IOWA RIC It pays to save!

RIC At-A-Glance
Education-Related Employees

The Iowa Retirement Investors' Club (RIC) is your employer's supplemental retirement savings benefit designed to help eligible employees* save a portion of current wages for future income needs. There are no vesting requirements! Participant benefits include:

- Automatic deductions from payroll
- Tax advantages (pretax & Roth*) and possible tax credit of up to $1,000
- Diversified, no-load, low-cost investment options
- Flexible income options in retirement

Want to roll money in from an outside retirement account?

Eligible outside retirement plan assets (457, non-Roth IRA, 401k, 403b, etc.) may roll into and out of RIC at any time.

Enrollment begins by choosing a RIC Provider

RIC providers shown below have everything you need to open your accounts, select investments, and begin salary reductions. Enrollment is generally year-round.

RIC Providers

AIG (formerly VALIC)	Horace Mann	MassMutual	Voya Financial
800-945-6763 Area agent list	**877-602-1870** Area agent list	**800-743-5274** Area agent list	**800-555-1970/515-698-7973** Area agent list
http://valic.com/iowa	http://www.horacemann.com/iowa	http://www.massmutual.com/iowaric	http://iowa.beready2retire.com/
Enroll online	Enroll online	(Not available)	Enroll online (403b)
Kathi.Allen@aig.com	Mike.Reiter@horacemann.com	MassMutualIowaPlan@financialguide.com	VoyaIowaRICInbox@Voya.com
Print enrollment forms	Print enrollment form	Print enrollment forms	(Print forms not available)

AIG, Horace Mann, MassMutual, and Voya offer a variety of investments (see page 2) including no-fee guaranteed interest accounts, no-load/low-cost mutual funds, and target date funds. These investments have no sales charges, annual contract fees, fund transfer fees, or restrictions/penalties for eligible distributions and exchanges between RIC providers. Investment advisors are available to explain the investments and answer questions at no extra cost. Income options include flexible periodic payments, lump sums, lifetime income, or any combination. Visit the RIC website or contact an advisor for historical fund performance, fixed interest rates, and more provider information.

EFS Advisors	Equitable	GWN Securities, Inc.	National Life Group	Security Benefit	TCG Group Holdings
877-403-2374	**800-628-6673**	**(866) 650-0132**	**800-732- 8939**	**800-888-2461**	**800-943- 9179**
http://www.efsadvisors.com/	http://us.axa.com/retirement/plan/401k-403b-457b/iowa-das.html	www.gwnsecurities.com	https://www.retirementhomeroom.com/?loc=iowa-das	http://www.securityretirement.com/	http://financialpathway403b.com

EFS Advisors, Equitable, GWN Securities, National Life Group, Security Benefit, and TCG offer a variety of investments (see page 3) that may include guaranteed interest accounts, variable annuities, and mutual funds. These products may contain sales charges, annual contract fees, fund transfer fees, advisor fees, and restrictions/penalties for distributions and exchanges between RIC providers (see page 3). Investment advisors may be available to explain the investments and answer questions (fee may apply). Product conditions and distribution options are available directly from the provider. Visit the provider website or contact the provider for more information.

*Certain 403b plan options and eligibility requirements are established by your employer. See plan details specific to your employer plan at https://das.iowa.gov/RIC/403b/plan_details.

Investments – AIG (formerly VALIC), Horace Mann, MassMutual, Voya

Each of these providers offer investments in 2 basic categories, fixed rate and variable rate (mutual funds). All of these funds must meet RIC Investment Policy Statement requirements and undergo annual reviews by RIC and an outside investment consultant. The State of Iowa does not guarantee investment returns.

