

CTA 403(b) Retirement Savings Plan Fee Comparison with 403(b) Variable Annuity Products

VENDOR CONSISTENT WITH 403(b) COMPARE	ACCOUNT BALANCE				COMMISSION	ASSET FEE	FIXED FEE	SURRENDER FEE			PRODUCT ID
	\$10,000	\$25,000	\$50,000	\$100,000				YEARS	MAX	ROLLING	
CTA 403(b) Retirement Savings Plan (offered by CTA VRPE, LLC and Prudent)	\$113	\$140	\$185	\$275	No	0.18%	\$95	N/A	N/A	N/A	214
Advantage IV Variable Annuity Global Atlantic	\$259	\$603	\$1,145	\$2,290	Yes	2.29%	\$30	7	6%	Yes	129
Advisor Variable Annuity Security Benefit	\$254	\$553	\$1,120	\$2,090	Yes	2.24%	\$30	8	7%	Yes	33
AFAdvantage V.A. American Fidelity	\$194	\$463	\$910	\$1,805	Yes	1.79%	\$15	8	8%	No	54
Elite Access Jackson National Life	\$253	\$558	\$1,065	\$2,080	No	2.03%	\$50	5	7%	Yes	183
Equi-Vest Series 201 AXA Equitable	\$253	\$558	\$1,115	\$2,230	Yes	2.23%	\$30	6	5%	Yes	153
Flex(b) Great American Insurance Group	\$256	\$595	\$1,130	\$2,260	Yes	2.26%	\$30	8	8%	Yes	131
Group Variable Annuity Horace Mann	\$238	\$558	\$1,090	\$2,155	Yes	2.13%	\$25	6	5%	No	128
MetLife Financial Freedom Select	\$216	\$540	\$1,080	\$2,160	Yes	2.16%	\$0	13	9%	Yes	14
Multi-Fund Select V.A. Lincoln National	\$114	\$248	\$470	\$890	No	0.89%	\$25	9	6%	No	56
New York Life Flex Premium V.A. III	\$257	\$598	\$1,135	\$2,270	Yes	2.27%	\$30	9	7%	No	15
Pacific Choice Pacific Life	\$269	\$598	\$1,095	\$2,190	Yes	2.19%	\$50	5	7%	Yes	266
Pacific Value Select Pacific Life	\$299	\$688	\$1,295	\$2,590	Yes	2.59%	\$40	8	9%	Yes	8
Patriot AUL – One America	\$248	\$545	\$1,090	\$2,180	Yes	2.18%	\$30	8	7%	Yes	79
Personal Retirement Planner V.A. Horace Mann	\$190	\$438	\$850	\$1,675	Yes	1.65%	\$25	N/A	N/A	N/A	247

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	\$10,000	\$25,000	\$50,000	\$100,000				YEARS	MAX	ROLLING	
CTA 403(b) Retirement Savings Plan (offered by CTA VRPE, LLC and Prudent)	\$113	\$140	\$185	\$275	No	0.18%	\$95	N/A	N/A	N/A	214
Perspective II F&V Annuity Jackson National Life	\$207	\$518	\$1,035	\$2,070	No	2.07%	\$0	8	9%	No	26
Portfolio Director Choice Series 5 Fixed & Variable AIG Retirement Services	\$236	\$590	\$1,180	\$2,360	Yes	2.36%	\$0	6	5%	Yes	116
Portfolio Director Combination Fixed & Variable AIG Retirement Services	\$261	\$630	\$1,245	\$2,475	No	2.46%	\$15	6	5%	Yes	58
Preference Plus Account Metropolitan Life Insurance Company	\$196	\$490	\$980	\$1,960	Yes	1.96%	\$20	8	7%	No	42
Retirement Protector Horace Mann Life Insurance Company	\$188	\$408	\$815	\$1,630	Yes	1.63%	\$25	6	5%	Yes	195
RiverSource Retirement Advisor 5 Ameriprise Financial	\$243	\$563	\$1,065	\$2,130	Yes	2.13%	\$30	10	8%	Yes	145
Secure Designs V.A. Security Benefit	\$237	\$510	\$960	\$1,820	Yes	2.07%	\$30	8	7%	Yes	35
Special Pay 403(b) AUL – OneAmerica	\$248	\$620	\$1,240	\$2,480	Yes	2.48%	\$0	8	7%	Yes	112
Thrivent Financial Flexible Premium Deferred Variable Annuity	\$223	\$483	\$965	\$1,930	Yes	1.93%	\$30	8	7%	No	13
TIAA-CREF Variable Annuity	\$154	\$385	\$770	\$1,540	Yes	1.54%	\$0	N/A	N/A	N/A	154
Universal Annuity Brighthouse Financial	\$215	\$515	\$1,015	\$2,015	No	2.00%	\$15	6	5%	No	65
Variable Annuity Modern Woodmen of America	\$103	\$213	\$365	\$730	No	0.73%	\$30	9	8%	No	19
Variflex Variable Annuity Security Benefit	\$230	\$575	\$1,150	\$2,300	Yes	2.30%	\$0	9	8%	No	37
Voya Custom Choice II Voya Retirement Insurance and Annuity Company	\$209	\$523	\$1,045	\$2,090	Yes	2.09%	\$0	11	5%	Yes	232

