Iowa
Retirement Investors' Club (RIC)
Look forward to retirement!

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	EMPOWER RETIREMENT (formerly MassMutual Retirement)	Horace Mann	Voya Financial
800-945-6763 Area agent list	**800-743-5274** Area agent list	**877-602-1870** Area agent list	**800-555-1970/515-698-7973** Area agent list
http://valic.com/iowa	http://www.massmutual.com/iowaric	http://www.horacemann.com/iowa	http://iowa.beready2retire.com/
Enroll online	(Not available)	http://www.horacemann.com/Iowa/enroll	Enroll online (403b)
Email AIG	Email Empower	Mike.Reiter@horacemann.com	Email Voya
Print enrollment forms	Print enrollment forms	Print enrollment forms	(Print forms not available)

AIG, Empower (formeraly MassMutual Retirement)**, 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 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.

RIC 403b At-A-Glance (page 2 of 3)

Investments – AIG (formerly VALIC)**, Empower** (formerly MassMutual Retirement)**, Horace Mann, 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)		Empower (formerly MassMutual Retirement)		Horace Mann		Voya	
Safety	**Fixed Rate**	VALIC Fixed Interest Option		MassMutual GIA		HM Grp Unallocated Fixed Interest Ann		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	JPMorgan Core Plus Bd (R6)	JCBUX	Loomis Sayles Core Plus Bd (N)	NERNX	Voya Intermediate Bd Portf (I)	IPIIX
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	PIMCO Real Return (Inst'l)	PRRIX	Van Infla Protected Securities (Adm)	VAIPX	BlackRock Infla Protected Bd (Inst'l)	BPRIX
Income	**High Yield**	Invesco High Yield (R6)	HYIFX	Eaton Vance Inc Fd of Boston (R6)	EIBRX	Prudential High Yield Bd (Q)	PHYQX	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	Amer Fds Amer Balanced (R6)	RLBGX	Vanguard STAR (Inv)	VGSTX	Amer Fds Amer Balanced (R4)	RLBEX
Balanced	**Target Date**	Vanguard Target Retire Income (Inv)	VTINX	BlackRock LifePath Index Retire (K)	LIRKX	Vanguard Target Retire Income (Inv)	VTINX	Amer Fds 2010 Target Date Retire (R4)	RDATX
Balanced	**Target Date**	Vanguard Target Retire 2015 (Inv)	VTXVX	BlackRock LifePath Index 2025 (K)	LIBKX	Vanguard Target Retire 2015 (Inv)	VTXVX	Amer Fds 2015 Target Date Retire (R4)	RDBTX
Balanced	**Target Date**	Vanguard Target Retire 2020 (Inv)	VTWNX	BlackRock LifePath Index 2030 (K)	LINKX	Vanguard Target Retire 2020 (Inv)	VTWNX	Amer Fds 2020 Target Date Retire (R4)	RDCTX
Balanced	**Target Date**	Vanguard Target Retire 2025 (Inv)	VTTVX	BlackRock LifePath Index 2035 (K)	LIJKX	Vanguard Target Retire 2025 (Inv)	VTTVX	Amer Fds 2025 Target Date Retire (R4)	RDDTX
Balanced	**Target Date**	Vanguard Target Retire 2030 (Inv)	VTHRX	BlackRock LifePath Index 2040 (K)	LIKKX	Vanguard Target Retire 2030 (Inv)	VTHRX	Amer Fds 2030 Target Date Retire (R4)	RDETX
Balanced	**Target Date**	Vanguard Target Retire 2035 (Inv)	VTTHX	BlackRock LifePath Index 2045 (K)	LIHKX	Vanguard Target Retire 2035 (Inv)	VTTHX	Amer Fds 2035 Target Date Retire (R4)	RDFTX
Balanced	**Target Date**	Vanguard Target Retire 2040 (Inv)	VFORX	BlackRock LifePath Index 2050 (K)	LIPKX	Vanguard Target Retire 2040 (Inv)	VFORX	Amer Fds 2040 Target Date Retire (R4)	RDGTX
Balanced	**Target Date**	Vanguard Target Retire 2045 (Inv)	VTIVX	BlackRock LifePath Index 2055 (K)	LIVKX	Vanguard Target Retire 2045 (Inv)	VTIVX	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	MFS Val (R5)	MEIKX	JPMorgan Equity Income (R6)	OIEJX	Virtus Ceredex Large Cap Val Equity (I)	STVTX
Domestic Equity	**Large Blend**	JPMorgan Disciplined Equity (R6)	JDEUX	MM Select Eq Opportunities (Inst'l)	MFVZX			Parnassus Core Equity (Inst'l)	PRILX
Domestic Equity	**Large Blend**	DFA US Sustainability Core 1	DFSIX						
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 (I)	IIRLX
Domestic Equity	**Large Cap Index**			Vanguard FTSE Social Index (Adm)	VFTAX	Vanguard Total Stock Mkt Index (Adm)	VTSAX	Vanguard Total Stock Mkt Index (Inst'l)	VITSX
Domestic Equity	**Large Growth**	Amer Fds AMCAP (R6)	RAFGX	MassMut Select Blue Chip Gro (Inst'l)	MBCZX	MFS Gro (R5)	MFEKX	Voya Large Cap Gro Portf (Inst'l)	IEOHX
Domestic Equity	**Mid Value**	Wells Fargo Adv Spec Mid Cap Val (R6)	WFPRX	MFS Mid Cap Val (R5)	MVCKX	Victory Sycamore Established Val (R6)	VEVRX	VY® Amer Cent Sm-Mid Cap Val (Init'l)	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 (I)	IIRMX
Domestic Equity	**Mid Growth**	AB Discovery Gro (Z)	CHCZX	JPMorgan Mid Cap Gro (R6)	JMGMX	Voya Mid Cap Opportunities Portf (R6)	IMOZX	VY® T Ro Prc Divers Mid Cap Gro (Init'l)	IAXIX
Domestic Equity	**Small Value**	DFA US Targeted Val (Inst'l)	DFFVX	Amer Century Sm Cap Val (R6)	ASVDX	JPMorgan Sm Cap Val (R6)	JSVUX	Victory Integrity Sm Cap Val (R6)	MVSSX
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	MM Select Sm Cap Gro Eq (Inst'l)	MSGZX	JPMorgan Sm Cap Gro (R6)	JGSMX	Voya Sm Cap Opportunities Portf (I)	IVSOX
International	**Foreign Stock**	Amer Fds Europacific Gro (R6)	RERGX	MFS® Int'l Intrinsic Value (R5)	MINJX	Amer Fds Europacific Gro (R6)	RERGX	Dodge & Cox Int'l Stock	DODFX
International	**Foreign Stock**	Vanguard Total Int'l Stock Index (Inst'l)	VTSNX	Vanguard Tot Int'l Stock Index (Adm)	VTIAX	Vanguard Total Int'l Stock Index (Adm)	VTIAX	Voya Int'l Index Portf (I)	IIIIX
International	**Emerging Mkts**			Invesco Oppen Devlp'g Mkts (Inst'l)	ODVIX	Amer Fds New World (R6)	RNWGX		
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		Schwab PCRA		TD Ameritrade			
*Total range of fees**		*0.22% - 0.96%*		*0.23% - 1.09%*		*0.24% - 1.07%*		*0.03% - 0.97%*	

