Technical Comparison of Responses to RFP
for Defined Contribution Plans
May 6, 2019

Alachua County, FL

Table of Contents

Background

Please use the allotted space for each question to provide a concise answer within the appropriate tab. Do not alter the formatting of the cell or columns as this format allows the plan sponsor to evaluate your response in a side by side comparison with other responders. If you would like to elaborate on any response, please attach the response as pdf and it will be considered in addition to the written response provided in the Excel document.

Failure to provide a response within this spreadsheet may lead to an inability to compare your capabilities with other providers.

Project Background

The County is seeking proposals from qualified firms to provide 457(b) and 401(a) Plan Provider Services. The professional services solicited may include, but are not limited to, the following bundled administrative services: custodial trustee, administrative, recordkeeping, participant education, enrollment and regulatory support for the plans.

The primary objectives of the RFP review and selection process will be to:

Control participant expenses
Enhance the participant experience
Maintain a best of class investment offering

AndCo serves as independent plan consultants to Alachua County as it relates to the investments and other fiduciary support and acts solely in this capacity. AndCo does not accept commissions from any insurance company, agent or broker, nor does it accept any income from any other source.

The Plan is intended to operate as a retirement plan and will be designed in a manner that emphasizes a long-term approach to creating a secure retirement savings or income for the Plan Participants. Recognizing that investments will be subject to Participant choice; important consideration will include Participant education and communication services as well as web-based tools in the evaluation of Proposers. Any changes to the fund menu are not within Scope of Services in this Request for Proposal and will remain the sole discretion of Alachua County.

Final selection will be determined based on a qualified proposing firm's ability to best meet the County's desire for comprehensive participant planning tools and education, competitive fees and other factors being considered, on an open architecture investment platform.

Minimum Requirements Certification

	AIG Retirement Services	Empower	ICMA-RC
Please confirm whether your firm meets the following minimum requirements and positively affirm their compliance by writing confirmed the spaces provided.			
1. **Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.**	VALIC confirms.	Confirmed	Confirmed.
2. **Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.**	VALIC confirms.	Confirmed	Confirmed.
3. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of $10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	VALIC confirms.	Confirmed	Confirmed.

Minimum Requirements Certification

	Lincoln	MassMutual	Nationwide

Please confirm whether your firm meets the following minimum requirements and positively affirm their compliance by writing confirmed the spaces provided.

Requirement	Lincoln	MassMutual	Nationwide
1. **Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.**	Confirmed	Confirmed	Confirmed.
2. **Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.**	Confirmed	Confirmed	Confirmed.
3. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of $10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	Confirmed	Confirmed	Confirmed.

Minimum Requirements Certification

Please confirm whether your firm meets the following minimum requirements and positively affirm their compliance by writing confirmed the spaces provided.

	Prudential	Voya
1. **Proposer must be a direct provider currently engaged in the business of providing bundled administrative services of the nature described in this RFP including recordkeeping, plan administration, and participant education services.**	Confirmed	Confirmed
2. **Proposer, after considering the activities of a related predecessor (e.g. by merger or reorganization), affiliate, or principal of Proposer must have been in defined contribution recordkeeping and plan administration business for a minimum of ten years.**	Confirmed	Confirmed
3. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of $10 billion in Defined Contribution plan assets, which includes the total assets from 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	Confirmed	Confirmed

Minimum Requirements Certification

Minimum Requirements Certification	AIG Retirement Services	Empower	ICMA-RC
4. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans, which includes participants in 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	VALIC confirms.	Confirmed	Confirmed.
5. **Proposer currently provides similar plan administration, recordkeeping and education services to at least three other 457(b) / 401(k) plans of similar participant and plan asset size to the Alachua County, MI plans.**	VALIC confirms.	Confirmed	Confirmed.
6. **Proposer will provide an "open architecture" investment platform that can administer investment option including mutual funds, CIT's, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by Alachua County and AndCo independent of this project.**	VALIC confirms.	Confirmed	Confirmed

Minimum Requirements Certification

	Lincoln	MassMutual	Nationwide
4. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans, which includes participants in 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	Confirmed	Confirmed	Confirmed.
5. **Proposer currently provides similar plan administration, recordkeeping and education services to at least three other 457(b) / 401(k) plans of similar participant and plan asset size to the Alachua County, MI plans.**	Confirmed	Confirmed	Confirmed.
6. **Proposer will provide an "open architecture" investment platform that can administer investment option including mutual funds, CIT's, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by Alachua County and AndCo independent of this project.**	Confirmed	Confirmed	Confirmed

Minimum Requirements Certification

	Prudential	Voya
4. **Proposer currently provides plan administration, recordkeeping and education services to a minimum of one million participants in Defined Contribution plans, which includes participants in 401(k), 457(b), 401(a), 403(b), profit sharing and Taft-Hartley defined contribution plans.**	Confirmed	Confirmed
5. **Proposer currently provides similar plan administration, recordkeeping and education services to at least three other 457(b) / 401(k) plans of similar participant and plan asset size to the Alachua County, MI plans.**	Confirmed	Confirmed
6. **Proposer will provide an "open architecture" investment platform that can administer investment option including mutual funds, CIT's, or any other investment option permissible under plan rules. Note: The final investment lineup will be determined by Alachua County and AndCo independent of this project.**	Confirmed	Confirmed

Minimum Requirements Certification

	AIG Retirement Services	Empower	ICMA-RC
7. Proposer warrants that no revenue based on this Plan or its assets will be paid to any third party that does not provide direct and previously disclosed services to this Plan.	Confirmed	Confirmed	Confirmed
8. Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan	Confirmed	Confirmed	Confirmed
9. Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.	Confirmed	Confirmed	Confirmed
10. Proposer will supply Alachua County with an annual 408(b)2 comparable plan sponsor level fee disclosure statement included in the total bid pricing.	Confirmed	Confirmed	Confirmed

Minimum Requirements Certification

	Lincoln	MassMutual	Nationwide
7. **Proposer warrants that no revenue based on this Plan or its assets will be paid to any third party that does not provide direct and previously disclosed services to this Plan.**	Confirmed	Confirmed	Confirmed
8. **Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan**	Confirmed	Confirmed	Confirmed
9. **Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.**	Confirmed	Confirmed	Confirmed
10. **Proposer will supply Alachua County with an annual 408(b)2 comparable plan sponsor level fee disclosure statement included in the total bid pricing.**	Confirmed	Confirmed	Confirmed

Minimum Requirements Certification

	Prudential	Voya
7. Proposer warrants that no revenue based on this Plan or its assets will be paid to any third party that does not provide direct and previously disclosed services to this Plan.	Confirmed	Confirmed
8. Proposer warrants that any revenue received by it from investments or services made available to the Plan from any source in excess of the quoted price to provide the requested services in this contract shall be returned to the Plan or Plan	Confirmed	Confirmed
9. Proposer warrants that any expense to implement changes or enhancements to the program occasioned by changes to federal and/or state law is borne solely by the firm.	Confirmed	Confirmed
10. Proposer will supply Alachua County with an annual 408(b)2 comparable plan sponsor level fee disclosure statement included in the total bid pricing.	Confirmed	Confirmed

Minimum Requirements Certification	AIG Retirement Services	Empower	ICMA-RC
11. **Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide Alachua County with all required, reasonable and necessary plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.**	Confirmed	Confirmed	Confirmed.
12. **Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investment products upon receipt of a valid directive to do so.**	Confirmed	Confirmed	Confirmed.
13. **Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 12/31/2018**	Confirmed	Confirmed	Confirmed.

Minimum Requirements Certification

	Lincoln	MassMutual	Nationwide
11. Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide Alachua County with all required, reasonable and necessary plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.	Confirmed	Confirmed	Confirmed.
12. Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investment products upon receipt of a valid directive to do so.	Confirmed	Confirmed	Confirmed.
13. Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 12/31/2018	Confirmed	Confirmed	Confirmed.

Minimum Requirements Certification

	Prudential	Voya
11. Proposer warrants that this proposal meets all federal and state regulatory requirements governing such programs. Proposer shall provide Alachua County with all required, reasonable and necessary plan documents and maintain them throughout the contract term. Proposer is responsible for satisfying any regulatory reporting requirement throughout the contract term.	Confirmed	Confirmed
12. Proposer shall establish and maintain individual participant account records and calculate daily valuations of account balances through a secure administrative system. The system must also correctly and immediately allocate contributions and balances to the selected investment products upon receipt of a valid directive to do so.	Confirmed	Confirmed
13. Proposer warrants that it maintains an emergency preparedness/disaster plan that assures the continuity of operations in the event of an emergency and that such plan has been successfully tested within the twelve months preceding 12/31/2018	Confirmed	Confirmed

Minimum Requirements Certification

	AIG Retirement Services	Empower	ICMA-RC
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed	Confirmed.

Minimum Requirements Certification	Lincoln	MassMutual	Nationwide
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed	Confirmed.

Minimum Requirements Certification

	Prudential	Voya
14. Proposer shall administer all applications for benefit payments, distribute benefits within three (3) business days of the receipt of all necessary information, compute and deduct all required federal and state taxes, and furnish tax reporting forms to all beneficiaries with copies to all appropriate regulatory authorities.	Confirmed	Confirmed

Selection Criteria

Please use the allotted space for each question to provide a concise answer within the appropriate tab. Do not alter the formatting of the cell or columns as this format allows the plan sponsor to evaluate your response in a side by side comparison with other responders. If you would like to elaborate on any response, please attach the response as pdf and it will be considered in addition to the written response provided in the Excel document.

Experience and Qualifications: (15 Points)

Experience and qualifications of firm and of the team proposed to deliver these services: Demonstrated experience and qualifications, both as a firm and as individual team members, in delivering requested services for clients with programs similar in size and complexity to that of Alachua County ('Client'). Verifiable record of service delivery that fully met or exceeded the Client's expectations.

Firm Experience and Qualifications:

Assigned Service Team Experience and Qualifications

Past Performance Based on References

Demonstrated understanding of scope of services as reflected by the quality and comprehensiveness of the services proposed in your response to the RFP.

Plan Operations and Administration: (30 Points)

Operations, Administration, Sponsor Support and Systems - Solution handles all administrative functions and services (as evidenced by questionnaire responses) and alleviates the administrative workload of the Client by providing comprehensive operational, administrative, sponsor and systems support.

Participant Communications and Education: (25 Points)

Participant experience and education - Proven comprehensive and collaborative participant experience delivered through multiple mediums, including printed materials, call center, onsite education and online. Strong functionality and intuitive design of online tools including transactional capabilities and availability of advice, education and other tools.

Fees and Expenses: (30 Points)

Total fee for services

Transition/Implementation - Demonstrates (through questionnaire responses) that firm has comprehensive capabilities to successfully transition the plans with minimal disruption to Plan Participants and Client Staff.

Finalist Presentations (if applicable)

RFP Project Timeline

ea Step in RFP Process	Responsible	General Time Frames
Release RFP to selected vendors	AndCo	March 15, 2019
Intent to bid / vendor's questions due	Vendors	March 22, 2019
Release response to vendor's questions	Alachua County & AndCo	March 29, 2019
RFP responses due	Vendors	April 5, 2019
Review, analyze and summarize the responses in a report to facilitate a comparison of vendors	AndCo	April 19, 2019
Meeting to discuss vendors, evaluate proposals & select finalists	Alachua County & AndCo	May 3, 2019
Contact Finalists and set presentation date	Alachua County & AndCo	May 6, 2019
Finalist presentations	Alachua County & AndCo	May 31, 2019
Final negotiations (pricing, contracts and performance guarantees)	Alachua County & AndCo	June 14, 2019
New vendor conversion kick-off (if applicable)		June 26, 2019
Conversion date (if applicable)		October 1, 2019

Firm Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Please describe why your firm acquires and successfully retains clients comparable to Alachua County. Include any unique services, features, etc. that you feel illustrates your firm's competitive advantages. Please limit this response to the space provided.**	VALIC proudly serves more than 2,255 government entities nationwide. We provide solutions specific to the government marketplace, and we have the flexibility to meet your distinct plan needs. VALIC has a local office in Gainesville with 10 financial advisors that live and work in Alachua County. Here are a few reasons why VALIC is the right fit for your organization: • More than 60 years of government experience • Personalized strategies designed to empower employees to take action toward retirement readiness • Local advisor teams are available to meet with your staff when most convenient for them • Personalized retirement planning available to all employees regardless of income level • Custom communication and education programs developed around plan goals • Smartly uses plan data to identify for targeted communication efforts • Plan sponsor review and reports detailing plan health • Flexible proprietary recordkeeping system to provide customized administrative services for your plan • Investment control and monitoring	As a leading provider of government retirement plans, Empower Retirement the strength, experience, and stability clients expect from a business partner. We believe our ability to offer competitive services differentiates us from our competitors. Our modern plan sponsor experience provides advanced tools to help improve plan results and simplify day-to-day administration — including enriched, practical analytics that allow you to monitor the real-time health of your plan and turn data trends into actionable insights. Our experience drives engagement by showing participants the important connections and long-term forecasting that will affect their income in retirement. The experience delivers these insights in a way that reveals how short-term, achievable actions keep the ultimate goals on track. With more than 8.7 million retirement plan participants (as of December 31, 2018), our fully integrated system not only helps ensure transactional integrity, its built-in efficiencies help reduce the amount of time your service team dedicates to manual processes — and helps increase the time they can dedicate to plan enhancing initiatives.	In 1972, the ICMA Retirement Corporation (ICMA-RC) was created by the public sector for the public sector. Established by the International City/County Management Association (ICMA) with the assistance of a Ford Foundation grant, ICMA-RC provided a portable retirement plan, enabling accumulated retirement assets to be transferred between employers. For fifteen years consecutively, ICMA-RC has retained in excess of 98% of our plan sponsor relationships. As of December 31, 2018, our average client relationship duration is approximately 25 years. We understand the importance of maintaining a satisfying plan administrator relationship for both plan sponsors and their employees. ICMA-RC's clients know us as a reliable, long-term provider, as demonstrated by the length of our average client relationship duration.

Firm Experience and Qualifications

	Lincoln	MassMutual	Nationwide
1. **Please describe why your firm acquires and successfully retains clients comparable to Alachua County. Include any unique services, features, etc. that you feel illustrates your firm's competitive advantages. Please limit this response to the space provided.**	Our high-touch, high-tech model grants us flexibility to meet the unique needs of plan sponsors and participants. Lincoln's employees are committed to: integrity, urgency, ownership, and caring professionalism. We help participants through personalized service and competitive products. Great people Our relationship managers offer proactive solutions in plan design, plan health, or streamlining administration. Our retirement consultants help employees enroll, evaluate plan options, and set goals. They simplify topics and motivate participants to improve their retirement readiness. Lincoln's plan design and compliance teams will provide a Plan Document Day annually to ensure plans always reflect best-in-class practices. Motivating participants We are a leader in motivating participants to take actions to improve their retirement outcomes. Our retirement consultants scored 90% or higher across all categories for one-on-one support.	MassMutual has a proud and successful history of providing workplace solutions that drive both employer and employee financial wellness. Our innovative and holistic approach to workplace solutions enhance employer viability by helping employees secure their financial future and protect the ones they love. Our participant communication and education model: No other provider in the government space specifically targets all of your employees to get them engaged and to make sure they are taking their next best step towards a secure retirement. We target your employees using meaningful personas and touchpoints and communicate with them the way in which they want to be communicated. Our capabilities are not matched by anybody else. Plan Health and Retirement Readiness: Not only do we target your employees, we are able to report back to you, in detail, the actions we have taken, the actions of your employees, and the overall health of your retirement plan. No other provider can provide that detail.	To retain an existing client such as Alachua County and move to an exclusive provider arrangement, Nationwide will leverage our personalized approach, by thinking differently about retirement. Our experience and expertise shows in how we support our Plans. Our partnership with the County leverages our foundation that is built on three pillars that are core to who we are. Retirement Readiness - Nationwide's mission is to help America's workers prepare for, and live in, retirement. We surround participants with in-person support, proactive communication and digital tools to help educate employees on their holistic retirement plan picture including the 457/401, pension, social security and other outside assets. Committed Partner – We will deliver 457/401 administrative services that are timely, accurate and secure, minimizing the demands on County resources and providing value for your employees. Proven Experience - During our 45-year history, we have grown into the largest public-sector retirement plan provider, servicing over 7,800* governmental plans and more than $89 billion* with the demonstrated ability to deliver on our promises. **as of 12/31/2018*

Firm Experience and Qualifications

	Prudential	Voya
1. **Please describe why your firm acquires and successfully retains clients comparable to Alachua County. Include any unique services, features, etc. that you feel illustrates your firm's competitive advantages. Please limit this response to the space provided.**	Since entering the governmental market in 1978, Prudential has provided unique services and solutions to clients of all sizes; from small townships to large cities, counties, and state-level clients. Prudential's provides public sector clients with a dedicated service team, possessing expertise in the governmental market, to provide the strategic, administrative, and consultative support that's crucial to ensuring the plan is operating at its most efficient level. Our comprehensive understanding of the unique characteristics of governmental plans allows us to provide recordkeeping and compliance that is accurate, streamlined, and tailored to our clients' individual needs. We believe that a well-designed retirement plan has the ability to help attract talent into the public sector while making financial security a reality for all employees. As part of Prudential's long-standing commitment to the governmental marketplace, our focus is on making ongoing investments in technology and innovation to ensure our service model and participant education program are designed to meet the needs of not only retirees and plan participants, but also the employees of the future.	As a customer-driven organization, Voya places a high value on anticipating our customers' needs and exceeding their expectations; we strive for and are distinguished by excellence in service and we demonstrate integrity in our internal and external relations. Our ability to be the best business partner is grounded in our "client first" service philosophy. We have a focused commitment to understand our customer. Not only do we learn their unique administrative requirements, but we also strive to understand their business, culture, customer service philosophy and mission. This allows us to offer a well-educated team focused on serving and communicating with our customers as a partner. Our role is to serve as an extension of the customers' staff, helping them to achieve their goals. We believe that in order to deliver the best service, we need to provide self-service tools and human resources. At Voya, operational excellence is a simple concept — it is continually striving to seek the right balance to optimize efficiency and effectiveness.

Firm Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
2. **Please attach a copy of your standard company contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.**	Please refer to the attached Sample 457(b) & 401(a) Service Provider Agreement & Fixed-Interest Option Contract	We have provided a sample with the exhibits. We do not find any conflicts with terms and conditions provided in this request for proposal.	Please see the Appendix for the Sample Administrative Services Agreement.
3. **Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.**	The Variable Annuity Life Insurance Company (VALIC) 175 Water Street, NY, NY 10038 Local office: 2114 NW 40th Terrace, Suite B-1, Gainesville, FL 32605 Local Office Hours: 8am-5pm ET Contact: Greg Miller, Vice President, Business Development Phone: 813-269-3363, Greg.Miller@valic.com	Empower Retirement 8215 East Orchard Road Greenwood Village, CO 80111 Contact: Cameron Eck, Regional Sales Director Empower Retirement 8215 East Orchard Road Greenwood Village, CO 80111 781-223-61047 cameron.eck@empower-retirement.com	ICMA Retirement Corporation 777 North Capitol Street, NE, Ste 600 Washington, D.C. 20002-4240 Phone: 202-961-4600 Patrick Abelon Vice President - Core Markets Mobile: 202-360-0102 Email:pabelon@icmarc.org Branch office, 8:30 a.m. to 5:00 p.m. M-F. Contact Center M-F, 8:30 a.m. to 9:00 p.m. on days the NYSE is open.
4. **What are the top five revenue sources that support your recordkeeping services?**	Sources of revenue include retirement plan record-keeping, investment management, and fee income from various retirement related services. About 11% of revenue is derived from retirement plan recordkeeping fees.	Great-West Life & Annuity Insurance Company (GWL&A), through Empower, provides retirement plan products, investment options as well as comprehensive administrative and recordkeeping.	Asset-based fees make up the majority of record keeping revenue, followed by participant account maintenance fees.

Firm Experience and Qualifications

	Lincoln	MassMutual	Nationwide
2. **Please attach a copy of your standard company contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.**	A sample service agreement and a sample trust agreement are included as Attachment 1.	Please see attached Sample Administrative Services Agreement	We have included the following agreements for review: • 457(b) Administrative Agreement • 457(b) Plan Document • 401(a) Adoption Agreement • 401(a) Plan Document • 401(a) Administrative Agreement • Nationwide 457 and 401(a) Trust Agreement • Fixed Annuity Application for 457 and 401(a) Plans Please refer to **Appendix 1** for the above indicated agreements.
3. **Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.**	Lincoln Retirement Services Company, LLC 1300 South Clinton Street Fort Wayne, IN 46802 Kasi Boyles, Vice President 130 Radnor Chester Road Radnor, PA 19087 (727) 743-6285 Kasi.Boyles@LFG.com 8 a.m. to 5 p.m. ET	Massachusetts Mutual Life Insurance Company 1295 State Street Springfield, MA 01101 John Dolan (413) 426-6232 jdolan@massmutual.com 8:00 a.m - 5:00 p.m. ET	Corporate Headquarters Nationwide 10 W. Nationwide Blvd Columbus, OH 43215 Primary Contact for RFP Greg Watson, Acquisition Director Columbus, OH Phone Number: (614) 435-8428 Email: watsong3@nationwide.com
4. **What are the top five revenue sources that support your recordkeeping services?**	The top five revenue sources that support our recordkeeping services are revenue sharing, participant fees, employer paid fees, spread revenue, and surrender charges.	MassMutual only reports revenue by line of business. Based on the 2017 Annual Statement, Group Annuity Revenue of $13.1 billion was 50% of Total revenue ($26.1 billion).	Top five revenue sources: Asset Fees for Recordkeeping Expenses, Administration Fees for Optional Participant Services, Mutual Fund Service Fee Payments, Investment Income Spend and Managed Account

Firm Experience and Qualifications

	Prudential	Voya
2. **Please attach a copy of your standard company contract for review, highlighting any conflicts with the terms and conditions of this RFP, along with any other agreements or documents that would require approval and execution should your firm be selected as the winning proposer. The Plan Sponsor reserves the right to consider such conflicts when rating your proposal.**	Please refer to Exhibit A for our Sample Master Service Agreement and Statement of Work.	Please refer to Attachment A for a copy of our standard service agreement.
3. **Please state the name of your company, headquarters' address, local business address (if any) and the name, title, address, phone number, and email address of the primary contact person for your proposal. Indicate the hours of operation at the local office, if any.**	William Walsh Vice President, Sales Prudential Retirement 30 Scranton Office Park Scranton, Pennsylvania 18507 570-341-6044 william.walsh@prudential.com	<u>Company Information:</u> Voya Retirement Insurance and Annuity Company (VRIAC) One Orange Way, Windsor, CT 06095 <u>Local Information:</u> Local address-301 West Bay Street Jacksonville FL 32202 Hours- 8 am to 5 pm <u>Company Contact:</u> Ned Freer, Senior Vice President, Institutional Clients
4. **What are the top five revenue sources that support your recordkeeping services?**	To comply with federal securities laws, we are not able to provide the proportion of revenues generated from investment management, recordkeeping and trust services separately.	Five of the core revenue drivers are: 1) Asset Based Fees, 2) Annual Account Maintenance Fees, 3) Investment Revenue Sharing, 4) Ancillary Participant Fees (i.e. loan fees, distrib. fees, etc.), 5) Proprietary Investments

Firm Experience and Qualifications

Firm Experience and Qualifications	AIG Retirement Services	Empower Retirement	ICMA-RC
5. **Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan. Please limit your response to the space provided.**	The Variable Annuity Life Insurance Company ("VALIC") and its subsidiary companies VALIC Financial Advisors, Inc. ("VFA") and VALIC Retirement Services Company ("VRSCO") (collectively, "VALIC companies") are from time to time involved in a variety of litigation or other contested matters related to their retirement plan services businesses. There are currently no pending matters that are likely to have a material adverse effect on the VALIC companies' financial position, results of operations or cash flows, and any pending matters are non-material to the VALIC companies' ability to provide their products and services.	In the ordinary course of business, GWL&A is periodically named as a defendant in various types of litigation. None of the litigation against GWL&A is expected to have a material adverse effect on the financial condition of the company or our ability to provide the services requested in this RFP.	ICMA-RC has been named as a defendant or co-defendant with the plan sponsor in benefit claims litigation brought by plan participants or putative beneficiaries (e.g., a benefit claims dispute brought by the widow of a deceased participant) seeking determinations regarding those parties' entitlement to benefits. The nature and quality of ICMA-RC's administrative and record-keeping services have never been at issue in any such claims. ICMA-RC has been included as a defendant in lawsuits filed by a former plan sponsor client as well as participants. The allegations in those lawsuits focus on the new provider's acquisition of the plan, and the proceedings are currently pending.
6. **Please provide a copy of your privacy policy that restricts sharing information with third parties. Please provide the names of parties that you share information with that do not provide direct services to the plan(s) covered by this RFP here.**	Please refer to the attached Privacy Policy.	Participant and plan data is owned by the client and managed by Empower. We do not disclose, sell or otherwise provide this information to other entities. The exception is when a third party provides contracted services to Empower. In these cases, we disclose the relationship to the plan sponsor and take responsibility for the security and privacy of the data.	A copy of our privacy policy is included in the Appendix. ICMA-RC will not share information with third parties that do no provide direct services to the plans covered by this RFP.

