



**Look
forward to
retirement!**

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!



800-528-9009

<https://retire.hartfordlife.com/iowa403b/index.html>

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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

All enrollment forms 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 application & RIC salary reduction form
- ◆ Your provider will tell you how to process all paperwork

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 **Look Forward to Retirement!** Visit us at <http://ric.iowa.gov>.

You may view a full list of investment options on the next page.

*The State of Iowa does not make investment recommendations. Investments are not FDIC insured, backed by the faith of the US Government, or the State of Iowa. Fixed rates backed by the issuing provider.

Investment Options

Provider	Provider Name	ING	Fixed Account	TIAA-CREF	TIAA-CREF
RIC Code	RIC Code	RIC Code	RIC Code	RIC Code	RIC Code
	Hartford General Account	Symetra Daily Value Fixed Acct	ING Fixed Account	Fixed Account	TIAA Traditional Ret Annuity
	Hartford Money Market HIAXX	Delaware Cash Reserve DCSXX	ING Money Market ATNXX	Amer Cent Prime Money Mkt BPRXX	Fixed Interest Option
	Hartford Tot Ret Bond HLS HIABX	T Rowe Price New Income PANIK	ING PIMCO Total Return IPTSX	PIMCO Total Return PTTAX	CREF Money Market va
	PIMCO Tot Return Admin PTRAX	ING US Bond Index Port ILABX	ING US Bond Index Port ILABX	CREF Bond Market va	PIMCO Total Return PTTAX
	Goldman Sachs Gov Inc GSGGX	Franklin High Income FHIRX	Am Fds High Income Trust RITEX	Franklin High Income FHIRX	TIAA-CREF High Yield THRX
	Goldman Sachs High Yield GSHAX	Am Cent Inflation-Adjusted Bond AIAVX	Am Cent Inflation-Adjusted Bd ACITX	Amer Cent Inflation-Adjusted Bd AIAVX	CREF Inflation-Linked Bond va
	PIMCO Real Return Admin PARRX	Am Fds Capital World Bond RCWEX	Am Fds Capital World Bond RCWEX	Amer Cent Inflation-Adjusted Bd AGHX	
	Vanguard Tot Bd Mkt Index VBMFX	Victory Fund for Income GGIFX	ING GNMA Income LBNK	Dreyfus Bond Market Index DBMIX	Templeton Global Bond TPINX
		Dreyfus Bond Mkt Index DBMIX	Templeton Global Bond TPINKLW	Amer Cent Govt Bond ABTAX	
		Am Fds Capital World Bond RCWEX		Templeton Global Bond TPINX	
	Oakmark Equity & Income OAKBX	Janus Balanced JABRX	Amer Fds Amer Balanced RLBBX	Invesco VanKampen Eq & Inc ACEIX	Amer Fds Amer Balanced RLBBX
			ING T Rowe Price Cap Apprec ITRAX	Amer Fds Income Fd of Am RIBEX	Amer Fds Amer Balanced RLBBX
	BlackRock LifePath (2020, 30, 40, 50, Ret) STLOX, STLUX, STLFX, STLPX, STLAX	T Rowe Price Ret (2005, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, Inc) PARX, PARGX, PARAX, PARHX, PARBX, PARUX, PARCX, PARIX, PARDX, PARLX, PARQX, PAROX	ING Index Solution (Inc, 2015, 25, 35, 45, 55) IESGX, ISASX, ISBSX, ISESX, ISBX, ISLXX	T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) RTAX, RTBXX, RTDXX, RTFXX, RTGXX, RTIXX	TIAA-CREF Lifecycle (2010, 15, 20, 25, 30, 35, 40, 45, 50, 55, Ret Inc) TLPRX, TLPRX, TOLX, TOLJX, TOLKX, TOLLX, TOLM, TOLN, TOLP, TOLQ, TOLR, TOLX, TOLY, TOLZ
			Janus Balanced JABRX	BlackRock Global Allocation MDLXX	Amer Fds Capital Income Bldr RIBEX
			Pax World Balanced PAXWX		
	Vanguard 500 Index VFVIX	Nuveen Equity Index FAFIX	ING Russell LC Index IRLXX	Dreyfus S&P 500 Index PEPXX	TIAA-CREF S&P 500 Index TRSPX
	Eaton Vance LCV EHSTX	Am Fds American Mutual RMFEX	Pioneer Equity Income PEQIXLW	BlackRock Equity Dividend MDDVX	SSGA S&P 500 Index SVSPX
