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2023 Eligibility Notice Iowa Retirement Investors' Club (RIC) 403b Plan

What is the RIC 403(b) retirement savings plan benefit?

You have the opportunity to save for retirement by participating in our 403b plan offered through the Iowa Retirement Investors' Club (RIC). You may participate by making pretax contributions (and post-tax Roth if allowed) to one of the RIC investment providers.

How do I contribute to the 403b plan?

To contribute, you must open an account with one of the RIC investment providers and submit the RIC 403b Salary Reduction Form (https://das.iowa.gov/sites/default/files/hr/ric/403b/documents/RIC_form_403b.pdf) to our payroll office. Provider information is available at <https://das.iowa.gov/RIC/403b/providers>.

How much may I contribute?

The 2023 regular contribution limit is \$22,500. If you are age 50 or older, the limit is \$30,000. A catch-up contribution option (up to an additional \$3,000 per year for 5 years) may be available if you have been our employee for at least 15 years and your average annual contributions have been \$5,000 or less. Salary reductions may be changed or stopped at any time by completing the RIC 403b Salary Reduction Form.

What if I am already contributing?

Take full advantage of your benefit! Consider increasing the amount you are saving for retirement (up to the maximum limits). If you wish to change the amount you are contributing, simply complete and submit a RIC 403b Salary Reduction Form to our payroll office

How can I find out more?

Information is available at <https://das.iowa.gov/RIC/403b>. You may also contact the RIC providers (see <https://das.iowa.gov/RIC/403b/providers>), or RIC toll-free at 866-460-4692, option 1. If you currently participate, you can call your investment advisor to review your account and retirement income goals.



Iowa

Retirement Investors' Club (RIC)

Look forward to retirement!

403b Salary Reduction Form

Personal Information

Name _____ Social Security# _____
Last First MI

Address _____ City _____ State _____ Zip _____

Birth Date _____ Telephone (daytime) _____ Telephone (home) _____

Email Address _____ Employer Name _____

Salary Reduction Election

Corebridge (formerly AIG), Empower, Horace Mann and Voya - Access to provider websites and contact information, a list of available investment options, total and individual fund fees, current fixed rates, historical fund performance, and self-directed brokerage options are available on the RIC website.

	Pretax	Roth (post-tax)	ER \$*		Pretax	Roth (post-tax)	ER \$*
Corebridge (formerly AIG)	\$ _____ /check	\$ _____ /check	☐ Yes	Horace Mann	\$ _____ /check	\$ _____ /check	☐ Yes
Empower	\$ _____ /check	\$ _____ /check	☐ Yes	Voya	\$ _____ /check	\$ _____ /check	☐ Yes

EFS Advisors, Equitable, GWN Securities, National Life Group, Security Benefit, and TCG Administrators - Access to provider websites and contact information is available on the RIC website. Investment options, fund fees, fixed rates, historical fund performance, and product restrictions (if any) are available directly from the provider upon request.

	Pretax	Roth (post-tax)	ER \$*		Pretax	Roth (post-tax)	ER \$*
EFS Advisors	\$ _____ /check	\$ _____ /check	☐ Yes	National Life Group	\$ _____ /check	\$ _____ /check	☐ Yes
Equitable	\$ _____ /check	\$ _____ /check	☐ Yes	Security Benefit	\$ _____ /check	\$ _____ /check	☐ Yes
GWN Securities	\$ _____ /check	\$ _____ /check	☐ Yes	TCG Administrators	\$ _____ /check	\$ _____ /check	☐ Yes

Participant Signature

I authorize my employer to direct my contributions and make salary reductions (if requested) as indicated above. I have access and agree to the terms and conditions of the Iowa Retirement Investors' Club (RIC) as disclosed in the Plan Document. I have established a 403b account in one of the RIC provider's currently offered products. I understand that RIC does not give investment advice and investment returns are not guaranteed by the State of Iowa. I understand that withdrawals may only be made upon termination of employment or qualification for an in-service distribution as defined by my employer's plan elections. I understand that the total of all salary-deferred 403b contributions made in the calendar year may not exceed the federal limits as required by the Internal Revenue Code section 403b.