Firm Experience and Qualifications

	Lincoln	MassMutual	Nationwide
5. **Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan. Please limit your response to the space provided.**	Lincoln National Corporation and its affiliated entities are subject to legal actions in the ordinary course of its business. For a description of Lincoln's legal actions that have been disclosed pursuant to applicable Securities and Exchange Commission regulations, please see our public filings at www.lfg.com. The public filings can be found at the website address below: www.lfg.com/public/aboutus/investorrelations/financialinformation/secfilings	MassMutual is involved in litigation arising in and out of the normal course of business. It is the opinion of management, after consultation with legal counsel, that the ultimate resolution of these matters will not materially impact the services we are proposing.	Nationwide is currently involved in lawsuits common to the industry, which stem from routine business practices associated with administering employee benefit plans. These suits have not had an impact on our ability to service any of our plans nor does Nationwide foresee them having an impact on our ability to service such plans.
6. **Please provide a copy of your privacy policy that restricts sharing information with third parties. Please provide the names of parties that you share information with that do not provide direct services to the plan(s) covered by this RFP here.**	A copy of our privacy notice is included as Attachment 2. Lincoln will only share client or account information in accordance with our Privacy Notice or pursuant to written authorization from the County.	We do not disclose any nonpublic personal information about our customers or former customers unless authorized by Alachua County or as permitted by law. We recognize that our relationships with clients are based on integrity and trust and we've developed a privacy policy designed to preserve the private nature of those relationships. For additional information, please visit our Privacy Policy at massmutual.com.	Nationwide's privacy policy only allows us to share participant information with business partners or outside vendors if it is necessary to administer or service the Plan. We have partnered with Merkle, a leading data-driven, technology-enabled, global performance marketing agency that specializes in the delivery of unique, personalized customer experiences across platforms and devices. Please refer to **Appendix 2** for Nationwide's

Firm Experience and Qualifications

	Prudential	Voya
5. **Describe any litigation and its status/final disposition in the past five (5) years involving your company as an administrator, investment provider, or in any other professional capacity with respect to any defined contribution plan. Please limit your response to the space provided.**	As a major financial institution, Prudential and our affiliates are subject to governmental and regulatory reviews and inquiries and other legal proceedings in the normal course of our businesses which in no manner restrict, limit or affect our ability to provide the services described in this submission. As a public company, Prudential generally discloses material legal proceedings or regulatory matters concerning its businesses through filings with the SEC. For information about these matters, or any other publicly disclosed material legal proceedings, we refer you to Prudential Financial's SEC filings, which can be accessed at www.investor.prudential.com.	Like other companies in the industry, Voya Retirement Insurance and Annuity Company (VRIAC) currently is or in the past five years has been a party to a number of lawsuits and arbitrations arising from the normal conduct of business, some of which relate to deferred compensation, defined contributions or public/private pension plans and others involving brokers and/or registered representatives, and employment matters. While it is not possible to forecast the outcome of any such lawsuits, we do not believe these matters will have an adverse impact on VRIAC's ability to provide services in connection with this contract. Additional info is available through the company's public filings with the SEC.
6. **Please provide a copy of your privacy policy that restricts sharing information with third parties. Please provide the names of parties that you share information with that do not provide direct services to the plan(s) covered by this RFP here.**	We have a privacy policy in place to protect our clients and their participants. Our clients trust us with their information and their privacy and we are committed to protecting the interest of their companies or organizations as well as their employees. We are unable to provide this policy as it is proprietary to Prudential. We would be happy to review the document via a WebEx or during an onsite visit.	Please refer to Attachment B for a copy of our Privacy Policy. There are no parties with whom we share information, that do not provide direct services to the plans covered by this RFP.

Firm Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
7. **Will your firm guarantee your fees quoted for the duration of the client contract?**	Yes.	Yes	Yes.
8. **Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.**	VALIC outsources printing/mailing of account statements to Fiserv, a vendor in the Houston area.	No. All recordkeeping, administration, service center, voice response, and web services are handled in-house through our proprietary recordkeeping system. We provide full-service defined contribution recordkeeping, compliance, and communication services for a complete spectrum of daily valued defined contribution plans and deferred compensation plans, including 401(k), money purchase/profit sharing, NQDC, 403(b), 408, 457(b) and 457(f).	Yes. Core plan administrative and recordkeeping services are delivered directly by ICMA-RC. Broadridge Financial Services, RR Donnelley and Brightkey, Inc. provide printing and mailing services. Passive-directed trustee services are available through Matrix Trust Company. M&T Bank provides lockbox services for remittance of plan contributions. Onshore Outsourcing to support our Contact Center.
9. **Please provide details on any part of your service offering that is outsourced. Please limit your response to the space provided. If additional information is required, please submit an attachment.**	VALIC outsources printing/mailing of account statements to Fiserv, a vendor in the Houston area. We have agreements in place that recognize the confidentiality of the information provided by VALIC and our vendors are required to protect it.	We provide core recordkeeping and administrative functions, as well as employee education and communication services. However, we do have relationships with outside vendors to offer supplemental services such as, prospectus delivery, print-on-demand enrollment booklets, managed accounts, and self-directed brokerage accounts.	Core plan administrative and recordkeeping services are delivered directly by ICMA-RC. Broadridge Financial Services, RR Donnelley and Brightkey, Inc. provide printing and mailing services. Passive-directed trustee services are available through Matrix Trust Company. M&T Bank provides lockbox services for remittance of plan contributions. Onshore Outsourcing to support our Contact Center.

Firm Experience and Qualifications

	Lincoln	MassMutual	Nationwide
7. **Will your firm guarantee your fees quoted for the duration of the client contract?**	Yes.	Yes, for 3 Years	Yes
8. **Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.**	No.	Yes, MassMutual utilizes external vendors for a small number of ancillary services : Broadridge Produces enrollment kits, DST Output (DSTO), Produces quarterly participant statements; Charles Schwab, SDBA; Reliance Trust Company Directed Trustee, Custody and Unitized Fund Accounting Services; Envestnet Retirement Solutions, LLC 3(21) and 3(38) fiduciary services; QDRO Consultants, DRO qualification and approval services.	Yes. To execute on our commitment to reach your employees in the manner that is best for each individual through our Participant Engagement Program, we have retained a nationally recognized Customer Relationship Marketing firm as a vendor. Nationwide uses the marketing firm to assist in collecting and segmenting participant data through strategic analytics for use with the Program. We have partnered with this firm since 2011 and they are a leading data-driven, ...
9. **Please provide details on any part of your service offering that is outsourced. Please limit your response to the space provided. If additional information is required, please submit an attachment.**	Lincoln performs all administrative functions including: • Daily recordkeeping and valuation • Transaction and contribution processing • Plan document services • Reporting • Compliance monitoring and testing • On-site services We do not outsource any administration services.	Please see response above.	NA

Firm Experience and Qualifications

	Prudential	Voya
7. **Will your firm guarantee your fees quoted for the duration of the client contract?**	We typically guarantee our administrative fees for two years.	Yes
8. **Will any of your firm's non-investment services be outsourced to an "Alliance Partner"? If yes, please list the services and providers.**	Yes. While Prudential provides fully bundled retirement plan services—including recordkeeping, investment management, pension consulting, and participant communication and education—we also collaborate with other organizations to provide specialized or enhanced services to our clients and their participants. We are proud of our alliance with Morningstar to provide a managed accounts and investment advice solution offered through Morningstar® Retirement	Yes. We subcontract non-customer facing services for day-to-day operations in certain instances. Examples of our subcontracting relationships are as follows: • RR Donnelley: Statement production • Iron Mountain: Record storage and retrieval • Williams Lea: Print Operations • Fiserv Output Solutions: Printing and mailing • CEDAR Document Technologies: Statement composition
9. **Please provide details on any part of your service offering that is outsourced. Please limit your response to the space provided. If additional information is required, please submit an attachment.**	Prudential outsources these services: complete QDRO administration through Morneau Shepell, Ltd; Retiree Health Reimbursement Arrangement (RHRA), Retiree Health Savings (RHS), and Health Savings Account (HSA) services through ConnectYourCare (CYC); student loan restructuring and repayment benefit through Vault; back-office transaction processing in partnership with Tata Consulting Services; a call center partnership with ExlService Holdings, MORE...	Voya confirms that all customer facing services will be performed on-shore in the US. Certain non-client facing business processing and IT provisioning services may be performed offshore. However, all data will be stored and processed on-shore.

Firm Experience and Qualifications

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business as of 12/31/2018?

	AIG Retirement Services		Empower Retirement		ICMA-RC	
Type	**# of plans**	**% of plans**	**# of plans**	**% of plans**	**# of plans**	**% of plans**
401(k):	790	3.20%	31,256	81.1%	42	0.6%
457(b):	4,453	18%	1,390	3.6%	4729	68.4%
401(a):	1,664	6.80%	1,023	2.7%	2147	31.0%
403(b):	17,937	72%	4,171	10.8%	0	
Taft-Hartley:	Not Tracked	0%			0	
Total:	**24,844**	**100.00%**	**37840**	**98.2%**	**6918**	**100.0%**

11. Please provide a summary of defined contribution clients as follows as of 12/31/2018

	AIG Retirement Services		Empower Retirement		ICMA-RC	
Number of Employees	**# of plans**	**% of plans**	**# of plans**	**% of plans**	**# of plans**	**% of plans**
Under 100:	22,162	89%	31,466	81.9%	5547	80.2%
100-499:	2,036	8.30%	5,366	14.0%	1102	15.9%
500-999:	328	1.30%	774	2.0%	157	2.3%
1,000-4,999:	272	1.20%	611	1.6%	98	1.4%
Over 5,000:	46	0.20%	204	0.5%	14	0.2%
Total:	**24,844**	**100.00%**	**38421**	**100.0%**	**6918**	**100.0%**

11. **Assets (in millions)**

	AIG Retirement Services		Empower Retirement		ICMA-RC	
Assets (in millions)	**# of plans**	**% of plans**	**# of plans**	**% of plans**	**# of plans**	**% of plans**
$0-$5M:	23,048	93%	29,883	77.7%	5567	80.5%
$5-$10M:	784	3.10%	4,301	11.1%	554	8.0%
$10-$25M:	579	2.20%	2,689	7.0%	450	6.5%
$25-$100M:	328	1.20%	1,099	3.0%	283	4.1%
$100-$250M:	76	0.30%	231	0.6%	47	0.7%
$250-$500M:	17	0.10%	**90**	**0.2%**	**10**	**0.1%**
$500M+:	12	0.04%	**128**	**0.3%**	**7**	**0.1%**
Total:	**24,844**	**100.00%**	**38421**	**100.0%**	**6918**	**100.0%**

Firm Experience and Qualifications

	Lincoln		MassMutual		Nationwide	

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business as of 12/31/2018?

Type	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
401(k):	7,313	33.0%	22,427	80.0%	18,032	51%
457(b):	1,926	8.0%	1,890	7.0%	7,313	21%
401(a):	1,131	5.0%	210	1.0%	1,597	5%
403(b):	12,062	54.0%	3,037	11.0%	8,185	23%
Taft-Hartley:	4	<1%	172	1.0%	0	0%
Total:	**22436**	**100.0%**	**27736**	**100.0%**	**35127**	**100.0%**

11. Please provide a summary of defined contribution clients as follows as of 12/31/2018

Number of Employees	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
Under 100:	22,317	93.0%	24,455	87.0%	32,795	93.4%
100-499:	1,314	5.0%	2,734	10.0%	1,899	5.4%
500-999:	188	1.0%	378	1.0%	217	0.6%
1,000-4,999:	165	1.0%	341	1.0%	179	0.5%
Over 5,000:	44	<1%	58	1.0%	37	0.1%
Total:	**24028**	**100.0%**	**27966**	**100.0%**	**35127**	**100.0%**

11. **Assets (in millions)**

Assets (in millions)	# of plans	% of plans	# of plans	% of plans	# of plans	% of plans
$0-$5M:	22420	93.3%	24,127	85.0%	33,073	94.1%
$5-$10M:	754	3.1%	1,779	6.0%	1,146	3.3%
$10-$25M:	459	1.9%	1,220	4.0%	619	1.8%
$25-$100M:	303	1.3%	640	2.0%	214	0.6%
$100-$250M:	58	<1%	136	1.0%	40	0.1%
$250-$500M:	24	<1%	43	**1.0%**	12	0.0%
$500M+:	10	<1%	21	**1.0%**	23	0.1%
Total:	**24028**	**99.6%**	**27966**	**100.0%**	**35127**	**100.0%**

Firm Experience and Qualifications

	Prudential		Voya	

10. What is the breakdown of the number of clients you service by plan type and as a percentage of your total business as of 12/31/2018?

Type	**# of plans**	**% of plans**	**# of plans**	**% of plans**
401(k):	1,787	37.4%	22,022	45.0%
457(b):	319	6.7%	5,110	10.0%
401(a):	*	*	1,711	3.0%
403(b):	1,179	24.7%	20,262	41.0%
Taft-Hartley:	220	4.6%	N/A	
Total:	**3505**	**73.4%**	**49105**	**99.0%**

11. Please provide a summary of defined contribution clients as follows as of 12/31/2018

Number of Employees	**# of plans**	**% of plans**	**# of plans**	**% of plans**
Under 100:	2,713	67.4%	44,622	90.0%
100-499:	645	16.0%	3,311	7.0%
500-999:	221	5.5%	385	1.0%
1,000-4,999:	337	8.4%	590	1.0%
Over 5,000:	107	2.7%	254	1.0%
Total:	**4023**	**100.0%**	**49162**	**100.0%**

*401(a) stats included in 401(k)

11. **Assets (in millions)**

	# of plans	**% of plans**	**# of plans**	**% of plans**
$0-$5M:	2,287	56.8%	44,005	90.0%
$5-$10M:	354	8.8%	2,586	5.0%
$10-$25M:	473	11.8%	1,549	3.0%
$25-$100M:	572	14.2%	726	1.0%
$100-$250M:	202	5.0%	153	1.0%
$250-$500M:	75	1.9%	**53**	<1%
$500M+:	60	1.5%	**90**	<1%
Total:	**4023**	**100.0%**	**49162**	**100.0%**

Firm Experience and Qualifications

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	AIG Retirement Services # of Clients Gained	AIG Retirement Services # of Clients Lost	AIG Retirement Services Annual Retention Rate	Empower Retirement # of Clients Gained	Empower Retirement # of Clients Lost	Empower Retirement Annual Retention Rate	ICMA-RC # of Clients Gained	ICMA-RC # of Clients Lost	ICMA-RC Annual Retention Rate
2017	26	65	99.75%	3,727	2,591	93	77	46	99
2016	26	65	99.75%	3,440	2,535	93	69	31	99
2015	24	72	99.31%	5,431	2,115	93	50	34	99
2014	28	71	99.51%	3,796	1,958	94	76	18	99
2013	20	91	99.49%	4,609	1,956	93	57	27	100

13. Please list the number of people your firm employs in the following functional areas:

Functional Area	AIG Retirement Services Number of Employees	Empower Retirement Number of Employees	ICMA-RC Number of Employees
Plan Recordkeeping/Administration:	923	1,778	157
Client Services:	57	290	38
Participant Education & Communications:	1362	224	171
Compliance, Legal, & Regulatory:	73	117	19
Participant Call Center:	200	703	73
IT Systems:	370	696	155
Implementation and Conversion:	65	358	13
Other:	384	775	247
Total:	**3434**	**4941**	**873**

Firm Experience and Qualifications

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	Lincoln # of Clients Gained	Lincoln # of Clients Lost	Lincoln Annual Retention Rate	MassMutual # of Clients Gained	MassMutual # of Clients Lost	MassMutual Annual Retention Rate	Nationwide # of Clients Gained	Nationwide # of Clients Lost	Nationwide Annual Retention Rate
2017	120	45	98%	34	24	97	245	57	99
2016	143	53	96%	43	24	99	320	52	99
2015	146	46	95%	24	28	97	139	45	99
2014	117	41	95%	46	19	99	238	39	99
2013	90	27	96%	18	18	98	127	110	98

13. Please list the number of people your firm employs in the following functional areas:

Functional Area	Lincoln Number of Employees	MassMutual Number of Employees	Nationwide Number of Employees
Plan Recordkeeping/Administration:	527	215	774
Client Services:	147	900	304
Participant Education & Communications:	34	75	Part of Client Services
Compliance, Legal, & Regulatory:	67	180	21
Participant Call Center:	106	175	298
IT Systems:	78	252	196
Implementation and Conversion:	60		17
Other:	131	231	101
Total:	**1150**	**2028**	**1711**

Firm Experience and Qualifications

12. For the 5-year period ending December 31, 2017, complete the following table:

Year	Prudential # of Clients Gained	Prudential # of Clients Lost	Prudential Annual Retention Rate	Voya # of Clients Gained	Voya # of Clients Lost	Voya Annual Retention Rate
2017	55	45	97.1%	2,614	1,094	96*
2016	64	41	98.3%	1,044	956	97*
2015	65	40	96.9%	976	1,105	95*
2014	50	41	96.9%	734	1,036	96*
2013	41	31	97.7%	1,132	1,269	96*

(*Asset retention rate)

13. Please list the number of people your firm employs in the following functional areas:

Functional Area	Prudential Number of Employees	Voya Number of Employees
Plan Recordkeeping/Administration:	143	42
Client Services:	208	1424
Participant Education & Communications:	103	71
Compliance, Legal, & Regulatory:	106	21
Participant Call Center:	276	515
IT Systems:	178	241
Implementation and Conversion:	52	Included in Client Services
Other:	1234	
Total:	**2300**	**2314**

Firm Experience and Qualifications

14. **Please provide details regarding insurance policies maintained.**

	AIG Retirement Services			Empower Retirement			ICMA-RC		
Insurance Type	**Carrier**	**Coverage**	**Limits**	**Carrier**	**Coverage**	**Limits**	**Carrier**	**Coverage**	**Limits**
Errors and Omissions Coverage	VALIC -Self-insured and VFA - Markel American Insurance Company	VALIC maintains a self-insurance program for all claims made against	VALIC - $10m per claim / $10m aggregate per year above $25m	ACE American Insurance Company and Federal Insurance Company	Wrongful acts / rendering or failure to render professional services	$10 million	Great American/Berkley/CHUBB	$250,000 $1,000,000	$50m/$35m aggregate
Fidelity Bond	Vigilant (Chubb) Insurance FINRA bond: RLI	fidelity bond coverage	$15m per loss / $30m in aggregate per year above a	Federal Insurance Company	Fidelity, on premises, in transit, forgery or alteration,	$1 million corporate	Great American/Berkley/CHUBB	$250,000	$50m/$35m aggregate
Director and Officer Liability	US Specialty Insurance Company	VALIC and its subsidiaries have insurance	$25 million	Chubb Insurance Company of Canada	Provides financial protection for the directors	$10 million	CHUBB / Travelers / Axis/Arch	1000000	$35m/$35m aggregate
Cyber Security	Executive Risk Specialty Insurance Company, a	VALIC maintains global cyber risk insurance	$15m per claim and annual aggregate in excess of a	CFC	cyber incident response costs (legal and	$10 million	Chubb/Axis/CNA/Travelers/Berkley	50000	$25 million
Fiduciary	NA	NA	NA	NA	NA	NA	NA		
Other	Greenwich Insurance Company	AIG maintains general liability insurance	AIG maintains general liability insurance				Ins Cert Attached		

Firm Experience and Qualifications

14. **Please provide details regarding insurance policies maintained.**

	Lincoln			MassMutual			Nationwide		
Insurance Type	**Carrier**	**Coverage**	**Limits**	**Carrier**	**Coverage**	**Limits**	**Carrier**	**Coverage**	**Limits**
Errors and Omissions Coverage	AIG		$10 million	Everest National Insurance Company	Errors and omissions insurance policy	$5 million	Steadfast Insurance and Zurich on first $10 M	$50 Million	$10 Million per claim
Fidelity Bond	AIG		$15 million	Federal Insurance Company (a member of the Chubb	Fidelity bond	$100 million	Fidelity	$15 Million	$15 Million
Director and Officer Liability	AIG		$50 million	Continental Casualty Insurance Company	Directors & Officers Liability Insurance	$185 million	Chubb	$50 Million	$15 Million
Cyber Security	Lloyds		$10 million	Federal Insurance Company (a member of	Cyber liability coverage	$100 million	Freedom Specialty	$10 Million	$10 Million
Fiduciary	*	*	*	N/A	NA	N/A	NA	NA	NA
Other	Sentry	General Liability	$1 million						

*Since Lincoln does not act in a fiduciary capacity, we do not carry fiduciary liability insurance with respect to our clients' plans.

