



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

 Horace Mann	 MassMutual	 VALIC	 VOYA
877-602-1870 Area agent list	800-743-5274 Area agent list	800-945-6763 Area agent list	800-555-1970/515-698-7973 Area agent list
http://www.horacemann.com/iowa	http://www.massmutual.com/iowaric	http://valic.com/iowa	http://iowa.beready2retire.com/
Enroll online	(Not available)	Enroll online	Enroll online (403b)
Steve.Harder@horacemann.com	MassMutualIowaPlan@financialguide.com	Michael.bauer@valic.com	VoyaiowaRICInbox@Voya.com
Print enrollment form	Print enrollment forms	Print enrollment forms	(Print forms not available)

Horace Mann, MassMutual, VALIC, 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.

 AXA	 EFS	 GWN Securities, Inc.	 National Life Group	 Security Benefit	 TCG
800-628-6673	877-403-2374	515-255-8500	800-732- 8939	800-888-2461	800-943- 9179
http://us.axa.com/retirement/plan/401k-403b-457b/iowa-das.html	http://www.efsadvisors.com/	www.gwnsecurities.com	www.NationalLife.com	http://www.securityretirement.com/	http://financialpathway403b.com

Availability Notice: Contributions may begin July 1, 2018. Employers currently offering AXA, EFS, and Security Benefit may process enrollments and change requests uninterrupted.

