

# Retirement Investors' Club

# Fund Fees Comparison



Asset Class	Sub Class	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees
Principal Protection	Stable Value	VALIC Fixed Interest Option	None	Hartford General "Declared Interest" Account	None	ING Fixed Account 457/401(a)	None	Nationwide Fixed Account	None
	Money Market	Am Century Gov't Agency Money Mkt	fund provider total .48% .15% .63%	-----	-----	-----	-----	-----	-----
Fixed Income Funds	Government	JP Morgan Mortg.-B Secs A	fund provider total .65% .15% .80%	Hartford Mortgage Securities HLS	fund provider total .49% 0 .49%	ING GNMA Income I	fund provider total .67% .10% .77%	Principal Inv Bond & Mortgage Select	fund provider total .93% .19% 1.12%
		-----	PIMCO Real Return	fund provider total .70% 0 .70%	-----	-----	-----	-----	-----
	Interm-Term (high quality)	Franklin Total Return A	fund Provider total 1.04% .15% 1.19%	Hartford Total Return Bond HLS	fund provider total .50% 0 .50%	Fidelity VIP Inv Grade Bond Port I	fund provider total .56% .10% .66%	Western Asset Core Bond FI	fund provider total .72% .19% .91%
	High Yield	Am Fnds American High Income R4	fund provider total .78% .15% .93%	Goldman Sachs High Yield	fund provider total 1.13% 0 1.13%	Am Fnds High Income Trust R4	fund provider total .75% .10% .85%	Am Fnds American High Income Tr R3	fund provider total 1.13% .19% 1.32%
Balanced Funds	Traditional	Am Fnds American Balanced R4	fund provider total .67% .15% .82%	Oakmark Equity and Income	fund provider total .89% 0 .89%	Am Fnds American Balanced R4	fund provider total .67% .10% .77%	Van Kampen Equity & Income A	fund provider total .78% .19% .97%
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Core Stock Funds	S&P 500 Index	SSgA S&P 500 Index Series F	fund provider total .25% .15% .40%	SSgA S&P 500 Flagship	fund provider total .23% 0 .23%	Vanguard Institutional Index	fund provider total .05% .10% .15%	State Street Equity 500 Index Admin.	fund provider total .25% .19% .44%
	Lg Cap Value	Oppenheimer Value A	fund provider total 1.07% .15% 1.22%	Hotchkis & Wiley Lg Cap Value	fund provider total 1.22% 0 1.22%	Pioneer Equity Income A	fund provider total 1.08% .10% 1.18%	Principal Inv Lg Cap Value Select	fund provider total .83% .19% 1.02%
	Lg Cap Blend	Davis NY Venture A	fund provider total .92% .15% 1.07%	Neuberger Berman Socially Responsive	fund provider total 1.17% 0 1.17%	Fidelity VIP Contrafund Initial Class	fund provider total .68% .10% .78%	Davis NY Venture A	fund provider total .89% .19% 1.08%
		-----	-----	Hartford Capital Appreciation HLS	fund provider total .70% 0 .70%	-----	-----	-----	-----
Lg Cap Growth	Am Fnds Growth R3	fund provider total 1.05% .15% 1.20%	Am Fnds Growth Fund of America	fund provider total .70% 0 .70%	Am Fnds Growth Fund of America R4	fund provider total .70% .10% .80%	Am Fnds Growth Fund of America R3	fund provider total .96% .19% 1.15%	



