

Product Offering Report Card

Single Source Investment Provider: MRIC selected a Fee-only advisor for its ability to provide independent advice for Mutual Fund Portfolios and access to all available mutual funds at the lowest share class pricing available, hence the "Single Source" title.

Core Investment Providers: Fee-based, salaried, and/or commissioned representatives were selected by MRIC to provide more on-site services to participants. The Core Investment Providers offer a selected list of Managed Mutual Fund Portfolios, Annuities, and Individual Mutual Funds.

Product Description	Single Source Provider			Core Provider		
	Midwest Capital Advisors (Fee-Only Advisor)	MEA Financial Services/ Paradigm Equities, Inc.* (Commission-Based Advisor) (See Additional Footnotes Section-MEA)	GLP & Associates / GLP Investment Services, LLLC / Asset Allocation Strategies LLC. (Fee-Based and/or Commission- Based Advisor) (See Additional Footnotes Section-GLP)	PlanMember (Fee-Based and/or Commission- Based Advisor)	Lincoln Investment Planning, LLC (Fee-Based and/or Commission- Based)	VALIC (Commission Representatives)
<p>Managed Mutual Fund Portfolios and/or Investment Advisory Services: Diversified portfolios or advisory services according to your unique investment goals, risk tolerance, and time horizon.</p> <p>- See Note 1 Below</p>	<p>Two unique options, each of which include professionally constructed and managed, risk-based model allocations that are diversified across and within appropriate asset classes. Models range from Very Conservative to Very Aggressive and include the following:</p> <ul style="list-style-type: none"> - MCA Active Models, which are composed of active and passive mutual funds - MCA Index Models, which are composed of Vanguard index mutual funds <p>On request and at no additional charge, advisor will assist participants select which model is most appropriate for their particular circumstances. All mutual funds are either no-load or are load-waived.</p>	<p>1. GoalMaker: Allows participants to choose from 12 different model portfolios based on your investment style and number of years before retirement. GoalMaker is available in Plans 7000 and 6978.</p> <p><i>*Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services</i></p>	<p>Two sets of five model portfolios are available. Each set includes professionally managed portfolios built using a combination of load-waived, no-load and institutional fund share classes. These are selected using a proprietary process from Asset Allocation Strategies, LLC our RIA Firm. Models range from Capital Preservation to Aggressive Growth.</p> <ul style="list-style-type: none"> - AAS "Blended" Models, are composed of both actively managed and passive mutual funds - AAS " Index" Models, are cost controlled passive mutual funds using different fund complexes. <p>Personal assistance and core retirement planning is available from the IAR assigned to each school district.</p>	<p>1. Elite Index, Elite Hybrid, Elite Active Portfolios: (5 portfolios in each (15 total) asset allocation portfolios with strategic combinations of no-load mutual funds from leading mutual fund families)</p> <p>2. Strategist: Dimensional Fund Advisors (5 portfolios managed by DFA using no-load funds from DFA)</p> <p>3. Strategist: CLS Investments, LLC (5 portfolios managed by CLS using no-load funds from AdvisorOne Funds and American Funds)</p> <p>4. Strategist: Russell Investments (10 portfolios, 5 for retirement and 5 for tax managed accounts using no-load funds from Russell)</p> <ul style="list-style-type: none"> - Objectives range from stability of principal and inflation protection to maximum long term growth. 	<p>Lincoln Investment Planning, LLC (Lincoln Investment) provides access to fee-based investment advisory services through Lincoln Investment's Retirement Solutions PREMIER (RSP) program. RSP offers investors the opportunity to choose from discretionary money managers. Features available from discretionary money managers include fund selection, asset allocation, rebalancing, reallocation, fund by fund analysis, trading, asset class evaluation and economic analysis, using no-load or load-waived mutual funds. In addition to the discretionary money manager offering on RSP, investors can work with a Lincoln Investment financial advisor on a non-discretionary basis to design a client custom portfolio (CCP) using no-load or load-waived mutual funds from 90 different fund families and over 3,000 mutual funds.</p>	<p>Guided Portfolio Services (GPS)</p> <ul style="list-style-type: none"> - GPS Portfolio Advisor: No-cost investment advisory service ("do it yourself" comprehensive advisory service) - GPS Portfolio Manager: Asset Based advisory service ("do it for me model") - GPS Portfolio Manager includes; Wealth Forecasting, Allocation and Fund Selection, On-going fund management, Investment lineup monitoring, On-going portfolio monitoring and allocation optimization.
