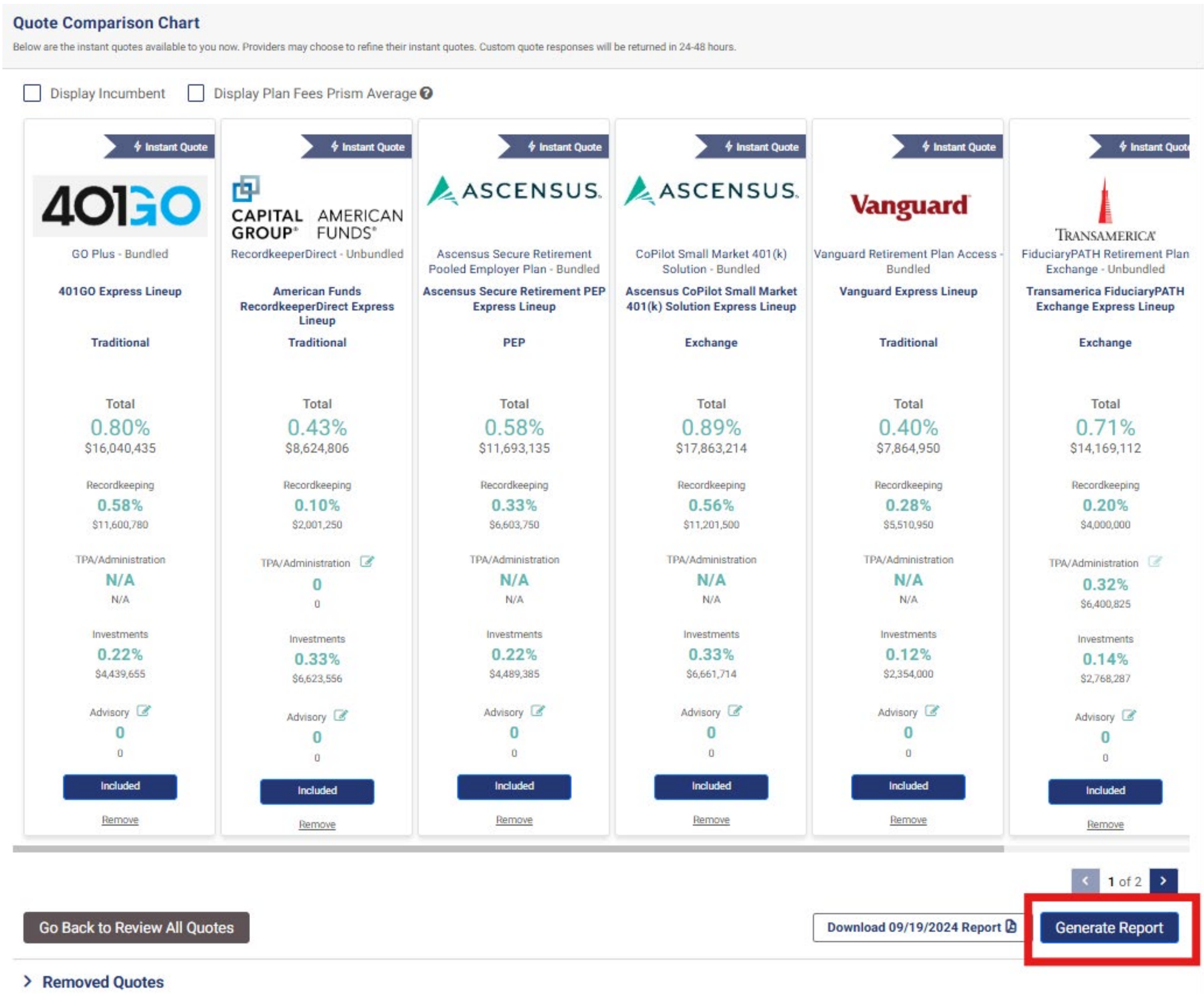
Next, review submitted custom/instant quotes.



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.



