



Look forward to retirement!

403b Provider Summary

Products Available January 2010

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 products, roll your assets out of RIC, or take taxable payments from your RIC accounts 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 your investments and/or make changes to your investment selection online or with an advisor at anytime. Stay on target by staying informed!




800-424-2825 x47627
<https://retire.hartfordlife.com/iowa/403b/index.html>
Serving Iowans for 30+ years with local representatives



800-555-1970/515-698-7973
www.ingretirementplans.com/custom/iowa
Centered In Des Moines with representatives throughout the State



800-888-2461 x2403
www.securitybenefit.com/iowa
We're here to help with local experienced service and advice. It's what we do every day.



888-877-1446
<http://enroll.tiaa-cref.org/iowa/>
Low-fee investment options and objective advice to see you to and through retirement



800-945-6763/515-267-1099
www.valic.com/iowa
Personalized service through on-site financial advisors

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 800-460-4692 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. 

RIC 403b Investment Options Available January 2010

Goal	Type	Hartford DC Plus	ING Custom Choice Blend	Security Benefit SFR Program for RIC	TIAA-CREF Retirement Choice Plus	VALIC Group Mutual Fund Program	
Safety	Fxd Rate	Principal Protection Separate Acct	ING Fixed III Account	Fixed Account	TIAA Traditional Ret Annuity	Fixed Interest Option	
	Money Mkt	Hartford Money Mkt <small>HIAXX</small>	ING Money Mkt <small>ATNXX</small>	American Century Prime MMkt <small>BPRXX</small>	CREF Money Mkt <small>VA</small>	Amer Cent Cap Preserv MMkt <small>CPFXX</small>	
Fixed Income	Intermed Term-Hi Qual-Core Bond	Hartford Total Return Bd HLS <small>HIA BX</small> PIMCO Total Return Admin <small>PTRAX</small> Goldman Sachs Gov't Income <small>GSGOX</small>	ING PIMCO Total Return <small>IPTSX.IW</small> ING US Bond Index Portf <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 High Yield <small>GSHAX</small>	Am Fds High Income Trust <small>RITEX</small>	Franklin High Income <small>FHIRX</small>	TIAA-CREF High Yield <small>THRX</small>	Franklin High Income <small>FHAIX</small>	
	Treas Bond (TIPS)	PIMCO Real Return Admin <small>PARRX</small>	Am Cent Inflation-Adjusted Bd <small>ACITX</small> ING Ltd Maturity Bond Port <small>ILMBX</small>	Am Century Inflation-Adjust Bond <small>AIAVX</small>	CREF Inflation-Linked Bond <small>VA</small>	Am Cent Inflation-Adjusted Bd <small>ACITX</small>	
	Optional		Vanguard Tot Bond Mkt Index <small>VBMFX</small>	ING GNMA Income <small>LEINX</small> Templeton Global Bond <small>TPINX.IW</small>	Dreyfus Bond Market Index <small>DBMIX</small> American Century Gov't Bond <small>ABTAX</small> American Century Int'l Bond <small>AIBDX</small>	Templeton Global Bond <small>TPINX</small>	
			Traditional	Oakmark Equity & Income <small>OAKBX</small>	Am Fds American Balanced <small>RLBEX</small> ING T. Rowe Price Cap Appl <small>ITRAX</small> ING Index Solution (Inc, 2015, 25, 35, 45) <small>ISK SX, ISASX, ISDSX, ISE SX, ISJSX</small>	VanKampen Equity & Income <small>ACEIX</small> Am Fds Income Fund of America <small>RIDEX</small> T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) <small>RRTAX, RRTBX, RRTCX, RRTDX, RRTFX, RRTIX</small>	Amer Fds American Balanced <small>RLBEX</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, TFRX</small>
Balanced	Lifecycle	Barclays Global (2020, 30, 40, 50, Ret) <small>STLCX, STLDX, STLEX, STLFX, STLAX</small>		BlackRock Global Allocation <small>MDLOX</small>	Am Fds Capital Income Builder <small>RIREX</small>		
	Global		Janus Balanced <small>JABAX</small> Pax World Balanced <small>PAXWX</small>				
Lg-Cap Stocks	LC Index	Vanguard 500 Index <small>VFINX</small>	ING Russell LC Index <small>IRL CX</small>	Dreyfus S&P 500 Index <small>PEOPX</small>	TIAA-CREF S&P 500 Index <small>TRSPX</small>	SSgA S&P 500 Index <small>SVSPX</small>	
	LC Value	Eaton Vance LCV <small>EHSTX</small> Hartford Dividend & Gro HLS <small>HIADX</small>	Pioneer Equity Income <small>PEQIX.IW</small>	BlackRock Equity Dividend <small>MDDVX</small>	Eaton Vance LCV <small>EHSTX</small>	BlackRock Equity Dividend <small>MDDVX</small>	
