



**Look
forward to
retirement!**

**Retirement Investors' Club (RIC)
403b Plan**

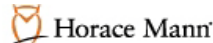
Investment Provider Summary

Program basics

RIC is a pretax savings program for employees of public education-related employers. Automatic salary reductions (in the amount you designate) are taken from your paycheck and sent to the RIC 403b provider of your choice. Your deductions are then deposited into your selection of one or many diversified investments with that provider. Investment earnings are tax-deferred. Once you meet a "qualifying event", RIC gives you the flexibility to stay invested in RIC, roll your assets out of RIC, or take taxable payments as you need them.

Providers put the pieces together for you

RIC providers give you access to investment experts, trained to help you establish a retirement plan designed to meet your risk tolerance, time frame for investment, and need for income at retirement. Provider representatives have the knowledge and experience you need to evaluate fund options and make informed investment decisions. You may review and/or make changes to your investment selection online or with an advisor at anytime. Stay on target by staying informed!



<p>800-528-9009 https://retire.hartfordlife.com/iowa403b/index.html <i>Serving Iowans for 30+ years with local representatives</i></p>	<p>877-602-1861 www.horacemann.com/iowa <i>Providing lifelong financial well-being through personalized service, advice & a full range of financial products</i></p>	<p>800-555-1970 515-698-7973 www.ingretirementplans.com/custom/iowa <i>Centered In Des Moines with representatives throughout the State</i></p>	<p>800-888-2461 x2403 www.securitybenefit.com/iowa <i>We're here to help with local experienced service and advice. It's what we do every day.</i></p>	<p>888-877-1446 http://enroll.tiaa-cref.org/iowa/ <i>Low-fee investment options and objective advice to see you to and through retirement</i></p>	<p>800-945-6763/ 515-267-1099 www.valic.com/iowa <i>Personalized service through on-site financial advisors</i></p>
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The "best" provider

All providers meet plan requirements for investment offerings, tax reporting, and access to education and retirement planning tools. You may want to **ask your co-workers** who participate which providers give your location good service. Or **call the provider** directly at the numbers listed above to ask questions-

- ◆ How do I enroll?
- ◆ Who explains the investments?
- ◆ Will someone help me complete the required paperwork?
- ◆ Why should I choose your firm?

None of the providers have annual contract fees or penalties for transfers.

The "best" investment

There is no "best" investment option for everyone. **Each provider** offers a diversified line-up of funds ranging from conservative fixed rate options and money markets to higher risk variable rate funds (both managed and indexed). Alternative investment options such as target-date, global bond, treasury bond, total US stock market, emerging markets, & real estate funds, as well as a self-directed brokerage option, provide the investment variety necessary to meet any investors' style. All funds are reviewed annually.



Easy Enrollment

Enrollment forms (including salary reduction form) are supplied by the providers

- ◆ Call a provider to request a meeting or enrollment kit
- ◆ Review investment options (the provider will help you)
- ◆ Decide how much to save (the provider will help you)
- ◆ Complete provider 403b account applications & a salary reduction form
- ◆ Your provider will tell you how to process all paperwork

There are no restrictions or fees for transfer between RIC active providers

Website extras

The RIC website includes additional program information regarding tax benefits, investment performance, fixed rates, provider websites & agent listings, distribution options, online education opportunities, forms, plan documents, a glossary & much more. Contact RIC at 866-460-4692 if you have questions. Our goal is to see you take advantage of this great employee benefit and have more reasons to **Look Forward to Retirement!**

Visit us at <http://ric.iowa.gov/403b>.

Review a full list of investment options on the next page.

*The State of Iowa does not make investment recommendations. None of the investments are FDIC insured, backed by the faith of the US Government or the State of Iowa.

