



**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>

Serving Iowans for 30+ years with local representatives



877-602-1861

www.horacemann.com/iowa
Providing lifelong financial well-being through personalized service, advice & a full range of financial products



**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

- 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

Goal	Type	Hartford 800-528-9009	Horace Mann 877-602-1861	ING 800-555-1970	Security Benefit 800-888-2461 x2403	TIAA-CREF 888-877-1446	VALIC 800-945-6763
Safety	Fxd Rate	Hartford General Account	Symetra Daily Value Fixed Acct	ING Fixed Account	Fixed Account	TIAA Traditional Ret Annuity	Fixed Interest Option
	Money Mkt	Hartford Money Market <small>HIAXX</small>	Delaware Cash Reserve <small>DCSXX</small>	ING Money Market <small>ATNXX</small>	Amer Cent Prime Money Mkt <small>BPRXX</small>	CREF Money Market <small>VA</small>	Am Cent Cap Preserv MMkt <small>CPFXX</small>
Fixed Income	Inter-Term Hi-Qual-Core Bond	Hartford Tot Ret Bond HLS <small>HIABX</small> PIMCO Tot Return Admin <small>PTRAX</small> Goldman Sachs Gov Inc <small>GSGOX</small>	T Rowe Price New Income <small>PANIX</small>	ING PIMCO Total Return <small>IPTSX</small> ING US Bond Index 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 High Yield <small>GSHAX</small>	Franklin High Income <small>FHIRX</small>	Am Fds High Income Trust <small>RITEX</small>	Franklin High Income <small>FHIRX</small>	TIAA-CREF High Yield <small>TIHRX</small>	Franklin High Income <small>FHAIX</small>
	Treas Bond(TIPS)	PIMCO Real Return Admin <small>PARRX</small>	Am Cent Infla-Adjusted Bond <small>AIAVX</small>	Am Cent Infla-Adjusted Bd <small>ACITX</small> ING Ltd Maturity Bond Port <small>LMBX</small>	Amer Cent Infla-Adjusted Bd <small>AIAVX</small>	CREF Inflation-Linked Bond <small>VA</small>	Amer Cent Infla-Adjusted Bd <small>ACITX</small>
	Optional	Vanguard Tot Bd Mkt Index <small>VBMFX</small>	Victory Fund for Income <small>GGIFX</small> Dreyfus Bond Mkt Index <small>DBMIX</small> Am Fds Capital World Bond <small>RCWEX</small>	ING GNMA Income <small>LEINX</small> Templeton Global Bond <small>TPINX.IW</small>	Dreyfus Bond Market Index <small>DBMIX</small> Amer Cent Govt Bond <small>ABTAX</small> Templeton Global Bond <small>TPINX</small>	Templeton Global Bond <small>TPINX</small>	
Balanced	Traditional	Oakmark Equity & Income <small>OAKBX</small>	Janus Balanced <small>JABRX</small>	Amer Fds Amer Balanced <small>RLBEX</small> ING T Rowe Price Cap Apprec <small>ITRAX</small>	Invesco VanKampen Eq & Inc <small>ACEIX</small> Amer Fds Income Fd of Am <small>RIDEX</small>	Amer Fds Amer Balanced <small>RLBEX</small>	Amer Fds Amer Balanced <small>RLBEX</small>
	Lifecycle	BlackRock LifePath (2020, 30, 40, 50, Ret) <small>STLX, STDX, STLX, STFX, STLX</small>	T Rowe Price Ret (2005, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, Inc) <small>PARX, PARGX, PARAX, PARHX, PARBX, PARIX, PAROX, PARIX, PARIX, PAROX</small>	ING Index Solution (Inc, 2015, 25, 35, 45, 55) <small>ISXS, ISASX, ISDSX, ISESX, ISISX, ISSX</small>	T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) <small>RRTAX, RRTBX, RRTCX, RRTDX, RRTFX, RRTIX</small>	TIAA-CREF Lifecycle (2010, 15, 20, 25, 30, 35, 40, 45, 50, 55, Ret Inc) <small>TLFRX, TLURX, TCLEX, TCLIX, TCLTX, TCLFX, TCLNX, TCLRAX, TCCLOX, TTRFX, TTRLX</small>	Amer Cent LIVSTRNG (Inv, 2015, 25, 35, 45) <small>ARTOX, ARFIX, ARWIX, ARYIX, AROIX</small>
	Global			Janus Balanced <small>JABAX</small> Pax World Balanced <small>PAXWX</small>	BlackRock Global Allocation <small>MDLOX</small>	Amer Fds Capital Income Bldr <small>RIREX</small>	
Large-Cap Stocks	LC Index	Vanguard 500 Index <small>VFINX</small>	Nuveen Equity Index <small>FAEIX</small>	ING Russell LC Index <small>IRLCX</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 Div & Gro HLS <small>HIADX</small>	Am Fds American Mutual <small>RMFEX</small>	Pioneer Equity Income <small>PEQIX.IW</small>	BlackRock Equity Dividend <small>MDDVX</small>	Eaton Vance LCV <small>EHSTX</small>	BlackRock Eq Dividend <small>MDDVX</small>