Firm Experience and Qualifications

14. **Please provide details regarding insurance policies maintained.**

Insurance Type	Prudential Carrier	Prudential Coverage	Prudential Limits	Voya Carrier	Voya Coverage	Voya Limits
Errors and Omissions Coverage	ACE American Insurance	$250 million	$50 million	Chubb, lead	05/02/2018 - 05/02/2019	>$50,000,000
Fidelity Bond	Various	$250 million	$50 million	Chubb, lead	05/02/2018 - 05/02/2019	>$50,000,000
Director and Officer Liability	We do not disclose information relating to this coverage.			Confidential to Voya		
Cyber Security	AIG	$250 million	$5 million	AIG, Lead	05/02/2018 - 05/02/2019	>$50,000,000
Fiduciary	We do not disclose information relating to this coverage.			Chubb, Lead	05/02/2018 - 05/02/2019	>$50,000,000
Other				AIG, Lead	05/02/2018 - 05/02/2019	>$10,000,000

Assigned Service Team Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Name the individuals who would deal directly with Alachua County team during the transition as well as an ongoing basis.**	Senior Relationship Manager – Megan Rauch Senior Plan Coordinator – Deborah Rudd Senior District Vice President – Christina Charbonneau Managing Consultant, Implementation – Alison Russell Financial Advisor – William Gecks Financial Advisor – Donald Hartman	Empower uses a team approach to managing retirement plans. All members devote their time as needed during the different phases of the plan—as much as 100% of their time. This team approach to case management has resulted in an exemplary level of service for our clients, allowing our representatives to provide effective local services, program design, case management and administrative service functions. Please see the Assigned Service Team Experience attachment for additional information.	Regional Manager – Art Flattich Certified Financial Planner™ – Mark Huston Retirement Plans Specialist – Adam Ferguson Transition Manager – Vernette Trott-Barnes Senior Manager, Client Services - Vernetta Aziz
2. **Please provide the information below for the appropriate team members who will be assigned to this relationship. If you would like to provide additional information, please attach a separate biography or resume. Please be sure to specifically detail each person's;** a. firm tenure: b. industry tenure: c. location: d. applicable designations, licenses, and education:	Please refer to the attached Service Team Bio's.	Please see the Assigned Service Team Experience attachment.	Please see supplemental information document

Assigned Service Team Experience and Qualifications

	Lincoln	MassMutual	Nationwide
1. **Name the individuals who would deal directly with Alachua County team during the transition as well as an ongoing basis.**	Jennifer Williams, implementation partner Alex Rauch, relationship manager Les Nivens, account manager Laurie Clark, compliance consultant Richard Phelan, retirement consultant	Nichole Wharton, Client Engagement Manager Kim Overton, Transition Manager Kurt O'Neil, Account Manager	Lou Moreno, Regional Vice President morenol@nationwide.com (561) 213-2177 Chris Whitlock, Program Director whitloc@nationwide.com (850) 512-0085 Shirley McKinney, Retirement Specialist mckinns6@nationwide.com (520) 682-2342 Sarah Carlo, Relationship Consultant carlos@nationwide.com (614) 435-5471 Transition Manager
2. **Please provide the information below for the appropriate team members who will be assigned to this relationship. If you would like to provide additional information, please attach a separate biography or resume. Please be sure to specifically detail each person's;** a. firm tenure: b. industry tenure: c. location: d. applicable designations, licenses, and education:	Service team biographies are included as Attachment 3.	Please see attached Client Service Team bios.	Please refer to Appendix 3 for Alachua County's team member biographies

Assigned Service Team Experience and Qualifications

	Prudential	Voya
1. **Name the individuals who would deal directly with Alachua County team during the transition as well as an ongoing basis.**	Implementation Manager, David Snyder Leading your Client Service Team is Teresa Brown. Pension Consultant, Joan Dutko Your Communication Consultant Team Investment Strategy - Joe Fein	Keista Ransom, Regional Vice President, has been in the financial services industry since 2000, working in a variety of sales, compliance, and sales management roles. Before joining Voya, Keista held a variety of management and leadership positions with such companies as Park Avenue Securities, Universal Underwriters Group, and Zurich. Keista has Financial Industry Regulatory Authority (FINRA) Series 7, 63, 65, 24 and Life, Health and Annuity licenses.
2. **Please provide the information below for the appropriate team members who will be assigned to this relationship. If you would like to provide additional information, please attach a separate biography or resume. Please be sure to specifically detail each person's;** a. firm tenure: b. industry tenure: c. location: d. applicable designations, licenses, and education:	See attached	Please see attachment C for the team biographies.

Assigned Service Team Experience and Qualifications	AIG Retirement Services	Empower Retirement	ICMA-RC
3. **How many clients are currently managed by the proposed Relationship Manager?**	12 to 15	15	27
4. **What percent of the Relationship Manager's time would be available to service the Alachua County plans?**	Our relationship managers are available as needed for our clients. We ensure that they can meet the needs of their plan sponsor clients by limiting the number of organizations with which they work. Our target number of clients for our relationship manager Megan Rauch is 15 clients.	Your relationship manager's level of involvement will be directly correlated to your plan's needs and will be driven by ongoing efforts including communications campaigns, administrative activities, and plan events.	The Relationship Manager and the County will come to a mutual agreement on the amount of time that will be needed to service the Alachua County plans once a needs analysis is conducted after the transition.
5. **Describe how the performance of the dedicated account team for the Plan will be measured. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?**	The performance of the assigned Relationship Manager, Megan Rauch, is based on client satisfaction.	We conduct periodic client satisfaction surveys both internally and through the use of independent third-party providers. Our assessments include pulse surveys to gauge your general satisfaction and your satisfaction with members of your service team. Senior management carefully reviews results and uses them for strategic planning, training and development — and in the determination of variable compensation for certain team members. Please see the Assigned Service Team Experience attachment for additional information.	Your Relationship Manager will work with you to evaluate communication and education Initiatives for both current participants and retirees. This evaluation will be ongoing and metric-driven, taking a look at contribution amounts, asset allocation, retirement readiness, retention, and other specific factors by participant groups to determine the success of your plan.

Assigned Service Team Experience and Qualifications

	Lincoln	MassMutual	Nationwide
3. **How many clients are currently managed by the proposed Relationship Manager?**	17	30-40	60
4. **What percent of the Relationship Manager's time would be available to service the Alachua County plans?**	Alex will dedicate the amount of time necessary to appropriately service the County's plan.	We will work with the Alachua County to monitor our education meetings (group and one-on-one meetings) from transition through to ongoing and ensure we are meeting all employees' needs and we will make adjustments as necessary.	Your Program Director, Chris Whitlock, is dedicated to providing support to his Retirement Specialists and in executing the communication and education strategy in conjunction with the Plan. An estimated 10% of his time is allocated to Alachua County.
5. **Describe how the performance of the dedicated account team for the Plan will be measured. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?**	Our success as a retirement plan provider is determined by our plan sponsors. The County's relationship manager oversees all aspects of the relationship and will solicit feedback throughout the year. In addition, each year, Lincoln surveys plan sponsors about their experiences with the program, including their experience with their relationship manager. The team is evalated based on plan sponsor satisfaction as well as meeting department goals.	Annual bonuses are tied directly to client satisfaction, education commitments and actions and retention. As part of the performance review process for our staff, our administrative managers review plan sponsor feedback on their level of satisfaction with the service being provided.	Our highest priority is ensuring the County's satisfaction with the services we provide. Our service team will report the results to the Plan on a mutually-agreeable frequency to discuss performance, service improvements, participant outcomes and opportunities for Nationwide to better serve the Plans and its participants. We frequently survey Plan Sponsors through a program we call the Customer Enthusiasm Monitor (CEM)...... CEM is a rolling survey sent out to a

Assigned Service Team Experience and Qualifications

	Prudential	Voya
3. **How many clients are currently managed by the proposed Relationship Manager?**	10	25
4. **What percent of the Relationship Manager's time would be available to service the Alachua County plans?**	Teresa manages her time according to her client's individual needs, which are constantly changing. She is always available to her clients, and the percentage of time spent on servicing the plan will be based upon the County's priorities at any given time.	Voya understands that every plan is unique and has different needs. We would value the opportunity to discuss goals with Alachua County and will commit the appropriate amount of time to exceed their goals and fulfill fiduciary obligations. Keista will be available as often as needed, and Voya will work with Alachua County to reach an agreeable arrangement.
5. **Describe how the performance of the dedicated account team for the Plan will be measured. Will they be judged based on revenue, client satisfaction, or a blend of multiple factors?**	Experience is the measurement used at Prudential to gauge our clients' level of satisfaction and the impact we have on them, participants, and advisors. The performance of the County's dedicated account team is derived from several factors, including: ▪Retention: The County remains a client with us; ▪Client Reference :The County will be a reference for us.; ▪Client Survey: When surveyed by an outside vendor, you are satisfied with your plan service, account management and Prudential overall.	As the owner and architect of the relationship, Keista Ransom, your Relationship Manager, is responsible for the optimization of the Alachua County's satisfaction, participant financial wellness and plan health on an ongoing basis. The foundation of this plan optimization is the annual development of a Relationship Plan. This plan includes a thorough benchmarking of all critical plan metrics against both our book of business and industry metrics.

Assigned Service Team Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
6. **Describe in detail how the members of the proposed service team are compensated?**			
a. Relationship Manager (person responsible for overall relationship)	80% salary and 20% bonus	Annual salary and performance bonus.	Base salary (approx. 75%); bonus payment (approx. 25%). Bonus tied to quality service, retaining plan assets, ensuring clients take advantage of benefits & services
b. Client Service Rep (day-to-day contact)	Salary and Bonus. The bonus is based on individual performance goals and client satisfaction.	Annual salary and performance bonus.	Annual bonus based on tenure with ICMA-RC, a review of their performance during the year, achievement of success measures. No bonus related to service provided.
c. Education Consultant (on-site rep conducting 1:1 and group meetings)	Compensation paid by VALIC for work on your plan(s) may have several gross salary components which are described below.	Annual salary and performance bonus.	Base salary (+/- 60%) and incentive opportunity (+/- 40%) based on plan health factors. Achieving Managed Accounts asset goals may result it enhanced compensation opportunity.
7. **How many attorneys do you have on staff to support your defined contribution clients?**	12	35	7
8. **How many compliance specialists do you have on staff to support your defined contribution clients?**	58	117	9

Assigned Service Team Experience and Qualifications

	Lincoln	MassMutual	Nationwide
6. **Describe in detail how the members of the proposed service team are compensated?**			
a. Relationship Manager (person responsible for overall relationship)	Alex is a salaried employee. He is eligible for a bonus aligned to meeting the goals and objectives of each plan sponsor he serves.	As part of the performance review process for our staff, our administrative managers review plan sponsor feedback on their level of satisfaction with the service provided.	Program Director compensation is a combination of base salary and available incentives tied to individual goals.
b. Client Service Rep (day-to-day contact)	Les Nivens, account manager, is a salaried employee. He is eligible for a bonus aligned to meeting the goals and objectives of each plan sponsor he serves.	Our team members are full-time, salaried employees. Annual bonuses are tied directly to client satisfaction and retention.	Relationship Consultants are salaried employees.
c. Education Consultant (on-site rep conducting 1:1 and group meetings)	Richard Phelan, retirement consultant, is a salaried employee. He is eligible for a bonus aligned to meeting the goals and objectives of each plan sponsor he serves.	Over 25% of the Client Engagement Manager's compensation is based on actual results. Our CEM's do not promote or sell any outside investment products or services.	Base salary is 80% with a target incentive of 20%. .....Retirement Specialists do receive compensation for offering the Nationwide ProAccount® managed account program and helping
7. **How many attorneys do you have on staff to support your defined contribution clients?**	4	8	12
8. **How many compliance specialists do you have on staff to support your defined contribution clients?**	60	180	9

Assigned Service Team Experience and Qualifications

	Prudential	**Voya**
6. **Describe in detail how the members of the proposed service team are compensated?**		
a. Relationship Manager (person responsible for overall relationship)	Our Client Service Teams are salaried employees who are eligible for bonuses based on individual and company performance. Bonuses are based on Client Satisfaction; Retention;	The Relationship Manager will be compensated through a salary and bonus program. Bonus amounts will be determined based on the following metrics:
b. Client Service Rep (day-to-day contact)	not answered	Compensated through a salary and bonus program. In collaboration with Alachua County, bonus amounts will be determined based on the achievement of objectives and goals established for
c. Education Consultant (on-site rep conducting 1:1 and group meetings)	Participant Engagement Consultants and Retirement Counselors are paid a base salary. They are eligible for an annual bonus that is tied to client satisfaction.	Voya's local representative assigned to the County will be compensated on a flat salary basis.
7. **How many attorneys do you have on staff to support your defined contribution clients?**	14	5
8. **How many compliance specialists do you have on staff to support your defined contribution clients?**	106	21

Assigned Service Team Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
9. **Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor. Please limit your response to the space provided.**	VALIC has an extensive internal legal and compliance team supporting its defined contribution plan activities. VALIC's in-house attorneys only provide legal advice to VALIC. However, we are happy to offer, at no additional cost, collaborative (non-advisory) contacts between your legal counsel and ours to discuss plan matters, as the plan sponsor and VALIC might jointly consider appropriate, within the context of our ongoing relationship.	Attorneys: Our legal department reviews regulatory changes,and periodic newsletters are distributed to plan sponsors to inform them of changes affecting their plans. Compliance Team: Our compliance group performs all compliance testing functions. Please see the Assigned Service Team Experience attachment for additional information.	ICMA-RC works with plan sponsors who adopt our model plan documents to administer the plan in accordance with applicable state and local laws, statutes, ordinances, rules, and regulations governing the governmental retirement plan and investment options we make available. Your Retirement Plans Specialist is well versed in the issues facing our retirement plan clients and will consult with our Legal Division as needed.
10. **Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for Alachua County? Please limit your response to the space provided.**	Based on their expertise with plans of similar size and nature, VALIC determines that these individuals would best serve your retirement plan.	Aaron Schluep is dedicated to delivering superior service to the plan sponsor team, the plan's consultant team, and plan employees. Aaron's goals and values match the values of Empower. Every action taken by Aaron is designed to assist plan employees to replace for life, the income they made in their working years, in retirement. Aaron and the supporting team will work closely with the plan sponsor team and plan consultant team to make the retirement readiness of all plan employees a reality.	The team we selected to work with Alachua County was chosen because of their experience with positively influencing participant outcomes in similar retirement plans in the same geographical area as the County.

Assigned Service Team Experience and Qualifications

	Lincoln	MassMutual	Nationwide
9. **Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor. Please limit your response to the space provided.**	Laurie Clark, senior compliance consultant, will work directly with the County and their counsel. She will provide updates and expertise to determine how regulatory changes may impact the plan and its administration and offer suggestions on how to implement solutions. In addition, Lincoln's compliance team will provide expertise in: Plan design, Regulatory issues, Mergers and acquisitions, Divestiture events	We maintain a staff of approximately 180 regulatory and compliance experts, including attorneys, who provide our clients with information on IRS, and tax matters, as well as state and other investment laws at no additional charge.	Nationwide is supported by a team of twelve attorneys and nine compliance staff and retirement plan professionals. While Nationwide and its support team do not provide legal or tax advice to Plan Sponsors or participants, we are committed to providing our Plan Sponsor community with relevant and timely information to help them stay informed of legislative, regulatory and industry issues that affect the design and features of government plans.
10. **Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for Alachua County? Please limit your response to the space provided.**	The service team was chosen for their industry experience and their experience with plans similar to the County's plan.	Our most experienced staff will be assigned to Alachua County. This team of professionals is solely dedicated to our Governmental business. During the sales process we ask probing questions to understand the needs of Alachua County in order to assign the service team that best fits the organization.	Retirement Specialist, Shirley McKinney, has provided on-site education services to the County for almost 10 years. Ms. McKinney has developed a strong relationship with the County and your participants over the course of her tenure. She currently provides 24 annual service days for the County's Board of County Commissioner and Clerk of Courts participants. In 2018, she conducted over 120 individual meetings with Plan participants. Shirley is a resident of Gainesville, FL and looks forward to continuing to provide retirement education to Alachua County participants.

Assigned Service Team Experience and Qualifications

	Prudential	Voya
9. **Detail the types of services your attorneys and compliance specialists can provide to the plan sponsor. Please limit your response to the space provided.**	Our regulatory team assists in ensuring that your plan stays in compliance with retirement laws and IRS and DOL regulations through a specialized team of consultants. These consultants work with plan sponsors to meet ongoing regulatory and compliance needs associated with qualified plans. Your assigned consultants provide you with the information and services you need, when you need them.	Through our extensive network of outside counsel and our membership in retirement industry associations, we not only monitor, but also seek to affirmatively influence or enact legislation favorable to the retirement plans community. We will keep your plan abreast of legislative and legal updates on an ongoing basis in a variety of ways, including: • Periodic updates (available online) describing issues affecting defined contribution plans, including MORE...
10. **Why do you believe the assigned Relationship Manager and supporting team listed above is the best fit for Alachua County? Please limit your response to the space provided.**	Your Prudential Relationship Manager, Teresa Brown, is a strategic partner. She will identify and recommend specific objectives for the County's retirement program that are in line with their business needs and challenges. These objectives will serve as the guideposts for activity during the coming year. Success begins with a solid plan to implement the objectives that have been agreed upon by the County. Teresa will develop actionable steps that will be taken throughout the year to attain each goal.	Kiesta Ransom has been selected to assist the County based upon her years of experience and knowledge of the specific concerns of Tax Exempt plan sponsors, as well as her extensive experience in Financial and Retirement Planning. She has a holistic approach to helping plan sponsors to increase the retirement readiness of their employees.

Assigned Service Team Experience and Qualifications

	AIG Retirement Services	Empower Retirement	ICMA-RC
11. **Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with Alachua County?**	Yes	Yes	Yes
12. **Do you perform an annual client satisfaction survey?**	Yes.	Yes	Yes

Assigned Service Team Experience and Qualifications

	Lincoln	MassMutual	Nationwide
11. **Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with Alachua County?**	Yes	Yes	Yes
12. **Do you perform an annual client satisfaction survey?**	Yes	Yes	Yes

Assigned Service Team Experience and Qualifications

	Prudential	Voya
11. **Will the Relationship Manager coordinate weekly, monthly, or quarterly calls with Alachua County?**	Yes	Yes.
12. **Do you perform an annual client satisfaction survey?**	Yes	Yes

Plan Sponsor Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Alachua County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept the responsibilities and briefly describe areas in which you believe your firm has a competitive advantage. Please limit your response to the space provided.**	Our goal is to eliminate as much of the administrative burden as possible from Alachua County Employees by allowing you to outsource those functions to us. VALIC can perform non-discretionary pre-approved transaction processing of loans, age 59 ½ distributions, unforeseen emergency withdrawals termination / retirement withdrawals and QDROs in accordance with procedures adopted by the employer. We show no discretion in approving these transactions and follow the plan document, IRS guidelines, and the procedures adopted by the employer. All requests that meet such written guidelines are processed without obtaining Plan Administrator approval at the time of each individual request. VALIC denies any requests that do not meet the written guidelines. The employer reviews and retains final decision-making authority with respect to all appeals from the processing of such transactions by VALIC. One competitive advantage we have is that we do not charge additional fees to the plan participants for individual transactions like many other firms. VALIC confirms to accept these responsibilities.	Confirmed. Empower is able to accept these responsibilities at the authorization of Alachua County. As the market leader for government deferred compensation retirement plans, we have the experience and processes in place to work with the specific provision of government plans as part of our outsourcing services. Plan sponsors determine their own level of involvement for many key administrative functions with our service model. Once the plan rules are determined, the following key administrative functions and responsibilities can be completely outsourced to Empower: • Automatic enrollment • Automatic deferral increase • Eligibility • Online enrollment • Deferral recordkeeping • Beneficiary recordkeeping • Vesting tracking • Qualified Domestic Relations Order (QDRO) approval • Hardship withdrawal approval • Loans • Incoming rollover approval • Distributions • Required Minimum Distributions	Confirmed. We provide the full complement of administrative and record keeping services to facilitate your plan needs. In addition, we also provide service automation and efficiencies that can minimize your workload. Full-Service Plan Administration ICMA-RC provides full-service nondiscretionary plan administration, including: -- Receiving participant and employer instructions from a variety of channels, including the Internet, electronic data transfer from employers, and toll-free line. -- Processing all transactions, including contributions, fund transfers, disbursements, emergency withdrawals, and loans. -- Conducting daily transactions with each fund company via omnibus accounts. -- Maintaining all holdings and transaction activity on our system on an allocated basis. -- Transmitting user-friendly account and plan information to participants and employers via multiple media, including the Internet, quarterly statements, and toll-free line.

