RFP Express

Creating Fee Benchmarking Efficiencies Through Instant Results

RFP Express is our newest reporting option in the RPAG Fee Benchmarking Suite! We have built recordkeeper integrations to obtain Instant Quotes and rapid Custom Quotes based on a simplified set of current plan demographics and pricing parameters determined by our participating recordkeepers. This saves advisors countless hours of work by removing the arduous process of requesting proposals through a manual process by using a simplified workflow from our existing Provider Analysis tool. Designed to have you start your requests for proposals within minutes and have recordkeeper pricing back instantly when it's a match to their pricing parameters or responses the next day for custom quotes. The goal is to create access to accurate, up-to-date, and efficient provider quotes for client and prospect servicing needs!

RFP Express Process

1. **Start a Report**
   Select the RFP Express option from your Plan Cards in RPAG to begin the report for any Client or Prospect. Plan data if already set up will link to RFP Express or fill in a few data points to begin the report. If starting on a new Prospect, simply go directly to RFP Express from the Main Menu under Tools in RPAG.

2. **Select Providers and Quotes**
   Choose which participating providers you'd like to include in your quote. Try using the filters available to narrow down your providers based on various service and plan features. When pricing parameters of the requested plan meet those of the providers availability, an Instant Quote will be displayed immediately. For other products or those providers without an Instant Quote you can request a Custom Quote. These quotes are expected to be submitted within 24 hours, and you will receive a notification when the provider has responded. Providers may have an opportunity to Refine their Instant Quotes and sharpen their pencil when they review the plan details. If a Provider chooses to refine their instant or custom quote, you will also receive an email notification.

3. **Generate Report**
   Including Instant Quotes only, your report is immediately ready to generate! Otherwise, once custom quotes have been submitted, your report will then be ready to generate. You'll finalize which providers and quotes you'll want to include and you will be ready to present your client deliverable. Your report includes a side-by-side comparison of the Provider Quotes and options to include current plan pricing and PlanFees Averages data for a Fee Analysis. Not to be missed is a Service Comparison of our RFP questionnaire to help differentiate providers and a one-pager on each included provider's introduction and value propositions.

New to RFP Express? Get trained by our Customer Success Team!
Our Customer Success Team is happy to help your team save time and be more efficient in your Provider Quote process. Don't hesitate to contact us at support@rpag.com to begin your training today!

PEPs and MEPs

(as of 3/20/2025)

Instant Quote Providers	Plan Types and Asset Thresholds	Available Platforms
Ascensus	All Plans including Start-Ups	Secure Retirement PEP; Ascensus | American Funds PEP
AutoMEP	Start-Ups to $5M	AutoMEP
Equitable	Start-Ups to $10M	Retirement Access 401(k) PEP
Paychex	All Plans including Start-Ups	Paychex 401(k) PEP
Principal	Start-Ups to $5M	Principal EASE PEP
Sallus Retirement	All Plans including Start-Ups	Sallus | flexPATH PEP
Voya	Start-Ups to $10M	Your 401(k) PEP

Exchange (Turnkey) Solutions

Instant Quote Providers	Plan Types and Asset Thresholds	Available Platforms
Ascensus	All Plans including Start-Ups	CoPilot Small Market 401(k) Solution
Empower	Up to $5M	My Fiduciary Path
EPIC Retirement Plan Services	Start-Ups to $10M	Smart(k)
Human Interest	Start-Ups to $7.5M	Concierge 401(k)
JP Morgan	All Plans including Start-Ups	Everyday 401(k) Access; Everyday 401(k) Plus
JP Morgan	$2M to $15M	Retirement Link
Paychex	All Plans including Start-Ups	ePlan Services 401(k) Solution*
Transamerica	All Plans including Start-Ups	FiduciaryPATH Retirement Plan Exchange
Transamerica	Start-Ups to $10M*	Complete 401(k) Retirement Plan Exchange*

