







**look
forward to
retirement!**

Investment Provider Summary

Retirement Investors' Club investment providers have all the investment information & applications you need to choose your investments & get your payroll deduction started. **To choose a provider**, ask your participating co-workers which providers give your location good service or call the providers and ask about their products & services (see sample questions below). Ask a provider to meet with you right away and start getting the employer match!

	 AIG Retirement	 THE HARTFORD	 ING	 Nationwide Retirement Solutions
Phone	515-267-1099 800-945-6763	866-301-2647 319-270-7505	800-555-1970 515-698-7973	877-677-3678, option1, option 2
Website	www.aigretirement.com/iowa	www.retire.hartfordlife.com/iowa/	www.ingretirementplans.com/custom/iowa	www.nationwideiowadc.com
Credit Rating	A Credit Rating	A+ Credit Rating	A+ Credit Rating	A+ Credit Rating
Product Name	Retirement Services Value Product	DC Plus	ING Gov Custom Choice Blend	Nationwide Retirement Solutions
Investment Options	Fixed Rate Account 23 Variable Rate Funds Self-directed Brokerage Option	Fixed Rate Account 28 Variable Rate Funds Self-directed Brokerage Option	Fixed Rate Account 24 Variable Rate Funds Self-directed Brokerage Option	Fixed Rate Account 22 Variable Rate Funds Self-directed Brokerage Option
Investment Planning Tools	Guided Portfolio Account Aggregation	Morningstar Guidance	Income Wizard Online Investor Profile	Ibbotson Asset Allocation Morningstar Guidance & Advice Online Investor Profile
Restrictions	None	None	None	5-yr restriction on fixed rate account while employed
Account Information	24/7 phone & internet access Quarterly statements	24/7 phone & internet access Quarterly statements	24/7 phone & internet access Quarterly statements	24/7 phone & internet access Quarterly statements
Options at Retirement	Variety of flexible payment options no penalties or restrictions	Variety of flexible payment options no penalties or restrictions	Variety of flexible payment options no penalties or restrictions	Variety of flexible payment options no penalties or restrictions

Ask the provider...

- As a state of Iowa employee how do I enroll in deferred compensation?
- Will a representative meet with me to review investment options & complete paperwork?
- Why should I choose your firm over the other 3 investment providers?

Ask yourself...

- Was contacting someone was easy?
- Does selecting investments & opening a new account sound easy?
- Was the staff, product information, & website helpful?

Notes

Investment Options

Asset Class	Subclass	AIG Retirement	Hartford	ING Financial Advisers	Nationwide
Principal Protection	Stable Value	AIG Retirement Fixed Interest Option	Hartford General "Declared Interest" Acct	ING Fixed Account 457/401(a)	Nationwide Fixed Account-5 year restriction on transfers while employed
	Money Market	Am Century Capital Preservation Money Market			
Fixed Income Funds	Government	JP Morgan Mortgage-B Secs A	Hartford Mortgage Securities HLS PIMCO Real Return	ING GNMA Income I	Principal Inv Bond & Mortgage Select
	Interm-Term	Franklin Total Return A	Hartford Total Return Bond HLS	Fidelity VIP Inv Grade Bond Port I	Western Asset Core Bond FI
	High Yield	Amer Funds American High Income R4	Goldman Sachs High Yield	American Funds High Income Trust R4	Am Funds American High Income Tr R3
Balanced Funds	Traditional	American Funds American Balanced R4	Oakmark Equity and Income	American Funds American Balanced R4 PAX World Balanced	Van Kampen Equity & Income A
Core Stock Funds	S&P 500 Index	SSgA S&P 500 Index Series F	SSgA S&P 500 Flagship	Vanguard Institutional Index	State Street Equity 500 Index Admin.
	Lg Cap Value	Oppenheimer Value A	Hotchkis & Wiley Large Cap Value	Pioneer Equity Income A	Principal Inv Large Cap Value Select
	Lg Cap Blend	Davis NY Venture A	Neuberger Berman Socially Responsive Hartford Capital Appreciation HLS	Fidelity VIP Contrafund Portfolio I	Davis NY Venture A
	Lg Cap Growth	Amer Funds Growth Fund of America R3	Am Funds Growth Fund of America R4	Amer Funds Growth Fund of America R4	Amer Funds Growth Fund of America R3
Aggressive Stock Funds	Mid Cap Value	Pioneer Mid Cap Value A	Artisan Mid Cap Value	Lord Abbett Mid Cap Value A	Goldman Sachs Mid Cap Value A
	Mid Cap Blend	Dreyfus Mid Cap Index	SSgA S&P Mid Cap Index RS Value	Ariel Fund ING VP Index Plus Mid Cap Portfolio I	JP Morgan Mid Cap Equity Select
	Mid Cap Growth	AllianceBernstein Mid Cap Growth A	Munder Mid Cap Core Growth	Wanger Select Fidelity Advisor Mid Cap T	Am Century Vista Adv
	Sm Cap Value	Dreyfus Premier Small Cap Value A	American Century Small Cap Value		Dreyfus Premier Small Cap Value R
	Sm Cap Blend	Dreyfus Small Cap Stock Index	SSgA Russell 2000 Index Lord Abbett Small Cap Blend	Lord Abbett Sm Cap Value A	Oppenheimer Main St Small Cap A
	Sm Cap Growth	Legg Mason Partners Sm Cap Growth I	Baron Small Cap	UBS U.S. Sm Cap Growth A	UBS U.S. Small Cap Growth A
International Funds	Global Stock (includes US)	Oppenheimer Global A	Templeton Growth	American Funds New Perspective R4	American Funds Capital World G/I R3
	Lg Stock Value		AllianceBernstein Int'l Value A	Dodge & Cox International	
	Lg Stock Blend	American Funds EuroPacific Growth R4	SSgA EAFE Index Bernstein Int'l Portfolio	American Funds EuroPacific Growth R4	American Funds EuroPacific Growth R3
	Lg Stock Growth	Fidelity Adv Div Int'l A	Hartford Int'l Capital Appreciation HLS		
Alternative	Lifestage Funds	Fidelity Advisor Freedom (Income, 2010, 2020, 2030, 2040)	SSgA Dow Jones Target (Today, 2015, 2025, 2035, 2045)	ING Solution Portfolios (Income, 2015, 2025, 2035, 2045)	Principal Inv LifeTime Select (Strategic Income, 2010, 2020, 2030, 2040, 2050)
	Self-Directed Brokerage Accounts (SDBA)	Schwab PCRA \$50/year plus trade fee(s) 1,900± mutual fund options Individual stock & bond options No core account minimum requirement Initial & additional deposit minimums designated by fund(s) you choose	Schwab PCRA \$50/year plus trade fee(s) 1,500± mutual fund options Individual stock & bond options \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000	Ameritrade \$50/year plus trade fee(s) 13,000+ mutual fund options Individual stock & bond options \$5,000 required in core account Initial deposit \$2,500+ Additional deposits no less than \$1,000	Schwab PCRA \$50/year plus trade fee(s) (if applicable) 3,500± mutual fund options Individual stock & bond options \$10,000 min in total core plan balance Initial deposits \$2,500+ Additional deposits \$500+
Fees for Variable Rate Funds (Provider and fund management fees are annualized on the assets you invest in variable rate funds and are reflected in your returns)					
Provider fee		.15%	None	.10%	.19%
Fund management fee		.25-1.50%	.23-1.36%	.05-1.28%	.25-1.28%
Range of total fees		.40-1.65%	.23-1.36%	.15-1.38%	.44-1.47%

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