

Company Name	403(b) ASP (American Funds, Oppenheimer and Franklin)	VALIC	American Fidelity	AXA Equitable	Lincoln Financial Group	MetLife
Years in Business	6 Years	53 Years	39 Years	47 Years	40 Years	46 Years
Local Contact	Mark Grieger and Associates	Steven Hull <i>Classified/Admin 401a</i>	Shawn Shepherd	Frank Shoener	Krista Kramer	James Abels <i>Certified 401a</i>
Contact Phone No.	866-407-3900 ext. 15	260-760-8567	317-871-2480 ext. 238	260-755-0642	260-616-0292	260-503-8957
Contact Email	mgrieger@sigmarep.com	steven.hull@valic.com	Shawn.Shepherd@americanfidelity.com	frank.shoener@axa-advisors.com	Krista.Kramer@lfg.com	jabels@financialpg.com
Internet Access Changes	All but beneficiary change	All but beneficiary and name changes	None	Change of Address Only	Change of Address Only, Current Investment Elections, Future Investment Elections	All but beneficiary
Investment Options	Mutual Funds	Annuities Self-Service Mutual Funds (only available by phone or internet)	Annuities	Annuities	Annuities	Annuities
Mutual Fund Admin. Charges	\$40 annual admin fee .10% management fee .98% fund fee average	\$40 annual admin fee .36% to 1.17% fund fee	N/A	N/A	N/A	N/A
Annuity Admin. Charges	N/A	No Policy Fee .75% to 1.25% Mortality and Expense .25% to 1.05% fund fee	Up to ten year surrender fees of 4% to 6%	\$15 Recordkeeping .90% Mortality and Exp .38% to 1.77% fund fee	1.00% Mortality and Expense .52% to 1.52% fund fee	No annual fee .95% Mortality .30% to 1.17% fund fee
Surrender Fees	None	None VALIC FAX # 877-202-0187	Up to ten year surrender fees of 4% to 6%	None	None	None