	LC Blend			Amer Fds Fundam Investors <small>RFNEX</small>		CREF Stock <small>VA</small>	
	LC Growth	Amer Fds Gro Fd of Am Hartford Cap Apprec HLS <small>HIACX</small>	Amer Fds Gro Fd of Amer <small>RGAEX</small>	Amer Fds Gro Fd of Amer <small>RGAEX</small>	Amer Fds Gro Fd of Amer <small>RGAEX</small>	T Rowe Price Institutnl LCG <small>TRLGX</small>	Amer Fds Gro Fd of Amer <small>RGACX</small>
Mid-Cap Stocks	MC Index	Vanguard MC Index <small>VIMSX</small>	Nuveen MC Index <small>FDXAX</small>	ING Russell MC Index <small>IRMCX</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>	Victory Established Value <small>GETGX</small>	Columbia MCV Opportun <small>RMCVX</small>	Rydex SGI MCV <small>SEVAX</small>	TIAA-CREF MCV <small>TRVRX</small>	Ridgeworth MCV <small>SMVTX</small>
	MC Blend	RS Value <small>RSVAX</small>		CRM MCV <small>CRMMX</small>			
	MC Gro	Munder MC Core Growth <small>MGOYX</small>	TCW Growth Equities <small>TGDNX</small>	ING FMR Divers MC Portf <small>IFDMX</small>	Amer Century Heritage <small>ATHAX</small>	Jennison MCG <small>PEGZX</small>	Amer Century Heritage <small>TWHIX</small>
Sm-Cap Stocks	SC Index	Vanguard SC Index <small>NAESX</small>	Nuveen SC Index <small>FMDAX</small>	ING Russell SC Index <small>IRSSX</small>	Dreyfus SC Stock Index <small>DISSX</small>	TIAA-CREF SC Blend Index <small>TRBIX</small>	Dreyfus SC Stock Index <small>DISSX</small>
	SC Value	American Century SCV <small>ASVIX</small>	Royce Special Equity <small>RSEFX</small>	ING Am Cent S-MCV Port <small>IASXX</small>	Wells Fargo Advantage SCV <small>SMVAX</small>	Columbia SCV <small>CSCZX</small>	Invesco VanKampen SCV <small>VSCAX</small>
	SC Blend			Lord Abbett SCV <small>LRSCX.IW</small>			
	SC Growth	Baron SC <small>BSCFX</small>	JP Morgan SCG <small>PGSGX</small>	Invesco SCG <small>GTSAX.IW</small>	Invesco SCG <small>GTSAX</small>	Jennison SC <small>PSCZX</small>	Legg Mason Partners SCG <small>SASMX</small>
Tot US Stk Index	Vanguard Total Stock Index <small>VTSMX</small>	Wilshire 5000 Index Portf <small>WFVIX</small>	Vanguard Total Stock Index <small>VITSX.IW</small>	T Ro Price Tot Eq Mkt Index <small>POMIX</small>	CREF Equity Index <small>VA</small>	T Ro Price Tot Eq Mkt Index <small>POMIX</small>	
Global/International	World	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Am Fds Cap World Gro & Inc <small>RWIEX</small>	Nuv Trdewinds Glob <small>NWGRX (eff 8-25-11)</small>	Am Fds Cap World Gro & Inc <small>RWICX</small>
	Developed Markets	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> MFS Intl Value <small>MINGX</small>	Amer Fds EuroPacific Gro <small>REREX</small> BlackRock Intl Index <small>MDIIX</small>	ING International Index <small>INTIX</small> Amer Fds EuroPacific Gro <small>REREX</small> Dodge & Cox Intl Stock <small>DODFX</small>	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small> Janus Overseas <small>JIGRX</small> Mutual Global Discovery <small>TEDIX</small>	TIAA-CREF Intl Equity Index <small>TRIEX</small> Thornburg Intl Value <small>TIVRX</small>	Dreyfus Intl Stock Index <small>DIISX</small> Amer Fds EuroPacific Gro <small>REREX</small>
	Emerg Mkts	Oppen Developing Mkts <small>ODVYX</small>	American Fds New World <small>RNWEX</small>	Lazard Emerg Mkts Equity <small>LZOEX</small>	Invesco Developing Mkts <small>GTDDX</small>	Lazard Emerg Mkts Equity <small>LZOEX</small>	
Alternative	Sector	Invesco Real Estate <small>IAR1X</small> Neub Berman Soc Respons <small>NBSTX</small>	Nuveen RE Securities <small>FREAX</small> CNI Charter Social Respons <small>AHRAX</small>	ING Clarion RE Portfolio <small>IVRSX</small> Neub Berman Soc Respons <small>NBSTX</small>	Invesco Real Estate <small>IARAX</small> Neub Berman Soc Respons <small>NBSTX</small>	TIAA Real Estate <small>VA</small> Social Choice Equity <small>TRSCX</small>	Invesco Real Estate Inst <small>IARIX</small> Neub Berman Soc Respons <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
Total fee range*		.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!*