

ANNUITIES - Standard Interest and Equity Index

Fixed Annuities come in two basic types. The Standard Interest annuity is much like a traditional savings account or certificate of deposit Interest is credited daily and interest rates are determined by the life insurance company on a periodic basis. There are also guarantees of principal and minimum interest, along with a current interest crediting rate. Equity Indexed annuities provide similar guarantees of principal and minimum interest. The difference is that the interest is credited based on a market index and the participation rate defined in the contract. Interest can be credited annually or at the end of the contract period. Equity-Index annuities are more complex in nature but have provided higher interest rates in good market years.

Company Name	Interest Credit Method	Guaranteed Interest Rate	Current Interest Rate	Surrender Period	Recordkeeping Fee to Third Party Administrator	Benefit Sensitive
AIG Retirement (VALIC)	Standard interest credited daily based on balance	1.00%	1.5% (All rates are subject to interest rate market fluctuation)	For inservice transfers to another funding entity, the charge is 5% of the lesser of the amount withdrawn or the amount of any purchase payments received during the most recent 60 months, unless a waiver applies	Included in listed fees	Yes
PlanMember - Great American Life	Standard interest credited daily based on balance	1.00%	1.45% + 2% on new deposits (All rates are subject to interest rate market fluctuation)	Rolling 6 years with Max 10 years. Waived after 7 years if age 55 or older and separated from service	Included in listed fees	Yes
VOYA- Reliastar	Standard interest credited daily based on balance	1.00%	2% (All rates are subject to interest rate market fluctuation)	The Withdrawal Charge Percentage, as shown in the table below, equals 5% of any portion of a Purchase Payment being withdrawn that has been in the contract less than 5 years from the date of withdrawal. No Withdrawal Charge will be applied after the 10th Contract Year.	Included in listed fees	Yes

Annuities - Variable Variable Annuities are investments that include market based investments called Sub-Accounts, fixed interest and money market funds. Sub-Accounts are managed like mutual funds and will fluctuate with market conditions. Variable annuities usually offer a death benefit in the event that death occurs when the value of the account is lower than the amount contributed. You may also be able to move funds between fund families, or to and from the fixed interest account, when necessary.

Company Name	M & E Fee	Max Fee Reduction	Average Sub-Account Fee	Other Fee*	Surrender Penalty for Early Withdrawal**	Does Surrender Charge end at Retirement?	Recordkeeping Fee to TPA	Total Average Fees
AIG Retirement Service (VALIC)	1.25% Max - Different M&E charged to each sub-account (.75, 1.00, 1.25)		0.76%		For inservice transfers to another funding entity, the charge is 5% of the lesser of the amount withdrawn or the amount of any purchase payments received during the most recent 60 months, unless a waiver applies	Yes	\$24	1.59% plus \$24 (\$24 fee may be waived)
Ameriprise RiverSource Annuity	0.95% if the 10 year surrender is selected and 1.10% if the 7 year surrender is selected		1.01%		7 or 10 years - Beginning at 8% and going down each year until reaching 0%	No	Included in listed fees	1.96%
AXA	0.90%	Reduce to 0.70% when assets in the state of Florida hit a certain threshold	1.05%		For any withdrawal above the free withdrawal amount, the withdrawal charge is a 10 year declining schedule based on certificate date (1-5 = 6%, 6= 5%, 7= 4%, 8= 3%, 9= 2%, 10= 1%, 11+= 0%).	Yes after a minimum of a 5 year holding period.	Included in listed fees	1.95%
PlanMember - AXA Annuity	0.95%		1.04%		5% of the lesser of the amount withdrawn or the amount of any purchase payments received during the most recent 60 months, unless a waiver applies	No	Included in listed fees	1.99%
VOYA	0.75%		0.89%		5 year DSC: < 1 year = 5% > 1 Year - < 2 Years = 4% > 2 Years - < 3Years = 3% > 3 Years - < 4 Years = 2% > 4 Years - < 5 Years = 1% > 5 Years = 0%	Yes	Included in listed fees	1.64%

Mutual Fund - Custodial Accounts

Custodial accounts include several mutual fund offerings under one account with one statement. There are different pricing models for services provided, everything from low fee without an active local representative, to a higher fee model that includes a higher service level with a local representative. Usually, you can move funds from one mutual fund to another without fees

Company Name	A Share Load	Wrap Fee	Maximum Fee Reduction	Average Fund Fee	Custodial Fee	Recordkeeping Fee to Third Party Administrator	Total Average Fees
American Century Investments	N/A	N/A	N/A	1.05%	\$15 per fund annually. The custodial fee is waived if the participant's eligible investments total \$10,000 or more at the time the fee is calculated.	\$24	1.05% + \$24
Ameriprise - Brokerage Acct	Load Waived	N/A	N/A	1.15%	\$50	\$24	1.15% + \$74
ASpire Financial	Load Waived	Negotiated by Financial Representative	N/A	0.91%	\$40	Included in listed fees	0.91% + \$40 plus advisor fee
Horace Mann	N/A	0.95%	N/A	0.52%	\$25	Included in listed fees	1.47% + \$25
PlanMember - Average of Managed Accounts	N/A	1.75%	1.25%	0.28%	Max \$65	Included in listed fees	2.03% + \$65
PlanMember Direct	N/A	N/A	N/A	0.80%	0.35%	\$24	1.15% + \$24
Invesco Oppenheimer did not respond to inquiry	Up to 5.75%	N/A	N/A				
TIAA did not respond to inquiry	N/A	N/A	N/A				