	LC Blend		Am Fds Fundamentl Investors <small>RFNEX</small>				
	LC Growth	Am Fds Growth Fd of America <small>RGAEX</small> Hartford Cap Appreciation HLS <small>HIACX</small>	Am Fds Growth Fd of America <small>RGAEX</small>	Am Fds Growth Fd of America <small>RGAEX</small>	T Rowe Price Institutional LCG <small>TRLGX</small>	Am Fds Growth Fd of America <small>RGAEX</small>	
Mid-Cap Stocks	MC Index	Vanguard MC Index <small>VMSX</small>	ING Russell MC Index <small>RIMCX</small>	Dreyfus MC Index <small>PESPX</small>	Columbia MC Index <small>NMPAX</small>	Dreyfus MC Index <small>PESPX</small>	
	MC Value	Artisan MCV <small>ARTQX</small>	RiverSource MCV <small>RM CVX</small>	Rydex / SGI MCV <small>SEVAX</small>	TIAA-CREF MCV Retire <small>TRVRX</small>	Pioneer MCV <small>PYCGX</small>	
	MC Blend	RS Value <small>RSVAX</small>	CRM MCV <small>CRMMX</small>				
	MC Growth	Munder MC Core Growth <small>MGOYX</small>	Fidelity Advisors MC <small>FMCAX</small> ING FMR Diversified MC Port <small>IFDMX</small>	American Century Heritage <small>ATHAX</small>	Jennison MCG <small>PEGZX</small>	American Century Heritage <small>ATHAX</small>	
Sm-Cap Stocks	SC Index	Vanguard SC Index <small>NAESX</small>	ING Russell SC Index <small>IRSSX</small>	Dreyfus SC Stock Index <small>DISSX</small>	TIAA-CREF SC Blend Index Ret <small>TRBIX</small>	Dreyfus SC Stock Index <small>DISSX</small>	
	SC Value	American Century SCV <small>ASVIX</small>	ING Am Century S-MCV Port <small>IASSX</small>	Wells Fargo Adv SCV <small>SMVAX</small>	Columbia SCV <small>CSCZX</small>	Allianz NFJ SCV <small>PCVAX</small>	
	SC Blend		Lord Abbett SCV <small>LRSCX</small>				
	SC Growth	Baron SC <small>BSCFX</small>	AIM SCG <small>GTSAX.IW</small>	AIM SCG <small>GTSAX</small>	Jennison SC <small>PSCZX</small>	Legg Mason Partners SCG <small>SASMX</small>	
Tot US Stock Index	Vanguard Tot Stock Index <small>VTSMX</small>	Vanguard Tot Stock Index <small>VTSMX</small>	T Rowe Prc Tot Equity Mkt Index <small>POMIX</small>	CREF Equity Index <small>VA</small>	T Rowe Prc Total Eq Mkt Index <small>POMIX</small>		
Global/ International	World	Am Fds Capital World Gro&Inc <small>RWIEIX</small>	Am Fds Capital World Gr&Inc <small>RWIEIX</small>	Am Fds Capital World Gro&Inc <small>RWIEIX</small>		Am Fds Capital World Gro&Inc <small>RWIEIX</small>	
	Developed Markets	Dreyfus Int'l Stock Index <small>DIISX</small>	ING International Index <small>INTIX</small>	Dreyfus Intl Stock Index <small>DIISX</small>	TIAA-CREF Intl Eq Index Ret <small>TRIEIX</small>	Dreyfus Intl Stock Index <small>DIISX</small>	
		Am Fds EuroPacific Growth <small>REREX</small>	Am Fds EuroPacific Growth <small>REREX</small>	Amer Funds EuroPacific Growth <small>REREX</small>	Thornburg Intl Value <small>TIVRX</small>	Am Fds EuroPacific Growth <small>REREX</small>	
		Janus Overseas <small>JIGRX</small> MFS Intl Value <small>MINGX</small>	Dodge & Cox Intl Stock <small>DODFX</small>	Janus Overseas <small>JIGRX</small> Mutual Global Discovery <small>TEDIX</small>			
Emerg Mkts	Oppenheim Developing Mkts <small>ODVYX</small>	Lazard Emerging Mkts Equity <small>LZOEX</small>	AIM Developing Markets <small>GTDDX</small>	Lazard Emerging Mkts Equity <small>LZOEX</small>			
Alternative	Sector	AIM Real Estate <small>IARAX</small> Neuberger Berman Soc Resp <small>NBSTX</small>	ING Clarion Real Estate Portf <small>IVRSX</small> Neubrg Berman Socially Resp <small>NBSTX</small>	AIM Real Estate <small>IARAX</small> Neubrg Berman Socially Resp <small>NBSTX</small>	TIAA Real Estate <small>VA</small> CREF Stock (EIA) <small>VA</small>	AIM Real Estate Inst <small>IARIX</small> Neubrg Berman Socially Resp <small>NBSTX</small>	
	SDBA	Schwab PCRA - \$50/yr	TD Ameritrade - \$50/yr	TD Ameritrade - \$50/yr	Brkg Svcs Pension SDA - \$40/yr	Schwab PCRA - \$50/yr	

Fees for Variable Rate Funds (provider and fund management fees are annualized on the assets you invest in variable rate funds and are reflected in your returns)

Provider fee*	0%	.10%	.10%	0%	.05%
Provider fee + fund management fee total	.16% - 1.49%	.25% - 1.64%	.50% - 1.70%	.14% - 1.48%	.23% - 1.36%