	Fund Categories	AIG (formerly VALIC)		Horace Mann		MassMutual		Voya	
Safety	**Fixed Rate**	VALIC Fixed Interest Option		HM Grp Unallocated Fixed Interest Ann		MassMutual GIA		Voya Fixed Plus Account III / 457/401 II	
Safety	**Money Market**	Vanguard Federal Money Mkt (Inv)	VMFXX	Vanguard Federal Money Mkt (Inv)	VMFXX			Voya Gov't Money Market Portf	IVMXX
Income	**Core Bond**	PIMCO Total Return (Inst'l)	PTTRX	Loomis Sayles Core Plus Bd (N)	NERNX	JPMorgan Core Plus Bd (R6)	JCBUX	Voya Intermediate Bd Portf (S)	IPISX
Income	**Core Bond**	Vanguard Total Bd Mkt Index (Adm)	VBTLX	Vanguard Total Bd Mkt Index (Adm)	VBTLX	Vanguard Total Bd Mkt Index (Adm)	VBTLX	Voya US Bd Index Portf (I)	ILBAX
Income	**Inflation Protect**	DFA Infla Protected Securities (Inst'l)	DIPSX	Van Infla Protected Securities (Adm)	VAIPX	PIMCO Real Return (Inst'l)	PRRIX	BlackRock Infla Protected Bd (Inst'l)	BPRIX
Income	**High Yield**	Invesco High Yield (R6)	HYIFX	Prudential High Yield Bd (Q)	PHYQX	Eaton Vance Income Fd of Boston (R6)	EIBRX	Ivy High Income (Inst'l)	IVHIX
Income	**Foreign**			Amer Fds Capital World Bd (R6)	RCWGX			Templeton Global Bd (Adv)	TGBAX
Balanced	**Trad'l Balanced**	Amer Fds Amer Balanced (R6)	RLBGX	Vanguard STAR (Inv)	VGSTX	Amer Fds Amer Balanced (R6)	RLBGX	Amer Fds Amer Balanced R4	RLBEX
Balanced	**Target Date**	Vanguard Target Retire Income (Inv)	VTINX	Vanguard Target Retire Income (Inv)	VTINX	BlackRock LifePath Index Retire (K)	LIRKX	Amer Fds 2010 Target Date Retire (R4)	RDATX
Balanced	**Target Date**	Vanguard Target Retire 2015 (Inv)	VTXVX	Vanguard Target Retire 2015 (Inv)	VTXVX	BlackRock LifePath Index 2025 (K)	LIBKX	Amer Fds 2015 Target Date Retire (R4)	RDBTX
Balanced	**Target Date**	Vanguard Target Retire 2020 (Inv)	VTWNX	Vanguard Target Retire 2020 (Inv)	VTWNX	BlackRock LifePath Index 2030 (K)	LINKX	Amer Fds 2020 Target Date Retire (R4)	RDCTX
Balanced	**Target Date**	Vanguard Target Retire 2025 (Inv)	VTTVX	Vanguard Target Retire 2025 (Inv)	VTTVX	BlackRock LifePath Index 2035 (K)	LIJKX	Amer Fds 2025 Target Date Retire (R4)	RDDTX
Balanced	**Target Date**	Vanguard Target Retire 2030 (Inv)	VTHRX	Vanguard Target Retire 2030 (Inv)	VTHRX	BlackRock LifePath Index 2040 (K)	LIKKX	Amer Fds 2030 Target Date Retire (R4)	RDETX
Balanced	**Target Date**	Vanguard Target Retire 2035 (Inv)	VTTHX	Vanguard Target Retire 2035 (Inv)	VTTHX	BlackRock LifePath Index 2045 (K)	LIHKX	Amer Fds 2035 Target Date Retire (R4)	RDFTX
Balanced	**Target Date**	Vanguard Target Retire 2040 (Inv)	VFORX	Vanguard Target Retire 2040 (Inv)	VFORX	BlackRock LifePath Index 2050 (K)	LIPKX	Amer Fds 2040 Target Date Retire (R4)	RDGTX
Balanced	**Target Date**	Vanguard Target Retire 2045 (Inv)	VTIVX	Vanguard Target Retire 2045 (Inv)	VTIVX	BlackRock LifePath Index 2055 (K)	LIVKX	Amer Fds 2045 Target Date Retire (R4)	RDHTX
Balanced	**Target Date**	Vanguard Target Retire 2050 (Inv)	VFIFX	Vanguard Target Retire 2050 (Inv)	VFIFX			Amer Fds 2050 Target Date Retire (R4)	RDITX
Balanced	**Target Date**	Vanguard Target Retire 2055 (Inv)	VFFVX	Vanguard Target Retire 2055 (Inv)	VFFVX			Amer Fds 2055 Target Date Retire (R4)	RDJTX
