## **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.

	Single Source Provider	Core Provider				
<u>Product Description</u>	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 (AIG Retirement Se (Commission Representative
Advisory Services: Diversified portfolios or advisory services according to your unique investment goals, risk tolerance, and time horizon. - See Note 1 Below	model allocations that are diversified across and within appropriate asset classes. Models range from Very Conservative to Very Aggressive and include the following:	*Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services	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. - 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. Personal assistance and core retirement planning is available from the IAR assigned to each school district.	<ul> <li>(5 portfolios in each (15 total) asset allocation portfolios with strategic combinations of no-load mutual funds from leading mutual fund families)</li> <li>2. Strategist: Dimensional Fund Advisors (5 portfolios managed by DFA using no-load funds from DFA)</li> <li>3. Strategist: CLS Investments, LLC (5 portfolios managed by CLS using no-load funds from AdvisorOne Funds and</li> </ul>	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	- GPS Portfolio Manager includes; Wealth Allocation and Fund Selection, On-going fu management, Investment lineup monitori
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. - See Note 2 Below		wholly owned subsidiary of MEA Financial Services	Voya Quintaflex II (Flexible premium fixed annuity) with interest rate bonus and benefit sensitive features. National Life Group Paramount 5 (Flexible premium equity indexed annuity) with interest rate bonus and option for a guaranteed life income rider (GLIR). National Life Group Marquee 8 (Single premium equity indexed annuity) with interest rate bonus and option for a guaranteed life income rider (GLIR). National Life Group Fit Secure Growth (Flexible premium equity indexed annuity) with an option for a guaranteed life income rider (GLIR). National Life Group Fit Secure Growth (Flexible premium equity indexed annuity) with an option for a guaranteed life income rider (GLIR). National Life Group Fit Rewards Growth (Flexible premium equity indexed annuity) with interest rate bonus and option for a guaranteed life income rider (GLIR).	<ul> <li>6. AXA Equitable EQUI-VEST (Flexible premium variable annuity)</li> <li>7. The Standard Stable Asset Fund III (Flexible premium group fixed annuity)</li> <li>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.</li> </ul>	N/A	Portfolio Director (Fixed and Variable Tax- Annuity) -No annual fee, front sales, or surrender c distributions. - 61 Variable Sub Accounts. - 2 fixed accounts - Offers ability to pay gu income, but does not require annuitizatio dozens of annuity payments including; Life and Survivor, Designated Amount, Design Systematic Withdrawals, etc.
		families. Choose individual funds or develop a portfolio with assistance from an MEA Financial Services representative. *Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services	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.	mutual funds from 20 fund companies with PlanMember Financial Advisor selection assistance. Retirement Share Classes. 9. PlanMember Participant Choice - Investors select and	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 3,000 mutual funds. This option includes a self directed mutual fund platform and the ability to work with a Lincoln Investment financial advisor.	fixed annuity.

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.

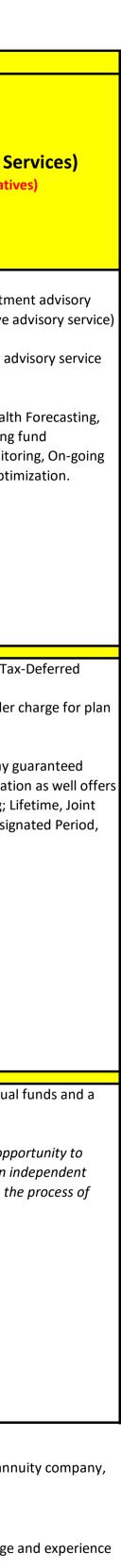
Note 2. Participants invested in an annuity platform are advised to consider the benefits of an annuity investment in accordance with their goals and risk tolerance. Participants selecting the annuity product information or prospectus for a full understanding of the costs, return guarantees, and the 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.

This report came from data and information supplied by the Core Provider and has only been compiled, analyzed, and summarized, not audited. Foresight makes no warranty of complete accuracy, assumes no liability, and reserves the right to correct this information.





As of 12/31/2019