RIC 403b Investment Options

Goal	Type	Hartford DC Plus	Horace Mann Retirement Advantage	ING Retirement Choice	Security Benefit SFR for RIC	TIAA-CREF Retirement Choice Plus	VALIC Group Mutual Fund Program
Safety	Fxd Rate Money Mkt	Hartf General Account Hartf Money Mkt <small>HEAXX</small>	Symetra Daily Val Fxd Acct Delaware Cash Reserve <small>DCSX</small>	ING Fixed III Account ING Money Mkt <small>ATNX</small>	Fixed Account Am Cent Prime MMkt <small>BPRXX</small>	TIAA Traditional Ret Annuity CREF Money Mkt <small>VA</small>	Fixed Interest Option Am Cent Cap Pres MMkt <small>CPFX</small>
Fixed Income	Intern Term Hi Quak- Core Bond	Hartf Tot Ret Bd HLS <small>H1ABX</small> PIMCO Tot'l Ret Admin <small>PTRAX</small> Goldm Sachs Gov Inc <small>GSGOX</small>	T Rowe Price New Inc <small>PANIX</small>	ING PIMCO Tot Ret <small>IPTSXJW</small> ING US Bnd Indx Port <small>ILABX</small>	PIMCO Total Return <small>PTTAX</small>	CREF Bond Market <small>VA</small>	PIMCO Total Return <small>PTTAX</small>
	High Yield	Goldman Sachs Hi Yld <small>GSHAX</small>	Franklin High Income <small>FHRX</small>	Am Fds Hi Inc Trust <small>RITEX</small>	Franklin High Income <small>FHRX</small>	TIAA-CREF High Yield <small>THRX</small>	Franklin High Income <small>FHAX</small>
	Treas Bond (TIPS)	PIMCO Real Ret Admin <small>PARFX</small>	Am Cent Infla-Adjust Bd <small>AIAX</small>	Am Cent Infla-Adjust Bd <small>ACITX</small> ING Ltd Mat Bd Port <small>ILMBX</small>	Am Cent Infla-Adjust Bd <small>AIAX</small>	CREF Infla-Linked Bd <small>VA</small>	Am Cent Infla-Adjust Bd <small>ACITX</small>
	Optional	Vang Tot Bd Mkt Indx <small>VBMF</small>	Victory Fund for Income <small>GGIFX</small> Dreyfus Bond Mkt Index <small>DBMX</small> Am Fds Capital Wrld Bd <small>RCWEX</small>	ING GNMA Income <small>LEINX</small> Templeton Glob Bd <small>TPINXJW</small>	Dreyfus Bd Mkt Indx <small>DBMX</small> Amer Cent Govt Bd <small>ABTAX</small> Amer Cent Int'l Bd <small>AIBDX</small>	Templeton Global Bond <small>TPINX</small>	
Balanced	Traditional	Oakmark Equity & Inc <small>OAKBX</small>	Janus Balanced <small>JABRX</small>	Am Fds Amer Bal <small>RLBEX</small> ING T. Rwe Prc Cap Ap <small>ITRAX</small>	Invesco VK Eq & Inc <small>ACEIX</small> Am Fds Inc Fd of Am <small>RIBEX</small>	Amer Fds Amer Bal <small>RLBEX</small>	Am Fds American Balanced <small>RLBEX</small>
	Lifecycle	BlackRock LifePath (2020, 30, 40, 50, Ret) <small>STLX, STLDX, STLEX, STLFX, STLAX</small>	T. R Prc Ret Suite (2005, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, Inc) <small>PARX, PAROX, PARAX, PARHX, PARBX, PARJX, PARCX, PARKX, PARDX, PARLX, PARFX, PAROX</small>	ING Index Solution (Inc, 2015, 25, 35, 45, 55) <small>JSKX, ISASX, ISDSX, ISESX, ISJSX, ISSX</small>	T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) <small>RRTAX, RRTBX, RRTCX, RRTDX, RRTFX, RRTIX</small>	TIAA-CREF Lifecycle Ste (2010, 15, 20, 25, 30, 35, 40, 45, 50, Ret Inc) <small>TLFRX, TLIRX, TCLEX, TCLIX, TCLTX, TCLFX, TCLNX, TCLRX, TCLOX, TTFRX</small>	Am Cent LIVSTRNG (Inv, 2015, 25, 35, 45) <small>ARTOX, ARFIX, ARWBX, ARYX, AROX</small>
	Global			Janus Balanced <small>JABAX</small> Pax World Balanced <small>PAXWX</small>	BlackRock Glob Alloc <small>MDLOX</small>	Am Fds Capital Inc Builder <small>RIBEX</small>	
Lg-Cap Stocks	LC Index	Vanguard 500 Index <small>VFINX</small>	First Amer Equity Index <small>FAEIX</small>	ING Russell LC Indx <small>JRLCX</small>	Dreyf S&P 500 Indx <small>PEOPX</small>	TIAA-CREF S&P 500 Indx <small>TRSPX</small>	SSGa S&P 500 Indx <small>SVSPX</small>
	LC Value	Eaton Vance LCV <small>EHSTX</small> Hartf Div & Gro HLS <small>H1ADX</small>	Am Fds American Mut <small>RMFEX</small>	Pioneer Equity Income <small>PEQJW</small>	BlackRock Eq Divi <small>MDVX</small>	Eaton Vance LCV <small>EHSTX</small>	BlackRock Equity Div <small>MDVX</small>
	LC Blend			Am Fds Funda Investrs <small>RFNEX</small>		CREF Stock <small>VA</small>	
	LC Growth	Am Fds Gro Fd of Am <small>RGAEX</small> Hartford Cap App HLS <small>H1ACX</small>	Am Fds Gro Fd of Am <small>RGAEX</small>	Am Fds Gro Fd of Am <small>RGAEX</small>	Am Fds Gro Fd of Am <small>RGAEX</small>	T Rowe Price Institut'l LCG <small>TRLGX</small>	Am Fds Gro Fd of Am <small>RGAEX</small>