	Hartford Div & Gro HLS HIADX		Amer Fds Fundam Investors RFNEX		BlackRock Eq Dividend MDDVX
					CREF Stock va
	Amer Fds Gro Fd of Am RGAEX	Amer Fds Gro Fd of Amer RGAEX	Amer Fds Gro Fd of Amer RGAEX	Amer Fds Gro Fd of Amer RGAEX	T Rowe Price Institutnl LCG TRLGX
	Hartford Cap Apprec HLS HIACX				Amer Fds Gro Fd of Amer RGAEX
	Vanguard MC Index VIMSX	Nuveen MC Index FDXAX	ING Russell MC Index IRMCX	Dreyfus MC Index PESPX	Columbia MC Index NMPAX
	Artisan MCV ARTOX	Victory Established Value GETGX	Columbia MCV Opportun RMCVX	Rydex SGI MCV SEVAX	TIAA-CREF MCV TRVRX
	RS Value RSVAX		CRM MCV CRMMX		Ridgeworth MCV SMVTX
	Munder MC Core Growth MGOYX	TCW Growth Equities TGDNX	ING FMR Divers MC Portf IFDMX	Amer Century Heritage ATHAX	Jennison MCG PEGZX
	Vanguard SC Index NAESX	Nuveen SC Index FMDAX	ING Russell SC Index IRSSX	Dreyfus SC Stock Index DISSX	TIAA-CREF SC Blend Index TRBIX
	American Century SCV ASVIX	Royce Special Equity RSEFX	ING Am Cent S-MCV Port IASSX	Wells Fargo Advantage SCV SMVAX	Columbia SCV CSCZX
			Lord Abbett SCV LRSCXLW		Invesco VanKampen SCV VSCAX
	Baron SC BSCFX	JP Morgan SCG PGGGX	Invesco SCG GTSAXLW	Invesco SCG GTSAX	Jennison SC PSCZX
					Legg Mason Partners SCG SAGMX
	Vanguard Total Stock Index VTSMX	Wishire 5000 Index Portf WFIWV	Vanguard Total Stock Index VTSXILW	T Ro Price Tot Eq Mkt Index POMIX	CREF Equity Index va
	Am Fds Cap World Gro & Inc RWIEX	Am Fds Cap World Gro & Inc RWIEX	Am Fds Cap World Gro & Inc RWIEX	Am Fds Cap World Gro & Inc RWIEX	Nuv Trdewinds Glob NWGRX (eff 8-25-11)
	Dreyfus Intl Stock Index DIISX	Amer Fds EuroPacific Gro REREX	ING International Index INTIX	Dreyfus Intl Stock Index DIISX	Am Fds Cap World Gro & Inc RWIEX
	Amer Fds EuroPacific Gro REREX	BlackRock Intl Index MDIIX	Amer Fds EuroPacific Gro REREX	Amer Fds EuroPacific Gro REREX	TIAA-CREF Intl Equity Index TRIEX
	Janus Overseas JIGRX		Dodge & Cox Intl Stock DDOFX	Janus Overseas JIGRX	Thornburg Intl Value TIVRX
	MFS Intl Value MINGX			Mutual Global Discovery TEDIX	Dreyfus Intl Stock Index DIISX
	Oppen Developing Mkts ODVYX	American Fds New World RNWFX	Lazard Emerg Mkts Equity LZDEX	Invesco Developing Mkts GTDXX	Amer Fds EuroPacific Gro REREX
					Lazard Emerg Mkts Equity LZDEX
	Invesco Real Estate IARIX	Nuveen RE Securities FREAX	ING Clarion RE Portfolio IVRSX	Invesco Real Estate IARAX	TIAA Real Estate va
	Neub Berman Soc Respons NBSTX	CNI Charter Social Respons AHRAX	Neub Berman Soc Respons NBSTX	Neub Berman Soc Respons NBSTX	Social Choice Equity TRSCX
	Schwab PCRA - \$50/yr	None	TD Ameritrade - \$50/yr	TD Ameritrade - \$50/yr	Brkg Svcs Pension SDA - \$40/yr
					Schwab PCRA - \$50/yr
	.06% - 1.42%	.24% - 1.39%	.16% - 1.59%	.40% - 1.83%	.20% - 1.49%
					.23% - 1.44%

* Fees do not apply to fixed rate accounts. Fees only apply to variable rate fund investments and are annualized and reflected in your returns. RIC investments have no surrender charges or annual contract fees.

Additional Information- For additional information, contact the provider directly or visit the RIC website at <http://ric.iowa.gov>. You will find easy to understand program information, as well as links to fund performance, current fixed rates, provider websites, plan documents, forms, a glossary, and much more. Take advantage of this great employee benefit and have more reasons to *look forward to retirement!*

Retirement Investors' Club