



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	VoyalowaRICInbox@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 ADVISORS	GWN Securities, Inc.	National Life Group	Security Benefit	TCG GROUP HOLDINGS
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	https://www.retirementhomeroom.com/?loc=iowa-das	http://www.securityretirement.com/	http://financialpathway403b.com

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.

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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) PTTXX		Voya Intermediate Bd Portf (S) IPIXX	
		Vanguard Total Bd Mkt Index (Adm) VBTXX		Vanguard Total Bd Mkt Index (Adm) VBTXX		Vanguard Total Bd Mkt Index (Adm) VBTXX		Voya US Bd Index Portf (I) ILBAX	
	Inflation Protect	Van Infla Protected Securities (Adm) VAIPX		PIMCO Real Return (Inst'l) PRRXX		DFA Infla Protected Securities (Inst'l) DIPXX		BlackRock Infla Protected Bd (Inst'l) BPRXX	
	High Yield	Prudential High Yield Bd (Q) PHYXX		Eaton Vance Income Fd of Boston (R6) EIBRX		Invesco High Yield (R6) HYFXX		Ivy High Income (Inst'l) IVHIX	
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) LIRXX		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) LIMXX		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) LIBXX		Vanguard Target Retire 2020 (Inv) VTWNX		Amer Fds 2020 Target Date Retire (R4) RDCTX	
		Vanguard Target Retire 2025 (Inv) VTTVX		BlackRock LifePath Index 2030 (K) LINXX		Vanguard Target Retire 2025 (Inv) VTTVX		Amer Fds 2025 Target Date Retire (R4) RDDTX	
		Vanguard Target Retire 2030 (Inv) VTHRXX		BlackRock LifePath Index 2035 (K) LIJXX		Vanguard Target Retire 2030 (Inv) VTHRXX		Amer Fds 2030 Target Date Retire (R4) RDETXX	
		Vanguard Target Retire 2035 (Inv) VTTHX		BlackRock LifePath Index 2040 (K) LIKXX		Vanguard Target Retire 2035 (Inv) VTTHX		Amer Fds 2035 Target Date Retire (R4) RDTFXX	
		Vanguard Target Retire 2040 (Inv) VFORXX		BlackRock LifePath Index 2045 (K) LIHXX		Vanguard Target Retire 2040 (Inv) VFORXX		Amer Fds 2040 Target Date Retire (R4) RDGTX	
		Vanguard Target Retire 2045 (Inv) VTIXX		BlackRock LifePath Index 2050 (K) LIPXX		Vanguard Target Retire 2045 (Inv) VTIXX		Amer Fds 2045 Target Date Retire (R4) RDHTX	
		Vanguard Target Retire 2050 (Inv) VFIFXX		BlackRock LifePath Index 2055 (K) LIVXX		Vanguard Target Retire 2050 (Inv) VFIFXX		Amer Fds 2050 Target Date Retire (R4) RDITX	
Vanguard Target Retire 2055 (Inv) VFFVXX				Vanguard Target Retire 2055 (Inv) VFFVXX		Amer Fds 2055 Target Date Retire (R4) RDJTX			
Vanguard Target Retire 2060 (Inv) VTTXX				Vanguard Target Retire 2060 (Inv) VTTXX		Amer Fds 2060 Target Date Retire (R4) RDKTX			
Domestic Equity	Large Value	JPMorgan Equity Income (R6) OIEIX		MFS Val (R5) MEIXX		Vanguard Equity-Income (Adm) VEIRX		Virtus Ceredex Large Cap Val Equity (I) STVIX	
	Large Blend			Hartford Capital Appreciation (R6) ITHVX		JPMorgan Disciplined Equity (R6) JDEUX		Parnassus Core Equity (Inv) PRBLX	
				MM Select Eq 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) VTSXX	
	Large Growth	MFS Gro (R5) MFEKX		MassMut Select Blue Chip Gro (Inst'l) MRCZX		Amer Fds AMCAP (R6) RAFGX		Voya Large Cap Gro Portf (S) IEOXX	
	Mid Value	Victory Sycamore Established Val (R6) VEVXX		MFS Mid Cap Val (R5) MCVXX		Wells Fargo Adv Spec Mid Cap Val (R6) WFPXX		VY® American Century Sm-Mid Cap Val (I) IACIX	
	Mid Cap Index	Vanguard Mid Cap Index (Adm) VIMAX		Vanguard Mid Cap Index (Adm) VIMAX		Vanguard Mid Cap Index (Inst'l) VMCIX		Voya Russell Mid Cap Index Portf (S) IRMCX	
	Mid Growth	Voya Mid Cap Opportunities Portf (R6) IMOZX		JPMorgan Mid Cap Gro (R6) JMGXX		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) IIRXX		
Small Growth	JPMorgan Sm Cap Gro (R6) JSMGX		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) RERGXX		MFS® Int'l Value (R5) MINXX		Amer Fds Europacific Gro (R6) RERGXX		Dodge & Cox Int'l Stock DODFX	
		Vanguard Total Int'l Stock Index (Adm) VTIAXX		Vanguard Total Int'l Stock Index (Adm) VTIAXX		Vanguard Total Int'l Stock Index (Inst'l) VTSNX		Voya Int'l Index Portf (I) IIIXX	
	Emerging Mkts	Amer Fds New World (R6) RNWGX		Oppenheimer Developing Mkts (Inst'l) ODVXX					
World Stock					Amer Fds Capital World Gr & Inc (R6) RWIGX		Amer Fds New Perspective (R4) RNPEX		
Sector	Real Estate	Vanguard Real Estate Index (Adm) VGSXX		Vanguard Real Estate Index (Adm) VGSXX		Vanguard Real Estate Index (Adm) VGSXX		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>.

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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: 10-yr declining 10% to 1%</i>	None	None	NA
	SecurePlus Reliance (Guaranteed Income Annuity)	NA	<i>Standard: 10-yr declining 10%-0%</i>			
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.