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
1. Alachua County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept the responsibilities and briefly describe areas in which you believe your firm has a competitive advantage. Please limit your response to the space provided.	Confirmed. The County can outsource all administration activities by electing them during implementation and affirming them in the service agreement. Typically, we can accomplish total outsourcing by receiving indicative data, employment information, and financial data via each payroll submission. The account manager's responsibilities include addressing administrative needs and coordinating them across all areas to deliver on service commitments. The County will have access to a wide range of support services to reduce their administrative burden, such as: • Daily recordkeeping and valuation • Plan compliance testing • Review and process distributions • Review, calculate, and process minimum withdrawals • Review and process loans • Review, qualify, and determine unforeseeable emergencies • Process beneficiary designations • Distribute participant notices	MassMutual's goal is to streamline the plan administration process and minimize the burden on Alachua County's staff. We can automate most administrative and fiduciary activities by combining plan data with our Automated Services functionality. Alachua County's staff can focus on strategic efforts instead of routine plan tasks. Automated Services will enable Alachua County to make strategic decisions about the plan based on actual participant behavior. We can automate most administrative and fiduciary activities including changes to participant information and salary contribution elections, enrollment eligibility calculations, monitoring unforeseeable emergency/hardship withdrawals hardship withdrawals and loan payments, and generating plan year-end reports. We will automatically handle: Eligibility calculation, Enrollment solicitation, On-line enrollment, Direct loan access, Deferral rate changes, Electronic contributions, Direct mail communications/targeted campaigns, Special transaction monitoring, monitor loan repayments, Unforeseeable emergency (including suspension monitoring), contribution limits for highly compensated employees, Unforeseeable emergency,	Confirmed. Nationwide's unique position in the industry is providing service to all ranges of the market - from the smallest start-up plans to one of the largest 457 plans in the Public Sector. Our ability to take on the administrative tasks helps to alleviate some of the burden from the County's staff. Below are some of the areas that we feel we have a competitive advantage: • Payroll processing • Verification reports • Administration and Plan Sponsor reports • Participant statements • Unforeseeable Emergency Withdrawal review and processing • Domestic Relations Orders review and processing • Loan administration • Managed accounts • Participant website • Plan Sponsor website • Account valuation & adjustments • Plan Document updates, when utilizing Nationwide's Plan Document • Loan program reviews • Quantitative Investment Menu Reports, if desired by the Plan and its consultant • Plan Sponsor fiduciary training

Plan Sponsor Services

	Prudential	Voya
1. Alachua County would prefer to outsource as much plan administration as possible and have the Proposer handle most of the participant contact. Please confirm your abilities to accept the responsibilities and briefly describe areas in which you believe your firm has a competitive advantage. Please limit your response to the space provided.	Our bundled retirement plan services enable plan sponsors to outsource virtually every aspect of plan administration. We program our recordkeeping system and employee self-service applications (website, automated phone system, mobile capabilities) with the plan's unique parameters, enabling eligible participants to initiate transactions electronically. The following is a list of defined contribution plan outsourcing features: •Implementation and plan conversion expertise •Dedicated Client Service Teams •Highly flexible and responsive reporting •Eligibility and enrollment services •Rollover assistance •Loans •Withdrawals •Qualified Domestic Relations Orders •Required Minimum Distributions •Alternative Distributions (termination, retirement, disability, or death) •Beneficiary requests and maintenance •Address changes and mailing assistance •Sponsor match calculations •Wide range of employee education material and financial readiness tools •Investment assistance and Managed	Confirmed. Voya provides fully bundled recordkeeping services for plan sponsors allowing them to delegate some or all plan administration to Voya. Voya can handle the following transactions with no sponsor involvement QDRO review QDRO approval Unforeseen emergency distribution review Unforeseen emergency distribution approval Termination distribution processing Minimum required distribution processing Enrollment in pre-retirement catch-up Loan approval Age 50 and normal retirement age catchup Our approach is unique in that we will devote dedicated local resources to focus on the needs and objectives that are specific to the County and its employees, and develop our products, services and communication strategy to meet these needs and objectives. Our success is directly attributable to our ultimate commitment to the customer - a commitment to the innovation and implementation of tools and solutions

Plan Sponsor Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
2. **While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document? If so, what are the additional related costs?**	Yes. We can develop a customized plan document for any plan type, to mirror an existing plan or meet other specifications. VALIC provides these services at no additional fees.	Empower does not offer document writing services, however if Alachua County elects to use an outside party to draft a custom plan document, Empower would work with Alachua County to help ensure MORE...	No. However, ICMA-RC maintains model governmental 401(a) and 457(b) plan documents for employers who choose to use them. There is no fee for the use of our model plan.
3. **What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include:**			
a. Performance Benchmark **b. Tracking your performance against the benchmark** **c. The dollar amount at risk for not achieving the result.**	Please refer to the attached Performance Guarantees.	We offer service guarantees and have service guarantee arrangements with several of our clients. We welcome the opportunity to discuss a similar arrangement with Alachua County.	Please see a list of our performanceguarantees in the Appendix.
4. **Provide a link to a demo plan sponsor website with login and password.**			Expiration Date: 6/5/2019
Website:	https://demo-sponsorfit.valic.com	empowerretirementdemo.com	www.icmarc.org
Login:	PSOGuest	alachua-county	CTESTUSR7
Password:	Pass1word	Empower*2019	Ala_fl327
Security Codes:	Not applicable.	September 29, 2019	
5. **If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.**	VALIC provides audit assistance, and the following online Audit Support on VALIC.com at no additional charge: Auditor's Guide and FAQs; VALIC SOC 1 Annual Report; Certification of Annual Financial Report pursuant to 29 CFR 2520.103-5©	Audit support includes the year-end Employer Plan Summary Report and the SSAE 18 audit report with a certification letter. It is sent via a URL email link and is available for 30 days. This is included in overall fees.	Work with auditor to provide recordkeeping data associated with accounts. Can provide temporary access to EZLink so they can review participant & plan data. Will provide auditor a copy of our SSAE 18 Type II SOC 1 on request.

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
2. While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document? If so, what are the additional related costs?	No. Lincoln does not draft custom plan documents. We sponsor a governmental plan document which is included in pricing. The County can use a custom plan document. Lincoln will administer the plans based on the	Alachua County can maintain an individually designed plan document. However, we will not assist in drafting or designing an individually designed plan document.	No. While our standard 457/401(a) plan documents provide flexibility to design a plan to the County's needs, we do not draft custom Plan documents. We will however be available to consult
3. What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include:			
a. Performance Benchmark b. Tracking your performance against the benchmark c. The dollar amount at risk for not achieving the result.	An agreement to guarantee service performance is individually structured based on deliverable benchmarks established by the County / Lincoln. A sample SLA is included as Attachment 4.	Please see attached Service Guarantees	Please refer to Appendix 4 for a sample Service Level Agreement - Nationwide will place $10,000 at risk toward transition performance guarantees.
4. Provide a link to a demo plan sponsor website with login and password.	The password expires on 06/22/19.		
Website:	www.lfg.com	https://www.massmutualrsdemo.com/retiresmart/Landing.html	www.nrsforu.com/plansponsor
Login:	SPONSOR8204	No login needed	NRSrfpDemo
Password:	Sponsor#1	No password needed	$Password4
Security Codes:	Demonstration	No Security codes needed	Not Applicable
5. If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.	Lincoln provides an audit package that can be downloaded from a secure, online portal. With written approval from the County, we will provide all necessary information to independent auditors and speak with them directly for no additional fees.	MassMutual provides a comprehensive financial package prepared by our own experienced retirement plan auditors. The package is provided on our plan sponsor website.	Nationwide offers Plan Sponsor audit support by providing reporting on any Plan information stored within the system. Both standard and custom reporting is available at no additional cost.

Plan Sponsor Services

	Prudential	Voya
2. While we do not foresee the need for a custom plan document at this time, in the future is your firm willing and able to draft a custom plan document? If so, what are the additional related costs?	Yes. We can assist the County in drafting a custom plan document if needed in the future. The base fee for a custom plan document is $5,750. Depending on the complexity, additional fees may apply.	Voya will provide the County with our FIS volume submitter plan documents at no additional charge, and will be responsible for any regulatory updates.
3. What guarantees are provided by your firm that assure that the products and services you propose are delivered as warranted by your response. For each guarantee, include:		
a. Performance Benchmark b. Tracking your performance against the benchmark c. The dollar amount at risk for not achieving the result.	We will work with the plan sponsor to identify service standards that are most important to them and their participants.	*Please refer to Attachment D for Voya's service guarantees.
4. Provide a link to a demo plan sponsor website with login and password.		
Website:	http://plansponsorweb.engagepru.com	https://demos.voyacdn.com/sponsorw
Login:	N/A	NA
Password:	N/A	NA
Security Codes:	N/A	NA NA
5. If needed, please describe available audit support services and clearly indicate which services are included in your proposal and what services are available for an extra cost.	Prudential provides clients with a certified Year-End Reporting Package which provides detail and support of the plans activity throughout the year. This information also contains material necessary for auditors to complete your annual plan audit.	Working in conjunction with several large audit firms, Voya offers a standard audit package that we make available to plan sponsors and auditors upon receiving notification of a plan audit. MORE...

Plan Sponsor Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
6. **Does your firm allow Plan Sponsors to self-trustee their plan?**	Yes. However, AIG Federal Savings Bank (AIG FSB) will serve as directed Custodian in order to handle the plan cash and execute trades.	Yes	Yes.
7. **Is your firm capable of working with an independent trustee?**	Yes. However, VALIC would require that AIG Federal Savings Bank (AIG FSB) serve as directed Custodian in order to handle the plan cash and execute trades.	Yes. A plan may elect to designate an individual to self-trustee the plan. When a plan chooses to self-trustee a plan with unwrapped assets (e.g., mutual funds), a custodian must be appointed to facilitate the trading and/or safekeeping of the unwrapped assets. Great-West Trust Company, LLC (GWTC), may be appointed to act as custodian for self-trusteed plans.	Yes. ICMA-RC will provide all administration and recordkeeping services.
8. **If your firm provides trustee services, what fiduciary responsibilities do you accept? Do you limit such responsibilities in any way?**	AIG Federal Savings Bank (AIG FSB) provides nondiscretionary trust and custodial services. AIG FSB is prepared and willing to accept fiduciary responsibility for the proper holding and disposition of plan/participant assets consistent with the direction it receives from the employer or the named trustee.	Empower offers trustee and custodial services through GWTC, a subsidiary of GWL&A. GWTC acts as a fiduciary for the directed trustee services it provides. The trustee's responsibilities are delineated in either the plan document or a separate trust agreement between the employer and the trustee.	ICMA-RC acts as record keeper and administrator for qualified retirement and deferred compensation plans. If desired by client, Matrix Trust would provide passive-directed trustee services. To the extent that ICMA-RC performs any services that are discretionary in nature, we accept fiduciary responsibility as disclosed in our contract.

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
6. Does your firm allow Plan Sponsors to self-trustee their plan?	Yes. However, the County can transfer the risk associated with being trustee to LFGTC for no additional cost.	Yes	Yes
7. Is your firm capable of working with an independent trustee?	No	Yes	Yes
8. If your firm provides trustee services, what fiduciary responsibilities do you accept? Do you limit such responsibilities in any way?	LFGTC acts as a directed trustee and exercises no discretion with respect to plan assets. As such, LFGTC's responsibility is limited to following the direction of a plan fiduciary to the extent that direction is in accordance with plan terms.	MassMutual provides trustee services through an alliance with Reliance Trust Company. Reliance Trust Company will provide directed trustee services and assume trustee fiduciary responsibilities associated with such services for Alachua County. Our retirement plan customers contract directly with Reliance Trust Company for these services.	Nationwide offers directed trustee (non-discretionary) or custodial services through the Nationwide Trust Company, FSB, hereinafter referred to as "NTC." NTC's duties are to establish and maintain a trust or custodial account and take direction from the fiduciary or its authorized representative with respect to the administration and investment of the account in accordance with the Plan Document and federal law. NTC is not a plan fiduciary with respect to .....

Plan Sponsor Services

	Prudential	Voya
6. Does your firm allow Plan Sponsors to self-trustee their plan?	Yes	Yes
7. Is your firm capable of working with an independent trustee?	Yes	Yes
8. If your firm provides trustee services, what fiduciary responsibilities do you accept? Do you limit such responsibilities in any way?	As the appointed recordkeeper and directed trustee for the plan, if applicable, we will acknowledge our responsibility as a fiduciary to handle and safeguard plan assets in accordance with the terms of the agreements into which we have entered and applicable law. We do not assume responsibility for decisions regarding the administration of the plan or the investment of plan assets. On these and other discretionary	As a directed trustee or custodian, Voya Institutional Trust Company is a fiduciary as a result of its authority or control over plan assets (as described in its customer agreements and in accordance with applicable law) and is subject to the direction of a named fiduciary. Voya Institutional Trust Company does not accept discretionary authority or control over plan assets or otherwise act as a discretionary trustee.

Plan Sponsor Services

9. **Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)**

Service	AIG Retirement Services (Y/N)	Empower Retirement (Y/N)	ICMA-RC (Y/N)
Incoming/Outgoing rollover processing:	Y	Y	Y
QDRO outsourcing:		N	N (documentation required)
In-service non-hardship withdrawal approvals:	Y	Y	Y
Participant demographic information:	Y	Y	Y
Eligible non-participating demographic information:		Y	Y
Employee services and vesting information:	Y	Y	Y
Individual participant account information:	Y	Y	Y
Plan level account balance information:	Y	Y	Y

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
9. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	(Y/N)	**(Y/N)**	**(Y/N)**
Incoming/Outgoing rollover processing:	Yes	N	No.
QDRO outsourcing:	No	N	No.
In-service non-hardship withdrawal approvals:	Yes	N	No.
Participant demographic information:	Yes	Y	Yes.
Eligible non-participating demographic information:	Yes	Y	Yes.
Employee services and vesting information:	Yes	Y	No
Individual participant account information:	Yes	Y	Yes.
Plan level account balance information:	Yes	Y	Yes

Plan Sponsor Services

	Prudential	Voya
9. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)		
Service	**(Y/N)**	**(Y/N)**
Incoming/Outgoing rollover processing:	Y	Y
QDRO outsourcing:	Y	Y
In-service non-hardship withdrawal approvals:	Y	Y
Participant demographic information:	Y	Y
Eligible non-participating demographic information:	Y	Y
Employee services and vesting information:	Y	Y
Individual participant account information:	Y	Y
Plan level account balance information:	Y	Y

Plan Sponsor Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
9. **Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)**			
Service	**(Y/N)**	**(Y/N)**	**(Y/N)**
Plan level transactional history:	Y	Y	Y
Telephone system usage/inquiry reports:	No, but this detail is available	Y	Y (in plan service report)
Internet system usage/inquiry reports:	No, but this detail is available	Y	Y (in plan service report)
Plan accounting reports at month and quarter end:	Y	Y	Y
Customized plan reporting (monthly, quarterly, & annually):	Y	Y	Y
Training/administration information:	Y	Y	Y
10. **Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?**	Yes	Yes	Yes
11 **Can plan sponsor web portal access be managed and administered by the plan sponsor?**	Yes.	Yes	The plan sponsor determines access to EZLink. We grant access to authorized individuals at plan sponsor's request.

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
9. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)			
Service	**(Y/N)**	**(Y/N)**	**(Y/N)**
Plan level transactional history:	Yes	Y	Yes.
Telephone system usage/inquiry reports:	No	Y	Yes.
Internet system usage/inquiry reports:	No	Y	Yes.
Plan accounting reports at month and quarter end:	Yes	Y	Yes.
Customized plan reporting (monthly, quarterly, & annually):	Yes	Y	Yes.
Training/administration information:	Yes	Y	Yes.
10. Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?	Yes	Yes	Yes
11 Can plan sponsor web portal access be managed and administered by the plan sponsor?	Yes.	Yes	blank

Plan Sponsor Services

	Prudential	Voya
9. Please confirm that the Plan Sponsor can complete these items through the web portal. (Y/N)		
Service	**(Y/N)**	**(Y/N)**
Plan level transactional history:	Y	Y
Telephone system usage/inquiry reports:	Y	Y
Internet system usage/inquiry reports:	Y	Y
Plan accounting reports at month and quarter end:	Y	Y
Customized plan reporting (monthly, quarterly, & annually):	Y	Y
Training/administration information:	Y	Y
10. Does your firm provide an administrative guide or procedures manual? Is this client specific or generic? If client specific, are there any fees associated with the same?	Yes	Yes
11 Can plan sponsor web portal access be managed and administered by the plan sponsor?	Yes	Yes

Plan Sponsor Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
12. **Will your firm provide a written educational & communications strategy? Please provide a sample.**	Yes. Please refer to the attached Communication and Education Playbook.	Yes. Please refer to the Plan Sponsor Services attachment.	Yes. Please see our attachment in the Appendix.
13. **Does your firm provide compliance checklists or tracking systems?**	Yes.	We offer reports to assist with any compliance best practices followed.	No.
14. **How many times can the Plan Sponsor make changes to the investment lineup each year without incurring additional fees? What are the additional fees, if any?**	Unlimited.	There is no limit and no additional fees to add or change standard investment options.	There is no additional cost for making fund lineup changes.
15 **Does your firm provide training with regards to the Plan Sponsor website?**	Yes.	Yes	Yes. We will coordinate all training regarding services and systems.
16 **Provide a sample of the Plan Sponsor reporting.**	Please refer to the attached Sample Plan Sponsor Reports & Sample Plan Review.	Samples are provided with the exhibits.	Sample reporting is included in the Supplemental Information

Plan Sponsor Services

	Lincoln	MassMutual	Nationwide
12. Will your firm provide a written educational & communications strategy? Please provide a sample.	Yes. A sample communication and education strategy is included as Attachment 5.	Yes, please see attached Campaign Overview	Yes. Please refer to **Appendix 5** for a sample educational & communication plan.
13. Does your firm provide compliance checklists or tracking systems?	Yes.	Yes	Yes
14. How many times can the Plan Sponsor make changes to the investment lineup each year without incurring additional fees? What are the additional fees, if any?	Lincoln typically allows two fund line-up changes per year for no additional cost.	There is no limitation. The fee for a plan amendment is $300. The fee to distribute the fund change notice by mail is $2.35 per participant and the fee to distribute the notice by email is $0.75 per participant.	Funds can be added or removed during any of our periodic release dates scheduled throughout the year, typically one per month. There is no additional fee for investment fund lineup changes
15 Does your firm provide training with regards to the Plan Sponsor website?	Yes.	Yes. Alachua County's Account Manager will provide detailed training to all associates who work with us.	Yes
16 Provide a sample of the Plan Sponsor reporting.	Sample plan sponsor reports are included as Attachment 6.	Please see attached Sample Plan Sponsor Reporting Package	Both custom and predefined reports are available to Plan Sponsors. Custom reporting feature gives you the ability to independently obtain participant or financial data that's pertinent to your needs. After gathering your information, you can then save the report to your "report inbox" to view it again at a future date. Please refer to Appendix 6 for a sample of Plan Sponsor reports.

Plan Sponsor Services

	Prudential	Voya
12. Will your firm provide a written educational & communications strategy? Please provide a sample.	Yes. Please refer to the enclosures for our Sample Participant Engagement Strategy.	Yes. Please see Attachment E for a sample of our educational and communications strategy.
13. Does your firm provide compliance checklists or tracking systems?	Yes	Yes
14. How many times can the Plan Sponsor make changes to the investment lineup each year without incurring additional fees? What are the additional fees, if any?	There is no limit to the number of times the Plan Sponsor can elect to make investment lineup changes.	The County can make unlimited changes to the investment lineup without incurring additional fees.
15 Does your firm provide training with regards to the Plan Sponsor website?	Yes	Yes
16 Provide a sample of the Plan Sponsor reporting.	Please refer to Exhibit D for a Sample Reporting Package	Please refer to Attachment G for a sample of plan reporting.

Participant Services, Experience, and Education

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. Describe your initial and on-going standard communication and education program (including printed materials, group education meetings, one-on-one participant on-site counseling sessions, employee meetings, training, web-based information sessions, etc.) Please provide samples of your standard materials. Please limit your response to the space provided.	In order to help transform the way your employees perceive retirement planning, we must first get their attention and influence their behavior. At VALIC, we use three guiding principles to do just that. First, it has to be personal. Whether that is as simple as someone's name in the top right-hand corner of the screen or as complex as targeted messaging specific to their particular situation—it has to relate to them. Second, it has to be simple to understand and easy to take action. One of the things that keep many people away from taking action is the complexity and confusion that often surrounds finances. We need to take the difficulty out of retirement planning and replace it with clear, easy to follow guidance. Third and finally, we need to provide both on-demand education and personal help when and how your employees need it. We know providing assistance to your employees is critical to their financial well-being, today and in the future. VALIC's communication and education approach has proven extremely successful in achieving increased participation, improved participant asset allocation, and increased employee satisfaction. MORE....	Your participants will have a robust communication and education program through our EmpowerUp™ program. EmpowerUp is built to provide a comprehensive financial offering in a single platform, including options for managed accounts, a health savings account (HSA) and financial wellness tools. In addition, our retirement plan advisors can lead on-site meetings and presentations for Alachua County's employees based on your plan needs. With proven adult education methodologies and multimedia capabilities, our education programs can help your employees improve their knowledge of saving and investing, retirement planning, optimizing plan benefits and more. Retirement plan advisors will schedule both group and one-on-one meetings at designated locations. Samples are included with the exhibits.	Printed Material: Brochure series providing information about saving, investing, and retiring for employees at differing career stages and levels of expertise. Also, two versions of the "Quarterly News" newsletter for participants – one for those earlier in their careers and a version for those closer to retirement. ICMA-RC also provides dynamically generated, print-on-demand (POD) enrollment kits. One-on-one and group meetings: Our Retirement Plans Specialist forms the dynamic core of your education program. Websites: Our main website and Retirement Education Center site contain a comprehensive range of publications, videos, webinars, etc targeted for all ages, career stages, and degrees of knowledge. Mobile Devices: ICMA-RC's free mobile application provides financial news for users across the career spectrum as well as access to the user's retirement account via our secure Account Access website. Examples are included in the Appendix.

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
1. Describe your initial and on-going standard communication and education program (including printed materials, group education meetings, one-on-one participant on-site counseling sessions, employee meetings, training, web-based information sessions, etc.) Please provide samples of your standard materials. Please limit your response to the space provided.	Our comprehensive communication and education offering is tailored to the County and their participants. It provides omnichannel delivery to engage participants. **Initial communications** • Conversion communications that outline the plan transition and inform employees of plan features • An enrollment strategy that streamlines enrollment through the website or a retirement consultant • Customized enrollment books **Ongoing communications** • A customized communication strategy • On-site support including group and one-on-one meetings • Targeted messages designed to drive better outcomes • A comprehensive website with retirement planning tools, calculators, and educational content • Virtual retirement consultants who meet with participants when and where they want • Financial wellness resources that address participants' financial concerns Please refer to Exhibit 1 for further information.	MassMutual's communication and education program is designed to encourage participants to take control of their financial futures. We provide the resources needed to influence participants to enroll, save during their working years and ultimately retire with confidence. Our communication and education program includes, initial and ongoing enrollment and education support, custom targeted communication campaigns, and our interactive participant website. Designing Alachua County's communication and education program Before developing a targeted communication program, we will work with Alachua County to identify the issues that will impact the design of the program. We will: • Analyze Alachua County's participant demographics (bargaining groups, salaried vs. hourly paid staff, turnover rates, salary bands, etc.), • Determine the complexity of communicating with participants who are geographically dispersed if operations are conducted in multiple locations, • Identify any multi-lingual needs.	A fundamental aspect of Nationwide's commitment to Alachua County is an emphasis on service provided through multiple touch points; local, over-the-phone, online and print. **Participant Engagement Program** Nationwide uses behavioral economics in the Participant Engagement Program, a communication program designed to engage workers and motivate them to take action. **In-Person:** Shirley McKinney is available to provide a personalized experience through one-on-one meetings, group workshops, new hire orientations and payroll meetings. **Over-the-Phone:** Supporting our local efforts, Nationwide's Retirement Resource Group is available, toll-free, to assist participants when it's convenient for them. **On-Line:** Our website delivers educational content and interactive tools to help participants understand their current situation and enhance their retirement readiness. Please refer to **Appendix 7** for sample communication flyers.

Participant Services, Experience, and Education

	Prudential	Voya
Describe your initial and on-going standard communication and education program (including printed materials, group education meetings, one-on-one participant on-site counseling sessions, employee meetings, training, web-based information sessions, etc.) Please provide samples of your standard materials. Please limit your response to the space provided.	Both our initial and ongoing communication and education programs place retirement-specific learning in the context of holistic financial wellness. We use electronic and print media to proactively deliver targeted communications that help participants identify their personal behavioral challenges and inspire them to take actions that will help them along the road to financial security. Our specific recommendations are captured in a program strategy document that is based on an in-depth understanding of each plan sponsor's goals, objectives, and participant demographics. It is created specifically for each client, monitored, adjusted for progress and effectiveness, and is updated annually. We work closely with plan sponsors to gather data that allows us to make participant engagement personal, cost-effectively addressing their needs using the right communication techniques. Here is a sample of typical initial and ongoing participant engagement and communication support services.	In developing an education program, we recognize the importance of focusing on the individual participants, as well as plan participants as an overall group. We understand and take into consideration that each employee has a unique situation. For example, they may be at a different place in their investment time horizon, may have different retirement goals, and may be at different levels of investment sophistication. As a result, we tailor communications specifically to participants and non-participants to educate employees on the value of early savings, tax deferred growth, matching contributions, participation in multiple deferral plans, investment diversification, catch-up, and distribution and retirement planning strategies. We employ targeted communications to focus on various segments of your population including non-participants, participants utilizing only one investment option, participants over the age of 50, participants who have previously suspended contributions, as well as participants by age and gender.