X _____

Date

Submit Form

Submit this form to your payroll office.

Agent Use (For new accounts opened with an advisor): I am authorized to open accounts for this employee. The employee has established a 403b account in one of the RIC provider's currently offered products.

Print Agent Name

Agent Signature

Agent Phone Number

Date

Payroll Office

Date Received: _____ Paycheck Effective Date: _____ Name: _____

* Employer money - If your employer contributes to your 403b, indicate which provider is to receive the employer contributions.



Visit the RIC website at <https://das.iowa.gov/RIC/403b> to access additional program information and your employer's RIC plan elections (under Your Plan Details).



Iowa

Retirement Investors' Club (RIC)

Look forward to retirement!

RIC 403b Program Summary

Iowa Retirement Investors' Club (RIC) - Your employer's 403b supplemental retirement savings benefit provides an easy way for you to save a portion of current wages for future income needs. Social Security (SS) and IPERS provide irrevocable income in retirement; RIC is your flexible income safety net. RIC has no vesting requirements. Certain plan provisions are customized by your employer (see https://das.iowa.gov/RIC/403b/plan_details).

403b Employee Contribution Account - Employee contributions to the 403b plan are through automatic salary reduction only. The total of all 403b contributions in a tax year must not exceed IRS declared annual maximum limits.

- Contribution frequency options are set by your employer, including possible options for final pay
- Generally, there is no minimum contribution requirement unless specified by your employer
- Pretax and post-tax Roth option (if Roth available)
- Change salary reduction amount or stop at any time

Roll-ins - You have the option to consolidate retirement assets. Your RIC 403b account will accept rollover assets (pretax and Roth) from employer plans (such as 401k, 403b, 401a) and traditional tax-deductible IRAs. Assets rolled into RIC may be rolled out at any time without penalty or restriction. To roll assets into RIC, contact your RIC provider.

Tax Advantages - Tax benefits differ based on the tax treatment of payroll deductions and saver's tax credit eligibility. Contact a tax professional if you have questions about how these tax benefits may affect your specific needs.

- Pretax salary reductions are invested before state and federal income tax withholding.
- Post-tax Roth* salary reductions are invested after taxes are withheld.
- The Saver's Tax Credit of up to \$1,000 may be available if you qualify. (see https://das.iowa.gov/saver_credit)

Enrollment (always open) - Review enrollment steps and provider options below. During the enrollment process, you can also request a roll-in from an outside retirement plan.

Step 1: Complete the RIC 403b Salary Reduction form.

Step 2: Open your 403b account with one of the RIC providers. This step includes designating your beneficiaries and choosing your investments. *Your salary reductions will be deposited to the investments you choose. For additional provider information, go to Providers & Investments.*

Corebridge Financial (Formerly AIG), Empower, Horace Mann, and Voya - Enrollment options are shown below for Corebridge Financial (Formerly AIG), Empower, Horace Mann, and Voya. Access to provider websites and contact information, a list of all investment options, total and individual fund fees, current interest rates, historical fund performance, and self-directed brokerage options are available on the RIC website.

Enrollment Options	corebridge ^{financial} (formerly AIG)	EMPOWER RETIREMENT	Horace Mann	VOYA
Online	Enroll online (403b)	(Not available)	Enroll online	Enroll online (403b)
In person	Shawn.Monahan@corebridgefinancial.com Area agent list	IowaRICenrollment@mecatalyst.com Area agent list	Mike.Reiter@horacemann.com Link to area agent list	VoyalowaRICinbox@Voya.com Call for area agent information
By phone	515-240-1233	833-999-IOWA (4692)	844-895-0980	515-698-7973
Print forms	Print forms (403b)	Print forms	Print forms	(Not available)

EFS Advisors, Equitable, GWN Securities, National Life Group, Security Benefit, and TCG Administrators - Enrollment options are available from the provider. Access to provider websites and contact information is available on the RIC website. Investment options, current interest rates, historical fund performance, and product restrictions (if any) are available directly from the provider upon request.

