

403(b)/457(b) Investment Product Matrix

Product information compiled from [403bCompare](#) provided by CALSTRS

MUTUAL FUNDS - Custodial Accounts

Custodial Accounts include several mutual fund offerings under one account with one statement. There are different pricing models based on services provided, ranging from low fees with no local representative, to higher fee models that include a higher service level with a local representative. Usually, you can move funds from one mutual fund to another without fees.

Company Name	Prod ID#	Product Name	Loan/ Distrib Fee	Mgmt/ Wrap Fee	Custodial Fee	Admin Fee	Surrender Fee	Avg Expense Ratio	Total Cost (\$10k Balance)
American Century Services	36	Custodial Account	-	-	\$15	-	-	0.8%	\$95
Ameriprise Financial	144	Tax Sheltered Custodial Account - Brokerage	-	-	\$50	-	-	1.06%	\$156
CalSTRS	61	CalSTRS Pension 2 – Personal Wealth Plan	-	-	-	0.25%	-	0.3%	\$55
Corebridge Financial	110	Group Mutual Fund Product	\$50	1.00%	-	-	-	0.14%	\$164
Corebridge Financial	111	Profile Retirement Program	\$50	1.00%	\$40	-	1 yrs / 5%	0.81%	\$271
CTA Voluntary Retirement Plans	214	CTA Retirement Savings Plan	-	-	0.05%	\$95	-	0.13%	\$113
Equitable	231	Equitable Retirement Vision	-	-	1.00%	-	-	0.30%	\$130
Fidelity	68	Fidelity Direct	-	-	\$24	-	-	0.58%	\$82
Fiduciary Trust Co of New Hampshire	86	Waddell & Reed Custodial Account Program	-	-	\$18	-	-	1.39%	\$157
Franklin Templeton	77	Franklin Templeton – Commissionable	\$35	-	\$30	\$12	-	1.13%	\$190
Franklin Templeton	311	Franklin Templeton – Direct to Participant/No Advisor	\$35	-	\$30	\$12	-	0.76%	\$153
Franklin Templeton	310	Franklin Templeton – Fee-Based/RIA	\$35	1.50%	\$30	\$12	-	0.76%	\$303
GWN Securities	168	Custodial Account	-	-	\$25	-	-	0.95%	\$120
GWN Securities	167	Premier Select	-	2.00%	-	-	-	0.88%	\$288
Invesco (Oppenheimer Funds)	49	Invesco 403(b)(7)	-	-	\$30	-	-	1.29%	\$159
Orion Portfolio Solutions	47	Orion Portfolio Solutions Custodial Account	-	-	\$50	0.45%	-	0.41%	\$136
PFS Investments	78	Mutual Funds offered by Primerica	-	-	\$20	-	-	1.11%	\$131
PlanMember Services	107	PlanMember Elite	-	2.00%	\$50	0.03%	-	0.23%	\$276
1PlanMember Services	246	PlanMember Participant Choice	-	-	0.35%	\$50	-	0.26%	\$111
PlanMember Services	178	PlanMember Preference	-	2.00%	\$50	-	-	0.79%	\$329
PlanMember Services	108	PlanMember Retirement Select	-	-	\$50	0.10%	-	1.06%	\$166
PlanMember Services	201	PlanMember Strategist	-	2.00%	\$50	0.03%	-	0.62%	\$315
Security Benefit	259	Workplace Retirement Program Non-ERISA	\$50	-	\$35	0.72%	-	0.42%	\$199
Security Benefit	305	InvestMyself	-	-	0.30%	\$35	-	0.08%	\$73
Security Benefit	34	Advisor Program Option 3	\$50	1.00%	\$35	-	-	1.17%	\$302
Security Benefit	141	SFR	\$50	1.00%	\$20	-	-	1.08%	\$278
Thrivent Financial	216	Thrivent Mutual Funds	-	-	\$15	-	-	0.96%	\$111

