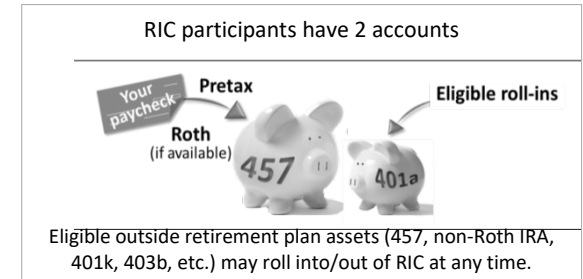


We're saving – are you?



**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! Participant benefits include:

- 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	<a href="#">Enroll online (457/401a)</a> <a href="mailto:Shawn.Monahan@corebridgefinancial.com">Shawn.Monahan@corebridgefinancial.com</a> <a href="#">Area agent list</a>
In person – <i>request a meeting</i>	
Over the phone	<b>515-240-1233</b>
Print forms	<a href="#">Print forms (457/401a)</a>

**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](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.



### 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			
Provider Fee of 0.14% included in fees below			
	Investment Name	Ticker	Fee
Low Risk	VALIC Fixed-Interest Option		0
	Vanguard Federal Money Market (Inv.)	VMFXX	0.25
Income	Vanguard Interm-Term Bnd Index (Adm)	VBILX	0.21
	Allspring Core Plus Bond (R6)	STYJX	0.45
	DFA Inflation-Protected Securities (I)	DIPSX	0.25
	Vanguard High-Yield Corporate (Adm)	VWEAX	0.26
Balanced	Vanguard Wellington (Adm)	VWENX	0.32
	Vanguard Target Retirement Income	VTINX	0.22
	Vanguard Target Retirement 2020	VTWNX	0.22
	Vanguard Target Retirement 2025	VTTVX	0.22
	Vanguard Target Retirement 2030	VTHRX	0.22
	Vanguard Target Retirement 2035	VTTHX	0.22
	Vanguard Target Retirement 2040	VFORX	0.22
	Vanguard Target Retirement 2045	VTIVX	0.22
	Vanguard Target Retirement 2050	VFIFX	0.22
	Vanguard Target Retirement 2055	VFFVX	0.22
	Vanguard Target Retirement 2060	VTTSX	0.22
	Vanguard Target Retirement 2065	VLXVX	0.22
	Vanguard Target Retirement 2070	VSVNX	0.22
	Domestic Equity	Vanguard Equity-Income (Adm)	VEIRX
Vanguard Institutional Index (I)		VINIX	0.18
Fidelity Total Market Index		FSKAX	0.16
MFS Massachusetts Inv. Gr. Stock (R6)		MIGNX	0.51
DFA US Vector Equity (I)		DFVEX	0.42
Vanguard Mid Cap Index (I)		VMCIX	0.18
Carillon Eagle Mid Cap Growth (R6)		HRAUX	0.78
DFA US Targeted Value I		DFFVX	0.43
Vanguard Small Cap Index (I)		VSCIX	0.18
Vanguard Explorer (Adm)		VEXRX	0.48
Int'l	DFA Large Cap International (I)	DFALX	0.31
	Vanguard Developed Mkts Index (Instl)	VTMNX	0.20
RE	DFA Real Estate Securities (I)	DFREX	0.32
Total range of fund fees (as of Aug 2024)			0.16-0.78%
SDBA	Schwab PCRA		Fees vary