Participant Services, Experience, and Education

	AIG Retirement Services	Empower Retirement	ICMA-RC
2. Are your education specialists employed solely by your firm? If no, please provide details	Yes.	Yes	Yes.
3. What percentage of the education specialist time will be dedicated to servicing Alachua County Participants?	William will be the primary advisor and will spend about 33 percent of his time with Alachua County. Donald will be the backup advisor and will spend about 10 percent of his time.	Our proposal includes a retirement plan advisor who will spend 24 days on-site, annually.	Approximately 5 percent.
4. How are your educational specialists compensated?	Please refer to Question 6 in the Assigned Service Team Experience and Qualifications tab.	Annual salary and performance bonus.	Base salary (approx. 80%) and bonus payment (approx. 20%)
5. Are they compensated based on employee elections?	Advisor compensation does not vary based on the investment elected. Please refer to Question 6 in the Assigned Service Team Experience and Qualifications tab.	No	Yes for reps who achieve/exceed Managed Accounts goals.
6. Do any bonus calculations include any direct association with employee election?	Please refer to Question 6 in the Assigned Service Team Experience and Qualifications tab.	No	Bonus calculations are based on employee elections in Managed Accounts referenced in 4 and 5 above.
7. Describe the retirement modeling tools and any other calculators that are available on your website and applications.	FutureFIT is a gap analysis calculator using information from VALIC's recordkeeping system and information provided by the participant about themselves or family to create a comprehensive projection of future income against their expressed goals.	Every time they log into the website, participants will be presented with their Lifetime Income Score^{SM} (LIS), a calculation that shows them if they are on pace to meet their income needs in retirement. Additional financial calculators are available through our financial wellness portal.	Online education, planning, and asset allocation guidance are available free on the participant website, which features financial planning calculators designed to assist with financial planning, budgeting, and cost-benefit analysis of major expenditures. Webinars also are available.

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
2. Are your education specialists employed solely by your firm? If no, please provide details	Yes.	Yes.	Yes
3. What percentage of the education specialist time will be dedicated to servicing Alachua County Participants?	24 days = 10%	We will work with Alachua County to monitor our education meetings to ensure we are meeting all employees' needs and we will make adjustments as necessary.	24 on-site education days = 10%. Nationwide looks forward to discussing with the County offering additional on-site education days, if awarded the contract as the County's exclusive
4. How are your educational specialists compensated?	Salaried employees eligible for a bonus aligned to meeting the goals and objectives of each plan sponsor	Our team members are full-time, salaried employees. Our Client Engagement Managers do not promote	Base salary is 80% with a target incentive of 20%. Incentives are based upon successfully servicing ....
5. Are they compensated based on employee elections?	No.	Client Engagement Managers are compensated on the percentage of participants that take affirmative action.	No
6. Do any bonus calculations include any direct association with employee election?	No.	Annual bonuses are tied directly to client satisfaction, education commitments and actions and retention.	No
7. Describe the retirement modeling tools and any other calculators that are available on your website and applications.	We make available comprehensive retirement planning services ranging from traditional printed materials to sophisticated online tools. Our available web-based tools are outlined in Exhibit 1.	We offer participants a variety of free tools, calculators, and seminars through our participant website, as well as seminars that can be offered in person, as live web casts, or as self-paced web tutorials. Our RetireSmart Ready Tool allows participants to see a snapshot of their projected retirement readiness based on their current strategy, as well as a suggested strategy to show how their retirement readiness can improve.	Nationwide provides our robust mobile responsive website, www.nrsforu.com, rated #1 by DALBAR from 2014 through 2018. There is a dedicated learning center library on the website that offers articles, videos, tools and calculators specific to the participant in every phase of retirement planning.

Participant Services, Experience, and Education

	Prudential	Voya
2. Are your education specialists employed solely by your firm? If no, please provide details	Yes	Yes
3. What percentage of the education specialist time will be dedicated to servicing Alachua County Participants?	40%	30%
4. How are your educational specialists compensated?	Our Retirement Counselors are non-commissioned employees.	Voya's local representatives assigned to the County will be compensated on a flat salary basis.
5. Are they compensated based on employee elections?	No	No
6. Do any bonus calculations include any direct association with employee election?	No	No
7. Describe the retirement modeling tools and any other calculators that are available on your website and applications.	Some examples of these tools are as follows: Financial Wellness Assessment, Online Financial Wellness Education, Student Loan Assistance, Challenge Labs, Retirement Income Calculator, Prudential Pathways, Daily Money Budgeting Tool, Quicken Software Investor-Style Quiz, Your Future. Visualized., Spend vs. Invest, Protection by the Numbers	Voya's Participant Website experience is centered on the award winning myOrangeMoney retirement planning tool. After securely logging on to the Voya Participant Website, participants see a quick view of their personal estimated monthly retirement income that their current savings, along with other income sources and Social Security, could provide. The dollar bill image illustrates their level of ...

Participant Services, Experience, and Education	AIG Retirement Services	Empower Retirement	ICMA-RC
8. Does your website offer gap analysis and retirement readiness projection tools?	Yes.	Yes	Yes
9. Are participants able to aggregate outside assets into the retirement modeling tool?	Yes.	Yes	Yes.
10. Provide sample gap analysis or retirement readiness projection output.	Please refer to the attached Sample Retirement Pathfinder Report & GPS Investment Policy Statement.	Please see the Participant Services, Experience attachment.	Sample gap analysis and retirement readiness projections are included in the Appendix.
11. Does your firm provide an enrollment kit with explanation of plan features & highlights?	Yes.	Yes	Yes. We provide dynamically generated, print-on-demand enrollment kits.
12. Can the employee statement be customized to accommodate custom messages? Provide a sample participant quarterly statement.	Yes. Please refer to the attached Sample Participant Statement.	Yes. A sample is included with the exhibits.	The County's logo can appear on the statement and an announcement of up to 420 characters on quarterly statements. A sample statement is included in the Appendix.

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
8. Does your website offer gap analysis and retirement readiness projection tools?	Yes.	Yes	Yes
9. Are participants able to aggregate outside assets into the retirement modeling tool?	Yes. Participants can manually enter information about outside assets.	Yes, participants can use Yodlee, a data aggregation tool, to integrate data from other financial institutions into the RetireSmart Ready Tool, our participant	Yes.
10. Provide sample gap analysis or retirement readiness projection output.	Sample Retirement Income Estimator output and sample Path2Retirement output are included as Attachment 7.	Yes, participants can use Yodlee, a data aggregation tool, to integrate data from other financial institutions into the RetireSmart Ready Tool, our participant	Please refer to **Appendix 8** for a sample Participant Retirement Readiness Report.
11. Does your firm provide an enrollment kit with explanation of plan features & highlights?	Yes.	Yes	Yes.
12. Can the employee statement be customized to accommodate custom messages? Provide a sample participant quarterly statement.	Yes. The County may add a custom message of up to 250 words. A sample quarterly participant statement is included as Attachment 8.	Yes, a customized message can be include up to 750 characters, including spaces, available for a customized message. Please see attached Sample Participant Statement.	Yes. The County has the flexibility to create custom messaging totaling 170 characters, including any disclosures, if allowed. Please refer to Appendix 9 for a sample participant statement.

Participant Services, Experience, and Education

	Prudential	Voya
8. Does your website offer gap analysis and retirement readiness projection tools?	Yes	Yes
9. Are participants able to aggregate outside assets into the retirement modeling tool?	Yes	Yes.
10. Provide sample gap analysis or retirement readiness projection output.	Please refer to Exhibit E for our Sample Gap Analysis.	http://voyacdn.com/myOrangeMoney
11. Does your firm provide an enrollment kit with explanation of plan features & highlights?	Yes	Yes.
12. Can the employee statement be customized to accommodate custom messages? Provide a sample participant quarterly statement.	Yes. Please refer to Exhibit F for our Sample Participant Statement.	Yes. Please see Attachment H for a sample Participant Quarterly Statement.

Participant Services, Experience, and Education

	AIG Retirement Services	Empower Retirement	ICMA-RC
13. Describe how your firm is embracing the theories of behavioral finance to better educate/assist participants for retirement. Please limit your response to the space provided.	We have embraced the lessons of Behavioral finance in numerous ways to help drive increased retirement readiness amongst plan participants. This includes: • Leveraging plan automation, like automatic enrollment and automatic escalation • Presenting account information in a way to which participants can relate. An example of this is illustrating projected monthly income in addition to the overall account balance on the website. • Curating educational content on our website based on the participant's age and financial stage • Providing a means to take action immediately whenever we provide advice or guidance • Streamlining plan investment menus to avoid participant inaction related to having too many from which to choose • Providing interactive and "gamified" educational content on our website	Our communication philosophy is driven by a behavioral finance approach that is inherent in all the collateral we produce and design to cater to the unique saving and investing personality of each participant. By providing information that is tailored to the audience's specific needs, we not only provide more value, but also increase the chance for employees to achieve a successful retirement outcome. Phase 1: Gain the trust of your employees and reinforce your plan's strength. Phase 2: Educate your employees on the importance of saving for retirement. Phase 3: We help position people to make desired behavioral changes through creative, action-driven campaigns. Phase 4: Measuring our effectives provides tangible evidence showing the difference we can make.	ICMA-RC offers a variety of behavioral-finance education services across all of our communication channels that help drive positive participant outcomes, including: Plan Design - If available in your state or jurisdiction, we will work with you to educate participants about the value of auto-enroll and auto-increase services; Simplified Advice-Driven Services – Our Guided Pathways® Advisory Services program examines an investor's personal retirement goals and helps them determine the best path to a secure retirement; Innovative Calculators – We've developed a series calculators designed to complement one another for a seamless user experience that will assist participants through a range of career stages and after retirement. Please see our Supplemental Document for additional information.
14. List the hours where live operator assistance is available through your Voice Response Unit ("VRU").	VALIC Voice Response System is available 24 hours a day, 7 days a week. Client Service Representatives are available 8:00 a.m. to 9:00 p.m. ET Monday-Friday.	Monday through Friday, from 8 a.m. to 10 p.m. Eastern time, excluding most financial market holidays. Additionally, our representatives are available on Saturdays from 9 a.m. to 5:30 p.m.	The VRU is available 24/7. Callers can opt out to talk with an Investor Services Representative 8:30 a.m. to 9 p.m. ET every day the NYSE is open.

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
13. Describe how your firm is embracing the theories of behavioral finance to better educate/assist participants for retirement. Please limit your response to the space provided.	Lincoln embraces behavioral finance theories and our communication and education program uses them to motivate participants to take positive retirement actions. **Consumer and participant research** Lincoln established a research platform on central retirement planning issues. **Three investment paths** Employees enrolling in the County's plan will find it easy to engage with their retirement plan in the way that best suits their personal approach to saving and investing. To make it easier to decide how to invest, participants are offered three possible paths. **Retirement Income Estimator** The Retirement Income Estimator helps participants gauge their retirement readiness. After personalizing the inputs, participants are provided with a retirement income estimate, and they can see how their current behaviors drive their retirement readiness. Additional information is included in Exhibit 1.	Our study of behavioral economics has influenced our approach to communicating with participants. Our strategy applies sophisticated life stages research and behavioral insights to participant messaging. We target participants based on their next best step towards retirement readiness by basing messages on age, gender, language, preferred communication method, and generational/lifestyle needs and interests. Our action-oriented campaigns deliver individualized messages based on behavioral drivers in the context of life stages and events.	Our Participant Engagement Program is based on our knowledge of behavioral finance principles. We'll implement a communication strategy that segments your employees based on their retirement saving phase. This allows us to deliver meaningful messages that drive specific retirement planning actions across all life stages. • Eligible Employees - Motivate employees to enroll into the Plan. • New Enrollees - Deliver a personalized "Welcome Experience" that introduces them to the plan and informs them of the tools and resources available. • Savers - Engage participants and guide them to continue saving for retirement as they manage multiple needs based on their life stage. • Transitioners - Help pre-retirees plan for their transition from working to retirement. • Retirees - Educated retirees and help them manage their savings to support their retirement lifestyle.
14. List the hours where live operator assistance is available through your Voice Response Unit ("VRU").	Customer service representatives (CSRs) are available Monday through Friday from 8 a.m. to 8 p.m. ET.	8:00 a.m. - 8:00 p.m. ET	Monday through Friday 8 a.m. to 11 p.m. ET Saturday 9 a.m. to 6 p.m. ET

Participant Services, Experience, and Education

	Prudential	Voya
13. Describe how your firm is embracing the theories of behavioral finance to better educate/assist participants for retirement. Please limit your response to the space provided.	Tailored Communication Materials Grounded in Behavioral Finance Prudential Retirement's communication and education program uses a financial wellness approach that goes beyond retirement saving to help employees become more financially fit in three critical areas: •Gaining control of day-to-day finances •Setting and achieving financial goals •Preparing for the possibility of unexpected events Financial Wellness Assessment The results of a five-minute online assessment will give us the information we need to work with you to determine the areas of focus that will have the greatest impact on your employees. Behavioral Challenges We will use electronic and print media to proactively deliver targeted communications that help participants	Voya's Behavioral Finance Institute for Innovation is focused on gaining deeper insights into the financial and retirement planning activities of Americans while leveraging behavioral science and digital interventions to improve retirement outcomes What makes the Voya Institute so unique is our emphasis on science, and the fact that we collaborate with the top academics in the field. At the same time, this research isn't abstract - it's geared towards improving outcomes right away leveraging digital experiences. Randomized controlled tests are underway to determine how visual cues can prompt higher savings rates and better enrollment results. Through the Voya Behavioral Finance Institute for Innovation, with lead Academic Advisor Dr. Shlomo Benartzi, we are pioneering science-based behavioral finance research. Highlights include: MORE
14. List the hours where live operator assistance is available through your Voice Response Unit ("VRU").	Customer Experience Advocates are available weekdays from 8 a.m. to 9 p.m., excluding holidays.	8:00 AM -9:00 PM ET Monday through Friday

Participant Services, Experience, and Education

	AIG Retirement Services	Empower Retirement	ICMA-RC
15. Indicate the percentage of abandoned calls to your Voice VRU:			
a. From 1/1/17 through 12/31/17:	9.81% (Hurricane Harvey)	2.03%	2.90%
b. From 1/1/16 through 12/31/16:	1.43%	1.54%	3.02%
c. From 1/1/15 through 12/31/15:	3.6%	1.50%	1.80%
d. Quarterly average from 1/1/15 through 12/31/17:	Q1 2017: 7.51%; Q2 2017: 2.71%; Q3 2017: 14%; Q4 2017: 15%	1.7%	Response contained in Supplemental Information.
16. If call center related issues occur, are you able to share digital recordings of the call with the client to address quality control issues?	Yes.	Yes	Yes
17. Are your representatives licensed? If so, what license do they carry?	Client Care Center representatives are encouraged to either become FINRA licensed registered or complete a series of LOMA courses specializing in investments, life insurance and compliance to further their careers.	Yes. Retirement representatives are required to maintain FINRA Series 6 and 63 registrations.	Reps hold securities and insurance licenses. Senior supervisory personnel also hold securities licenses.
18. Provide instructions for accessing a participant web demo.			Expiration date: 6/5/2019
Website:	www.valic.com Sign in and access the "+ACT" menu	**empowerretirementdemo.com**	www.icmarc.org
User name:	VALICUSER_711	alachua-county	Demoacct16
Password:	valic4demo	Empower*2019	Ala_fl327
Security Code:	Not applicable.		

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
15. Indicate the percentage of abandoned calls to your Voice VRU:			
a. From 1/1/17 through 12/31/17:	3.9%	6.8%	2.1%
b. From 1/1/16 through 12/31/16:	2.4%	2.5%	0.8%
c. From 1/1/15 through 12/31/15:	2.3%	1.7%	1.2%
d. Quarterly average from 1/1/15 through 12/31/17:	3.5%	3.7%	1.4%
16. If call center related issues occur, are you able to share digital recordings of the call with the client to address quality control issues?	No. The call center can provide a transcription of the recorded call but the actual call recording is not provided.	Should an issue arise where Alachua County wishes to check the accuracy of a call, we will provide a transcript on a case-by-case basis.	Yes. All calls are recorded and kept for three years.
17. Are your representatives licensed? If so, what license do they carry?	Yes. Approximately 25% of our CSRs are FINRA Series 6 licensed.	100% of our specialized telephone representatives are licensed. We provide specialized services through our call center with our Participant Transition Specialist (PTS) group and Concierge Team. Our PTS team is	Yes. All Ccustomer Service Representatives (CSR) are required to obtain their FINRA Series 6 license.
18. Provide instructions for accessing a participant web demo.	This password expires on 06/22/2019.		
Website:	www.LFG.com	https://massmutual.invisionapp.com/share/AJOZW2YSPYE#/screens	www.nrsforu.com
User name:	DEMOPPT1834011	No user name needed	NRSrfpDemo
Password:	Participant#1		Demo!123
Security Code:	Demonstration		NA

Participant Services, Experience, and Education

	Prudential	Voya
15. Indicate the percentage of abandoned calls to your Voice VRU:		
a. From 1/1/17 through 12/31/17:	1.03%	5.20%
b. From 1/1/16 through 12/31/16:	0.85%	3.65%
c. From 1/1/15 through 12/31/15:	0.60%	2.5%
d. Quarterly average from 1/1/15 through 12/31/17:	0.80%	3.7%
16. If call center related issues occur, are you able to share digital recordings of the call with the client to address quality control issues?	We will work with plan sponsors to provide recorded calls for review, as needed, for issue resolution or escalated situations.	Yes. We can set up conference calls to allow the County to review any call.
17. Are your representatives licensed? If so, what license do they carry?	To comply with industry standards, Customer Experience Advocates that work directly with participants on specific investment transactions are required to be Series 6 and 63 registered representatives.	Yes. A FINRA Series 6 license is required for all CSAs.
18. Provide instructions for accessing a participant web demo.		
Website:	http://participantweb.engagepru.com/	https://demos.voyacdn.com/pwebdemo
User name:	N/A	NA
Password:	N/A	NA
Security Code:	N/A	NA

Participant Services, Experience, and Education

	AIG Retirement Services	Empower Retirement	ICMA-RC
19. Describe any services that you provide to help near retirement participants transition to retirement. Please provide details on any tools and resources available to them. Please limit your response to the space provided.	Your local VALIC financial advisors can lead seminars and workshops that can provide an effective foundation for your financial wellness program. Specifically, for employees nearing retirement we offer the following programs: • Retirement transitions • Income and distribution planning • Estate planning • Long-term care Each employee receives a workbook when they attend one of the above-mentioned programs. Also, the messaging for employees nearing retirement is steadfast on impressing the importance of continuing to save more in the time remaining to help ensure employees do not face a potential gap in their retirement savings. Content will address the 50+ catch-up contributions, importance of maximizing contributions, rollover options and termination options as additional contributions toward their plan savings. Education materials for this group can include but are not limited to the following: - Retirement Strategies for Life workshops/seminar MORE...	On-site Retiree Education Our local retirement plan advisors function as an extension of Alachua County's total retirement program. Our representatives will work closely with Alachua County to provide an integrated communication and education plan. Our retirement plan advisors offer both individual and group setting presentations. Spend-down Advice We created our spend-down advice solution to provide tools to help participants consider all available income sources and illustrate how long these savings will last during retirement. Spend-down advice also determines how much sustainable income a participant can spend throughout the retirement years. Great-West SecureFoundation® Our SecureFoundation product provides participants with retirement income through a Guaranteed Lifetime Withdrawal Benefit.	The following tools and resources are available to near retirement and retirement participants to help them transition to retirement: • Comprehensive seminars conducted by Retirement Plans Specialists and Certified Financial Planner™ professionals • One-on-ones with Retirement Plans Specialist, Certified Financial Planner™ professional, or Investor Services Representative. • Section of Retirement Education Center website • Retiree workbook for 'near retirement' and 'during retirement' • Retiree-focused section of website with interactive tools and content • In-retirement presentations • Supplement to existing Retirement Income Advantage Fund, Managed Accounts for participants in retirement and Longevity Insurance. • Expanded Managed Account program to include In-Retirement module

Participant Services, Experience, and Education

	Lincoln	MassMutual	Nationwide
19. Describe any services that you provide to help near retirement participants transition to retirement. Please provide details on any tools and resources available to them. Please limit your response to the space provided.	The County's retirement consultant will meet one-on-one with participants nearing retirement and will provide education and develop personalized illustrations. Targeted communications Provide targeted communications to participants nearing retirement. Online presentations Mini-presentations and video presentations are available on our website that address topics of interest to those nearing retirement. Virtual retirement consultant support Retired participants have access to a team of virtual retirement consultants via a toll-free number. Morningstar management options Two management options provided by Morningstar are available. Path2Retirement This calculator helps participants understand the status of their retirement savings and if they are on track to reach their goals. Additional information is included in Exhibit 1.	MassMutual believes that education for retirees should begin prior to their actual retirement so our educational model supports both those participants who are nearing retirement and those who are already retired. In-person education For participants who prefer to in-person education, Alachua County's Client Engagement Manager will conduct group and one-on-one meetings with pre-retirees and retirees. Our Pre-Retiree presentation focuses on helping pre-retirees ensure they have adequate savings to see them comfortably through their later years. This seminar educates pre-retirees on ways they may maximize their retirement savings without adding unnecessary risks. Our Retiree seminar focuses on useful strategies to offset the risks of inflation, taxes, and the market on their retirement plan including asset allocation and systematic withdrawal programs. This seminar also touches on other topics including health care options, the details of Medicare and Medicaid, and the option of long-term health care insurance, as well as estate planning issues, beneficiary options, and how to provide the most for heirs.	Retirement Specialist, Shirley McKinney, will meet with employees nearing retirement. Leveraging the experience and leadership the Nationwide Retirement Institute provides, Shirley will educate your employees about advanced retirement topics such as income planning, health care, long-term care and social security in simple, easy to understand ways. In addition to the education provided by Shirley, your participants can also leverage the experience our team of Personal Retirement Counselors (PRC) provide available toll free over-the-phone. PRCs provide a detailed analysis of each participant's holistic financial situation, allowing them the opportunity to better understand their preparedness for a successful retirement. Through our Participant Engagement Program, we create appropriately timed messages to participants that are Transitioning from participant to retiree. Communication pieces sent to this segment of participants contain information to help pre-retirees plan for their transition from the workplace to retirement.