*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.

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	SecurePlus Paramount 5 (Guaranteed Income Annuity)	NA	*Standard*: 10-yr declining 10% to 1%	None	None	NA
	SecurePlus Reliance (Guaranteed Income Annuity)	NA	*Standard*: 10-yr declining 10%-0%			
Security Benefit	Advisor Mut Fd Opt 3	0%	1% in first yr	$35	1.00%	.75% - 2.00%
	Advisor Mut Fd Opt 4	<$50,000=5.50% $50,000+=lower %	0%	$35	0.35%	.75% - 2.00%
	Advisor Mut Fd Opt 5[1]	0%	0%	$35	1.25%	NA
	Advisor Mut Fd Opt 6[1]	0%	1% in first yr	$35	1.20%	NA
	Advisor Mut Fd Opt 7[1]	0%	5-yr declining	$35	1.25%	NA
	NEA Valuebuilder MF Opt 1[1]	<$50,000 = 4.75% $50,000+= lower %	0%	$35	0.35%	NA
	NEA Valuebuilder MF Opt 2[1]	0%	6-yr declining	$35	0.85%	NA
	NEA Valuebuilder MF Opt 3[1]	0%	1% in first yr	$35	1.00%	NA
TCG Administrators Pathway 403b		0%	0%	$75	.15%	NA

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