403(b) Vendor Comparison For: **Santiam Canyon School District** 7/24/2019

	Products Offered		Type of Financial Advisor used to Educate Employees on Products and Services Offered				
Vendor (Investment Provider)	Mutual Funds	Annuities	Company Affiliated Representative	Independent (work with multiple Vendors)	Do-It-Yourself (no financial advisor)	Commissions or Sale Charges?[1]	Roth Available
AIG Retirement (formerly VALIC)		✔	✔			✔	✔
American Fidelity		✔	✔			✔	
American Funds	✔			✔		✔	
Ameriprise	✔	✔	✔			✔	
AXA Equitable Annuities		✔	✔			✔	✔
Foresters Financial	✔		✔			✔	✔
Protective Life Insurance Co.		✔		✔		✔	
SEI	✔			✔		✔	
Vanguard	✔				✔		✔
Voya VRIAC		✔	✔			✔	✔

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 full 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.