**Available to limited Broker Dealers only*

Traditional Solutions

Instant Quote Providers	Plan Types and Asset Thresholds	Available Platforms
401Go	All Plans including Start-Ups	Max; Plus
Alerus Retirement and Benefits	Start-Ups to $25M and 500 ppts	Alerus
American Funds	Start-Ups to to 500 participants	RecordkeeperDirect R-6; PlanPremier R-6
Ascensus	Start-Ups to 1,000 participants	Fee-Based
Betterment For Advisors	Start-Ups to $15M	Betterment @ Work
Empower	Start-Ups to $5M	Empower Select
EPIC Retirement Plan Services	Start-Ups to $10M	Select
Equitable	Start-Ups to $11M	Retirement Vision
Fidelity	$1M to $7M; Excludes Start-Ups	Fidelity
Guideline	All Plans including Start-Ups	Core; Enterprise
Human Interest	Start-Ups Only	Essentials 401(k)
John Hancock	Start-Ups to $10M	Signature Class-0
Lincoln	Up to $10M; Excludes Start-Ups	Director
Nationwide	Start-Ups to $15M	Flexible Advantage
NWPS	Start-Ups to 500 Participants	NWPS
Paychex	All Plans including Start-Ups	Paychex
PenServ Plan Services	All Plans including Start-Ups	PenServ Plan Services
Principal	Start-Ups Only	Simply Retirement by Principal
T. Rowe Price	Up to $5M; Excludes Start-Ups	Essential Choice
T. Rowe Price	$5M up to $10M	Focus Choice
The Standard	Up to $2M; Excludes Start-Ups	Group Annuity, NAV
Tri-Ad	Up to $25M and 300 ppts; Excludes Start-Ups	Tri-Ad
Ubiquity	Start-Ups to 1000 participants	Ubiquity

Instant Quote Providers	Plan Types and Asset Thresholds	Available Platforms
Vanguard	All Plans including Start-Ups	Vanguard Retirement Plan Access
Vestwell	All Plans including Start-Ups	Flex; Plus; Recordkeeping Only
Voya	Up to $10M; Excludes Start-Ups	Framework

**Available to limited Broker Dealers only*

Available for Custom Quotes

Custom Quote Providers	Asset Thresholds	Available Platforms
Alerus	All Plans	Alerus
Ameritas	All Plans	Ameritas NAV
Charles Schwab	$10M+ and 100 ppts +	Core / Strategic Market
Empower	All Plans	Empower Standard; The 401(k) PEP
EPIC Retirement Plan Services	$10M+	Select; Smart(k)
Fidelity	$1M+	Fidelity; Fidelity Advisor
Human Interest	Startup to $1M	Concierge
Human Interest	All Plans	Essentials
JP Morgan	Startup to $2M	Retirement Link
JP Morgan	$5M+	Everyday 401(k)
John Hancock	$3M+	JH Enterprise
Lincoln	All Plans	Alliance
Nationwide	All Plans	Flexible Advantage
Paychex	All Plans	Paychex
Principal	All Plans	PCRP; Principal Advantage
T. Rowe Price	All Plans	Focus Choice Select; Tailored Choice; Enterprise Choice
The Standard	All Plans	Your 401(k) Retirement PEP; PEP Connect
Transamerica	All Plans	FRE (NAV Open Arch); Director Series (GAC) Bundled $5M+; Partner Series (GAC) TPA
TruStage (formerly Cuna Mutual)	All Plans	Custom
Voya	All Plans	Map Select

If there is a provider not listed that you would like to see offered in the system, please contact support@rpag.com. Additionally, we encourage you to reach out to your recordkeeper contacts and request that they participate in the RPAG RFP Express benchmarking system!

New Launch Notes and Guide

- RFP Express is currently available for 401(k) plans and Start-up 401(k) plans. Look for additional plan types and providers as the system grows!
- Existing Plans are not eligible for Instant Quotes from the incumbent recordkeeper. ***Instant Quotes are for new business only.*** Rebids should be addressed through the plan's current contacts at that recordkeeper directly or through the Provider Analysis.
- Plan Pricing and Investment Expenses are based on the lineups in RFP Express. The proposed lineups capitalize on the exclusive access to RPAG members' CITs and flexPATH target date series. Pricing may be impacted by some providers based on changes to the lineups and allocations selected.
- Provider Quotes may only be available for fee-based advisor compensation. Commissions or Broker of Record compensation may alter their pricing and availability.

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 120,000 plan sponsors and more than $1.25 trillion in assets (as of September 1, 2023). 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

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