Participant Services, Experience, and Education

	Prudential	Voya
19. Describe any services that you provide to help near retirement participants transition to retirement. Please provide details on any tools and resources available to them. Please limit your response to the space provided.	Retirement is not a one-dimensional event. It is more than a lump-sum payout. It's a journey that begins with goal setting and continues with creating and implementing a strategy that can generate retirement income for life. In addition to the slate of financial planning tools and support provided in our education website, PreparewithPru.com, is a page dedicated to retirement. Here, participants will find tools such as: Managing Debt and Credit: This tutorial aims to help users control their use of credit by educating them on the different types and uses of credit. It also reviews tools for managing credit and strategies for paying down debt. Considerations for Those Nearing Retirement: This podcast covers key considerations for those preparing to start the next chapter of their lives including income strategies, Medicare and Social Security considerations, and additional healthcare costs. Our tools and resources help participants determine the amount of income necessary to maintain a standard of living in retirement commensurate with their goals.	At Voya, providing education and guidance to participants at the time of separation or while still active is at the center of all we do. To support this effort during times of transition for your participants, Voya delivers rollover education and guidance through a highly trained and qualified team of retirement consultants available with our Retirement Consulting services. Through this program, we support participants who are: • Terminating their employment with the plan • Planning to retire or already in retirement • Interested in receiving guidance and advice on consolidating retirement accounts We believe participants who are retiring or changing jobs need specialized, personalized and objective guidance on options available to them. A retirement consultant with Voya will clearly explain the pros and cons of all options available to a participant based on the individual's unique needs. MORE

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	AIG Retirement Services		Empower Retirement		ICMA-RC	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**	**Website**	**Mobile App**
Change contribution percentage/hard dollar	Y	Y	Y	Y	Y	Y
Change allocation of future contributions:	Y	N	Y	Y	Y	Y
Select specific payroll period to implement future contribution changes:	Y	N	Y	Y	Y	Y
Take an in-service non-hardship withdrawal:	Y	N	Y	N	Y	Y
Request a hardship withdrawal or unforeseeable emergency withdrawal:	Y	N	N (can request a form)	N	Y	Y – through full site link
Take a withdrawal/distribution:	Y	N	Y	N	Y	Y – full site link
Customized distribution schedule(s):	Y	N	Y	N	Y	Y – full site link
Determine personal vesting percentage:	Y	N	Y	Y	Y	Y
Obtain statements as of quarter end:	Y	N	Y	Y	Y	Y
Determine personal rates of return for standard time periods:	Y	Y	Y	Y	Y	Y
Determine personal rates of return for customized time periods:	Y	Y	Y	Y	Y	Y
Change personal address on record:	Y	N	N	N	Y	Y
Change beneficiary information:	Y	N	Y	Y	Y	Y
Elect automatic rebalancing of account:	Y	N	Y	Y	Y	Y
Participants can create different automatic rebalancing frequencies (monthly, quarterly, annually):	Y	N	Y	Y	Y	Y

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	Lincoln		MassMutual		Nationwide	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**	**Website**	**Mobile App**
Change contribution percentage/hard dollar	Yes	Yes	Y	Y	Y	Y
Change allocation of future contributions:	Yes	No	Y	N	Y	Y
Select specific payroll period to implement future contribution changes:	No	No	N	N	N	N
Take an in-service non-hardship withdrawal:	Yes	No	N	N	N	N
Request a hardship withdrawal or unforeseeable emergency withdrawal:	Yes	No	N	N	N	N
Take a withdrawal/distribution:	Yes	No	N	N	Y	Y
Customized distribution schedule(s):	No	No	N	N	N	N
Determine personal vesting percentage:	Yes	No	Y	Y	Y	Y
Obtain statements as of quarter end:	Yes	No	Y	Y	Y	Y
Determine personal rates of return for standard time periods:	Yes	Yes	Y	Y	Y	Y
Determine personal rates of return for customized time periods:	Yes	No	Y	Y	N	N
Change personal address on record:	No	No	Y	N	Y	Y
Change beneficiary information:	Yes	No	Y	N	Y	Y
Elect automatic rebalancing of account:	Yes	No	Y	N	Y	Y
Participants can create different automatic rebalancing frequencies (monthly, quarterly, annually):	Yes	No	Y	N	Y	Y
	Web is Mobile Optimized					

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	Prudential		Voya	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**
Change contribution percentage/hard dollar	Y	Y	Y	Y
Change allocation of future contributions:	Y	N	Y	Y
Select specific payroll period to implement future contribution changes:	N	N	N	N
Take an in-service non-hardship withdrawal:	Y	N	Y	Y
Request a hardship withdrawal or unforeseeable emergency withdrawal:	Y	N	N	N
Take a withdrawal/distribution:	Y	N	Y	Y
Customized distribution schedule(s):	Y	N	N	N
Determine personal vesting percentage:	Y	N	Y	Y
Obtain statements as of quarter end:	Y	N	Y	Y
Determine personal rates of return for standard time periods:	Y	Y	Y	Y
Determine personal rates of return for customized time periods:	Y	Y	Y	Y
Change personal address on record:	Y	N	N	N
Change beneficiary information:	Y	N	Y	Y
Elect automatic rebalancing of account:	Y	N	Y	Y
Participants can create different automatic rebalancing frequencies (monthly, quarterly, annually):	Y	N	Y	Y

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	AIG Retirement Services		Empower Retirement		ICMA-RC	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**	**Website**	**Mobile App**
Review fund descriptions:	Y	N	Y	Y	Y	Y
Review fund prospectuses:	Y	N	Y	Y	Y	Y
Review historical fund performance:	Y	N	Y	N	Y	Y
Obtain balance accumulations:	Y	N	Y	Y	Y	Y
Perform financial modeling including non-plan assets:	Y	N	Y	Y	Y	Y
Perform financial projections:	Y	N	Y	Y	Y	Y
Receive general investment education:	Y	N	Y	Y	Y	Y
Receive personal investment guidance:	Y	N	Y (if My Total Retirement is included)	N	Y	N
Submit an informational request:	Y	Y	Y	Y	Y	Y
Download transactional history (Quicken, excel, other formats):	Y	N	Y	N	Y	Y

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	Lincoln		MassMutual		Nationwide	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**	**Website**	**Mobile App**
Review fund descriptions:	Yes	No	Y	N	Y	Y
Review fund prospectuses:	Yes	No	Y	Y	Y	Y
Review historical fund performance:	Yes	No	Y	N	Y	Y
Obtain balance accumulations:	Yes	No	Y	Y	Y	Y
Perform financial modeling including non-plan assets:	Yes	No	Y	N	Y	Y
Perform financial projections:	Yes	Yes	Y	N	Y	Y
Receive general investment education:	Yes	Yes	Y	Y	Y	Y
Receive personal investment guidance:	Yes	No	Y	N	Y	Y
Submit an informational request:	Yes	No	Y	N	Y	Y
Download transactional history (Quicken, excel, other formats):	Yes	No	Y	N	Y	Y
	Web is Mobile Optimized					

Participant Services, Experience, and Education

20. Confirm the Participant can complete the following services or access the information through the Participant web portal or application: (Y/N)

	Prudential		Voya	
Participant Services	**Website**	**Mobile App**	**Website**	**Mobile App**
Review fund descriptions:	Y	N	Y	Y
Review fund prospectuses:	Y	N	Y	N
Review historical fund performance:	Y	N	Y	Y
Obtain balance accumulations:	Y	Y	Y	Y
Perform financial modeling including non-plan assets:	Y	N	Y	Y
Perform financial projections:	Y	N	Y	Y
Receive general investment education:	Y	N	Y	Y
Receive personal investment guidance:	Y	N	Y	Y
Submit an informational request:	Y	N	Y	Y
Download transactional history (Quicken, excel, other formats):	Y	N	Y	Y

Participant Loans

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Describe how a participant initiates the loan process.**	Loans initiated at VALIC.com are completely paperless for any plan that does not require spousal consent for distributions.	Participants can initiate a loan by submitting a paperless request through our voice response system, participant website or service center or by submitting a paper request form.	Participants can request loans through Account Access. They also can model loans online. When a participant applies for a loan online, the appropriate disclosures and details about the loan are provided.
2. **List the method(s) by which loans may be re-paid.**	Loan repayments can be made via ACH debit initiated by VALIC directly from the participant's bank account or via payroll deduction as part of the ongoing contribution process.	Loan repayments may be made in full prepayment/early loan payoff and partial prepayments/advanced payments through payroll deduction or participant check.	Loan repayments may be sent via payroll deduction. The employer can also choose to allow repayments through ACH debit of the participant's bank account.
3. **Can the repayment of loans be made in different intervals (monthly, quarterly, annually)?**	Yes. Our system supports frequencies of weekly, bi-weekly, semi-monthly, monthly and quarterly repayments.	We accept loan payments for active participants by payroll deduction on any payroll frequency (but at least quarterly).	When you establish the loan program, you specify repayment frequency. Repayments must be made at least monthly in 457 plans, quarterly in 401 plans.
4. **How do you handle delinquent and/or defaulted loans?**	If a loan payment is not received within 65 days after the payment due date, VALIC sends a default warning notice. If a loan payment is not made within 90 days after the due date, the loan is defaulted.	Our default loan process is fully automated and does not require plan sponsor involvement.	If no payments are received for 90 days, the loan is in danger of being deemed distributed. We send letters to participants and employers 30, 60, and 90 days after the delinquent status.
5. **What responsibility does Alachua County retain for initial and ongoing loan servicing?**	With ACH Debit of loan repayments, Alachua County retains no responsibilities related to loan processing.	Alachua County can outsource the loan approval and administration process to Empower. By doing so, the plan sponsor is only responsible for determining the plan rules regarding the loans such as whether multiple loans	For payroll deduction, the County is responsible for deductions per the loan schedule and remitting payments to us. The County is also responsible for reviewing EZLink reports to monitor delinquency trends.

Participant Loans

	Lincoln	MassMutual	Nationwide
1. **Describe how a participant initiates the loan process.**	Participants are allowed to initiate their loan paperwork online. Once the participant has provided acceptance of the loan parameters, Lincoln will complete processing. The participant will receive the Annual Percentage Rate	Participants may initiate loans via our automated phone line or our participant website.	Participants can model and initiate a general-purpose loan online or over-the-phone with a CSR, if permitted by the Plan loan document.
2. **List the method(s) by which loans may be re-paid.**	Loan repayment options for active participants include payroll deduction and ACH debit.	Typically, loan payments are made via payroll deduction or debit ach.Please note that this election is made at the plan level and applies to all participants.	The County has the choice between ACH repayment or payroll deduct repayment. The County is currently utilizing ACH for loan repayments.
3. **Can the repayment of loans be made in different intervals (monthly, quarterly, annually)?**	Yes. Participants who select ACH repayment can choose a payment schedule that works best for them.	No, loan repayments are made via payroll deduction.	Participants may pay off a loan in full at any time with no penalty. Participants are required to make the scheduled monthly repayment amount, per the amort schedule. Additional payments
4. **How do you handle delinquent and/or defaulted loans?**	Participants receive notices when a loan payment is 30 days and 60 days past due. If a loan payment is not received within the cure period, the recordkeeping system defaults the loan and deems it a distribution.	We mail a notification directly to the participant 15 to 20 days following a missed loan payment to alert the participant to the delinquent status of their loan. At the close of the cure period, we automatically default the	Participants are notified of missed payments in writing which provides options to keep loans in good standing. If a participant fails to satisfy any missed payment by the end of that payment's cure period, then the loan
5. **What responsibility does Alachua County retain for initial and ongoing loan servicing?**	The County is not required to retain any responsibility for initial and ongoing loan servicing. Lincoln will handle all activity. However, if the County prefers, they may retain responsibility for loan approval.	Alachua County is responsible for deducting participant loan payments and submitting them to MassMutual for processing and providing any suspension information, if applicable.	Nationwide has a dedicated Loans Team. We have the capability to handle the entire loan process, including providing the loan modeling and amortization scheduling on all loans.

Participant Loans

	Prudential	Voya
1. **Describe how a participant initiates the loan process.**	Participants can initiate paperless loans through multiple channels, including: •accessing our participant website; •using our automated phone system; or •speaking with one of our Customer Experience Advocates.	A participant would initiate a loan Online through Voya's secure Participant Website or by speaking with a customer service associate (CSA) on a toll-free line. Using the plan document (or other documentation) as
2. **List the method(s) by which loans may be re-paid.**	If a plan does not allow payroll deduction, the plan may allow participants to make payments through direct ACH debit from a bank or allow repayment with coupons.	Loan repayments are available via payroll deduction or ACH debit. We support multiple loans and varying frequencies - weekly, biweekly, semimonthly and monthly submissions.
3. **Can the repayment of loans be made in different intervals (monthly, quarterly, annually)?**	We are flexible regarding loan payments and we process loans according to the plan provisions. Typically, plans elect loan repayment to occur via payroll deduction.	Yes.
4. **How do you handle delinquent and/or defaulted loans?**	Prudential monitors loans that are at risk of defaulting and makes this information available to plan sponsors weekly via the Sponsor Center. In addition, a loan delinquency letter is sent to the participant.	We will provide loan default monitoring in which plan sponsors must agree to set the cure (grace) period to the IRS maximum. We will send out early (30 and 60 day letters) and final warning letters directly to participants and if loan
5. **What responsibility does Alachua County retain for initial and ongoing loan servicing?**	•Deducting participant loan repayments submitting them to us routinely; •Reviewing Prudential-generated weekly processing reports to help determine why loan repayments were missed MORE...	Alachua County would need to submit loan payments made by payroll deduction, and review and validate reports generated by Voya regarding delinquent and/or defaulted loans

Participant Loans

	AIG Retirement Services	Empower Retirement	ICMA-RC
6. **Describe the type and frequency of any report you could provide to the client regarding loan activity.**	VALIC also provides all plan sponsors with on-demand access to plan reports at VALIC.com, where the loan report provides a summary of loan information for each participant, including the ending loan principal balance for a	Alachua County can access the participant loan detail report on an ad hoc basis. The report can be set up to run automatically as frequently as Alachua County prefers.	Online loan reports are available for plan sponsors. You can identify participants with active loans, the amount of each loan, and the date and amount of the next scheduled repayment.
7. **What is the fee for the loan initiation and maintenance?**	A one-time set-up fee of $50 per loan and $30 annual maintenance fee for payroll deducted reapys (or $50 if repaid via ACH debit from their bank account).	Loan origination: $60 Loan maintenance: $35 charged as $8.75 per quarter	• Setup fee – $75 • Annual fee – $50 • ACH reject fee – $20 first incident, $50 subsequent incidents
8. **Can your firm assume the administration of existing loans?**	Yes.	Yes	Yes. We perform loan conversions with the plan conversion. We establish pre-existing loans, payment schedules based on data provided.

Participant Loans

	Lincoln	MassMutual	Nationwide
6. **Describe the type and frequency of any report you could provide to the client regarding loan activity.**	The County can create customized plan- and participant-level reports about loan activity from the plan sponsor website for any date range. The system displays the ad hoc reports within seconds.	We will provide the plan sponsor with data regarding the loan, including the start date, end date, principal and interest amounts, payment amount, frequency of payment, and the number of payments due.	Reporting that encompasses Plan loan activity is available on-demand through the Plan Sponsor website.
7. **What is the fee for the loan initiation and maintenance?**	$75 loan initiation fee $25 annual maintenance fee	Loan fees are included	$50 Loan Initiation Fee $50 Annual Loan Maintenance Fee
8. **Can your firm assume the administration of existing loans?**	Yes.	Yes	Yes

Participant Loans

	Prudential	Voya
6. **Describe the type and frequency of any report you could provide to the client regarding loan activity.**	On our Sponsor Center, we offer 21 reporting templates, which can be customized by users with optional fields, data filters, and sub-plan ID filters. Loan starts/stops are provided in the feedback file.	Voya provides electronic delivery of plan participant data that impacts payroll deductions through the Payroll Feedback File (biweekly).
7. **What is the fee for the loan initiation and maintenance?**	$75 for loan initiation $50 annual fee for maintenance	$75 loan origination fee per loan and a $25 annual maintance fee.
8. **Can your firm assume the administration of existing loans?**	Yes.	Yes, Voya will map all the loan set-up data: original loan amount, start date and interest rate to preserve the original amortization. Prior to the plan going live, Voya would test the data to ensure the integrity of the loan amortization schedule and will share these results with your plan. In some instances loans cannot convert due to contract limitations of your current provider. If this is the case we will work with participants and providers in accordance with the options available (voluntary individual transfer, etc.) following the full plan conversion.

Advisory Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Describe the managed account / investment advisory services that can be provided to the Plans (i.e., Morningstar, Financial Engines, etc.).**	Guided Portfolio Services® (GPS), an investment advisory service available on the platform, is VALIC's comprehensive retirement planning program – a unique retirement readiness solution that includes investment advice and ongoing asset management provided by VALIC Financial Advisors, Inc. (VFA).	Empower Retirement Advisory Services has teamed up with Morningstar Investment Management, LLC to provide the underlying investment advice and portfolio management methodology that powers the suite of advisory services. Empower's My Total Retirement™ is fully integrated into the participant experience. Please see the Managed Accounts attachment for additional information.	ICMA-RC offers a comprehensive suite of investment advisory and planning services through our Guided Pathways® Advisory Services (GPAS) program, based on how involved your employees want to be in their retirement investing decisions. GPAS is available over the telephone, through a dedicated and credentialed team, or directly through our website.
2. **Indicate whether your advisory service is through a partnership or other relationship with an outside company, and if so, please identify that associated company.** **Describe your due diligence process for selecting the partner and what services are provided.**	Guided Portfolio Services is a product of VALIC Financial Advisors, Inc. The independent investment advice provided within GPS is from Morningstar Financial, Inc. Traditional Advice Service GPS Portfolio Advisor provides retirement income forecasting, an advised investment portfolio, and a recommended savings rate and retirement age aimed at helping participants achieve their desired retirement income with reasonable probability. Portfolio Advisor first calculates the probability that a participant will receive his/her desired retirement income at his/her desired retirement age based on the participant's current strategy then recommends MORE....	My Total Retirement is a service of Advisory Services provided by AAG a registered investment adviser, and subsidiary of GWL&A. Please see the Managed Accounts attachment for a description of our due diligence process.	ICMA-RC selected Morningstar Investment Management LLC to act as an Independent Financial Expert (IFE) for Guided Pathways® Advisory Services. We designed GPAS in accordance with the United States Department of Labor Advisory Opinion 2001-091A (Advisory Opinion). Due Diligence: We conducted an extensive evaluation of the current advice marketplace and potential vendors before partnering with Ibbotson Associates in 2006 to serve as the Independent Financial Expert ("IFE"), with the introduction of GPAS to participants in 2007. In 2016, Ibbotson Associates was merged into Morningstar Investment Management LLC.

Advisory Services

	Lincoln	MassMutual	Nationwide
1. **Describe the managed account / investment advisory services that can be provided to the Plans (i.e., Morningstar, Financial Engines, etc.).**	We make available Morningstar Investment Management to provide Managed by Morningstar. This managed account service offers participants all of the benefits of professional investment management for their retirement account.	We offer RetireSmart Ready Managed Path, a managed account solution from Envestnet Retirement Solutions, LLC (ERS). Managed Path provides a personalized strategy by leveraging MassMutual's RetireSmart Ready Tool on retiresmart.com. ERS offers personalized recommendations for investment allocation and savings rate based upon data from the RetireSmart Ready Tool, Social Security benefit	Alachua County currently offers the Nationwide ProAccount®, which was designed for retirement plan participants who prefer the convenience of having their accounts managed by a professional money manager or who simply do not feel they have the time or expertise to do it themselves. Nationwide Investment Advisors, LLC (NIA), the investment advisor for Nationwide ProAccount.
2. **Indicate whether your advisory service is through a partnership or other relationship with an outside company, and if so, please identify that associated company.** **Describe your due diligence process for selecting the partner and what services are provided.**	We make available Morningstar Investment Management, an independent third party, to provide Morningstar Retirement Manager for online education, research, advice, and account management services. Morningstar was chosen for the value of the program, its breadth of services, and its well-known and respected brand.	We offer RetireSmart Ready Managed Path, a managed account solution from Envestnet Retirement Solutions, LLC (ERS). We conducted an extensive RFP search and comparing cost of service, the investment due diligence process, technology enhancements, and future capabilities. Four major vendors competed for our business. We have no plans to review this change again in the near future. ERS offers personalized recommendations for investment allocation and savings rate based upon data from the RetireSmart Ready Tool, Social Security benefit estimates, and expected mortality.	Nationwide ProAccount® and Nationwide's My Investment Planner are through a partnership with Nationwide Investment Advisors, LLC (NIA) and Wilshire Associations Incorporated (Wilshire). NIA has engaged Wilshire Associates Incorporated (Wilshire) as the Independent Financial Expert (IFE) for ProAccount and My Investment Planner. Wilshire determines the investment allocations for participants enrolled in the ProAccount program. Once that is determined, NIA implements Wilshire's allocation selections into the enrolled participants' retirement plan accounts. Wilshire is not affiliated with Nationwide or NIA.

Advisory Services

	Prudential	Voya
1. **Describe the managed account / investment advisory services that can be provided to the Plans (i.e., Morningstar, Financial Engines, etc.).**	Prudential has an agreement with Morningstar Investment Management, a respected provider of investment advisory services, to offer Morningstar® Retirement ManagerSM for participants interested in a fully integrated, managed accounts and investment advice solution with a guaranteed income component. Morningstar Retirement Manager offers	Voya offers investment advisory services to participants through Morningstar Investment Management LLC an unaffiliated, independent investment adviser, and a wholly owned subsidiary of Morningstar, Inc.
2. **Indicate whether your advisory service is through a partnership or other relationship with an outside company, and if so, please identify that associated company.** **Describe your due diligence process for selecting the partner and what services are provided.**	Prudential has an agreement with Morningstar Investment Management, a respected provider of investment advisory services, to offer Morningstar® Retirement ManagerSM for participants interested in a fully integrated, managed accounts and investment advice solution with a guaranteed income component. Prudential reviewed many proposals before selecting Morningstar as a provider. A thorough due diligence process included visits by Morningstar to a Prudential facility and visits by Prudential to Morningstar's Chicago location. These site visits gave Prudential the opportunity to review Morningstar's security protocols, procedures, and mechanisms for ensuring the security of sensitive	Voya was one of the first plan providers to offer advice services. Since 2002, Voya has been offering investment advisory services through Morningstar Investment Management LLC formerly known as Morningstar Associates, LLC an unaffiliated registered investment adviser, and a wholly owned subsidiary of Morningstar, Inc. Morningstar Investment Management's brand name and unbiased, professional investment services attracted Voya as a provider of online investment management services. MORE...