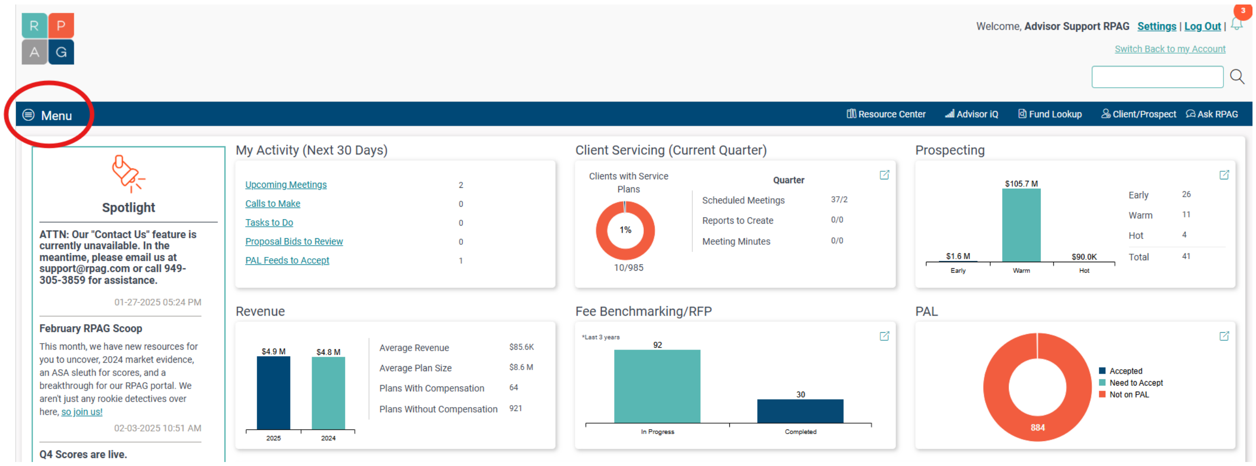
If you need to go back to the review all quotes screen to make changes, select that option on the bottom left. You also have the ability to re-insert removed quotes on this screen if you wish. Complete the report by clicking “Generate Report” on the bottom right.



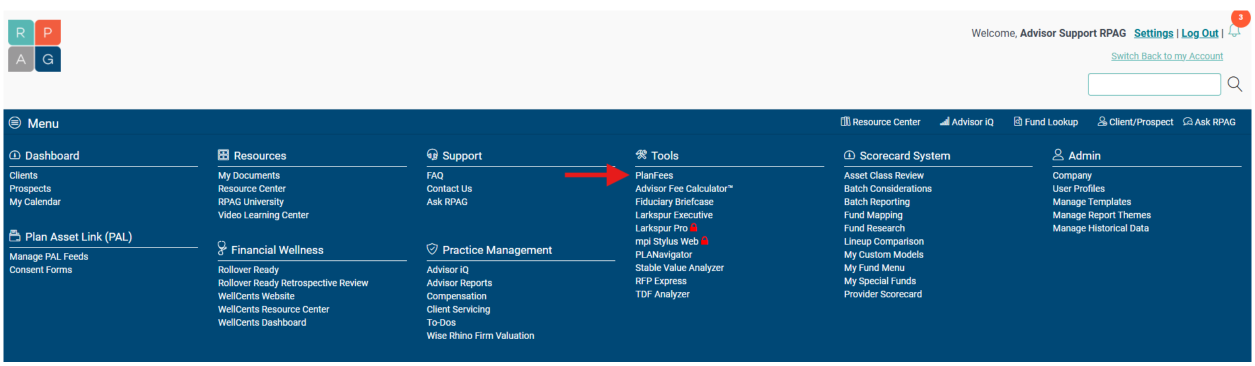
How to create a PlanFees Report

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.

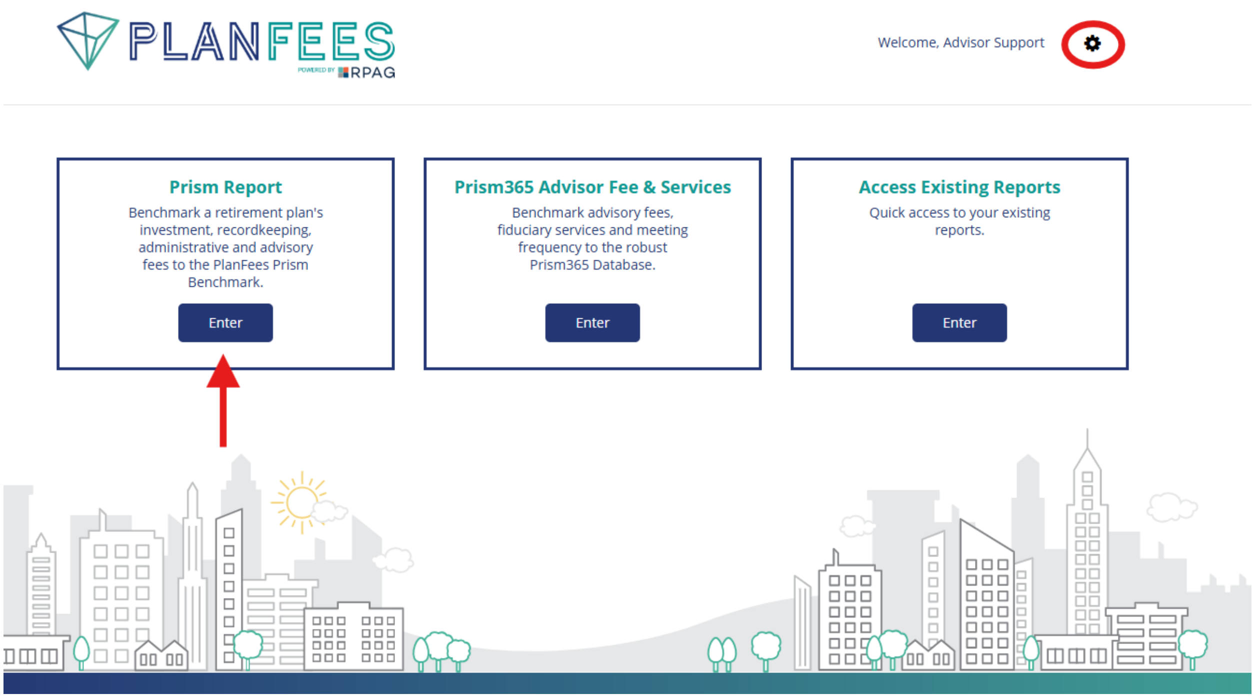
Please see below for a written guide on how to run a PlanFees report in RPAG. To start, login to RPAG and arrive at the homepage. At the top left of the screen, you'll see our Menu button.