AXA Equitable, EFS Advisors, 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 – Horace Mann, MassMutual, VALIC, 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		Horace Mann		MassMutual		VALIC		Voya	
Safety	Fixed Rate	HM Grp Unallocated Fixed Interest Ann		MassMutual GIA		VALIC Fixed Interest Option		Voya Fixed Plus Account III / 457/401 II	
	Money Market	Vanguard Federal Money Mkt (Inv) VMFXX				Vanguard Federal Money Mkt (Inv) VMFXX		Voya Gov't Money Market Portf IVMXX	
Income	Core Bond	Loomis Sayles Core Plus Bd (N) NERNX		JPMorgan Core Plus Bd (R6) JCBUX		PIMCO Total Return (Inst'l) PTRRX		Voya Intermediate Bd Portf (S) IPISX	
		Vanguard Total Bd Mkt Index (Adm) VBTXL		Vanguard Total Bd Mkt Index (Adm) VBTXL		Vanguard Total Bd Mkt Index (Adm) VBTXL		Voya US Bd Index Portf (I) ILBAX	
	Inflation Protect	Van Infla Protected Securities (Adm) VAIPX		PIMCO Real Return (Inst'l) PRRIIX		DFA Infla Protected Securities (Inst'l) DIPXS		BlackRock Infla Protected Bd (Inst'l) BPRIX	
	High Yield	Prudential High Yield Bd (Q) PHYQX		Eaton Vance Income Fd of Boston (R6) EIBRX		Invesco High Yield (R6) HYIFX		Ivy High Income (Inst'l) IVHIK	
Foreign	Amer Fds Capital World Bd (R6) RCWGX						Templeton Global Bd (Adv) TGBAX		
Balanced	Trad'l Balanced	Vanguard STAR (Inv) VGSTX		Amer Fds Amer Balanced (R6) RLBGX		Amer Fds Amer Balanced (R6) RLBGX		Amer Fds Amer Balanced R4 RLBEX	
	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	
		Vanguard Target Retire 2015 (Inv) VTXVX		BlackRock LifePath Index 2020 (K) LIMKX		Vanguard Target Retire 2015 (Inv) VTXVX		Amer Fds 2015 Target Date Retire (R4) RDBTX	
		Vanguard Target Retire 2020 (Inv) VTWNX		BlackRock LifePath Index 2025 (K) LIBKX		Vanguard Target Retire 2020 (Inv) VTWNX		Amer Fds 2020 Target Date Retire (R4) RDCIX	
		Vanguard Target Retire 2025 (Inv) VTVX		BlackRock LifePath Index 2030 (K) LINKX		Vanguard Target Retire 2025 (Inv) VTVX		Amer Fds 2025 Target Date Retire (R4) RDDIX	
		Vanguard Target Retire 2030 (Inv) VTHRX		BlackRock LifePath Index 2035 (K) LIJXX		Vanguard Target Retire 2030 (Inv) VTHRX		Amer Fds 2030 Target Date Retire (R4) RDEIX	
		Vanguard Target Retire 2035 (Inv) VTTHX		BlackRock LifePath Index 2040 (K) LIKKX		Vanguard Target Retire 2035 (Inv) VTTHX		Amer Fds 2035 Target Date Retire (R4) RDFIX	
		Vanguard Target Retire 2040 (Inv) VFORX		BlackRock LifePath Index 2045 (K) LIHXX		Vanguard Target Retire 2040 (Inv) VFORX		Amer Fds 2040 Target Date Retire (R4) RDGIX	
		Vanguard Target Retire 2045 (Inv) VTIKX		BlackRock LifePath Index 2050 (K) LIPKX		Vanguard Target Retire 2045 (Inv) VTIKX		Amer Fds 2045 Target Date Retire (R4) RDHIX	
		Vanguard Target Retire 2050 (Inv) VFIFX		BlackRock LifePath Index 2055 (K) LIVKX		Vanguard Target Retire 2050 (Inv) VFIFX		Amer Fds 2050 Target Date Retire (R4) RDIIX	
Vanguard Target Retire 2055 (Inv) VFFVX				Vanguard Target Retire 2055 (Inv) VFFVX		Amer Fds 2055 Target Date Retire (R4) RDJIX			
Vanguard Target Retire 2060 (Inv) VTSX				Vanguard Target Retire 2060 (Inv) VTSX		Amer Fds 2060 Target Date Retire (R4) RDKIX			
Domestic Equity	Large Value	JPMorgan Equity Income (R6) OIEJX		MFS Val (R5) MEIKX		Vanguard Equity-Income (Adm) VEIRX		Virtus Ceredex Large Cap Val Equity (I) STVTX	
	Large Blend			Hartford Capital Appreciation (R6) ITHVX		JPMorgan Disciplined Equity (R6) JDEUX		Parnassus Core Equity (Inv) PRBLX	
				MM Select Equity Opportunities (Inst'l) MFVZX		DFA US Sustainability Core 1 DFSIX			
	Large Cap Index	Vanguard 500 Index (Adm) VFIAX		Vanguard 500 Index (Adm) VFIAX		Vanguard Inst'l Index (Inst'l) VINIX		Voya Russell Large Cap Index Portf (S) IRLCX	
		Vanguard Total Stock Mkt Index (Adm) VTSAX		Vanguard FTSE Social Index (Inv) VFTSX				Vanguard Total Stock Mkt Index (Inst'l) VITSX	
	Large Growth	MFS Gro (R5) MFEKX		MassMut Select Blue Chip Gro (Inst'l) MBCZX		Amer Fds AMCAP (R6) RAFGX		Voya Large Cap Gro Portf (S) IEOSX	
	Mid Value	Victory Sycamore Established Val (R6) VEVXX		MFS Mid Cap Val (R5) MCVKX		WellsFargo Advan Spec Mid Cap Val (R6) WFPXX		Invesco Amer Val (R5) MSAIX	
	Mid Cap Index	Vanguard Mid Cap Index (Adm) VIMAX		Vanguard Mid Cap Index (Adm) VIMAX		Vanguard Mid Cap Index (Inst'l) VMCIKX		Voya Russell Mid Cap Index Portf (S) IRMCKX	
	Mid Growth	Voya Mid Cap Opportunities Portf (R6) IMOZX		JPMorgan Mid Cap Gro (R6) JMGMX		AB Discovery Gro (Z) CHCZX		VY® T Ro Prc Divers Mid Cap Gro (Adv) IAXAX	
	Small Value	JPMorgan Sm Cap Val (R6) JSVUX		Amer Century Sm Cap Val (R6) ASVDX		DFA US Targeted Val (Inst'l) DFFVX		Victory Integrity Sm Cap Val (Y) VSVIX	
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		
Small Growth	JPMorgan Sm Cap Gro (R6) JGSMX		MassMut Select Sm Cap Gro Eq (Inst'l) MSGZX		ClearBridge Sm Cap Gro (IS) LMOIX		Voya Sm Cap Opportunities Portf (I) IVSOX		
International	Foreign Stock	Amer Fds Europacific Gro (R6) RERGX		MFS® Int'l Value (R5) MINIX		Amer Fds EuroPacific Gro (R6) RERGX		Dodge & Cox Int'l Stock DODFX	
		Vanguard Total Int'l Stock Index (Adm) VTIAX		Vanguard Total Int'l Stock Index (Adm) VTIAX		Vanguard Total Int'l Stock Index (Inst'l) VTSNX		Voya Int'l Index Portf (I) JIIX	
	Emerging Mkts	Amer Fds New World (R6) RNWGX		Oppenheimer Developing Mkts (Inst'l) ODVIX					
World Stock					Amer Fds Capital World Gr & Inc (R6) RWIGX		Amer Fds New Perspective (R4) RNPXX		
Sector	Real Estate	Vanguard Real Estate Index (Adm) VGSIX		Vanguard Real Estate Index (Adm) VGSIX		Vanguard Real Estate Index (Adm) VGSIX		VY® Clarion Real Estate Portf (Inst'l) IVRIX	
SDBA (additional fees may apply)	TD Ameritrade				Schwab PCRA		TD Ameritrade		
Total range of fees*		0.24% - 1.08%		0.25% - 1.10%		0.22% - 0.99%		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 included in the *Total range of fees* are available on the RIC website at <https://das.iowa.gov/RIC>.

Investments – AXA Equitable, EFS Advisors, 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
AXA 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%
EFS Advisors EFS Advisors Choice 403b		0%	0%	<\$25,000 = \$14/yr	1.04% with breakpoints	NA
GWN Securities GWN Securities Custodial Account		0%	0%	None	.75%	NA
National Life Group Guaranteed Income Solutions	SecurePlus Paramount 5 (Guaranteed Income Annuity)	NA	<i>Standard:</i> 10-yr declining 10% to 1%	None	None	NA
	SecurePlus Reliance (Guaranteed Income Annuity)	NA	<i>Standard:</i> 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.