Advisory Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
3. **How does this advice service impact the total Plan pricing?**	There is no fee for participants who elect to enroll in our advice program, GPS Portfolio Advisor.	There are no plan level fees associated with offering Advisory Services.	There is no impact on the Plan pricing.
4. **Confirm the fiduciary coverage and responsible parties as it pertains to the advisory services.**	VALIC Financial Advisors, Inc. (VFA) is the fiduciary for the investment advice delivered by the Guided Portfolio Services® (GPS) program.	Confirmed. AAG can act as a fiduciary for services it provides. Please see the Managed Accounts attachment for additional information.	To the extent it is determined that we exercise discretion regarding administrative services or plan related products made available, we would accept fiduciary responsibility.
5. **Please provide the fee schedule for the Managed Account Services.**	• 60 basis points on assets up to $100,000, plus • 50 basis points on assets between $100,000 and $250,000, plus • 45 basis points on assets that are in excess of $250,000	Please see the Managed Accounts attachment.	First $100,000 0.40%; Next $100,000 0.35%; Next $300,000 0.25%; Over $500,000 No additional fee charged; Under this fee schedule, no participant is charged more than $1,500 per year for Managed Accounts.
6. **(Y/N) Do you offer the proposed managed account services in your Company's own Defined Contribution plan(s)? If no, please explain.**	No. The plan for our parent, AIG, is a mega-market corporate plan which is not a core market for VALIC. Therefore, the recordkeeping for the AIG plan is provided by a third party.	Yes	No. Guided Pathways® Advisory Services is only available to public sector employees.
7. **(Y/N) Are any of your employees incented or paid directly or indirectly to recommend, market or promote the managed account services?**	If the participant is enrolled in the managed account option of the GPS program, a portion of that fee is paid to the financial advisor for their service.	No	Yes. Retirement Plans Specialists who achieve or exceed targeted Managed Accounts asset goals may have an enhanced incentive compensation opportunity.

Advisory Services

	Lincoln	MassMutual	Nationwide
3. **How does this advice service impact the total Plan pricing?**	There is no impact to plan pricing.	The participant paid fee is in addition to the required revenue quote provided. The use of Managed Accounts will provide a 1 bp credit to overall plan pricing.	There is no cost associated to the Plan Sponsor, or participants, for the use of the My Investment Planner.
4. **Confirm the fiduciary coverage and responsible parties as it pertains to the advisory services.**	Morningstar Investment Management accepts fiduciary responsibility for the investment advice and management it provides.	Envestnet Retirement Solutions, LLC (ERS) will act as an "investment manager" fiduciary (as defined in Section 3(38))	Nationwide Investment Advisors, LLC (NIA) is fiduciary with respect to the provision of services described in the investment advisory agreement for the ProAccount.
5. **Please provide the fee schedule for the Managed Account Services.**	Participants who elect this service are charged 0.45% of their retirement plan account balance and the fee is deducted from their account.	The fee for managed accounts is 0.50% annually per participant who elects this service. This is deducted from participant's accounts.	The first $99,999 0.65% The next $150,000 0.60% The next $150,000 0.55% The next $100,000 0.50% Assets of $500,000 and above 0.45% Please refer to **Appendix 10** for ProAccount information.
6. **(Y/N) Do you offer the proposed managed account services in your Company's own Defined Contribution plan(s)? If no, please explain.**	No. We value our high-touch model and encourage all employees to meet with their retirement consultant to discuss their investment options. However, we do provide third-party advice through Managed by You.	No. Due to confidentiality we are unable to provide this answer.	No. Nationwide's employee retirement plan is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisors LLC.
7. **(Y/N) Are any of your employees incented or paid directly or indirectly to recommend, market or promote the managed account services?**	No	No	Yes. This incentive is based on the amount of participant assets under management within the Nationwide ProAccount® program.

Advisory Services

	Prudential	Voya
3. **How does this advice service impact the total Plan pricing?**	There is no cost to the plan sponsor to offer Morningstar® Retirement ManagerSM.	The Morningstar Manage My Plan (Managed Accounts) is an optional service with fees, elected by participants on an individual basis, so there is no cost to the sponsor for
4. **Confirm the fiduciary coverage and responsible parties as it pertains to the advisory services.**	Morningstar Investment Management, a wholly owned subsidiary of Morningstar, Inc., assumes fiduciary responsibility for the assets in the Managed Account program.	Morningstar Investment Management accepts fiduciary responsibility for the advice it provides to participants.
5. **Please provide the fee schedule for the Managed Account Services.**	Tiered based on participant assets under management: Portion of Account — Annual Rate $0–$100,0000 — 0.60% $100,000–$250,000 — 0.45% $250,000+ — 0.30%	Plan Assets Annual Fee Total Less than $3 million: 0.60% (Morningstar 0.30% and Voya 0.30%) $3 million to $10 million: 0.56% (Morningstar 0.28% and Voya 0.28%) Over $10 million: 0.50% (Morningstar 0.25% and Voya 0.25%)
6. **(Y/N) Do you offer the proposed managed account services in your Company's own Defined Contribution plan(s)? If no, please explain.**	Yes	Yes
7. **(Y/N) Are any of your employees incented or paid directly or indirectly to recommend, market or promote the managed account services?**	No	No

Advisory Services

	AIG Retirement Services	Empower Retirement	ICMA-RC
8. **(Y/N) Are managed account / investment advisory related fees only charged to those participants who elect the Managed Account Services?**	Yes.	Yes	Yes

Advisory Services

	Lincoln	MassMutual	Nationwide
8. **(Y/N) Are managed account / investment advisory related fees only charged to those participants who elect the Managed Account Services?**	Yes.	Yes	Yes

Advisory Services

	Prudential	Voya
8. **(Y/N) Are managed account / investment advisory related fees only charged to those participants who elect the Managed Account Services?**	Yes	Yes

Self-Directed Brokerage Accounts

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Describe your Self-Directed Brokerage Accounts ("SDBA") including the type of investment options available through it.**	To provide an additional investment option for those who wish to take a more active approach to managing their investments, VALIC makes available on its investment platform a self-directed brokerage account through Charles Schwab & Co.	Empower Brokerage provides an integrated and seamless experience, 24-hour access to account information, research and market data tools, and competitive trading fees. Please see the Self Directed Brokerage Accounts attachment.	ICMA-RC's self-directed brokerage account program, VantageBroker, provides participants with access to more than 13,000 mutual funds, as well as ETFs and individual securities such as stocks and bonds.
2. **Who is the custodian of the SDBA?**	Charles Schwab & Co.	Pershing, LLC	TD Ameritrade, Inc. member of FINRA/SIPC.
3. **Describe any process you use that re-confirms the responsibility of an investor in the SDBA.**	VALIC participants who enroll in the Personal Choice Retirement Account (PCRA)must complete a Limited Power of Attorney (LPOA) that confirms the responsibilities of the individual participant for the account.	Empower ensures participants are aware of their responsibilities during the sign up process.	When an account is established, they acknowledge that the account is self-directed. Other materials state that participants bear the ultimate responsibility for selecting investments.
4. **Can the Plan Sponsor impose any limitations in moving contributions or existing account balances into or out of the SDBA from your proposed investment options?**	Yes.	Empower requires participants to retain a minimum core account balance of $2,500. Alachua County can impose a greater minimum core account balance if they would prefer.	Yes. Balance and transfer limitations to the SDBA can be imposed.
5. **Does your firm limit the amount that the Participant can direct into and out of their SDBA?**	Yes. A participant must maintain an account balance of $5,000 in the plan's core investment options with VALIC and can allocate up to 90% of their remaining assets to the PCRA account.	While Empower does not cap the amount that is transferred to the SDBA, the minimum transfer amount is $1,000 and the core account must retain at least $2,500, if Alachua County chose to require a limit, we will program our	No, but a participant's core account balance must be at least $30,000.

Self-Directed Brokerage Accounts

	Lincoln	MassMutual	Nationwide
1. **Describe your Self-Directed Brokerage Accounts ("SDBA") including the type of investment options available through it.**	Lincoln offers an option through TD Ameritrade (an independent third party). Over 13,000 mutual funds are available, including more than 4,500 no-transaction-fee mutual funds. In addition, stocks, ETFs, and bonds are available.	MassMutual offers a self-directed brokerage account (SDBA) through Charles Schwab. Participants will have access to over 6,000 mutual funds, including Charles Schwab's Mutual Fund OneSource® program with over 3,000 funds....	Nationwide offers participant access to Schwab's Self-Directed Option, the Personal Choice Retirement Account (PCRA). Schwab's PCRA product currently provides access to more than 8,500 mutual funds from 640 fund families.
2. **Who is the custodian of the SDBA?**	TD Ameritrade	Reliance Trust Company	Nationwide Trust Company is the custodian for the assets in SDBA
3. **Describe any process you use that re-confirms the responsibility of an investor in the SDBA.**	participants can assess whether or not they want to invest in other securities or keep their assets in the securities they are already in.	receives about the SDBO includes a message about carefully considering the information contained in the prospectus, including investment objective, risks, charges and	As part of the enrollment process, participants are required to review and sign a memorandum of understanding explaining the service and their responsibilities
4. **Can the Plan Sponsor impose any limitations in moving contributions or existing account balances into or out of the SDBA from your proposed investment options?**	Yes.	Our general maximum investment limit is 50% of plan and participant assets. Plans can choose a lower threshold.	Yes. Participant minimum balance is an option set at the plan level. Participants cannot transfer funds to their SDBA if they do not meet the requirements established by the Plan.
5. **Does your firm limit the amount that the Participant can direct into and out of their SDBA?**	No	Yes. We only allow up to 50% of assets to be invested in the SDBA. For new business we will allow more than the 50% limit to be transferred into the SDBA when it is initially set up.	No

Self-Directed Brokerage Accounts

	Prudential	Voya
1. **Describe your Self-Directed Brokerage Accounts ("SDBA") including the type of investment options available through it.**	Participants may invest in: •Equity securities traded on U.S. exchanges •Nearly 12,000 mutual funds, including thousands of no-load funds •Fixed income securities. Participants can perform trades online or by phone.	Voya utilizes the TD Ameritrade Self Directed Brokerage Account (SDBA) for plan participants. It provides access to: Individual stocks, Bonds and CDs, Over 13,000 open-ended mutual funds, More than 1,300 no-transaction fee mutual funds, MORE
2. **Who is the custodian of the SDBA?**	Not asnwered	TD Ameritrade.
3. **Describe any process you use that re-confirms the responsibility of an investor in the SDBA.**	the risks involved with SDBA when they enroll. A participant must attest to the following statement before enrolling into Prudential's SDBA account: "I understand that the investments in the Securities Account are not FDIC	participant to consider the follow points to help determine if a brokerage account is suitable for them: • I am knowledgeable about investment matters MORE... • I have access to the Internet and I
4. **Can the Plan Sponsor impose any limitations in moving contributions or existing account balances into or out of the SDBA from your proposed investment options?**	Normal default limits: •Min core retirement balance $5,000; •Min initial transfer $2,500; •Min subsequent transfer $1,000; •Max % of the entire core retirement account balance to be allowed into SDB 50%; •Annual account	Yes. Generally, all participants directed money sources are allowed to be transferred to the SDBA. The other option is for the plan sponsor to elect only one money source for transfers to the SDBA.
5. **Does your firm limit the amount that the Participant can direct into and out of their SDBA?**	•Maximum % of the entire core retirement account balance to be allowed into SDB 50%	Yes. Participants must have a total account balance of $5,000. Generally, 50% of the participant's core account balance may be transferred to the SDBA. A minimum transfer amount of $2,500 is required for all transfers.

Self-Directed Brokerage Accounts	AIG Retirement Services	Empower Retirement	ICMA-RC
6. **Can the SDBA be restricted to offer only mutual funds and/or Exchange-Traded Funds ("ETF's")?**	Yes.	Yes	Yes.
7. **Are Participants able to handle all SDBA transfers and transactions via the website?**	Yes.	Yes	Yes.
8. **Can the Plan Sponsor choose a different custodian for the SDBA?**	No.	No	No.
9. **Describe the types of SDBA reporting available to the Plan Sponsor.**	Our plan sponsors are able to view details of the Schwab PCRA fund, as this information appears on our plan sponsor reports.	Alachua County will receive a quarterly business report, which details SDBA activity, including the number of trades made during the quarter.	Quarterly statements provided to plan sponsors by ICMA-RC include the total value of VantageBroker accounts, but not details of the underlying investments. The balance at the beginning of the quarter, the amount of transfers into the program, and the gain/loss for the quarter is also provided.

Self-Directed Brokerage Accounts

	Lincoln	MassMutual	Nationwide
6. **Can the SDBA be restricted to offer only mutual funds and/or Exchange-Traded Funds ("ETF's")?**	Yes.	Yes	Yes.
7. **Are Participants able to handle all SDBA transfers and transactions via the website?**	Yes.	Yes	Yes, thru Schwab's website
8. **Can the Plan Sponsor choose a different custodian for the SDBA?**	No.	No	No.
9. **Describe the types of SDBA reporting available to the Plan Sponsor.**	TD Ameritrade provides annual reporting to plan sponsors. They can provide any of the following, upon request: • An annual plan report detailing plan assets and activity • A quarterly business report, which provides a high-level overview of SDBA assets and activity	Plan sponsors receive quarterly statements of activity within the SDBA. They can also request copies of participant statements.	Schwab keeps the County informed by providing various monthly, quarterly and annual reporting on participant activity, balances and positions. The PCRA Trust Reporting can be accessed via the Internet, but all other reports could be provided electronically by email. Schwab has extensive Ad Hoc reporting capability for specialized reporting. Please refer to the Appendix 11 for a sample Schwab Reports.

Self-Directed Brokerage Accounts

	Prudential	Voya
6. **Can the SDBA be restricted to offer only mutual funds and/or Exchange-Traded Funds ("ETF's")?**	Yes. Plan sponsors can restrict the investment products available to their participants within Self-Directed Brokerage (SDB) accounts.	Yes.
7. **Are Participants able to handle all SDBA transfers and transactions via the website?**	not answered	Yes.
8. **Can the Plan Sponsor choose a different custodian for the SDBA?**	No	No.
9. **Describe the types of SDBA reporting available to the Plan Sponsor.**	While we provide participants with account statements that reflect individual holdings and activity. That information is not reported to plan sponsors. Instead, we provide information that may be more useful to the management of your plan, such as all participants active in self-directed brokerage accounts and total allocation of investments.	In addition to copies of the participants' monthly SDBA statements that can be provided to the plan sponsor, TD Ameritrade can offer a quarterly plan level report that summarizes trading activity within the plan.

Self-Directed Brokerage Accounts

	AIG Retirement Services	Empower Retirement	ICMA-RC
10. **Describe in detail all plan and participant fees related to Self-Directed Brokerage Accounts (SDBA).**	VALIC assesses a $50 annual account maintenance fee to each participant investing in the PCRA option.	There are no plan-level fees for the plan sponsor to offer the Empower Brokerage SDBA option. The annual recordkeeping fee for the Empower Brokerage is $50 per user, per plan and is assessed on a quarterly basis only to those participants who utilize the service. The quarterly installments are debited pro-rata from the core (non-SDBA) investments, rather than from the SDBAs. Fees/commissions related to transactions in the SDBA through Empower Brokerage apply.	ICMA-RC Fees/Charges A one-time $50 setup fee is charged to participants when they establish accounts in the VantageBroker program. The fee is deducted directly from the participant's core account at ICMA-RC. TD Ameritrade Fees/Charges For a complete list of fees and charges, please refer to the TD Ameritrade Commissions and Service Fees document included in the Appendix. In the event that TD Ameritrade changes its fees, the new fee schedule would be utilized. All TD Ameritrade fees and charges are deducted directly from a participant's brokerage account.

Self-Directed Brokerage Accounts

	Lincoln	MassMutual	Nationwide
10. **Describe in detail all plan and participant fees related to Self-Directed Brokerage Accounts (SDBA).**	The fees associated with the SDBA include: •No-transaction-fee (NTF) – More than 4,500 NTF mutual funds are available. •Internet stock order fee – $6.95 •Trading fees – For funds outside the NTF group, there is a $25 per-transaction trading fee. •Mutual fund loads – Many no-load funds are available in the SDBA. However, some mutual fund companies may assess a front- and/or back-end charge. We provide participants with details on these charges in the SDBA new account kit. There are no fees to the plan for the SDBA.	Please see attached SDBA Fees.	There is no cost associated to the Plan Sponsor for the use of the Schwab SDBA. Participant fees are assessed for those individuals who elect to enroll in the optional service as described below: Participant Level 1. $50 Initiation Fee 2. $50 Annual Administration Fee Schwab 1. $8.95 per Trade Fee

Self-Directed Brokerage Accounts

	Prudential	Voya
10. **Describe in detail all plan and participant fees related to Self-Directed Brokerage Accounts (SDBA).**	Annual Fee: A $100 fee for each account is deducted in the first calendar quarter, from the participant's core account. •Transaction Fee: Plans choose one of three commission schedules. The selected schedule applies to each participant in the plan with a self-directed brokerage account. There are no ongoing plan sponsor fees for offering self-directed brokerage accounts.	Please refer to Attachment J for a copy of the commission schedule which reflects the trading fees and other expenses that may be charged in the brokerage account.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **In what year, did you begin using your current recordkeeping system?**	1985	1991	1993
2. **Does your company plan to implement or convert to a new recordkeeping platform in the next 24 months?**	No.	No	No.
3. **Is your firm's recordkeeping platform proprietary? If purchased, describe the software system used.**	Yes.	Proprietary	Non-proprietary. We purchased our OmniDC record-keeping system from SunGard/Fidelity National Information Services Inc. (FIS). We own the source code for the system; have full rights to customize the software; have a maintenance agreement with FIS for updates and to manage the integration of the base functionality.
4. **Describe the hardware platform your firm uses to recordkeep and administer defined contribution plans.**	The hardware of VALIC's system is completely dedicated to administering defined contribution plans. The main processor is an IBM z13 Model 2964-410, Cloud capable with Z/OS 1.13 operating system. The rated capacity of this processor is Millions of Instructions Per Second (MIPS) is 2,093 allocated across 10 LPARS. Direct Access Storage Device (DASD) capacity is 27 terabytes utilizing IBM's MORE....	Our hardware platform comprises a series of UNIX servers ranging from high-end database servers to mid-tier application servers.	ICMA-RC's primary technology infrastructure consists of Microsoft Windows clients and virtualized Windows servers, an IBM mainframe, and UNIX-based Web servers.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
1. **In what year, did you begin using your current recordkeeping system?**	2011	1996	2006
2. **Does your company plan to implement or convert to a new recordkeeping platform in the next 24 months?**	No.	No	No.
3. **Is your firm's recordkeeping platform proprietary? If purchased, describe the software system used.**	No. Lincoln's core recordkeeping system is leased from DST Systems Inc. Our web technology is a proprietary HUB integrated with our recordkeeping platform for transactional capabilities. The proprietary user front-end allows Lincoln to differentiate and customize the user experience with integrated education and planning tools.	Yes	Yes.
4. **Describe the hardware platform your firm uses to recordkeep and administer defined contribution plans.**	The platform includes the following layers: • The core processing engine runs on IBM z-series mainframes running the z/OS operating system, CICS, and DB2. • Data is provided to the server-based components via a proprietary CICS-based middleware layer. • Lincoln's websites are built on our Hub 2.0 web portal technology.	Our proprietary system is a client server application and is operated on an HP/Unix server. Applications are supported by continually updated software releases. The software is modularly designed for ease of modification and support, and system parameters are set at the plan level for maximum flexibility.	We utilize multiple HP Blade G7 servers for recordkeeping and customer support functions. All hardware components are located off-site in our secure data center facility located outside of Columbus, Ohio.

Recordkeeping Systems

	Prudential	Voya
1. **In what year, did you begin using your current recordkeeping system?**	1993	1987
2. **Does your company plan to implement or convert to a new recordkeeping platform in the next 24 months?**	No	No.
3. **Is your firm's recordkeeping platform proprietary? If purchased, describe the software system used.**	Yes	Purchased. Voya purchased the OmniPlan (subsequently upgraded to OmniPlus) system, including full source code, in 1987. Since that time we have maintained the integrity of the Omni base code while making substantial enhancements to the capabilities via user exits, calculators and integrated proprietary systems.
4. **Describe the hardware platform your firm uses to recordkeep and administer defined contribution plans.**	High volume back-end transaction processing and data services are performed in our large scale IBM z/OS mainframe environment. Client and Middle tier services/applications operate on P-Series (P6 & P7) IBM AIX servers. A Wintel blade server environment is also leveraged for deployment of peripheral applications, providing easy access to highly available and scalable computing power. MORE...	Voya uses OmniPlus (from FIS Employee Benefits) as a core recordkeeping system, but with Voya evolving the code. The recordkeeping system is migrated by Voya to run on Linux blades in an N+1 configuration with full replication across datacenters and providing full connectivity to our J2EE layer for customer facing applications. MORE...

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
5. **Describe the software system your firm uses to recordkeep and administer defined contribution plans.**	VALIC's proprietary recordkeeping system, is 100% controlled by VALIC, allowing us to make adjustments on an ongoing basis as necessary for maximum customization to your plan. Implemented in 1985, our proprietary recordkeeping system supports the account balance recordkeeping, payment processing, disbursements and other service needs of our large client base. MORE...	Our recordkeeping system is an internally developed client-server application that runs on an Oracle Solaris operating system. The web interface was developed using Java, J2EE, and WebLogic.	OmniPay; Data Validation Web; Cisco Unified Customer Voice Portal; SAS Visual Analytics; Salesforce for Customer Relationship Management; custom Microsoft Windows; Unix and Web-based front-end, and workstation based applications that integrate with OmniDC to provide data validation at the time of entry; Custom solutions for our Web-based participant portal (Account Access) and plan sponsor portal (EZLink).
6. **Who holds the ultimate authority or responsibility to ensure the recordkeeping system remain current to laws, regulations, client needs, etc.?**	VALIC has the ultimate responsibility and authority to ensure that our software remains current to laws, regulations and client needs. The recordkeeping system is modified on an ongoing basis. We have a controlled process that provides for enhancements to be installed into our production environment at specific times throughout the year, which results in no disruption of our regular services.	Our dedicated IT staff is responsible for maintaining and enhancing our recordkeeping system and we bear the responsibility for the system's adherence to all applicable laws and regulations and in meeting the needs of our clients.	ICMA-RC's Information Technology department has the ultimate responsibility for ensuring our software remains current with regard to laws, regulations and client needs. Both ICMA-RC and FIS monitor regulatory changes, industry trends and customer needs to enhance the system as required.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
5. **Describe the software system your firm uses to recordkeep and administer defined contribution plans.**	There are two key families of Oracle products that underlie Hub 2.0: • WebLogic Portal presentation and Universal Content Manager • Security and User Identity Management	MassMutual has made a significant investment in new technology to support all of its retirement plan clients. Working with some of the leading system experts in the country, we've fine-tuned our own proprietary recordkeeping system to provide accurate and timely service. Our proprietary recordkeeping system is a leading edge, fourth generation, relational Defined Contribution	Our computer software system is a proprietary system that provides a single record keeping function. We maintain individual participant records and consolidated plan records, including current transaction data and cumulative history for all deferrals, disbursements, and daily balances.
6. **Who holds the ultimate authority or responsibility to ensure the recordkeeping system remain current to laws, regulations, client needs, etc.?**	Lincoln retains authority and responsibility for ensuring the recordkeeing system is compliance with all regulations and plan sponsor needs.	MassMutual is ultimately responsible for ensuring that the software remains current to laws, regulations, and client needs. We maintain a programming staff that is responsible for maintaining, enhancing, and changing our recordkeeping system to address client needs, business needs, and changes in the law. Staff members are also available for special needs of existing and prospective clients.	Nationwide holds the responsibility of updating our recordkeeping system to remain current to law, regulations, and client needs. Our system is upgraded on a monthly basis in order to enhance our system to meet client needs, industry changes, government regulations, and technology advances.

