

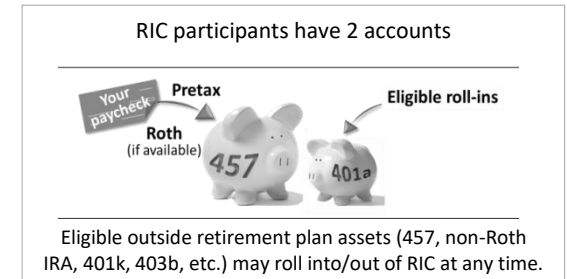


We're saving – are you?



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. RIC providers shown below have everything you need to open your accounts, select investments, and begin payroll deductions.

Each RIC provider offers a variety of investments (see reverse side), including guaranteed interest accounts, no-load/low-cost mutual funds, target date funds, and brokerage accounts. 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 and transfers between RIC providers. 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)	Not currently available	Enroll online (457b/401a)
In person – <i>request a meeting</i>	Shawn.Monahan@corebridgefinancial.com Area agent list	Email Empower Area agent list	VoyalowaRICInbox@Voya.com Request area agent information
Over the phone	515-240-1233	833-999-IOWA (4692)	515-698-7973
Print forms	Print forms (457b/401a)	Print forms	Request forms

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 an approved unforeseeable emergency, 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 provider 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. Intermediate