EFS	Equitable	GWN	NLG	Security Benefit	TCG
877-403-2374	800-628-6673	(866) 650-0132	800-732-8939	800-888-2461	800-943-9179

Roth earnings are tax-free if a distributable event has occurred, account is held 5 years; and participant is age 59½ or older, disabled, or deceased.

Distributions- A “distributable event” must occur to be eligible for a distribution.

Event	Description
Financial hardship (if allowed by your employer)	You must provide proof of financial hardship (according to federal requirements) in order to receive funds. If approved, the approved amount may be withdrawn from your total salary reduction amount only. Investment earnings and any employer contributions are not available.
Age 59 ½	You must be age 59 ½ or older. Distributions are allowed but not required.
Loans (if allowed by your employer)	Your loan amount cannot exceed the lesser of 50% of your account or \$50,000. Maximum loan duration is 5 years (possible exception for primary home purchase loans). Loan principal and interest must be repaid with post-tax dollars. For loan details such as set-up, rates, fees, and repayment, contact your provider.
Separation from employment	You must have left employment (and not be substituting or coaching).
Eligible military duty	Available to eligible reservists or participants serving in the national guard who have been ordered or called to active duty for a period in excess of 179 days or for an indefinite period (other rules apply).

Distribution Requests – Contact your RIC provider to request their required form *and* request a Distribution Authorization Certificate from RIC’s third party administrator (log in at www.planwithease.com). You must submit both the authorization certificate and the completed provider’s form to your provider. If you are age 59 ½ or older and are requesting a distribution from an active provider, planwithease authorization is not required. Simply complete and submit your provider’s distribution form directly to your provider. Corebridge Financial, Empower, Horace Mann, and Voya products have no surrender penalties or restrictions.

Options at separation from employment - You are not required to begin distributions until you reach your IRS required beginning date. No contributions can be made after separation from employment.

- Stay invested and take cash when you need it. Change investments, providers, advisors, etc. at any time.
- Take lump sum payments, as needed (no maximums).
- Set up systematic payments. You choose the payment amount and frequency (change or stop at any time).
- Purchase a lifetime income annuity based on your life expectancy (irrevocable).
- Rollover to an outside retirement account (or roll money into RIC).
- Purchase IPERS service credits** (non-taxable transfer).
- Choose any combination of options.



Tax Treatment of Distributions -

Taxation of distributions differs based on the tax-treatment of contributions. Roth may not be available in all employer plans.

Pretax Distributions	Post-tax Roth Distributions
Taxed as ordinary income	Tax-free if qualified*
Possible IRS 10% penalty prior to age 59½	

Program Education – RIC program presentations (webcast or on-site) are available by request from your employer.

Want more information? For additional program information, visit <https://das.iowa.gov/RIC/403b>. If you have questions, please call a RIC provider directly or give RIC a call at 866-460-4692, option 1.

* Roth earnings are tax-free if a distributable event has occurred, account has been held 5+ years and participant is age 59½ or older, disabled, or deceased.

** If you are eligible to purchase IPERS service credits and wish to make a non-taxable transfer of RIC 403b pretax assets to IPERS, contact IPERS at 800-622-3849 or info@ipers.org to determine eligibility and cost to purchase. If you wish to make a purchase, send the IPERS form to RIC for approval.



Iowa Retirement Investors' Club (RIC)

Look forward to retirement!

RIC At-A-Glance

Education-Related Employees

We're saving — are you?



Program Summary: The Iowa Retirement Investors' Club (RIC) 403b Plan is your employer's supplemental retirement savings benefit designed to help eligible employees* save a portion of current wages to supplement IPERS and Social Security income in retirement. There are no vesting requirements! Participants enjoy many benefits such as:

- 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.

