

MRIC Employee Single Source and Core Retirement Plan Information for Tax Sheltered Accounts

Investment Provider	Name and Type of Plan	Annual Service, Contract, or TPA Fee	Annual Advisory, Separate Acct or M&E Fee (% of assets)	Fund Management Expense Ratio (range) ¹	# Of Funds / Fund Families Load/ No-Load/ /Load Waived and/or Institutional Share Classes ¹	Services Provided (All include a toll-free call center and 24 hour web-based account access)
Midwest Capital Advisors	MCA Managed Models (6 Risk-managed Portfolios)	\$20 MRIC TPA Fee	.38 - .18% ² before fund expense rebates ³	.15% - 2.52%	Typically 15 funds per model No-load / Load-waived Institutional/retirement class shares	Professional model portfolio management by participant objective. Retirement planning & assistance in choosing appropriate models
Midwest Capital Advisors	MCA Select Funds (No-load Mutual Funds)	\$20 MRIC TPA Fee	.38 - .18% ² before fund expense rebates ³	.15% - 2.52%	50 + No-load / Load-waived Institutional/retirement class shares screened & ranked from various families	Establishment, monitoring, & updating of <i>Select Funds</i> & assistance in choosing appropriate funds
Midwest Capital Advisors	MCA Fund Universe (Self-directed Mutual Funds)	\$20 MRIC TPA Fee	.38 - .18% ² before fund expense rebates ³	.15% - 2.52%	25,000+/480+ Share class dependent on participant needs/desires	Self-directed. Ability to hold/trade virtually all funds requested, using lower cost share classes when available
Legend Group	Strategic Asset Management (5 Risk-managed Portfolios)	0	2 - 2.25%	.35% - 3.11%	800 /16 load & load-waived (Consult advisor for share classes available and pricing)	Professionally managed portfolios, representative assistance & support, customized retirement planning guide
Legend Group	Premier Custodial Account (Mutual Funds with Representative Assistance)	0	1%	.35% - 3.13% (Rydex "specialty" funds available ranging from 1.20 - 4.44%)	800 /16 load & load-waived (Consult advisor for share classes available and pricing)	Representative assistance & support, customized retirement planning guide
Legend Group	Basic Custodial Account (Self-directed Mutual Funds)	\$15	0	.35% - 2.25%	800 /16 load & load-waived (Consult advisor for share classes available and pricing)	Online enrollment & self-directed
MEA Financial Services	Prudential TDA 6978/1165 Fixed/Variable Annuity ⁴	\$20 MRIC TPA Fee	1%	1.66% - 2.84% Will be reduced 1% by the separate account fee	27 / 8 No-load	Personal financial services representative is assigned to each district
MEA Financial Services	Prudential 403(b)(7) Mutual Fund Program 7000	\$20 MRIC TPA Fee	0	.45% - 2.00%	129 / 24 No-load / Load-waived	Personal financial services representative is assigned to each district
PlanMember	PlanMember Elite Index and Hybrid (10 Risk-Managed Portfolios)	\$25 for accounts < \$100,000	1.5 - 1.0% ³	.10% - .34% depending on portfolio option chosen	40 / 4 No-load / Load-Waived	Managed portfolios, representative assistance & support. Retirement planner with annual review
PlanMember	PlanMember Select (Mutual Funds with Representative Assistance)	\$35 one fund family \$50 two or more fund families	0	A shares .47 - 2.53% B shares 1.13 - 3.03% C shares 1.04 - 3.02%	600+ / 15 Loaded A shares- max purchase fee 5.75% B shares- max CDSC 5% C shares- max CDSC 1%	Representative provides assistance & ongoing support
PlanMember	PlanMember Direct (Self-directed Mutual Funds)	.35%	0	.18% - 1.86%	300+ / 10 No-Load / Load-waived	Web account access with links to web-based research
PlanMember	Symetra Daily Value Fixed Annuity Account	0	0	NA	NA	Option available with all plans. Guaranteed minimum interest rate 1.5% ⁵
PlanMember	Symetra Flex Premium Plus Fixed Annuity Account ⁴	0	0	NA	NA	Option available with all plans. Guaranteed minimum interest rate 3.0% ⁵
VALIC	Portfolio Director Fixed & Variable Annuity ⁴	\$20 MRIC TPA Fee	1.25 - .75%	.23% - 1.35%	60 No-load funds w/ 20+ family managers	Personal rep provides full service & retirement planning
VALIC	Profile (Self-directed Mutual Funds with Fixed Annuity Option)	\$40 + \$20 MRIC TPA Fee	0	.35% - 1.54%	90 No-load funds w/ 20+ fund family managers	Online enrollment & self-directed
Waddell & Reed	Nationwide Platform Mutual Funds	\$21+ \$20 MRIC TPA Fee	.49 - 0% ³	.33% - 1.9%	45 / 23 No-load / load-waived	Personal financial planning. Ongoing advisor support & annual reviews. Online enrollment available