



# Plan Asset Link (PAL)

---

## Creating operational efficiencies through PAL

Plan Asset Link (PAL) is a process in which plan-level data is synced between recordkeepers and the RPAG Advisor Portal. This saves advisors countless hours of work by removing the laborious process of pulling plan lineup and asset information from recordkeepers' websites and manually entering all the data into the RPAG Portal. PAL provides the capability for plan lineups and asset balances to be synced on a monthly or quarterly basis, depending on the recordkeeper, to give you accurate, up-to-date, and efficient information.

### PAL Process

#### 1. Consent Forms

Download the consent form for your client's recordkeeper. These consent forms are stored on the RPAG Resource Center in the Plan Asset Link folder. Fill out the necessary information and have your client sign the form. Some advisors prefer to use an electronic signature service for these forms but bringing the consent form to a client meeting can often be the most effective way to get these signed.

#### 2. Send Consent Forms to RPAG

Once your client has signed the appropriate consent form, send the executed form to [PAL@rpag.com](mailto:PAL@rpag.com). The PAL Concierge Team will then process the form and work with the recordkeeper to establish the PAL data feed. Make sure that you have entered the accurate client contract ID number into the Plan Details section so the data feed from the provider can link to the correct plan.

#### 3. Accept the PAL Data Feeds

PAL data feeds are linked within two weeks of the month or quarter end, depending on the provider. RPAG tracks and confirms each individual plan feed to ensure receipt by the advisor and will follow up with recordkeepers in the event of missing data. Before you run a report through RPAG, check the PAL feed status in the Plan Details section or on the Manage PAL Feeds page. Once you select the plan that you want to update, go through the PAL data syncing process.

### New to PAL? Get trained by our PAL Concierge Team!

Our PAL Concierge Team is happy to walk you and your team through this entire process so that you can link all of your PAL-eligible plans. They have already helped countless advisors save time and be more efficient. Don't hesitate to contact them at [PAL@rpag.com](mailto:PAL@rpag.com) to begin your training today!

## PAL Providers

Below is a list of providers that are participating in PAL. Different providers have different capabilities in regard to the timing of the feeds as well as the type of data that is sent through PAL.

Updated Q3 2025

Provider	Feed Type	Notes
ADP	Monthly	Only 401(k) plans provided
Alerus	Monthly	
Alliance Benefit Group	Monthly	Eligible for plans on the Fidelity and Schwab platforms only
American Funds	Monthly	Only includes PlanPremier, PlanPremier TPA, RKDirect platforms; Excludes employer sponsored IRA.
Ameritas	Monthly	
AMI Benefit	Monthly	Plan data provided by Matrix or Mid-Atlantic Trust
Ascensus	Monthly	
BCG	Monthly	Does not include investment options with \$0 in assets
Billings & Company	Monthly	Plan data provided by Matrix
BlueStar Retirement	Monthly	Does not include investment options with \$0 in assets
BPAS	Monthly	
CDM Retirement	Monthly	Plan data provided by Matrix
Charles Schwab	Monthly	For bundled product please use consent form. Does not include investment options with \$0 in assets. Custodied plans please contact <a href="mailto:advisorimplementation@schwab.com">advisorimplementation@schwab.com</a>
Correll & Company	Monthly	Plan data provided by Matrix
Employee Fiduciary	Monthly	Does not include investment options with \$0 in assets
Empower	Monthly	
EPIC	Monthly	
Equitable	Monthly	No 403(b) plans
Fidelity	Monthly	Advisor Setup needs to be completed in order to receive plan data, contact Fidelity Help Desk at 1-833-349-3757 or <a href="mailto:advisorhelpdesk@fmr.com">advisorhelpdesk@fmr.com</a> for assistance
FuturePlan	Monthly	Does not include investment options with \$0 in assets
Horace Mann	Monthly	Plan data provided by Matrix
John Hancock	Monthly	Includes old New York Life platform (now John Hancock TRS). Does not include investment options with \$0 in assets
July Business Services	Monthly	
K Trade	Monthly	Does not include investment options with \$0 in assets
KT Administrators	Monthly	Does not include investment options with \$0 in assets
Lincoln	Monthly	
Matrix	Monthly	
Mid-Atlantic Trust	Monthly	Does not include investment options with \$0 in assets
Milliman	Monthly	
Mission Square	Monthly	
Mutual of Omaha	Monthly	Ascensus platform only
Nationwide	Monthly	Does not include Public Sector plans. Core lineup only. Does not include additional My Fund Window options. Consent form must have a wet signature or include all Docusign documents with Docusign signature.
OneAmerica	Monthly	Does not include ESOP or City National Bank (OARS SD); Includes old BMO platform (now OARS WI)
P&A Group	Monthly	
PAi	Monthly	Does not include \$0 investment options