Balanced	**Target Date**	Vanguard Target Retire 2060 (Inv)	VTTSX	Vanguard Target Retire 2060 (Inv)	VTTSX			Amer Fds 2060 Target Date Retire (R4)	RDKTX
Balanced	**Target Date**	Vanguard Target Retire 2065 (Inv)	VLXVX						
Domestic Equity	**Large Value**	Vanguard Equity-Income (Adm)	VEIRX	JPMorgan Equity Income (R6)	OIEJX	MFS Val (R5)	MEIKX	Virtus Ceredex Large Cap Val Equity (I)	STVTX
Domestic Equity	**Large Blend**	JPMorgan Disciplined Equity (R6)	JDEUX			Hartford Capital Appreciation (R6)	ITHVX	Parnassus Core Equity (Inv)	PRBLX
Domestic Equity	**Large Blend**	DFA US Sustainability Core 1	DFSIX			MM Select Eq Opportunities (Inst'l)	MFVZX		
Domestic Equity	**Large Cap Index**	Vanguard Inst'l Index (Inst'l)	VINIX	Vanguard 500 Index (Adm)	VFIAX	Vanguard 500 Index (Adm)	VFIAX	Voya Russell Large Cap Index Portf (S)	IRLCX
Domestic Equity	**Large Cap Index**			Vanguard Total Stock Mkt Index (Adm)	VTSAX	Vanguard FTSE Social Index (Adm)	VFTAX	Vanguard Total Stock Mkt Index (Inst'l)	VITSX
Domestic Equity	**Large Growth**	Amer Fds AMCAP (R6)	RAFGX	MFS Gro (R5)	MFEKX	MassMut Select Blue Chip Gro (Inst'l)	MBCZX	Voya Large Cap Gro Portf (S)	IEOSX
Domestic Equity	**Mid Value**	Wells Fargo Adv Spec Mid Cap Val (R6)	WFPRX	Victory Sycamore Established Val (R6)	VEVRX	MFS Mid Cap Val (R5)	MVCKX	VY® American Century Sm-Mid Cap Val (I)	IACIX
Domestic Equity	**Mid Cap Index**	Vanguard Mid Cap Index (Inst'l)	VMCIX	Vanguard Mid Cap Index (Adm)	VIMAX	Vanguard Mid Cap Index (Adm)	VIMAX	Voya Russell Mid Cap Index Portf (S)	IRMCX
Domestic Equity	**Mid Growth**	AB Discovery Gro (Z)	CHCZX	Voya Mid Cap Opportunities Portf (R6)	IMOZX	JPMorgan Mid Cap Gro (R6)	JMGMX	VY® T Ro Prc Divers Mid Cap Gro (Adv)	IAXAX
Domestic Equity	**Small Value**	DFA US Targeted Val (Inst'l)	DFFVX	JPMorgan Sm Cap Val (R6)	JSVUX	Amer Century Sm Cap Val (R6)	ASVDX	Victory Integrity Sm Cap Val (Y)	VSVIX
Domestic Equity	**Small Cap Index**	Vanguard Sm Cap Index (Adm)	VSMAX	Vanguard Sm Cap Index (Adm)	VSMAX	Vanguard Sm Cap Index (Adm)	VSMAX	Voya Russell Sm Cap Index (I)	IIRSX
Domestic Equity	**Small Growth**	ClearBridge Sm Cap Gro (IS)	LMOIX	JPMorgan Sm Cap Gro (R6)	JGSMX	MassMut Select Sm Cap Gro Eq (Inst'l)	MSGZX	Voya Sm Cap Opportunities Portf (I)	IVSOX
International	**Foreign Stock**	Amer Fds Europacific Gro (R6)	RERGX	Amer Fds Europacific Gro (R6)	RERGX	MFS® Int'l Intrinsic Value (R5)	MINJX	Dodge & Cox Int'l Stock	DODFX
International	**Foreign Stock**	Vanguard Total Int'l Stock Index (Inst'l)	VTSNX	Vanguard Total Int'l Stock Index (Adm)	VTIAX	Vanguard Total Int'l Stock Index (Adm)	VTIAX	Voya Int'l Index Portf (I)	IIIIX
International	**Emerging Mkts**			Amer Fds New World (R6)	RNWGX	Invesco Oppenheim Devlp'g Mkts (Inst'l)	ODVIX		
International	**World Stock**	Amer Fds Capital World Gr & Inc (R6)	RWIGX					Amer Fds New Perspective (R4)	RNPEX
Sector	**Real Estate**	Vanguard Real Estate Index (Adm)	VGSLX	Vanguard Real Estate Index (Adm)	VGSLX	Vanguard Real Estate Index (Adm)	VGSLX	VY® Clarion Real Estate Portf (Inst'l)	IVRIX
SDBA (additional fees may apply)		Schwab PCRA		TD Ameritrade		Schwab PCRA		TD Ameritrade	
*Total range of fees**		*0.22% - 0.99%*		*0.24% - 1.08%*		*0.25% - 1.10%*		*0.04% - 1.28%*	