Asset Class	Subclass	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees
Aggressive Stock Funds	Mid Cap Value	Pioneer Mid Cap Value A	fund 1.21% provider .15% total 1.36%	Artisan Mid Cap Value	fund 1.22% provider 0 total 1.22%	Lord Abbett Mid Cap Value A	fund 1.13% provider .10% total 1.23%	Goldman Sachs Mid Cap Value A	fund 1.19% provider .19% total 1.38%
	Mid Cap Blend	Dreyfus Mid Cap Index	fund .50% provider .15% total .65%	RS Value	fund 1.39% provider 0 total 1.39%	ING VP Index Plus MidCap Portfolio I	fund .49% provider .10% total .59%	JP Morgan Mid Cap Equity Select	fund .90% provider .19% total 1.09%
		-----	SSgA S&P MidCap Index	fund .25% provider 0 total .25%	Fidelity Mid Cap Growth T	fund 1.32% provider .10% total 1.42%	-----	-----	
	Mid Cap Growth	AllianceBernstein Mid Cap Gr A	fund 1.26% provider .15% total 1.41%	Munder Mid Cap Core Growth	fund 1.12% provider 0 total 1.12%	Wanger Select	fund 1.00% provider .10% total 1.10%	Am Century Vista Adv	fund 1.25% provider .19% total 1.44%
	Sm Cap Value	Dreyfus Prem Sm Cap Value A	fund 1.50% provider .15% total 1.65%	Am Century Sm Cap Value	fund 1.25% provider 0 total 1.25%	Ariel Fund	fund 1.07% provider .10% total 1.17%	Dreyfus Premier Sm Cap Value R	fund 1.25% provider .19% total 1.44%
	Sm Cap Blend	Dreyfus Sm Cap Stock Index	fund .50% provider .15% total .65%	SSgA Russell 2000 Index	fund .26% provider 0 total .26%	Lord Abbett Sm Cap Value A	fund 1.33% provider .10% total 1.43%	Oppenheimer Main St Sm Cap A	fund 1.15% provider .19% total 1.34%
		-----	Lord Abbett Sm Cap Blend	fund 1.46% provider 0 total 1.46%	-----	-----	-----		
Sm Cap Growth	Legg Mason Partners Sm Cap Growth I	fund 1.21% provider .15% total 1.36%	Baron Small Cap	fund 1.33% provider 0 total 1.33%	UBS U.S. Sm Cap Growth A	fund 1.28% provider .10% total 1.38%	UBS U.S. Sm Cap Growth A	fund 1.28% provider .19% total 1.47%	
International Funds	Global Stock (includes US)	Oppenheimer Global A	fund 1.15% provider .15% total 1.30%	Templeton Growth	fund 1.06% provider 0 total 1.06%	Am Fnds New Perspective R4	fund .79% provider .10% total .89%	Am Fnds Capital World G/I R3	fund 1.15% provider .19% total 1.34%
	Lg Stock Value	-----	AllianceBernstein Int'l Value	fund 1.20% provider 0 total 1.20%	Dodge & Cox International (Feb 06)	fund .77% provider .10% total .87%	-----	-----	
	Lg Stock Blend	Am Fnds EuroPacific R4	fund .90% provider .15% total 1.05%	SSgA EAFE Index	fund .35% provider 0 total .35%	Am Fnds EuroPacific Growth R4	fund .90% provider .10% total 1.00%	Am Fnds Euro Pacific Growth R3	fund 1.15% provider .19% total 1.34%
		-----	Bernstein Int'l Portfolio	fund 1.20% provider 0 total 1.20%	-----	-----	-----		
Lg Stock Growth	Fidelity Adv Div Int'l A	fund 1.27% provider .15% total 1.42%	Hartford Int'l Capital Appreciation HLS	fund .93% provider 0 total .93%	-----	-----	-----		

									
Asset Class	Subclass	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees
Alternative	Lifestage Funds	Fidelity Advisor Freedom:	Add .15% to fund fee for total fee	SSgA Dow Jones Target	Fund fee is total fee	ING Solution Portfolios	Add .10% to fund fee for total fee	Principal Inv LifeTime Select	Add .19% to fund fee for total fee
		Income	fund .85%	Today	fund .80%	Income	fund .64%	Strategic Income	fund 1.17%
		2010	fund .95%	2015	fund .80%	2015	fund .72%	2010	fund 1.22%
		2020	fund 1.01%	2025	fund .80%	2025	fund .80%	2020	fund 1.29%
		2030	fund 1.04%	2035	fund .80%	2035	fund .85%	2030	fund 1.30%
		2040	fund 1.05%	2045	fund .80%	2045	fund .87%	2040	fund 1.30%
	Self-Directed Brokerage Accounts (SDBA)	Schwab PCRA \$50/year plus trade fee(s) 1,900± mutual funds offered No core account minimum requirement Initial & additional deposit minimums designated by fund(s) you choose		Schwab PCRA \$50/year plus trade fee(s) 1,500± mutual funds offered \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000		ING Ultimate - Pershing \$50/year plus trade fee(s) 10,000± mutual funds offered/800+ no-load/no-trans fees funds \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000		Schwab PCRA \$50/year plus trade fee(s) 2,400 no load, no transaction fee funds from 340 fund families and an additional 1,100 load funds at no load as part of the Institutional PCRA program. \$10,000 min in total core plan balance Initial/additional deposits \$2,500/\$500+	