<p>Annuity Platform: An annuity is an investment platform comprised of an insurance company issued product that is permitted to include both fixed and variable sub account investment options. Annuities are required to offer lifetime income benefit options.</p> <p>- See Note 2 Below</p>	N/A	<p>2. Program 6978 Group Annuity Contract: Fixed and Variable Annuity³</p> <p><i>*Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services</i></p>	<p>Voya Quintaflex II (Flexible premium fixed annuity) with interest rate bonus and benefit sensitive features.</p> <p>National Life Group Paramount 5 (Flexible premium equity indexed annuity) with interest rate bonus and option for a guaranteed life income rider (GLIR).</p> <p>National Life Group Marquee 8 (Single premium equity indexed annuity) with interest rate bonus and option for a guaranteed life income rider (GLIR).</p>	<p>5. AILIC GreatFlex 6 (Flexible premium fixed annuity)</p> <p>6. AXA Equitable EQUI-VEST (Flexible premium variable annuity)</p> <p>7. The Standard Stable Asset Fund III (Flexible premium group fixed annuity)</p> <p>8. Symetra Daily Value Fixed Account (Flexible premium group fixed annuity)</p> <p><i>The Standard Stable Asset Fund III is only available for employers that have signed a group annuity contract. You may contact PlanMember to see if this product is available through your employer.</i></p> <p><i>The Symetra Daily Value Fixed annuity closed to new investors. Employees with existing balances in this product may continue to contribute to it.</i></p>	N/A	<p>Portfolio Director (Fixed and Variable Tax-Deferred Annuity)</p> <ul style="list-style-type: none"> - No annual fee, front sales, or surrender charge for plan distributions. - 61 Variable Sub Accounts. - 2 fixed accounts - Offers ability to pay guaranteed income, but does not require annuitization as well offers dozens of annuity payments including; Lifetime, Joint and Survivor, Designated Amount, Designated Period, Systematic Withdrawals, etc.
<p>Mutual Fund Platform: Select individual mutual funds with different objectives. The fund's investment objective can be found in the fund's prospectus.</p> <p>- See Note 4 Below</p>	<p>Select Funds Self-Directed Option: Participants allocate their plan assets themselves using funds that have been researched as being "best in the class" from a cost, performance and risk standpoint. The investment options include funds from all major asset classes.</p>	<p>3. Plan 7000: 134 mutual funds available from 24 fund families. Choose individual funds or develop a portfolio with assistance from an MEA Financial Services representative.</p> <p><i>*Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services</i></p>	<p>GLP RAMP: This solution uses a combination of either A share or R share mutual funds selected using a proprietary screening process from our Registered Investment Adviser, Asset Allocation Strategies, LLC. Representatives are given a menu of over 300 A share funds and over 200 R share funds from well-known mutual fund families from which to select. Investors are given a risk profile that allows the GLP Investment Services Representative to build a well-diversified risk-based portfolio for participants called Ramp.</p>	<p>9. PlanMember Retirement Select - More than 600 mutual funds from 20 fund companies with PlanMember Financial Advisor selection assistance. Retirement Share Classes.</p> <p>10. PlanMember Participant Choice - Investors select and manage their own investments. More than 70 no-load and load-waived mutual funds from 7 fund families.</p> <p>11. PlanMember Preference - mutual fund account managed by the investor's PlanMember Investment Advisor Representative.</p> <p><i>Preference product is closed to new investors. Available only for account conversions to PlanMember during transitional period of April 26th 2016 through June 30th 2016.</i></p>	<p>Lincoln Investment's Retirement Solutions (RS) provides access to a commission based platform where participants have access to over 50 different mutual fund families and over 1,000 mutual funds. This option includes a self directed mutual fund platform and the ability to work with a Lincoln Investment financial advisor.</p>	<p>Profile - choose from 85 No-Load mutual funds and a fixed annuity.</p> <ul style="list-style-type: none"> - VALIC participants are afforded the opportunity to engage in Guided Portfolio Services, an independent third party advisory service to assist in the process of selecting a well-diversified portfolio.

Note 1. Managed portfolios are diversified long-term investment strategies with an advisor who oversees the portfolio. Consider your risk tolerance goals when choosing a managed portfolio.

Note 2. Participants invested in an Annuity platform are advised to consider the benefits of an Annuity investment in accordance with their goals and risk tolerance. Participants selecting the Annuity should read the Annuity product information or prospectus for a full understanding of the costs, return guarantees, and the claims-paying ability of the issuing Annuity company, associated with variable and fixed annuities.

Note 3. Variable Annuities are long term investments and access may be limited if surrender charges apply and as a result of a 10% tax penalty on certain withdrawals.

Note 4. Participants utilizing this self-directed mutual fund platform are advised to consider the benefits of constructing a well-diversified portfolio in accordance with their goals and risk tolerance considerations. Participants selecting this option should be satisfied that they alone or with professional guidance possess adequate levels of investment knowledge and experience to make choices that are appropriate for their particular circumstances.

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