Provider	Enrollment Options	corebridge [®] Financial	EMPOWER [®] (formerly AIG)	Horace Mann [®]	VOYA [®] Financial
Online		Enroll online - 0	(Online enrollment not available)	Enroll online - 0	Enroll online (403b) - 0
In person (request a meeting)		515-240-1233	833-999-IOWA (4692)	844-895-0980	515-698-7973
Over the phone		Shawn.Monahan@corebridgefinancial.com Area agent list	Email Empower Area agent list	Mike.Reiter@horacemann.com Area agent list	VoyaIowaRICinbox@Voya.com Area agent list
Print forms		Print enrollment forms	Print enrollment forms	Print enrollment forms	(Print forms not available)

Corebridge Financial (formerly AIG), Empower, Horace Mann 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
877-403-2374	800-628-6673	866-650-0132	800-732-8939	800-888-2451
http://www.efscounselors.com/		www.gwnsecurities.com	https://www.retirementfromerom.com/?loc=iowa-das	http://www.securitybenefit.com/
				800-943-9179
				http://financialpfeithway403b.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 at https://das.iowa.gov/RIC/403b/plan_details.

- Variable rate mutual funds
 - Variable rates of return
 - Principal and earnings can vary daily
 - Varying degrees of risk
 - No guarantees
 - No sales charges/loads/contract fees
 - No maturities or restrictions

- Declared rate of interest
- Fixed period of time
- No market risk
- Guaranteed by provider
- No fees
- No maturities or restrictions