Provider	Feed Type	Notes
<b>Paychex</b>	Monthly	Does not include \$0 investment options if no enrollees
<b>PCS</b>	Monthly	Includes former Aspire plans
<b>Principal</b>	Monthly	Does not include non-qualified plans
<b>Prudential</b>	Monthly	Does not include DB plans
<b>Randall-Hurley</b>	Monthly	
<b>Retirement Plan Consultants</b>	Monthly	
<b>Securian</b>	Monthly	
<b>Sentinel</b>	Monthly	
<b>Slavic 401k</b>	Monthly	Plan data provided by Matrix
<b>Summit Benefit Solutions</b>	Monthly	
<b>T. Rowe Price</b>	Monthly	
<b>The Retirement Plan Company</b>	Monthly	
<b>The Standard</b>	Monthly	
<b>TIAA</b>	Monthly	
<b>Transamerica</b>	Monthly	Does not include active funds with zero assets
<b>Trautmann Maher (Northwest Plan Services)</b>	Monthly	Does not include investment options with \$0 in assets
<b>Tri-Ad</b>	Monthly	
<b>TruStage (CUNA)</b>	Monthly	Plan data provided by Matrix
<b>Ubiquity Retirement</b>	Monthly	Plan data provided by Matrix.
<b>Unified Trust</b>	Monthly	
<b>Vanguard</b>	Monthly	Retirement Plan Access (Ascensus platform) only
<b>Vestwell</b>	Monthly	
<b>Voya</b>	Monthly	

If there is a provider not listed above that you would like added, please have that provider contact [PAL@rpag.com](mailto:PAL@rpag.com). Additionally, we encourage you to reach out to your recordkeeper contacts and request that they participate in the RPAG PAL service.

*Recordkeepers that could report to...*

Matrix rks	Mid-Atlantic
AMI Benefit Administrators	Alliance Pension Consultants, LLC
Austin Capital Retirement Plan Services	American Trust Retirement
California Pensions	AMI Benefit Plan Administrators, Inc.
Constellation Trust	AMI Custodial 403(b) Accounts
Correll and Company	APA Benefits
CPI-Qualified Plans CMG	Aris Corporation
Digital Retirement Solutions	FutureBenefits of America LLC
Employee Fiduciary Corporation	Heritage Pension Advisors, LLC
EPIC	Human Interest
Equity Trust Company	Leading Retirement Solutions
Human Interest	MutualBank
Loren D. Stark Company, Inc	Noble-Davis Consulting, Inc.
LT Trust - CRS	Oriental Pension Consultants, PR Plans
P and A Administrative Services, Inc.	Pattillo, Brown & Hill, LLP
PENSCO Trust Company, LLC	Pension Retirement Online, Inc. (PRO Inc.) (401kDIRECT)
PenServ Plan Ser 403(B)	Pershing
PenServ Plan Services Inc.	RHI Acquisition, LLC and its subsidiaries
Pentegra	RiversEdge Advanced Retirement Solutions, LLC
Retirement Investment Administrator	RPG Consultants
Retirement Plan Company	Wernitz & Associates
Retirement Plan Consultants-Relius	Wipfli LLP
Retirement Planners and Administrators, Inc.	
Retirement Strategies Group	
Retirement Strategies, Inc	
Sheakley Pension Administration, Inc	
Slavic	
Spectrum Employee Benefit	
Swerdlin and Company	
TPP	
TruStage (CUNA)	
Ubiquity Retirement + Savings	
Vestwell	
401GO	

The below data points are included in PAL for some plans:

Provider	Advisor Comp	Plan Tax ID	Participant Count	Plan Type
Alerus	✓	✓	✓	
American Funds	✓	✓	✓	
Ameritas	✓	✓	✓	
Equitable (AXA)		✓	✓	✓
BPAS	✓		✓	
Empower	✓	✓		
July Business Services			✓	
Lincoln	✓	✓	✓	✓
Matrix		✓		
Newport Group		✓		
OneAmerica	✓		✓	
Paychex		✓		

Provider	Advisor Comp	Plan Tax ID	Participant Count	Plan Type
PCS Capital		✓	✓	
Securian	✓	✓	✓	✓
The Standard		✓		
Transamerica	✓	✓	✓	
Vestwell	✓	✓	✓	
Voya		✓	✓	

## About RPAG

RPAG™ is an exclusive alliance of independent retirement advisors and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG provides premier technology, systems, training and resources to 2,000 member advisors that serve over 100,000 plan sponsors and more than \$1 trillion in assets (as of September 1, 2022). Core practice areas include investment due diligence, RFP and fee benchmarking, fiduciary compliance, collective investment trusts, target date funds, 3(38) fiduciary outsourcing, intensive training, sales & marketing resources and business consulting. For more information, visit [rpag.com](https://rpag.com).

