

403(b) Vendor Comparison For: **Portland Public Schools**

Vendor (Investment Provider)	Products Offered		Type of Financial Advisor used to Educate Employees on Products and Services Offered			Commissions or Sale Charges? ¹	Roth Available
	Mutual Funds	Annuities	Company Affiliated Representative	Independent (work with multiple Vendors)	Do-It-Yourself (no financial advisor)		
American Funds	✓			✓		✓	
Ameriprise	✓	✓	✓			✓	
AXA Equitable Annuities		✓	✓			✓	✓
Fidelity	✓				✓		✓
Foresters Financial	✓		✓			✓	✓
Lincoln Financial Group		✓		✓		✓	✓
OppenheimerFunds	✓			✓		✓	✓
PlanMember Services Corporation	✓			✓		✓	✓
ReliaStar Life Insurance Company		✓		✓		✓	✓
Security Benefit	✓	✓		✓		✓	✓
VALIC		✓	✓			✓	✓
Vanguard	✓				✓		✓
Voya VRIAC (formerly ING ILIAC)		✓	✓			✓	✓
Waddell & Reed	✓		✓			✓	

Notes:

1. Typically all products are subject to account administration fees and investment management expenses. Some annuity contracts may have surrender charges. Contact the vendor for all expense information.
2. There may be additional legacy vendors under the 403(b) Plan. For more information contact Carruth Compliance Consulting (CCC) at 503-968-8961 or www.ncompliance.com.