Corabridge (coming soon)				Empower			Horace Mann			Voya				
Investment Name	Ticker	Fee	Investment Name	Investment Name	Ticker	Fee	Investment Name	Investment Name	Ticker	Fee	Investment Name	Ticker	Fee	
Low Risk				Guaranteed Int. Acct			Horace Mann Stable Value Solution				Voya Fixed Plus III			
Income	VALIC Fixed-Interest Option	VMFOX	0.25				Vanguard Federal Money Market (Inv)		VMPXX	0.31	BlackRock Liquid Fed. Inst (I)	1FFXX	0.35	
	Vanguard Federal Money Market (Inv.)	VBILX	0.21	Eaton Vance Income Fd of Boston (R6)	EBRX	0.81	Loomis Sayles Core Plus Bond (N)		INERX	0.58	Voya Intermediate Bond (R6)	1JIBX	0.47	
	Vanguard Interim-Term Bond Index (Adm)	STYIX	0.44	JPMorgan Core Bond (R6)	JCBUX	0.49	Vanguard Total Bond Mkt Index (Adm)		VBTLX	0.25	Fidelity US Bond Index	1FNAX	0.21	
	Allspring Core Plus Bond (R6)	DIPSX	0.25	Vanguard Total Bond Market Index (I)	VBTLX	0.19	Vanguard Infra-Protected Sec (Adm)		VAPXX	0.30	BlackRock Infra-Protected Bond (K)	1PRLX	0.69	
	DFA Inflation-Protected Securities (I)	VWEAX	0.27	PIMCO Real Return (Inst)	PRRIX	0.62	PGIM High Yield (R6)		PHYXX	0.58	Voya High Yield Bond (R6)	1VHYX	0.81	
Vanguard High-Yield Corporate (Adm)						American Fds Capital World Bond (R6)		RCWGX	0.68	Dodge & Cox Global Bond (X)	1DGLX	0.55		
Balanced	Vanguard Wellington (Adm)	VWENX	0.31	American Fds American Balanced (R6)	RLBGX	0.40	Vanguard STAR (Inv)		VGSTX	0.51	Amer Fds American Balanced (R6)	1RLBGX	0.43	
	Vanguard Target Retirement Income	VTINX	0.22	BlackRock LifePath Index Retirement (K)	URKX	0.24	Vanguard Target Retirement Income		VTINX	0.28	Amer Fds 2010 Date Retire (R6)	1RFTX	0.46	
	Vanguard Target Retirement 2020	VTWNX	0.22	BlackRock LifePath Index 2025 (K)	UBIKX	0.24	Vanguard Target Retirement 2020		VTWNX	0.28	Amer Fds 2015 Date Retire (R6)	1RFTX	0.48	
	Vanguard Target Retirement 2025	VTTVX	0.22	BlackRock LifePath Index 2030 (K)	ULIKX	0.24	Vanguard Target Retirement 2025		VTTVX	0.28	Amer Fds 2020 Date Retire (R6)	1RFTX	0.48	
	Vanguard Target Retirement 2030	VTTHX	0.22	BlackRock LifePath Index 2035 (K)	ULIKX	0.24	Vanguard Target Retirement 2030		VTTHX	0.28	Amer Fds 2025 Date Retire (R6)	1RFTX	0.50	
	Vanguard Target Retirement 2035	VTTHX	0.22	BlackRock LifePath Index 2040 (K)	ULIKX	0.24	Vanguard Target Retirement 2035		VTTHX	0.28	Amer Fds 2030 Date Retire (R6)	1RFTX	0.51	
	Vanguard Target Retirement 2040	VTFRX	0.22	BlackRock LifePath Index 2045 (K)	ULIKX	0.24	Vanguard Target Retirement 2040		VTFRX	0.28	Amer Fds 2035 Date Retire (R6)	1RFTX	0.54	
	Vanguard Target Retirement 2045	VTIVX	0.22	BlackRock LifePath Index 2050 (K)	ULIKX	0.24	Vanguard Target Retirement 2045		VTIVX	0.28	Amer Fds 2040 Date Retire (R6)	1RFTX	0.54	
	Vanguard Target Retirement 2050	VFIEX	0.22	BlackRock LifePath Index 2055 (K)	ULIKX	0.24	Vanguard Target Retirement 2050		VFIEX	0.28	Amer Fds 2045 Date Retire (R6)	1RFTX	0.55	
	Vanguard Target Retirement 2055	VFFVX	0.22	BlackRock LifePath Index 2060 (K)	ULIKX	0.24	Vanguard Target Retirement 2055		VFFVX	0.28	Amer Fds 2050 Date Retire (R6)	1RFTX	0.56	
	Vanguard Target Retirement 2060	VTSIX	0.22	BlackRock LifePath Index 2065 (K)	ULIKX	0.24	Vanguard Target Retirement 2060		VTSIX	0.28	Amer Fds 2055 Date Retire (R6)	1RFTX	0.56	
	Vanguard Target Retirement 2065	VIVXX	0.22				Vanguard Target Retirement 2065		VIVXX	0.28	Amer Fds 2060 Date Retire (R6)	1RFTX	0.56	
	Vanguard Target Retirement 2070	VSVNX	0.22						VSVNX	0.28	Amer Fds 2065 Date Retire (R6)	1RFTX	0.56	
	Vanguard Equity-Income (Adm)	VEIRX	0.35	MFS Value (R6)	MEIKX	0.58	MFS Value (R6)		MEIKX	0.65	Vanguard Equity Income (Adm)	1VEIRX	0.37	
	Vanguard Institutional Index (I)	VINIX	0.18	Vanguard Institutional Index (I)	VINIX	0.18	Vanguard Institutional Index (I)		VINIX	0.24	Fidelity 500 Index	1FXAIX	0.20	
Domestic Equity	Fidelity Total Market Index	FSKAX	0.16	Vanguard FTSE Social Index (Adm)	VFINX	0.29	Vanguard Total Stock Mkt Index (Adm)		VTSAK	0.24	Vanguard FTSE Social Index (I)	1VTNIX	0.30	
	MFS Massachusetts Inv. Gr. Stock (R6)	MIGNX	0.51	MassMutual Equity Opportunities (I)	MEVXX	0.89	MFS Growth (R6)		MEIKX	0.71	JPMorgan Large Cap Growth (R6)	1JGMX	0.62	
	DFA US Vector Equity (I)	DFVEX	0.42	JPMorgan Large Cap Growth (R6)	JLGIX	0.59	Victory Sycamore Established Val (R6)		VEVXX	0.74	American Century Mid Cap Value (R6)	1AMCVX	0.80	
	Vanguard Mid Cap Index (I)	VMCKX	0.19	MFS Mid Cap Value (R6)	MEVXX	0.77	Vanguard Mid Cap Index (Adm)		VIMAX	0.25	Fidelity Mid Cap Index	1FSMDX	0.21	
	Carillon Eagle Mid Cap Growth (R6)	HEALX	0.78	Vanguard Mid Cap Index (I)	VMCKX	0.19	Voya MidCap Opportunities (R6)		IMVXX	1.03	T. R. Co Diversified Mid-Cap Gro (I)	1RPTX	0.86	
	DFA US Targeted Value I	DFVXX	0.43	JPMorgan Mid Cap Growth (R6)	JMGIX	0.85	JPMorgan Small Cap Value (R6)		JSVXX	0.94	DFA U.S. Targeted Value Port. (I)	1DFVX	0.47	
	Vanguard Small Cap Index (I)	VSCIIX	0.18	American Cent Small Cap Value (R6)	ASVXX	0.89	Vanguard Small Cap Index (Adm)		VSMAX	0.25	Fidelity Small Cap Index	1FSNIX	0.21	
	Vanguard Explorer (Adm)	VEXIX	0.48	Vanguard Small Cap Index (I)	VSCIIX	0.19	JPMorgan Small Cap Growth (R6)		JGSMX	0.94	Loomis Sayles Small Cap Growth (N)	1LSNIX	1.00	
				MassMutual Small Cap Gro Equity (I)	MSGZX	1.02								
	DFA Large Cap International (I)	DFALX	0.32	Vanguard Total Intl Stock Index (I)	VTSNX	0.23	Vanguard Total Intl Stock Index (Adm)		VTIAX	0.31	Fidelity International Index	1FSPSX	0.22	
	Vanguard Developed Mkts Index (Inst)	VTMNX	0.19	MFS International Intrinsic Value (R6)	MINIX	0.76	MFS International Growth (R6)		MGRIX	0.90	Dodge & Cox International Stock (X)	1DOXPX	0.70	
				Invesco Developing Markets (R6)	ODVIX	0.99	American Funds New World (R6)		1RNWGX	0.77	Amer. Funds New Perspective (R6)	1RNPGX	0.59	
											Amer. Funds New World (R6)	1RNWGX	0.75	
	RE	DFA Real Estate Securities (I)	DFREX	0.32	Vanguard Real Estate Index (I)	VGSNX	0.25	Vanguard Real Estate Index (Adm)		VGSLX	0.32	DFA RE Securities Portfolio (I)	1DFREX	0.36
	SDBA	1Schwab PCRA												

