



# 457(b) Retirement Plan Services

Retirement administration solutions for public employers

A 457(b) is a voluntary retirement savings plan designed for employees of state and local governments, as well as many tax-exempt organizations. Providing a 457(b) savings plan can help bring financial stability and security for life upon retirement for those who participate. With this plan, your employees can lower their current taxes, earn tax-free income, reduce their retirement income gap, and get on track for living a comfortable life after retirement.

Working with our 457(b) program can allow you to spend less time on plan administration and investment planning, and more time overseeing your organization. And with a success plan in place, you are in a better position to attract and retain valuable staff members.

## Why Choose Us?

- ✓ We specialize in working with government employers
- ✓ We act as fiduciaries with a legal duty to act in our clients' best interest
- ✓ We focus on making financial education inclusive for all employees regardless of where they are in their financial journey

### Benefits for Employers

- Fiduciary oversight on plan investments
- One-click file transfer system
- Employee education services
- Plan and participant reporting
- Tailored and streamlined implementation
- Plan compliance and audit support
- Paperless transactions

### Benefit for Employees

- Plan education and financial workshops
- No surrender charges or commissions
- Pre-tax and after-tax (Roth) salary deferrals
- Range of cost-effective investment options, including target date funds, risk-based models, and self-directed funds
- Mobile app access

Contact an FFGA representative to learn more.

# Fees

**Total asset fee: 0.85% (85 basis points)**

**Administration fixed dollar fee: \$18 per year**

## Fund Lineup

Fund Name	Asset Class	Symbol	Expense Ratio
<b>Fixed Income Accounts</b>			
BlackRock Total Return K	Fixed Income	MPHQX	0.44%
DFA Inflation Securities	Fixed Income	DIPSX	0.12%
USAA Income Fund R6	Fixed Income	URIFX	0.39%
Vanguard Intermediate-Term Treasury Index Admiral	Fixed Income	VSIGX	0.07%
Lord Abbett Fund	Short-Term Bond	LDLVX	0.32%
<b>Money Market Funds</b>			
Fidelity Government Money Market Fund	Money Market	SPAXX	0.06%
<b>Large Cap Funds</b>			
Fidelity 500 Index	Large Cap Blend	FXAIX	0.02%
Vanguard Growth Index Admiral	Large Cap Growth	VIGAX	0.05%
Vanguard Value Index Admiral	Large Cap Value	VVIAX	0.05%
iShares Total US Stock Market Index K	All Cap	BKTSX	0.03%
<b>Mid-Cap Funds</b>			
Vanguard Mid Cap Index Admiral	Mid Cap Blend	VIMAX	0.05%
<b>Small Cap Funds</b>			
Fidelity Advisor Stock Selector Small Cap Z	Small Cap Blend	FSSZX	0.79%
Vanguard Small Cap Index Admiral	Small Cap Blend	VSMAX	0.05%
<b>International Funds</b>			
Vanguard Developed Markets Index Admiral	Developed International	VTMGX	0.07%
Fidelity Advisors Total Int Equity Z	Developed International	FIEZX	0.90%
<b>Emerging Market Funds</b>			
Vanguard Emerging Markets Admiral	Emerging Markets	VEMAX	0.14%
American Funds New World R6	Emerging Markets	RNWGX	0.59%
<b>Target Date Funds</b>			
Nuveen Lifecycle Income Index 2015	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2020	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2025	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2030	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2035	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2040	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2045	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2050	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2055	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2060	Target Date Funds	-	0.02%
Nuveen Lifecycle Income Index 2065	Target Date Funds	-	0.02%
<b>Portfolio Models</b>			
FFInvest Preservation Portfolio	Allocation - See Next Page	-	-
FFInvest Conservative Portfolio	Allocation - See Next Page	-	-
FFInvest Balanced Portfolio	Allocation - See Next Page	-	-
FFInvest Growth Portfolio	Allocation - See Next Page	-	-
FFInvest Aggressive Growth Portfolio	Allocation - See Next Page	-	-
<b>Asset Allocation Funds</b>			
VANGUARD LIFES CNSRV GR INV	Allocation	VSCGX	0.12%
VANGUARD LIFES GROWTH INV	Allocation	VASGX	0.14%
VANGUARD LIFES INCOME INV	Allocation	VASIX	0.11%
VANGUARD LIFES MODERATE GR INV	Allocation	VSMGX	0.13%
<b>Real Estate Options</b>			
DFA Global Real Estate	Real Estate	DFGEX	0.24%

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## Portfolio Model Breakdown

### FFInvest Preservation Portfolio (Age range of 65+)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	85.00%
DFA Inflation Securities	MPHQX	10.00%
Lord Abbett Short Duration	LDLVX	5.00%

### FFInvest Conservative Portfolio (Age range of 55-64)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	45.00%
BlackRock Total Return K	MPHQX	22.00%
Lord Abbett Short Duration	LDLVX	8.00%
Vanguard Developed Markets Index Admiral	VTMGX	8.00%
Fidelity 500 Index	FXAIX	5.00%
Vanguard Value Index Admiral	VVIAX	5.00%
Vanguard Small Cap Index Admiral	VSMAX	4.00%
Vanguard Emerging Markets Admiral	VEMAX	3.00%

### FFInvest Balanced Portfolio (Age range of 45-54)

Fund	Ticker Symbol	Allocation %
TIAA Secured Income Account	SIA	30.00%
BlackRock Total Return K	MPHQX	16.00%
Vanguard Emerging Markets Admiral	VEMAX	10.00%
Vanguard Developed Markets Index Admiral	VTMGX	10.00%
Fidelity 500 Index	FXAIX	10.00%
Vanguard Value Index Admiral	VVIAX	10.00%
Vanguard Small Cap Index Admiral	VSMAX	10.00%
Lord Abbett Short Duration	LDLVX	4.00%

### FFInvest Growth Portfolio (Age range of 35-44)

Fund	Ticker Symbol	Allocation %
Vanguard Value Index Admiral	VVIAX	23.00%
Vanguard Developed Markets Index Admiral	VTMGX	15.00%
BlackRock Total Return K	MPHQX	15.00%
Vanguard Emerging Markets Admiral	VEMAZ	14.00%
Vanguard Small Cap Index Admiral	VSMAX	13.00%
Fidelity 500 Index	FXAIX	10.00%
TIAA Secured Income Account	SIA	10.00%

### FFInvest Aggressive Growth Portfolio (Age range of 18-34)

Fund	Ticker Symbol	Allocation %
Vanguard Value Index Admiral	VVIAX	30.00%
Vanguard Emerging Markets Admiral	VEMAX	25.00%
Fidelity 500 Index	FXAIX	15.00%
Vanguard Small Cap Index Admiral	VSMAX	15.00%
Vanguard Developed Markets Index Admiral	VTMGX	15.00%

All investments are subject to risk, including loss of principal. Risk is defined as fluctuation in returns from one period to the next and the potential for loss. A well diversified portfolio may help investors reduce the risk associated with investing. However, diversification does not insure protection against a loss in a declining market. This report has been prepared for the purpose of providing a comparison among the advisors and indices shown herein. Indices are for comparison only. The inclusion of an advisor in this report should not be considered an endorsement or recommendation.