

Products Available

Pasco County Schools

School districts and colleges currently offer 403(b) - TSA accounts to employees who may choose from several types of investment products for their tax advantaged retirement savings. The different investment products listed below represent the majority of all account types currently available. The assistance of a professional representative can prove helpful in understanding how a particular investment product may be beneficial in achieving accumulation goals and should suggest a plan (or combination of investment products) suitable to an employee's risk tolerance. Note that each investment product has specific provisions and advantages associated with its use. Below are listed the three types of investment products available to District employees. Please select one or more of the categories below to compare the provisions and services offered by each company.

<u>Fixed Interest and Variable Interest Annuities</u>	<u>Service Based Mutual Funds & Custodial Accounts</u>	<u>No-Load Mutual Funds</u>
<p>Annuities are provided by insurance companies that provide investment services throughout the District. Fixed interest annuities usually provide for safety of principal and a current interest crediting rate. Variable annuities usually offer both a fixed interest account along with separate accounts that are invested in the market. There is no guarantee of principal or interest in any market based separate account. Service based company representatives assist employees.</p> <p>.....</p> <p><i>These annuities include fees to pay representatives to assist you with your investment choices and/or financial planning.</i></p> <p>.....</p>	<p>These products are offered by investment management companies and brokerage firms. Participants may direct their contributions to various investment portfolios which are managed by the custodian or management company. Investment portfolios can include funds from a single fund family or can consist of a custodial platform that spans several fund families on a single statement. Service based company representatives assist employees.</p> <p>.....</p> <p><i>These mutual funds include fees to pay representatives to assist you with your investment choices and/or financial planning.</i></p> <p>.....</p>	<p>With these investment products, employees are directing their own investments among the choices provided by the fund company. Employees can contact the company via a toll-free phone number and/or online access only.</p> <p>.....</p> <p><i>No-Load companies are described as investments that apply no sales fee to the market-based mutual funds offered. The no sales fee/low asset management fee offerings are for those individuals who do not wish to work with an investment advisor. These investments are usually serviced online or through 800 number call centers. Investment decisions are made by the participant with no assistance from authorized financial advisors.</i></p> <p>.....</p>

Contact the companies directly to enroll or obtain detailed information regarding plans and products offered.

Authorized Investment Providers

Pasco County Schools

Annuity Providers

Fixed & Variable Annuities	
Companies	Annuity Type
<u>Ameriprise Financial</u>	Fixed: Not Offered <u>Variable</u> : 403(b) Equity Index: Not Offered
<u>AXA Equitable Life Insurance Company</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>Horace Mann Insurance Company</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>ING Life Insurance and Annuity Company</u>	<u>Fixed</u> : Not Offered <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>PlanMember Services</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>Relaistar Life Insurance Co. (ING Retirement)</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : Not Offered Equity Index: Not Offered
<u>The Legend Group</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) Variable: Not Offered Equity Index: Not Offered
<u>TIAA-CREF</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>MetLife Resources</u>	Fixed: Not Offered <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered
<u>Suncoast Credit Union</u>	<u>Fixed</u> : 457(b) Variable: Not Offered Equity Index: Not Offered
<u>VALIC</u>	<u>Fixed</u> : 403(b), Roth 403(b) & 457(b) <u>Variable</u> : 403(b), Roth 403(b) & 457(b) Equity Index: Not Offered

All Authorized Investment Providers listed have entered into information sharing agreements with the plan sponsor.

Board Policy and District administrative requirements allow companies which meet certain standards and maintain a minimum number of employee accounts to provide 403(b) TSA accounts to employees. The companies listed above are currently authorized under administrative guidelines to establish 403(b)/403(b)(7) and 457(b) accounts for the employees of the Pasco County Schools.

This list does not reflect any opinion as to the financial strength or quality of product or service for any company. Employees should contact a local representative to obtain specific information on plans available

Authorized Investment Providers

Pasco County Schools

Service Based Mutual Fund Providers

Service Based Mutual Funds & Custodial Accounts	
Companies	Mutual Fund Type
<u>Ameriprise Financial</u>	<u>403(b)</u>
<u>Horace Mann Insurance Company</u>	<u>403(b), Roth 403(b) & 457(b)</u>
<u>Lincoln Investment Planning, Inc.</u>	<u>403(b), Roth 403(b) & 457(b)</u>
<u>MetLife Resources</u>	<u>403(b), Roth 403(b) & 457(b)</u>
<u>PlanMember Services</u>	<u>403(b), Roth 403(b) & 457(b)</u>
<u>The Legend Group</u>	<u>403(b), Roth 403(b) & 457(b)</u>
<u>Waddell & Reed, Inc.</u>	<u>403(b), 457(b), & 403(b) ROTH</u>

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Authorized Investment Providers

Pasco County Schools

No-Load/Low Fee Mutual Fund Providers

No-Load/Low Fee Mutual Funds	
Companies	Mutual Fund Type
American Century Investments	403(b) , Roth 403(b)
Fidelity Investments	403(b) & 457(b)
Reliastar Life Insurance Co. (ING Retirement)	403(b) & Roth 403(b)
Suncoast Credit Union	403(b) & 457(b)
VALIC	403(b) , Roth 403(b) & 457(b)

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