ANNUITIES - Variable

Variable Annuities are investments that include a fixed interest component and market-based investments called sub-accounts. 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	Prod ID#	Product Name	Loan/ Distrib Fee	Separate Account Fee	Mortality & Expense	Contract Fee	Admin Fee	Surrender Fee	Avg Expense Ratio	Total Cost (\$10k Balance)
American Fidelity Assurance	54	AF Advantage	0.10%	-	1.25%	\$15	\$15	8 yrs / 8%	0.36%	\$201
Brighthouse Financial	65	Universal Annuity	-	-	1.25%	-	\$30	6 yrs / 5%	0.72%	\$227
Corebridge Financial	116	Portfolio Director Choice Series 5 Fixed and Variable Annuity	-	1.00%	-	-	-	6 yrs / 5%	0.52%	\$152
Corebridge Financial	58	Portfolio Director Combination Fixed and Variable Annuity	-	1.00%	-	\$15	-	6 yrs / 5%	0.67%	\$182
Equitable	153	EQUI-VEST Series 201	-	-	1.20%	-	\$30	6 yrs / 5%	1.00%	\$250
Horace Mann Life Insurance Co	128	Group Variable Annuity	-	-	1.25%	-	\$25	6 yrs / 5%	0.85%	\$235
Horace Mann Life Insurance Co	247	Personal Retirement Planner Var Annuity	-	-	1.25%	-	\$35	-	0.36%	\$196
Horace Mann Life Insurance Co	195	Retirement Protector	-	-	1.25%	-	\$25	6 yrs / 5%	0.36%	\$186
Lincoln National Life Ins Co	2	Multi-Fund Group Variable Annuity	-	-	-	-	\$25	10 yrs / 6%	0.67%	\$92
Lincoln National Life Ins Co	56	Multi-Fund Select Variable Annuity	-	-	-	1.00%	\$25	9 yrs / 6%	0.87%	\$212
Metropolitan Life Ins Co	14	MetLife Financial Freedom Select (MFFS)	-	-	1.30%	\$30	-	13 yrs / 9%	0.82%	\$242
Metropolitan Life Ins Co	42	Preference Plus Account ("PPA")	-	-	1.25%	\$20	-	8 yrs / 7%	0.69%	\$214
New York Life Ins & Annuity Corp	15	NYL Flexible Premium Variable Annuity III	-	-	1.40%	\$30	-	9 yrs / 7%	0.91%	\$261
Pacific Life	266	Pacific Choice	-	-	0.95%	\$50	0.25%	5 yrs / 7%	0.93%	\$263
Pacific Life	301	Pacific Choice 2	-	-	0.85%	\$50	0.25%	5 yrs / 7%	0.90%	\$250
Security Benefit	35	SecureDesigns Variable Annuity	-	-	0.85%	\$30	0.15%	8 yrs / 7%	1.05%	\$235
Security Benefit	37	Variflex Variable Annuity	-	-	1.20%	\$30	-	9 yrs / 8%	1.10%	\$260
Voya	232	Custom Choice II	-	-	1.25%	-	-	11 yrs / 5%	0.79%	\$204
Voya	240	Custom Choice Voluntary TDA	-	-	1.25%	-	-	11 yrs / 5%	0.81%	\$206

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ANNUITIES - Standard Interest and Equity Indexed

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 a similar guarantee of principal and minimum interest. However, 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 Indexed annuities are more complex in nature but may provide higher interest rates in good market years.

Company Name	Prod ID#	Product Name	Minimum Rate of Return	Surrender Fee
American Fidelity Assurance	48	AFchoice	1%	-
Brighthouse Financial	59	T-FLEX	3.5%	6 yrs / 7%
Horace Mann Life Insurance Co	127	Group Fixed Annuity	1%	6 yrs / 5%
Horace Mann Life Insurance Co	248	Personal Retirement Planner Fixed Indexed Annuity II	1%	-
Midland National Life Ins Co	173	MNL Endeavor 8 and 8 Plus	0%	9 yrs / 8%
Midland National Life Ins Co	218	MNL IndexBuilder 10	0%	11 yrs / 8%
Midland National Life Ins Co	217	MNL IndexBuilder 14	0%	14 yrs / 12%
Midland National Life Ins Co	187	MNL RetireVantage 10 and 14	0%	14 yrs / 10%
National Life Group	261	FIT Secure Growth	1%	9 yrs / 8%
National Life Group	281	FIT Secure Growth for Fringe Benefit Consortium	1%	9 yrs / 8%
National Life Group	264	FIT Select Income	1%	9 yrs / 8%
National Life Group	292	FIT Select Income for Fringe Benefit Consortium	1%	9 yrs / 8%
New York Life Ins & Annuity Corp	210	New York Life Secure Term Choice Fixed Annuity	0.05%	8 yrs / 7%
North American Company for Life	303	Income Pay Pro	2.95%	-
North American Company for Life	176	NA Performance Choice 8	1%	9 yrs / 8%
North American Company for Life	219	North American Charter Plus 10	1%	10 yrs / 8%
North American Company for Life	220	North American Charter Plus 14	1%	15 yrs / 12%
PlanMember Services	267	The Standard Stable Asset Fund III	1%	-
Security Benefit	180	Security Benefit Total Interest Annuity	1%	7 yrs / 9%
Security Benefit	196	Security Benefit Foundations 5	1%	5 yrs / 9%
Security Benefit	197	Security Benefit Foundations 7	0%	7 yrs / 9%
Voya	208	ReliaStar QuintaFlex II	3%	6 yrs / 5%