



Shawnee Mission School District Retirement Plans

Vendor Comparison - updated 01/2018

| Retirement Plan Options | Lincoln Alliance Program | MetLife | | Security Benefit - Advisor | | VALIC | |
|---------------------------------------|--|---|---|---|---------------------------|---|----------------------------|
| | | | | Option 3 | Option 4 | Portfolio Director | Profile Retirement Program |
| Costs | | | | | | | |
| Sales Charge to Purchase Investments | No | No | | No | Yes | No | No |
| Surrender Charges | No | May Apply | | May Apply | No | May Apply | May Apply |
| Average Investment Expense | 0.85% | 0.97% | | 1.24% | 1.24% | 0.76% | 0.90% |
| Additional Administrative Costs | No | 0.43% | | 1.00% | 0.35% | (0.55% to 1.05%) | No |
| Participant Annual Fee | No | No | | \$20 for accounts < \$25k | \$20 for accounts < \$25k | No | \$10/qtr |
| Investments | | | | | | | |
| Mutual Funds / Annuities | Mutual Funds | Mutual Funds | | Mutual Funds | Mutual Funds | Annuities | Mutual Funds |
| # of Investment Choices | 16 options <i>(monitored by SMSD and CBIZ)</i> | 15 options <i>(monitored by SMSD and CBIZ)</i> | | 100+ options | 100+ options | 60+ options | 80+ options |
| Retirement Target Date Funds | LifeSpan Target Date Models* | T. Rowe Price | | T. Rowe Price | T. Rowe Price | No | T. Rowe Price |
| Participant Services | | | | | | | |
| Statements | Quarterly | Quarterly | | Quarterly | Quarterly | Quarterly | Quarterly |
| One-on-One Services | Yes | Yes | | Yes | Yes | Yes | Yes |
| Third-Party Managed Account Service** | No | Yes | | No | No | Yes | Yes |
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*LifeSpan Target Date Models are managed by Ibbotson Associates, Inc. and are made up by the individual mutual funds in the plan.

** Third-Party Managed Account Service providers may charge an additional fee for their discretionary management services.