*Fixed rate accounts shown above have no fees or maturities and mutual funds have no sales charges or surrender fees. There are no additional administrative, contract, annual, or advisor fees. Individual fund fees are included in the *Total range of fees* and are available on the RIC website at https://das.iowa.gov/RIC.

Investments – EFS Advisors, Equitable, GWN Securities, National Life Group, Security Benefit, TCG

For the providers listed below, products vary and may include multiple fund offerings within the product shown. The State of Iowa does not guarantee investment returns.

Note: Fees shown below are in addition to fund management fees charged by the fund managers (if applicable). Individual fund fees are available directly from the provider.

<table>
<tr><th colspan="2">Provider (product name)</th><th>Front End Loads</th><th>Surrender Charge Schedule</th><th>Annual Fees</th><th>Asset Based Fees</th><th>Managed Account Fees</th></tr>
<tr><td colspan="2">EFS Advisors
EFS Advisors Choice 403b</td><td>0%</td><td>0%</td><td><$25,000 = $14/yr</td><td>1.04% with breakpoints</td><td>NA</td></tr>
<tr><td colspan="2">Equitable
Equi-Vest Series 901 Strat 403b</td><td>0%</td><td>yrs 1,2,3,4,5=6%,
yrs 6,7,8,9,10 - declines 5% to 1%</td><td><$25,000 = lesser of $30 or 2%</td><td>0.90%</td><td>0.65%</td></tr>
<tr><td colspan="2">GWN Securities
GWN Securities Custodial Account</td><td>0%</td><td>0%</td><td>None</td><td>.75%</td><td>NA</td></tr>
<tr><td rowspan="2">National Life Group
Guaranteed Income Solutions</td><td>SecurePlus Paramount 5 (Guaranteed Income Annuity)</td><td>NA</td><td>Standard: 10-yr declining 10% to 1%</td><td rowspan="2">None</td><td rowspan="2">None</td><td rowspan="2">NA</td></tr>
<tr><td>SecurePlus Reliance (Guaranteed Income Annuity)</td><td>NA</td><td>Standard: 10-yr declining 10%-0%</td></tr>
<tr><td rowspan="8">Security Benefit</td><td>Advisor Mut Fd Opt 3</td><td>0%</td><td>1% in first yr</td><td>$35</td><td>1.00%</td><td>.75% - 2.00%</td></tr>
<tr><td>Advisor Mut Fd Opt 4</td><td><$50,000=5.50%
$50,000+=lower %</td><td>0%</td><td>$35</td><td>0.35%</td><td>.75% - 2.00%</td></tr>
<tr><td>Advisor Mut Fd Opt 5 [1]</td><td>0%</td><td>0%</td><td>$35</td><td>1.25%</td><td>NA</td></tr>
<tr><td>Advisor Mut Fd Opt 6 [1]</td><td>0%</td><td>1% in first yr</td><td>$35</td><td>1.20%</td><td>NA</td></tr>
<tr><td>Advisor Mut Fd Opt 7 [1]</td><td>0%</td><td>5-yr declining</td><td>$35</td><td>1.25%</td><td>NA</td></tr>
<tr><td>NEA Valuebuilder MF Opt 1[1]</td><td><$50,000 = 4.75%
$50,000+= lower %</td><td>0%</td><td>$35</td><td>0.35%</td><td>NA</td></tr>
<tr><td>NEA Valuebuilder MF Opt 2[1]</td><td>0%</td><td>6-yr declining</td><td>$35</td><td>0.85%</td><td>NA</td></tr>
<tr><td>NEA Valuebuilder MF Opt 3[1]</td><td>0%</td><td>1% in first yr</td><td>$35</td><td>1.00%</td><td>NA</td></tr>
<tr><td colspan="2">TCG Administrators
Pathway 403b</td><td>0%</td><td>0%</td><td>$75</td><td>.15%</td><td>NA</td></tr>
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[1] Only available for contributions to existing accounts. Not available for new accounts.