

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, with more conservative fund options at the top. All funds must meet investment policy standards and undergo annual reviews by RIC and an outside investment consultant.



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

Fund Categories		AIG (Formerly VALIC)		Horace Mann		MassMutual		Voya	
Safety	Fixed Rate	VALIC Fixed Interest Option		HM Grp Unallocated Fixed Interest Ann		MassMutual GIA		Voya Fixed Plus Account III / 457/401 II	
	Money Market	Vanguard Federal Money Mkt (Inv)	VMFXX	Vanguard Federal Money Mkt (Inv)	VMFXX			Voya Gov't Money Market Portf	IVMXX
Income	Core Bond	PIMCO Total Return (Inst'l)	PTRX	Loomis Sayles Core Plus Bd (N)	NERNX	JPMorgan Core Plus Bd (R6)	JCBUX	Voya Intermediate Bd Portf (S)	IPISX
		Vanguard Total Bd Mkt Index (Adm)	VBTLX	Vanguard Total Bd Mkt Index (Adm)	VBTLX	Vanguard Total Bd Mkt Index (Adm)	VBTLX	Voya US Bd Index Portf (I)	ILBAX
	Inflation Protect	DFA Infla Protected Securities (Inst'l)	DIPXS	Van Infla Protected Securities (Adm)	VAIPX	PIMCO Real Return (Inst'l)	PRRIX	BlackRock Infla Protected Bd (Inst'l)	BPPIX
	High Yield	Invesco High Yield (R6)	HYIFX	Prudential High Yield Bd (Q)	PHYQX	Eaton Vance Income Fd of Boston (R6)	EIBRX	Ivy High Income (Inst'l)	IVHIX
Foreign			Amer Fds Capital World Bd (R6)	RCWGX			Templeton Global Bd (Adv)	TGBAX	
Balanced	Trad'l Balanced	Amer Fds Amer Balanced (R6)	RLBGX	Vanguard STAR (Inv)	VGSTX	Amer Fds Amer Balanced (R6)	RLBGX	Amer Fds Amer Balanced R4	RLBEX
	Target Date	Vanguard Target Retire Income (Inv)	VTINX	Vanguard Target Retire Income (Inv)	VTINX	BlackRock LifePath Index Retire (K)	LIRKX	Amer Fds 2010 Target Date Retire (R4)	RDATX
		Vanguard Target Retire 2015 (Inv)	VTXVX	Vanguard Target Retire 2015 (Inv)	VTXVX	BlackRock LifePath Index 2020 (K)	LIMKX	Amer Fds 2015 Target Date Retire (R4)	RDBTX
		Vanguard Target Retire 2020 (Inv)	VTWNX	Vanguard Target Retire 2020 (Inv)	VTWNX	BlackRock LifePath Index 2025 (K)	LIBKX	Amer Fds 2020 Target Date Retire (R4)	RDCTX
		Vanguard Target Retire 2025 (Inv)	VTVXV	Vanguard Target Retire 2025 (Inv)	VTVXV	BlackRock LifePath Index 2030 (K)	LINXK	Amer Fds 2025 Target Date Retire (R4)	RDDTX
		Vanguard Target Retire 2030 (Inv)	VTHRXX	Vanguard Target Retire 2030 (Inv)	VTHRXX	BlackRock LifePath Index 2035 (K)	LIJXK	Amer Fds 2030 Target Date Retire (R4)	RDETX
		Vanguard Target Retire 2035 (Inv)	VTHHX	Vanguard Target Retire 2035 (Inv)	VTHHX	BlackRock LifePath Index 2040 (K)	LIKKX	Amer Fds 2035 Target Date Retire (R4)	RDFTX
		Vanguard Target Retire 2040 (Inv)	VFORX	Vanguard Target Retire 2040 (Inv)	VFORX	BlackRock LifePath Index 2045 (K)	LIHKX	Amer Fds 2040 Target Date Retire (R4)	RDGTX
		Vanguard Target Retire 2045 (Inv)	VTIVX	Vanguard Target Retire 2045 (Inv)	VTIVX	BlackRock LifePath Index 2050 (K)	LIPKX	Amer Fds 2045 Target Date Retire (R4)	RDHDX
		Vanguard Target Retire 2050 (Inv)	VFIEX	Vanguard Target Retire 2050 (Inv)	VFIEX	BlackRock LifePath Index 2055 (K)	LIVKX	Amer Fds 2050 Target Date Retire (R4)	RDIRX
		Vanguard Target Retire 2055 (Inv)	VFFVX	Vanguard Target Retire 2055 (Inv)	VFFVX			Amer Fds 2055 Target Date Retire (R4)	RDJTX