Mid-Cap Stocks	MC Index	Vanguard MC Index <small>VMSX</small>	First Amer Mid Cap Indx <small>FDXAX</small>	ING Russell MC Indx <small>IRMXX</small>	Dreyfus MC Indx <small>PESPX</small> Rydex / SGI MCV <small>SEVAX</small>	Columbia MC Index <small>NMPAX</small> TIAA-CREF MCV Retire <small>TRVRX</small>	Dreyfus MC Index <small>PESPX</small> Pioneer MCV <small>PYCGX</small>
	MC Value	Artisan MCV <small>ARTOX</small>	Victory Established Val <small>GETGX</small>	RiverSource MCV <small>RMVXX</small> CRM MCV <small>CRMMX</small>			
	MC Blend	RS Value <small>RSVAX</small>		Fidelity Advisors MC <small>FMCAX</small> ING FMR Div MC Port <small>IFDMX</small>	Am Century Heritage <small>ATHAX</small>	Jennison MCG <small>PEGZX</small>	Amer Century Heritage <small>ATHAX</small>
Sm-Cap Stocks	SC Index	Vanguard SC Index <small>NAESX</small>	First Amer Sm Cap Indx <small>FMDAX</small>	ING Russell SC Index <small>IRSSX</small>	Dreyfus SC Stock Index <small>DISSX</small>	TIAA-CREF SC Bld Idx Ret <small>TRBIX</small>	Dreyfus SC Stock Index <small>DISSX</small>
	SC Value	Amer Century SCV <small>ASVIX</small>	Royce Special Equity <small>RSEFX</small>	ING Am Cent S-MCV Port <small>IASSX</small>	Wells Fargo Adv SCV <small>SMVAX</small>	Columbia SCV <small>CSCZX</small>	Van Kampen SCV <small>VSCAX</small>
	SC Blend	Baron SC <small>BSCFX</small>	JPMorgan Sm Cap Gro <small>PGSGX</small>	Lord Abbett SCV <small>LRSX</small>	Invesco SCG <small>GTSAXJW</small>	Jennison SC <small>PSCZX</small>	Legg Mason Part SCG <small>SASMX</small>
Tot US Stock Index	Vang Tot Stock Indx <small>VTSMX</small>	Wilshire 5000 Index <small>WFINX</small>	Vanguard Tot Stock Indx <small>VTSMX</small>	T Rowe Prc Tot Eq Mkt Idx <small>POMIX</small>	CREF Equity Indx <small>VA</small>	T Ro Prc Tot Eq Mkt Indx <small>POMIX</small>	
Global/ International	World	Am Fd Cap Wrld Gr&Inc <small>RWIEIX</small>	Am Fd Cap Wrld Gr&Inc <small>RWIEIX</small>	Am Fds Cap Wrld Gr&Inc <small>RWIEIX</small>	Am Fds Cap Wrld Gro&Inc <small>RWIEIX</small>		Am Fds Cap Wrld Gr&Inc <small>RWIEIX</small>
	Developed Markets	Dreyfus Intl Stock Indx <small>DIISX</small> Am Fds EuroPac Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> MFS Intl Value <small>MINGX</small>	Am Fds EuroPac Gro <small>REREX</small> BlackRock Intl Index <small>MDIX</small>	ING International Indx <small>INTX</small> Am Fds EuroPac Gro <small>REREX</small> Dodge & Cox Intl Stock <small>DODFX</small>	Dreyfus Intl Stock Indx <small>DIISX</small> Amer Fds EuroPac Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> Mutual Global Discovery <small>TEDIX</small>	TIAA-CREF Intl Eq Idx Ret <small>TRIEIX</small> Thornburg Intl Value <small>TVRX</small>	Dreyfus Intl Stock Indx <small>DIISX</small> Am Fds EuroPac Gro <small>REREX</small>
	Emerg Mkts	Oppen Developing Mkts <small>ODVIX</small>	Am Fds New World <small>RNWEX</small>	Lazard Emerg Mkts Eq <small>LZOEX</small>	Invesco Developing Mkts <small>GTDDX</small>	Lazard Emerg Mkts Eq <small>LZOEX</small>	
	Sector	Invesco Real Estate <small>IARIX</small> Neub Bernn Soc Resp <small>NBSTX</small>	First Amer RE Securities <small>FREAX</small> CNI Charter Soc Resp <small>AHRAX</small>	ING Clarion RE Portf <small>IVRSX</small> Neub Bernn Soc Resp <small>NBSTX</small>	Invesco Real Estate <small>IARAX</small> Neub Bernn Soc Resp <small>NBSTX</small>	TIAA Real Estate <small>VA</small> Social Choice Equity <small>TRSCX</small>	Invesco Real Estate Inst <small>IARIX</small> Neub Bernn Soc Resp <small>NBSTX</small>
SDBA	Schwab PCRA - \$50/yr	None	TD Ameritrade - \$50/yr	TD Ameritrade - \$50/yr	Brkg Svcs Pension SDA - \$40/yr	Schwab PCRA - \$50/yr	
Fees for Variable Rate Funds (Fees shown below include fund management fees and any applicable providers fees, Fees are annualized and reflected in your returns)							
Total range of fees		.18%-1.49%	.24%-1.39%	.28% - 1.64%	.50% - 1.70%	.20% - 1.54%	.23% - 1.44%

Retirement Investors' Club

Iowa Department of Administrative Services ▪ Des Moines, IA ▪ 866-460-4692 (toll free) ▪ <http://ric.iowa.gov>

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