

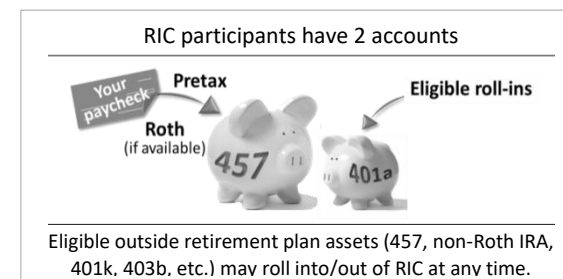


We're saving – are you?



Program summary: 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 to supplement IPERS and Social Security income in retirement. There are no vesting requirements! Participants enjoy many benefits such as:

- Automatic deductions from payroll (no minimum*)
- 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



Enrollment & Investments: Enrollment is always open. The RIC provider shown below has everything you need to open your accounts, select investments, and begin payroll deductions.

The RIC provider offers a variety of investments (see reverse side), including guaranteed interest accounts, no-load/low-cost mutual funds, target date funds, and a brokerage account. Investment advisors are able to explain the investments and answer questions at no extra cost. Investments have no sales charges, annual contract fees, fund transfer fees, or restrictions/penalties for eligible distributions. You may make changes to your investment options online, by phone, or with help from your advisor at any time.

Provider Enrollment Options



Online	Enroll online (457b/401a)
In person – <i>request a meeting</i>	VoyalowaRICInbox@Voya.com Request area agent information
Over the phone	515-698-7973

Distributions: RIC does not require assets to move out of the plan when you leave employment. Income options after leaving employment include lump sums, flexible periodic payments, lifetime annuity payments, or any combination. While employed, distributions are only available from the 457 account for a qualified unforeseeable emergency withdrawal, turning age 70 ½, and a qualified small account cash out.

* Certain plan options and eligibility requirements are established by your employer. See plan details specific to your employer plan at https://das.iowa.gov/RIC/PSE/plan_details.



Visit the RIC website at <https://das.iowa.gov/RIC/PSE> to access program education, provider websites, advisor information, historical fund performance, fixed rates, plan documents, and more. Contact an RIC provider directly or the RIC office at 866-460-4692 if you have questions.

RIC Investment Options

There are 2 basic types of investments offered (see illustration to the right). The chart below lists the provider's available fund options in each fund category, which includes target date funds. All funds must meet investment policy standards and undergo annual reviews by RIC and an outside investment consultant. There are no restrictions or fees for fund or transfers and eligible distributions.

Fund fees shown include all fees reported at the time of this chart's last update. For the most accurate fees, visit the provider website. Fixed rate accounts have no fees.



Fixed rate accounts

- Declared rate of interest
- Fixed period of time
- No market risk
- Guaranteed by provider
- No fees
- No maturities or restrictions



Variable rate 'mutual' funds

- Variable rates of return
- Principal and earnings can vary daily
- Varying degrees of risk
- No guarantees
- No sales charges/loads/contract fees
- No maturities or restrictions

Voya			
	Investment Name	Ticker	Fee
Low Risk	Voya Fixed Plus III		
	BlackRock Liquid Fed. Trust (I)	TFFXX	0.35
Income	Voya Intermediate Bond (R6)	IIBZX	0.47
	Fidelity US Bond Index	FXNAX	0.21
	BlackRock Infla-Protected Bond (K)	BPLBX	0.69
	Voya High Yield Bond (R6)	VHYRX	0.81
	Dodge & Cox Global Bond (X)	DOXLX	0.55
Balanced	Amer Fds American Balanced (R6)	RLBGX	0.43
	Amer Fds 2010 Date Retire (R6)	RFTTX	0.46
	Amer Fds 2015 Date Retire (R6)	RFJTX	0.48
	Amer Fds 2020 Date Retire (R6)	RRCTX	0.48
	Amer Fds 2025 Date Retire (R6)	RFDTX	0.50
	Amer Fds 2030 Date Retire (R6)	RFETX	0.51
	Amer Fds 2035 Date Retire (R6)	RFFTX	0.53
	Amer Fds 2040 Date Retire (R6)	RF GTX	0.54
	Amer Fds 2045 Date Retire (R6)	RFHTX	0.55
	Amer Fds 2050 Date Retire (R6)	RFITX	0.56
	Amer Fds 2055 Date Retire (R6)	RFKTX	0.56
	Amer Fds 2060 Date Retire (R6)	RFUTX	0.56
	Amer Fds 2065 Date Retire (R6)	RFVTX	0.56
	Domestic Equity	Vanguard Equity Income (Adm)	VEIRX
Fidelity 500 Index		FXAIX	0.20
Vanguard FTSE Social Index (I)		VFTNX	0.30
JPMorgan Large Cap Growth (R6)		JLGMX	0.62
American Century Mid Cap Value (R6)		AMDVX	0.80
Fidelity Mid Cap Index		FSMDX	0.21
T. Ro Prc Diversified Mid-Cap Gro (I)		RPTTX	0.86
DFA U.S. Targeted Value Port (I)		DFFVX	0.47
Fidelity Small Cap Index		FSSNX	0.21
Loomis Sayles Small Cap Growth (N)	LSSNX	1.00	
Int'l	Fidelity International Index	FSPSX	0.22
	Dodge & Cox International Stock (X)	DOXFX	0.70
	Amer. Funds New Perspective (R6)	RNPGX	0.59
	Amer. Funds New World (R6)	RNWXG	0.75
RE	DFA RE Securities Portfolio (I)	DFREX	0.36
Total range of fund fees (as of 05/22/23)			.20-1.00%
SDBA	Schwab PCRA		Fees vary