Vanguard Target Retire 2060 (Inv)	VTTXV	Vanguard Target Retire 2060 (Inv)	VTTXV			Amer Fds 2060 Target Date Retire (R4)	RDKTX		
Vanguard Target Retire 2065 (Inv)	VLXVX								
Domestic Equity	Large Value	Vanguard Equity-Income (Adm)	VEIRX	JPMorgan Equity Income (R6)	OIEIX	MFS Val (R5)	MEIKX	Virtus Ceredex Large Cap Val Equity (I)	STVTX
	Large Blend	JPMorgan Disciplined Equity (R6)	JDEUX			Hartford Capital Appreciation (R6)	ITHVX	Parnassus Core Equity (Inv)	PRBLX
		DFA US Sustainability Core 1	DFSIX			MM Select Equity Opportunities (Inst'l)	MFVZX		
	Large Cap Index	Vanguard Inst'l Index (Inst'l)	VINIX	Vanguard 500 Index (Adm)	VFIAX	Vanguard 500 Index (Adm)	VFIAX	Voya Russell Large Cap Index Portf (S)	IRLCK
				Vanguard Total Stock Mkt Index (Adm)	VTSAX	Vanguard FTSE Social Index (Adm)	VFTAX	Vanguard Total Stock Mkt Index (Inst'l)	VITSX
	Large Growth	Amer Fds AMCAP (R6)	RAFGX	MFS Gro (R5)	MFEKX	MassMut Select Blue Chip Gro (Inst'l)	MBCZX	Voya Large Cap Gro Portf (S)	IEOSK
	Mid Value	Wells Fargo Advan Spec Mid Cap Val (R6)	WFRPX	Victory Sycamore Established Val (R6)	VEVRX	MFS Mid Cap Val (R5)	MVCKX	VY® American Century Sm-Mid Cap Val (I)	IACIX
	Mid Cap Index	Vanguard Mid Cap Index (Inst'l)	WMCIK	Vanguard Mid Cap Index (Adm)	VIMAX	Vanguard Mid Cap Index (Adm)	VIMAX	Voya Russell Mid Cap Index Portf (S)	IRMCK
	Mid Growth	AB Discovery Gro (Z)	CHCZK	Voya Mid Cap Opportunities Portf (R6)	IMOZX	JPMorgan Mid Cap Gro (R6)	JMGMX	VY® T Ro Prc Divers Mid Cap Gro (Adv)	IAXAX
	Small Value	DFA US Targeted Val (Inst'l)	DFVXK	JPMorgan Sm Cap Val (R6)	JSVUX	Amer Century Sm Cap Val (R6)	ASVDX	Victory Integrity Sm Cap Val (Y)	VSIVX
Small Cap Index	Vanguard Sm Cap Index (Adm)	VSMAX	Vanguard Sm Cap Index (Adm)	VSMAX	Vanguard Sm Cap Index (Adm)	VSMAX	Voya Russell Sm Cap Index (I)	IIRSK	
Small Growth	ClearBridge Sm Cap Gro (IS)	LMOIX	JPMorgan Sm Cap Gro (R6)	JGSMX	MassMut Select Sm Cap Gro Eq (Inst'l)	MSGZX	Voya Sm Cap Opportunities Portf (I)	IVSOX	
International	Foreign Stock	Amer Fds Europacific Gro (R6)	RERGX	Amer Fds Europacific Gro (R6)	RERGX	MFS® Int'l Intrinsic Value (R5)	MINIX	Dodge & Cox Int'l Stock	DODFX
		Vanguard Total Int'l Stock Index (Inst'l)	VTSNX	Vanguard Total Int'l Stock Index (Adm)	VTIAX	Vanguard Total Int'l Stock Index (Adm)	VTIAX	Voya Int'l Index Portf (I)	IIIX
	Emerging Mkts			Amer Fds New World (R6)	RNWGX	Invesco Oppenheim Devlp'g Mkts (Inst'l)	ODVIX		
World Stock	Amer Fds Capital World Gr & Inc (R6)	RWIGX					Amer Fds New Perspective (R4)	RNPEX	
Sector	Real Estate	Vanguard REIT Index (Adm)	VGSLX	Vanguard Real Estate Index (Adm)	VGSLX	Vanguard REIT Index (Adm)	VGSLX	VY® Clarion Real Estate Portf (Inst'l)	IVRIX
SDBA (additional fees may apply)	Schwab PCRA		TD Ameritrade		Schwab PCRA		TD Ameritrade		
Total range of fees*	0.22% - 0.99%		0.24% - 1.08%		0.25% - 1.10%		0.04% - 1.28%		

*Fixed rate accounts shown above have no fees or maturities and mutual funds have no sales charges or surrender fees. There are no additional administrative, contract, annual, or advisor fees.

Individual fund fees are included in the *Total range of fees* and are available on the RIC website at <https://das.iowa.gov/RIC>.