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CTA 403(b) Retirement Savings Plan Fee Comparison with 403(b) Mutual Fund Products

ACCOUNT BALANCE

\$10,000

\$25,000

\$50,000

\$100,000



VENDOR CONSISTENT WITH 403(b) COMPARE	ESTIMATED ANNUAL COST				COMMISSION	MAX FRONT	ASSET FEE	FIXED FEE	PRODUCT ID
CTA 403(b) Retirement Savings Plan (offered by CTA VRPE, LLC and Prudent)	\$113	\$140	\$185	\$275	No	N/A	0.18%	\$95	214
AIG Valic Group MF (Advisor Wrap)	\$227	\$568	\$1,135	\$2,270	No	N/A	2.27%	\$0	110
AIG Profile Retirement (Advisor Wrap)	\$288	\$660	\$1,280	\$2,520	No	N/A	2.48%	\$40	111
American Funds	\$111	\$263	\$515	\$1,020	Yes	5.75%	1.01%	\$10	55
Advisor Program Security Benefit 403b - Option 3	\$255	\$585	\$1,135	\$2,235	Yes	5.75%	2.20%	\$35	34
American Century 403b	\$100	\$250	\$500	\$1,000	No	N/A	1.00%	\$0	36
CalSTRS Pension2 (Without Advisor)	\$57	\$143	\$285	\$570	No	N/A	0.57%	\$0	61
CalSTRS Pension2 (With Advisor)	\$117	\$293	\$585	\$1,170	No	N/A	1.17%	\$0	61
Custodial Account GWN Securities	\$124	\$273	\$520	\$1,015	Yes	5.75%	0.99%	\$25	168
Fidelity Direct	\$88	\$184	\$344	\$664	No	N/A	0.64%	\$24	68
Franklin Templeton	\$136	\$288	\$535	\$1,040	Yes	5.75%	1.01%	\$35	77
FTJ FundChoice	\$182	\$380	\$710	\$1,370	No	N/A	1.32%	\$50	47
GLP Mutual Fund Platform	\$125	\$275	\$525	\$1,025	No	N/A	1.00%	\$25	189
ICMA-RC (with Advisor)	\$180	\$428	\$840	\$1,665	No	N/A	1.65%	\$15	265
Invesco (former Oppenheimer)	\$158	\$350	\$640	\$1,280	Yes	5.75%	1.28%	\$30	49
Mutual Funds by Primerica (PFS)	\$133	\$303	\$585	\$1,150	Yes	5.75%	1.13%	\$20	78

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ACCOUNT BALANCE

\$10,000

\$25,000

\$50,000

\$100,000



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CTA 403(b) Retirement Savings Plan (offered by CTA VRPE, LLC and Prudent)	\$113	\$140	\$185	\$275	No	N/A	0.18%	\$95	214
PlanMember Services Elite Program	\$275	\$613	\$1,175	\$2,300	No	N/A	2.25%	\$50	107
Premier Select GWN Securities	\$288	\$720	\$1,390	\$2,730	No	N/A	2.88%	\$0	167
Profile Retirement Program by AIG (Advisor)	\$288	\$660	\$1,280	\$2,520	No	N/A	2.48%	\$40	111
Putnam 403(b) Plan	\$168	\$383	\$740	\$1,455	Yes	5.75%	1.43%	\$25	63
Retirement Advantage Horace Mann	\$199	\$460	\$895	\$1,765	Yes	5.75%	1.74%	\$25	249
Retirement Solutions Lincoln Investment	\$170	\$335	\$610	\$1,160	Yes	5.75%	1.10%	\$60	20
Retirement Solutions Premier (Lincoln) Advisor	\$237	\$503	\$945	\$1,830	No	N/A	1.77%	\$60	162
San Diego Schools FBC Empower	\$77	\$166	\$313	\$608	No	N/A	0.59%	\$18	233
SchoolsFirst Nationwide	\$121	\$303	\$605	\$1,210	No	N/A	1.21%	\$0	101
SchoolsFirst Federal Credit Union 403(b)7 Security Benefit	\$232	\$550	\$1,060	\$2,120	Yes	5.75%	2.12%	\$20	141
Tax-Sheltered Investment Program by Foresters Financial	\$150	\$330	\$615	\$1,215	Yes	5.75%	1.20%	\$30	1
Thrivent Mutual Funds	\$116	\$268	\$505	\$1,010	Yes	5.75%	1.01%	\$15	216
Transamerica Funds	\$185	\$418	\$775	\$1,550	Yes	5.75%	1.55%	\$30	85
USAA Victory Capital	\$87	\$218	\$435	\$870	No	N/A	0.87%	\$0	17
Vanguard 403(b) Services	\$75	\$98	\$135	\$210	No	N/A	0.15%	\$60	164

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