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

Corebridge				Empower			Voya		
	Investment Name	Ticker	Fee	Investment Name	Ticker	Fee	Investment Name	Ticker	Fee
Low Risk	VALIC Fixed-Interest Option			Guaranteed Int. Acct			Voya Fixed Plus III		
	Vanguard Federal Money Market (Inv.)	VMFXX	0.25				BlackRock Liquid Fed. Trust (I)	TFFXX	0.35
Income	Vanguard Intermediate-Term Bnd Index (Adm)	VBILX	0.21	Eaton Vance Income Fd of Boston (R6)	EIBRX	0.81	Voya Intermediate Bond (R6)	IIBZX	0.47
	Allspring Core Plus Bond (R6)	STYJX	0.44	JPMorgan Core Bond (R6)	JCBUX	0.49	Fidelity US Bond Index	FXNAX	0.21
	DFA Inflation-Protected Securities (I)	DIPSX	0.25	Vanguard Total Bond Market Index (I)	VBTX	0.18	BlackRock Infla-Protected Bond (K)	BPLBX	0.69
	Vanguard High-Yield Corporate (Adm)	VWEAX	0.27	PIMCO Real Return (Instl)	PRRIX	0.62	Voya High Yield Bond (R6)	VHYRX	0.81
Balanced							Dodge & Cox Global Bond (X)	DOXLX	0.55
	Vanguard Wellington (Adm)	VWENX	0.31	American Fds American Balanced (R6)	RLBGX	0.40	Amer Fds American Balanced (R6)	RLBGX	0.43
	Vanguard Target Retirement Income	VTINX	0.22	BlackRock LifePath Index Retirement (K)	LIRKX	0.24	Amer Fds 2010 Date Retire (R6)	RFTTX	0.46
	Vanguard Target Retirement 2020	VTWNX	0.22	BlackRock LifePath Index 2025 (K)	LIBKX	0.24	Amer Fds 2015 Date Retire (R6)	RFJTX	0.48
	Vanguard Target Retirement 2025	VTTVX	0.22	BlackRock LifePath Index 2030 (K)	LINKX	0.24	Amer Fds 2020 Date Retire (R6)	RRCTX	0.48
	Vanguard Target Retirement 2030	VTHRX	0.22	BlackRock LifePath Index 2035 (K)	LJJKX	0.24	Amer Fds 2025 Date Retire (R6)	RFDTX	0.50
	Vanguard Target Retirement 2035	VTTHX	0.22	BlackRock LifePath Index 2040 (K)	LKKKX	0.24	Amer Fds 2030 Date Retire (R6)	RFETX	0.51
	Vanguard Target Retirement 2040	VFORX	0.22	BlackRock LifePath Index 2045 (K)	LIHKX	0.24	Amer Fds 2035 Date Retire (R6)	RFFTX	0.53
	Vanguard Target Retirement 2045	VTIVX	0.22	BlackRock LifePath Index 2050 (K)	LIPKX	0.24	Amer Fds 2040 Date Retire (R6)	RFGTK	0.54
	Vanguard Target Retirement 2050	VFIX	0.22	BlackRock LifePath Index 2055 (K)	LIVKX	0.24	Amer Fds 2045 Date Retire (R6)	RFHTX	0.55
	Vanguard Target Retirement 2055	VFFVX	0.22	BlackRock LifePath Index 2060 (K)	LIZKX	0.24	Amer Fds 2050 Date Retire (R6)	RFITX	0.56
	Vanguard Target Retirement 2060	VTTX	0.22	BlackRock LifePath Index 2065 (K)	LIWXX	0.24	Amer Fds 2055 Date Retire (R6)	RFKTX	0.56
	Vanguard Target Retirement 2065	VLXVX	0.22				Amer Fds 2060 Date Retire (R6)	RFUTX	0.56
	Vanguard Target Retirement 2070	VSVNX	0.22				Amer Fds 2065 Date Retire (R6)	RFVTX	0.56
Domestic Equity	Vanguard Equity-Income (Adm)	VEIRX	0.33	MFS Value (R6)	MEIKX	0.58	Vanguard Equity Income (Adm)	VEIRX	0.37
	Vanguard Institutional Index (I)	VINIX	0.18	Vanguard Institutional Index (I)	VINIX	0.18	Fidelity 500 Index	FXAIX	0.20
	Fidelity Total Market Index	FSKAX	0.16	Vanguard FTSE Social Index (Adm)	VFTAX	0.29	Vanguard FTSE Social Index (I)	VFTNX	0.30
	MFS Massachusetts Inv. Gr. Stock (R6)	MIGNX	0.51	MassMutual Equity Opportunities (I)	MFVZX	0.89	JPMorgan Large Cap Growth (R6)	JLGMX	0.62
	DFA US Vector Equity (I)	DFVEX	0.42	JPMorgan Large Cap Growth (R6)	JLGMX	0.59	American Century Mid Cap Value (R6)	AMDVX	0.80
	Vanguard Mid Cap Index (I)	VMCIX	0.18	MFS Mid Cap Value (R6)	MVCKX	0.77	Fidelity Mid Cap Index	FSMDX	0.21
	Carillon Eagle Mid Cap Growth (R6)	HRAUX	0.78	Vanguard Mid Cap Index (I)	VMCIX	0.19	T. Ro Prc Diversified Mid-Cap Gro (I)	RPPTX	0.86
	DFA US Targeted Value I	DFVIX	0.43	JPMorgan Mid Cap Growth (R6)	JMGMX	0.85	DFA U.S. Targeted Value Port (I)	DFVIX	0.47
	Vanguard Small Cap Index (I)	VSCIX	0.18	American Cent Small Cap Value (R6)	ASVIX	0.89	Fidelity Small Cap Index	FSSNX	0.21
	Vanguard Explorer (Adm)	VEXRX	0.48	Vanguard Small Cap Index (I)	VSCIX	0.19	Loomis Sayles Small Cap Growth (N)	LSSNX	1.00
Int'l				MassMutual Small Cap Gro Equity (I)	MSGZX	1.02			
	DFA Large Cap International (I)	DFALX	0.32	Vanguard Total Intl Stock Index (I)	VTSNX	0.23	Fidelity International Index	FSPSX	0.22
	Vanguard Developed Mkts Index (Instl)	VTMNX	0.19	MFS International Intrinsic Value (R6)	MINIX	0.76	Dodge & Cox International Stock (X)	DOAFX	0.70
				Invesco Developing Markets (R6)	ODVIX	0.99	Amer. Funds New Perspective (R6)	RNPGX	0.59
RE							Amer. Funds New World (R6)	RNWGX	0.75
	DFA Real Estate Securities (I)	DFREX	0.32	Vanguard Real Estate Index (I)	VGSNX	0.25	DFA RE Securities Portfolio (I)	DFREX	0.36
Total range of fund fees (as of 05/22/23)			.16-.78%	.18-1.02%			.20-1.00%		
SDBA	Schwab PCRA	Fees vary		Schwab PCRA	Fees vary		Schwab PCRA	Fees vary	