

# RAG IS OVERRATED

Here's What You Actually Need



CONTRARIAN TAKE

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# THE TEST

Can you solve your problem with:

Structured  
Few-Shot  
Examples

Chain-of-Thought  
Prompting

Function Calling  
+  
Clear Schemas

**IF YES → YOU DON'T  
NEED RAG**

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# RAG ADDS...



## INFRASTRUCTURE COMPLEXITY

Vector databases, embedding pipelines, deployment overhead



## DATABASE COSTS

Pinecone, Weaviate, Qdrant – \$50–500/month minimum



## CHUNKING OVERHEAD

Splitting strategies, overlap logic, metadata management



## RETRIEVAL LATENCY

Additional 200–500ms per request for embedding + search

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# DECISION FRAMEWORK

**1**

**Can it fit in the prompt? (<8k tokens)**

YES → Use prompt engineering. Stop.

**SIMPLE**

**2**

**Is the knowledge static?**

YES → Consider fine-tuning

**SIMPLE**

**3**

**Does it change frequently?**

YES → NOW you need RAG

**RAG**

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# WHEN TO ACTUALLY USE RAG



## Knowledge base is LARGE (>100k tokens)

Example: Product documentation, legal corpus, research papers



## Information changes FREQUENTLY

Example: News, pricing, inventory, policy updates



## Context must be EXTERNAL to model

Example: User-specific data, company-internal docs, compliance

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# START SIMPLE.

# ADD COMPLEXITY ONLY WHEN FORCED.



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Speaker notes