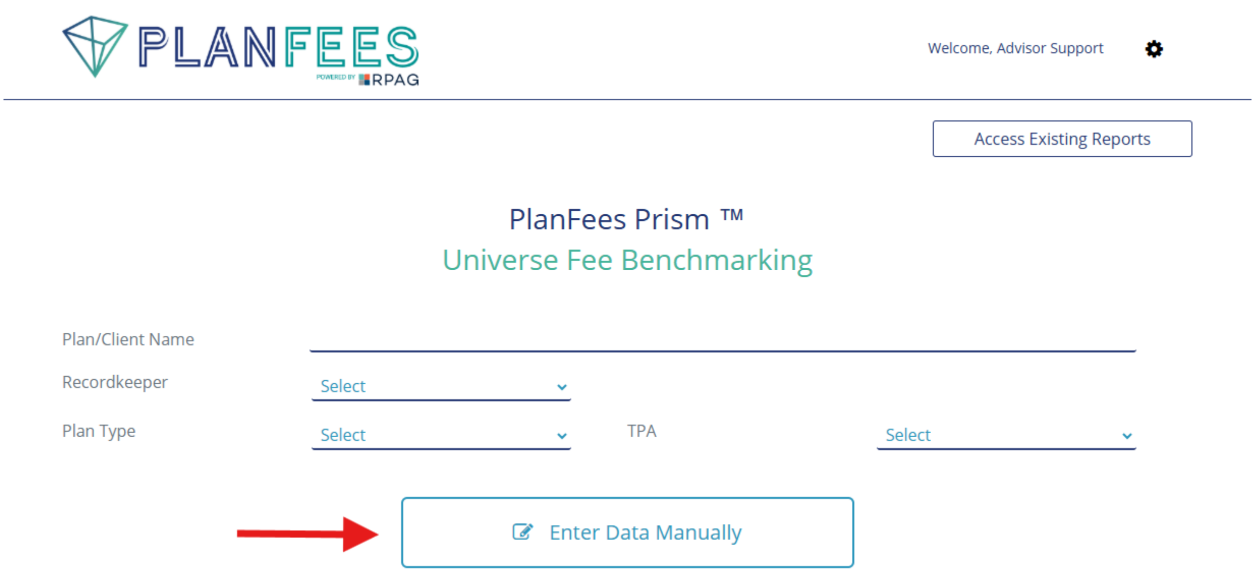
Next, click PlanFees.