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.

Provider (product name)	Front End Loads	Surrender Charge Schedule	Annual Fees	Asset Based Fees	Managed Account Fees
EFS Advisors EFS Advisors Choice 403b	0%	0%	<\$25,000 = \$14/yr	1.04% with breakpoints	NA
Equitable Equi-Vest Series 901 Strat 403b	0%	yrs 1,2,3,4,5=6%, yrs 6,7,8,9,10 - declines 5% to 1%	<\$25,000 = lesser of \$30 or 2%	0.90%	0.65%
GWN Securities GWN Securities Custodial Account	0%	0%	None	.75%	NA
National Life Group Guaranteed Income Solutions	NA	Standard: 10-yr declining 10% to 1%	None	None	NA
	NA	Standard: 10-yr declining 10%-0%			
Security Benefit	Advisor Mut Fd Opt 3	0%	1% in first yr	1.00%	.75% - 2.00%
	Advisor Mut Fd Opt 4	<\$50,000=5.50% \$50,000+=lower %	0%	0.35%	.75% - 2.00%
	Advisor Mut Fd Opt 5 ¹	0%	0%	1.25%	NA
	Advisor Mut Fd Opt 6 ¹	0%	1% in first yr	1.20%	NA
	Advisor Mut Fd Opt 7 ¹	0%	5-yr declining	1.25%	NA
	NEA Valuebuilder MF Opt 1 ¹	<\$50,000 = 4.75% \$50,000+= lower %	0%	0.35%	NA
	NEA Valuebuilder MF Opt 2 ¹	0%	6-yr declining	0.85%	NA
TCG Administrators Pathway 403b	NEA Valuebuilder MF Opt 3 ¹	0%	1% in first yr	1.00%	NA
		0%	0%	.15%	NA

¹ Only available for contributions to existing accounts. Not available for new accounts.