

AACPS Supplemental Retirement Plan Providers Comparison Chart			
	Lincoln	AIG Retirement Services (Formerly VALIC)	VOYA
Experience: 403(b) and 457(b) Plans	Since 1970	Since 1964	Since 1969
On-Site Representatives: Experience and Credentials	Average 16 Years; Required FINRA Securities, Insurance and State Licenses	Average 10 Years; Required FINRA Securities, Insurance and State Licenses	Average 20 Years; Certified Retirement Planning Counselors (CRPC®); Required FINRA Securities, Insurance and State Licenses
Annual Account Service Fees	\$196 \$49 Charged Quarterly; Quarterly Fund Credits may apply	\$89 \$22.25 Charged Quarterly; Quarterly Fund Credits may apply	.50% asset based fee assessed quarterly across all funds; Monthly Fund Credits may apply
Lifecycle Funds	T. Rowe Price Retirement	T. Rowe Price Retirement	Vanguard Target Retirement
Investment Advice Product Offered	Morningstar Retirement Manager	GPS Portfolio Advisor/ Manager	Morningstar Retirement Manager
Additional Fee for Investment Advice Product	Manage-by-You service: FREE; Manage-by-Morningstar: 0.45% Annually of Assets Under Management	Portfolio Advisor: FREE; Portfolio Manager: 0.45% of Assets in the Program	Manage-by-You service: FREE; Manage-by-Morningstar: 0.50% Annually of Assets Under Management
Self-Directed Brokerage	TD Ameritrade	Charles Schwab	TD Ameritrade
Additional Fee for Self- Directed Brokerage Account	None	\$50/ Year	\$50/ Year
Loan Fees (403(b) Plan only)	\$50/ Setup \$0 Annual Maintenance	\$50/ Setup \$0 Annual Maintenance	\$50/ Setup \$0 Annual Maintenance