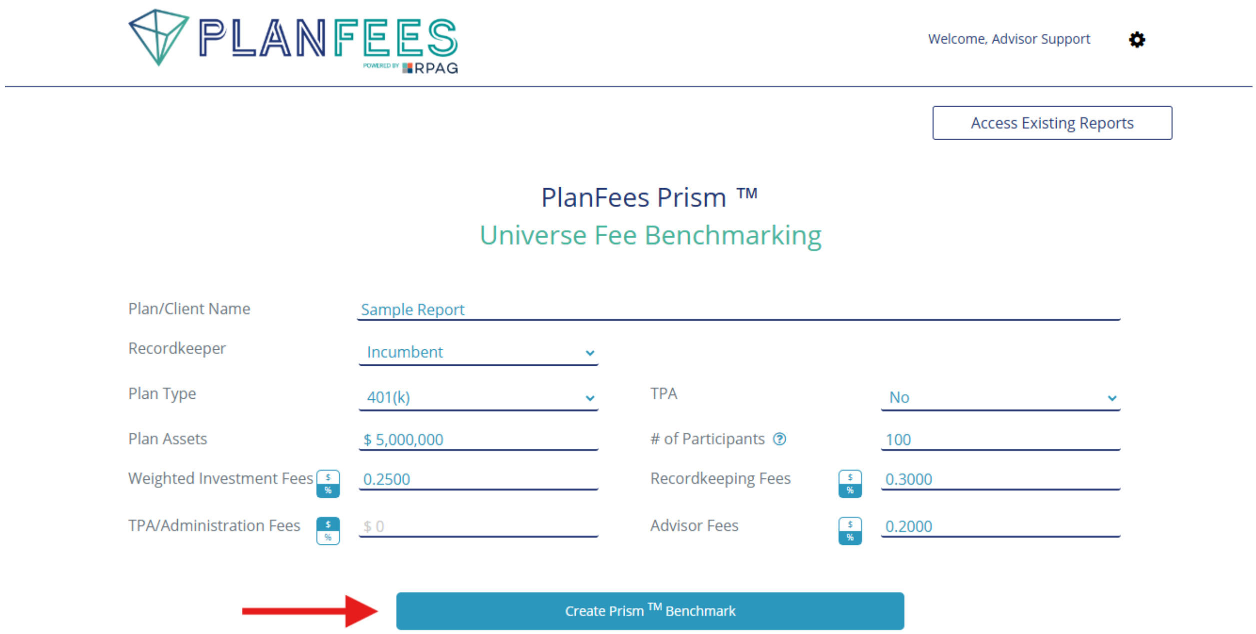
You'll then be rerouted in a new tab to the PlanFees site through Single Sign on (SSO). Click the gear icon to access settings, here you can update your company logo, address, disclosures, etc. To start your report, click "Enter" within the Prism Report box.



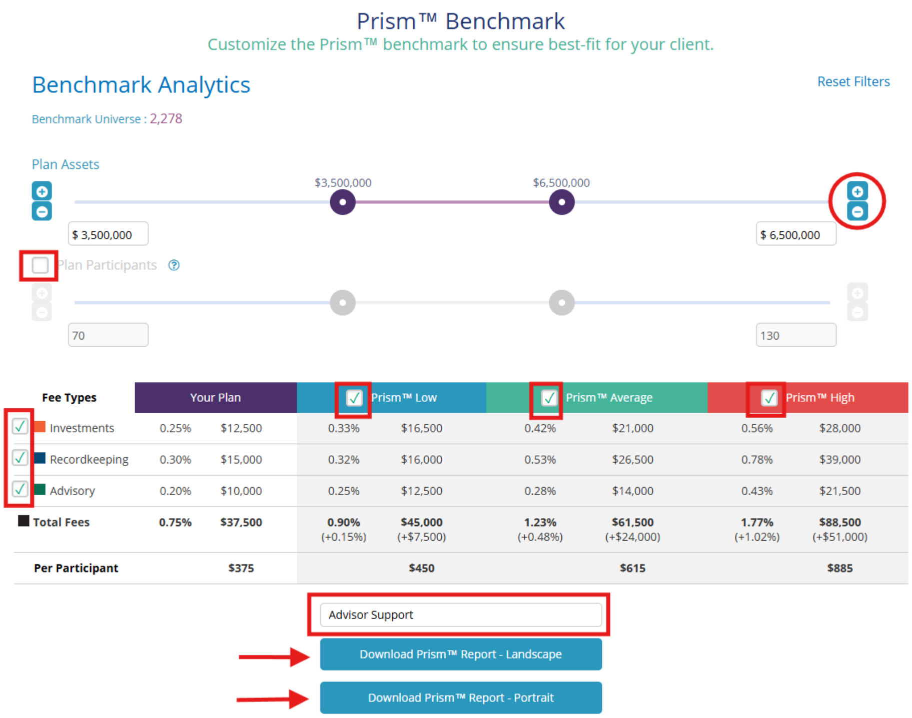
Next, click “Enter Data Manually” and fill in the required fields.



Once completed, click “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.



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%** (+0.15%)	**$45,000** (+$7,500)	**1.23%** (+0.48%)	**$61,500** (+$24,000)	**1.77%** (+1.02%)	**$88,500** (+$51,000)
Per Participant		**$375**		**$450**		**$615**		**$885**

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.