Recordkeeping Systems

	Prudential	Voya
5. **Describe the software system your firm uses to recordkeep and administer defined contribution plans.**	While most systems are designed internally, we use a proprietary version of the industry-standard SunGard OmniPlus, as a component of our recordkeeping system. We also use externally designed software, where appropriate. Salesforce.com and Pega BPM are examples.	Voya purchased the OmniPlan (subsequently upgraded to OmniPlus) system, including full source code, from what was then Dyatron in 1987. Since that time, we have maintained the integrity of the Omni (since purchased by FIS) base code while making substantial enhancements to the capabilities via user exits, calculators and integrated proprietary systems. FIS, is contractually obligated to update the software to comply with all
6. **Who holds the ultimate authority or responsibility to ensure the recordkeeping system remain current to laws, regulations, client needs, etc.?**	Our Product Development group works with compliance experts and systems professionals to ensure that our recordkeeping systems remain current to laws, regulations, and client needs. We have a comprehensive set of procedures to control changes made to our software. We give legal and tax changes priority status. If new legislation offers choices or is subject to interpretation, we review MORE...	The OmniPlus recordkeeping software vendor, FIS, is contractually obligated to update the software to comply with all legislative changes. Voya has the ability to modify the software for our recordkeeping system. We make all Voya's specific and plan specific modifications in-house. We fully test the updates before installing them.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
7. **Discuss what systems upgrades are planned, how frequently they are made and any impact on downtime for the plan sponsor or participant. Please limit your response to the space provided.**	Updates are released to the production environment at specific times throughout the year according to a published release calendar with a general monthly frequency. However, in the event of a critical issue, procedures are in place to allow for an immediate move under controlled conditions. Generally, upgrades do not require any downtime. If downtime is required, it is scheduled during off-business non-peak hours and communicated to all affected parties in advance.	We perform scheduled upgrades five times per year. Although the number of system changes varies for each release, the enhancements typically include: • Plan requests • Industry trends • Regulatory compliance requirements • Business and technical infrastructure improvements • Functionality that allows us to continue offering competitive services Please see the Recordkeeping Systems attachment for additional information.	We continue to modernize our core record-keeping systems to reduce reliance on batch processing and drive efficiencies through further automation. We will implement a major upgrade to our distribution system in 2019. We perform upgrades as needed to stay on current versions as issued. In the past three years alone we have invested more than $100 million dollars in technology in support of our mission. Although we occasionally bring the participant secure portal down for routine maintenance and upgrades, the website remains available. Participants can login to our contingency application and view their balance information in addition to specific messaging related to the nature of the maintenance window. This messaging is also available in the event of an unplanned outage.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
7. **Discuss what systems upgrades are planned, how frequently they are made and any impact on downtime for the plan sponsor or participant. Please limit your response to the space provided.**	We have dozens of active enhancement projects for our recordkeeping system at any given time. Our product development area maintains an 18-month development plan, which is continuously updated to reflect the changing needs of our clients and industry issues. Examples of upcoming enhancements for the recordkeeping system include: • In-plan Roth conversions for all participants • Payroll system upgrade with enhanced integration capabilities Two primary upgrades/releases are planned each year. Interim monthly releases are also planned for key regulatory and business initiatives, with appropriate controls while responding to our clients' needs in the regulatory environment. Upgrades/releases occur over the weekend to lessen the impact to plan sponsors and participants. Changes are communicated well in advance of implementation dates.	Our system is upgraded monthly with regularly scheduled builds to core processing capabilities. These include maintenance items, enhancements required to support clients, strategic processing additions, and changes due to updates in federal law or IRS Codes. If there is an emergency requirement for a more frequent update, an exception process is invoked. Website and content updates can be made more frequently as needed. Although infrequent, routine maintenance requires short periods of scheduled downtime. MassMutual notifies our plan sponsors and their employees well in advance of any planned system outage via our automated phone line, our participant website and our plan sponsor website. All planned outages take place during non-business hours and generally last no longer than one to two hours.	Yes. Nationwide is continuously improving and adapting our systems to pave the way for better service for our clients and partners alike. Two examples are the introduction of a mobile application and the Plan Health Dashboard. Nationwide anticipates the introduction of a mobile application in the second quarter of 2019. The application will enhance our current mobile-responsive website and will allow participants an additional tool to manage their retirement account. The Plan Health Dashboard, to be implemented in 2019, will enhance the current Plan Sponsor website by summarizing all Plan level information and retirement readiness statistics. The Plan Health Dashboard will be available Immediately upon logging into the Plan Sponsor website, Our enhancements are released as needed to meet the needs of our Plan Sponsors. These usually occur on Saturday evenings to Sunday mornings during our lowest usage periods allowing no downtime to occur during system enhancements.

Recordkeeping Systems

Recordkeeping Systems	Prudential	Voya
7. **Discuss what systems upgrades are planned, how frequently they are made and any impact on downtime for the plan sponsor or participant. Please limit your response to the space provided.**	Prudential has several technology releases each year in which we implement enhancements and updates to our systems. These upgrades include new functionalities for processing efficiency, response to client-specific modifications and customizations, as well as legal, regulatory, and security changes. The most recent release was February 2019.	Currently there are no pending system level upgrades. We are constantly evolving to newer/faster computer hardware and software architectures to provide better scalability and security. Our proprietary participant servicing applications are upgraded with new enhancements within three releases each year.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
8. **Does your system allow clients to rebate revenue sharing back to the participants invested in the specific funds that generate the revenue sharing?**	Yes.	Yes	Yes.
9. **Describe your system's abilities related to rebating revenue sharing back to participants, including the allocation frequency and method. (Timing, Method, Self-Directed Accounts, etc.)**	Once a quarter. The participant must have an open account status at the end of the quarter and the credit is based on their average account balance in the fund during the quarter and the fund's revenue sharing rate.	Alachua County can direct us to credit monies back to participant accounts, typically monthly, pro rata, per capita, or to only participants with a balance in a given fund providing revenue sharing.	If a fund has revenue sharing, ICMA-RC can credit that revenue back to the investors of that fund. Participant accounts would be credited the applicable amount on a monthly, quarterly, or annual basis depending on the fee structure.
10. **Is your system able to administer the following fee policies? (Yes or No)**			
a. Per Participant ($)			
i. Charged Per Capita (Everyone pays the same $ amount)	Yes.	Yes	Yes.
ii. Charged Pro Rata (Everyone pays the same % of their account)	Yes.	Yes	Yes.
b. Asset based fees (%) on the participant account	Yes.	Yes	Yes.
c. Asset based fees (%) on the investment level	Yes.	Yes	Yes.
d. Hybrid fee policies ($+%)	Yes.	Yes	
i. Asset based (%) plus a per participant fee ($)	Yes.	Yes	Yes.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
8. **Does your system allow clients to rebate revenue sharing back to the participants invested in the specific funds that generate the revenue sharing?**	Yes.	Yes	Yes
9. **Describe your system's abilities related to rebating revenue sharing back to participants, including the allocation frequency and method. (Timing, Method, Self-Directed Accounts, etc.)**	We re-credit any revenue share to participants based upon a valuation date (e.g., quarter-end) and allocate the revenue share dollars proportionately, based on each participant's percentage of their fund balance to the plan's fund balance.	Excess revenue can be made allocated to the EBA either monthly or quarterly. Any EBA balance not used by the 15th day of the last month of the plan year will be reallocated back to participants by the last day of the plan year.	We are able to credit excess revenue directly to participant accounts at the Plan Sponsor's direction. Nationwide is willing to work with the County to establish the frequency of the payment. NW does not receive revenue share from SDBO assets.
10. **Is your system able to administer the following fee policies? (Yes or No)**			
a. Per Participant ($)			
i. Charged Per Capita (Everyone pays the same $ amount)	Yes.	Yes	Yes.
ii. Charged Pro Rata (Everyone pays the same % of their account)	Yes.	Yes	Yes.
b. Asset based fees (%) on the participant account	Yes.	Yes	Yes.
c. Asset based fees (%) on the investment level	Yes.	Yes	Yes.
d. Hybrid fee policies ($+%)	Yes.	Yes	Yes.
i. Asset based (%) plus a per participant fee ($)	Yes.	Yes	Yes.

Recordkeeping Systems

	Prudential	Voya
8. **Does your system allow clients to rebate revenue sharing back to the participants invested in the specific funds that generate the revenue sharing?**	Yes	Yes
9. **Describe your system's abilities related to rebating revenue sharing back to participants, including the allocation frequency and method. (Timing, Method, Self-Directed Accounts, etc.)**	We will credit back revenue share through the Expense Reimbursement Account to participants at the fund level, specifically allocating that revenue to participants who had assets in the revenue producing funds after it is received from the fund companies.	Many of our customers use the money in their Recordkeeping Expense Account (REA) to pay for legal fees, audit fees, consulting fees, additional communications programs, etc., and/or simply allocate these amounts to participant accounts.
10. **Is your system able to administer the following fee policies? (Yes or No)**		
a. Per Participant ($)	Yes	Yes.
i. Charged Per Capita (Everyone pays the same $ amount)	Yes	Yes.
ii. Charged Pro Rata (Everyone pays the same % of their account)	Yes	Yes.
b. Asset based fees (%) on the participant account	Yes	Yes.
c. Asset based fees (%) on the investment level	Yes	Yes.
d. Hybrid fee policies ($+%)	Yes	Yes.
i. Asset based (%) plus a per participant fee ($)	Yes	Yes.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
11. **Confirm your systems ability to handle automatic enrollment and automatic escalation of 401(k) Plans.**	Confirmed	Confirmed	Confirmed
12 **Confirm your systems ability to handle automatic enrollment and automatic escalation covering only specific participant classifications.**	Confirmed	Confirmed	Confirmed
13. **Describe the process for uploading participants into the system by the Sponsor.**	VALIC provides a secure, web-based upload process using the latest encryption technology for transmitting plan contributions 24 hours a day, seven days a week. This service assists plan sponsors with ensuring plan contributions are invested on a timely basis. Access to the site is restricted to only those authorized by the plan sponsor and requires a user ID and a user established password.	We manage data through our payroll data interchange (PDI), a type of electronic data interchange adapted specifically for the exchange of payroll data relevant to the plan administration efforts between two companies. By utilizing PDI and the plan sponsor website, the plan sponsor can provide Empower with the most current employee information including employee names, addresses, and income. Please see the Recordkeeping System attachment for additional information	EZLink, ICMA-RC's proprietary Web-based plan administration tool, is designed to make plan administration easy and convenient for plan sponsors. EZLink is an automated platform for transmitting contributions, enrollments, and employee demographic data changes. Contribution information can be updated online through EZLink or a file can be uploaded into EZLink to transmit the contribution data from your payroll system.
14. **Are transactions entered into one system (e.g. internet) updated on other systems (e.g. phone system) in real time?**	Yes.	Yes	Our voice response/Internet systems are integrated with our recordkeeping system. After 4 p.m., transactions are transferred from UNIX to the mainframe recordkeeping system.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
11. **Confirm your systems ability to handle automatic enrollment and automatic escalation of 401(k) Plans.**	Confirmed	Confirmed	Confirmed
12 **Confirm your systems ability to handle automatic enrollment and automatic escalation covering only specific participant classifications.**	Confirmed	Confirmed	Confirmed
13. **Describe the process for uploading participants into the system by the Sponsor.**	Participant records will be uploaded through an online process that offers a safe, efficient way for the County to send participant data to us through our recordkeeping system.	Alachua County would be responsible for informing MassMutual of participant data. Data files can be sent securely through our plan sponsor website with no manual intervention or via paper copy. Our recordkeeping system maintains all data and investment elections. Data is updated daily.	Nationwide will upload the eligible employees from a census file provided by the County containing the necessary employee information.
14. **Are transactions entered into one system (e.g. internet) updated on other systems (e.g. phone system) in real time?**	Yes.	Yes	Yes

Recordkeeping Systems

	Prudential	Voya
11. **Confirm your systems ability to handle automatic enrollment and automatic escalation of 401(k) Plans.**	Confirmed	Confirmed.
12 **Confirm your systems ability to handle automatic enrollment and automatic escalation covering only specific participant classifications.**	Confirmed	Confirmed.
13. **Describe the process for uploading participants into the system by the Sponsor.**	Three data capture and transmission methods are available: •Prudential File Format; •Internet Contribution Center (ICC); •Vision Data Entry Spreadsheet (VDES). We also offer a utility on the Sponsor Center separate from the ICC that allows a client to process basic indicative data such as name and address changes or termination filings. For example, the plan sponsor can terminate a person tonight so they can do a withdrawal instead of having to wait for their next payroll file.	Upon request, if an automatic interface has not been previously established, we are willing to work with your payroll provider to establish a link to offer an automatic, seamless payroll solution. Voya accepts plan data via one of the following automated remittance media depending on the size and set up of your plan: • Internet File Transfer (IFT) • File Transfer Protocol (FTP) • Payroll Administration Application IFT
14. **Are transactions entered into one system (e.g. internet) updated on other systems (e.g. phone system) in real time?**	Yes	Our Website, VRS and the call center are integrated with our recordkeeping system on a real-time basis.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
15. **Disclose any incident which has occurred within the last 5 years that did or potentially could have jeopardized the security of participant information in your record keeping system. Include data incidents where PII was released, cyber-attacks, theft of unencrypted data or equipment like laptops, etc. provide details on whether any assets have been compromised or left the plan, etc. Explain the measures you took following an incident to prevent a reoccurrence.**	From time to time, events and/or facts have caused VALIC to investigate actual or potential unauthorized acquisition of customers' personal information. These occurrences are promptly addressed to protect customer accounts and prevent misuse of customer information. All such incidents are promptly reported to customers and regulators in compliance with applicable laws. We have responsive controls in place to detect and prevent unauthorized activity. AIG and VALIC continue to adapt to trends, threats, and changing technology and methods.	There have been no material security breaches of Empower's systems.	ICMA-RC is not aware of any breaches to our systems. Should an incident occur, we have a Computer Security Incident Response Plan in place to identify and quickly respond to potential security incidents. ICMA-RC's Computer Security Incident Response Plan addresses incidents with methodical, organized, and pre-planned response procedures. When an incident is reported or observed, we execute a "Protect and Proceed" strategy, which is designed to protect and preserve our computing resources, and to re-establish normal computer operations as quickly as possible. Use of Credit Monitoring Services: Upon a determination that a breach of Personally Identifiable Information has occurred, ICMA-RC shall make all reasonable efforts to assist Covered Individuals with protection against the risk of unauthorized use of their identity with respect to other financial institutions. Credit monitoring services offer significant help toward this end. If, as determined by ICMA-RC's Privacy Compliance Committee, ICMA-RC has caused the breach incident and it has been determined credit monitoring services will be offered, ICMA-RC will pay all reasonable costs in connection with such services.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
15. **Disclose any incident which has occurred within the last 5 years that did or potentially could have jeopardized the security of participant information in your record keeping system. Include data incidents where PII was released, cyber-attacks, theft of unencrypted data or equipment like laptops, etc. provide details on whether any assets have been compromised or left the plan, etc. Explain the measures you took following an incident to prevent a reoccurrence.**	Lincoln takes seriously its obligation to protect all nonpublic personal information with which we have been entrusted. We have adopted policies and procedures designed to comply with applicable federal and state privacy legislation and regulations concerning customer data. We also proactively review our processes to identify any operational data security and privacy weaknesses. Lincoln's Corporate Privacy Office thoroughly investigates all possible breaches and determines appropriate next steps for remediation, which may include notifying impacted individuals and offering complimentary credit monitoring services. When appropriate, we enhance our training, policies and procedures to prevent a similar occurrence. Additionally, our employees are routinely trained on best practices for information handling. We pride ourselves on our fraud prevention and privacy teams as well as our robust and agile information security programs, which defend our information technology systems. Additional information is provided in Exhibit 1.	MassMutual has not experienced any breaches. MassMutual is defining "security breach" to mean an intrusion into MassMutual's technology resources ("information systems") resulting in unauthorized access to or unauthorized acquisition of nonpublic personally identifiable information.	Nationwide's Retirement Plans division has experienced no security breaches that could jeopardized the security of participant data within the last five years.

Recordkeeping Systems

	Prudential	Voya
15. **Disclose any incident which has occurred within the last 5 years that did or potentially could have jeopardized the security of participant information in your record keeping system. Include data incidents where PII was released, cyber-attacks, theft of unencrypted data or equipment like laptops, etc. provide details on whether any assets have been compromised or left the plan, etc. Explain the measures you took following an incident to prevent a reoccurrence.**	There have been no significant security breaches to our network or applications. However, there have been privacy incidents. The impact and occurrences have been minimal. Prudential has a robust incident response process in place to evaluate any potential security breaches. Working in conjunction with the Retirement Risk Management group and the Corporate Privacy office, Prudential notifies the Plan Administrator as soon as we reasonably ascertain that such event has occurred.	Voya Retirement Insurance and Annuity Company ("VRIAC") plan recordkeeping platform has not experienced a system wide data breach resulting in the loss of or improper access to participant personal confidential information.

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
16. **Describe Alachua County's and your firm's roles in the administration of Qualified Domestic Relations Orders (QDROs).**	VALIC is pleased to review draft orders for compliance with Section 414(p) in accordance with the administrative procedures and guidelines approved by the plan sponsor. Our QDRO specialists are trained to have limited discussions regarding variances with the attorneys representing the parties.	We perform ministerial duties of gathering information for QDRO processing and segregation. Alachua County determines the qualified status and approves or denies the QDRO. This service is offered for no additional charge. QDRO outsourcing is also available for an additional fee. Please refer to the Recordkeeping System attachment for additional information.	We provide all administrative services for QDRO decisions. Services include: informational letter, sample stipulation, telephone consultation, pre-review, establishing individual account for the alternate payee, tax withholding and reporting upon disbursement. Samples of QDRO packet information is in Appendix.
17. **List any National Securities Clearing Corporation ("NSCC") traded fund families for which your firm will not be able to execute an agreement.**	VALIC is able to execute an agreement with any NSCC-traded fund family. If Alachua County wishes to add a fund company to our arrangements, we may be able to accommodate this, provided the requested companies agree to enter into a reasonable sales and service agreement, trade via the NSCC, and provide a daily electronic MORE....	We can add any new fund family to our platform as long as the new fund family meets internal Empower policies to initiate the agreement process and adheres to our trading operational criteria.	ICMA-RC is prepared to work with any fund company that meets our operational requirements such as establishing a daily price by 6p.m. Eastern Time, timely performance reporting, and the issuance of fund fact sheets.
18. **Do you require certain financial institutions for plan funding and administrative billing?**	No.	Yes. We require a U.S. based financial institution.	No.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
16. **Describe Alachua County's and your firm's roles in the administration of Qualified Domestic Relations Orders (QDROs).**	The County can outsource domestic relations orders (DRO) processing to Lincoln. If the County outsources this function to Lincoln, we have a step-by-step process to review, qualify, and process the DRO. Any orders received by the County should be forwarded to Lincoln. Lincoln will review the order to ensure compliance with all Internal Revenue Code and process accordingly.	Upon receipt of a Domestic Relations Order, MassMutual sends detailed instructions and the appropriate forms and notifications to the participant and the alternate payee. We request any additional information, if necessary. We qualify the DRO and administer it in accordance with its terms and with the plan provisions.	Nationwide can process any Qualified Domestic Relations Order (QDRO), or any other court ordered division of the account received in good order, if directed by the County. We correspond with the requestor of the court order, explaining our services and will maintain files on our computer system relative to the alternate payee. Once we receive a QDRO in good
17. **List any National Securities Clearing Corporation ("NSCC") traded fund families for which your firm will not be able to execute an agreement.**	Lincoln has an open architecture investment platform that makes available nearly 12,000 mutual funds from 600-plus external fund families along with our Lincoln Stable Value Account. So virtually any fund is available. If a desired funds is not available on our platform, we are willing to establish agreements with additional investment firms or options.	MassMutual can work with most NSCC-traded fund families with the exception of fund families that impose redemption fees. We ask all fund companies that impose redemption fees to waive those fees because we do not have the ability to recordkeep them.	To the best of our knowledge there are no NSCC traded fund families with whom we could not execute an agreement. We are willing to attempt to negotiate agreements for investment products that are not currently available through our platform.
18. **Do you require certain financial institutions for plan funding and administrative billing?**	No.	No	No.

Recordkeeping Systems

	Prudential	Voya
16. **Describe Alachua County's and your firm's roles in the administration of Qualified Domestic Relations Orders (QDROs).**	Plan sponsors may retain handling domestic relations orders (DROs) or outsource this function to Prudential. Since 1997, we have worked with Morneau Shepell the country's largest outsourcing processor of DROs to provide our clients complete DRO administration including: •inquiry processing; •DRO review / determination; •appropriate notifications; and •payment	We will follow the Qualified Domestic Relations Order (QDRO) requirements of the Internal Revenue Code. After the qualified status of the order is determined we will establish a separate recordkeeping account for the alternate payee and make payments in accordance with the terms of your plan.
17. **List any National Securities Clearing Corporation ("NSCC") traded fund families for which your firm will not be able to execute an agreement.**	We can accommodate, in a daily environment, any outside mutual fund traded via the NSCC, which includes more than 20,000 mutual funds from more than 600 mutual fund families. For any investment option not currently available on our platform, we will evaluate the opportunity to partner with the fund family.	Voya either has an agreement or is able to execute an agreement with most NSCC traded fund families. We are able to work with investment companies outside of our alliance to address a client's specific fund requirement. We would require the investment company to conform to industry standard timing, data and fund requirements for trading (NSCC).
18. **Do you require certain financial institutions for plan funding and administrative billing?**	No	No

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
19. **Does your firm adhere to the SPARK Institute Best Practice on cyber security? If so, please provide a copy of your SOC2 or AUP report that aligns with SPARK's 16 control objectives.**	Please refer to the attached SOC 1 Report.	Empower uses relevant control objectives from the SPARK Institute, the International Organization for Standardization (ISO) and other industry associations to create our security framework to achieve industry	We are in the process of obtaining a SOC2 consistent with SPARK. We do not currently have a SOC2; however; it is expected that one will be completed in 2019. We do not have a SOC3.
20. **Is your server infrastructure hosted securely and in compliance with industry standards such as IS0 27001 and SOC2?**	AIG maintains a number of certifications and regulations to safeguard client data including: A global security policy including: perimeter security, checkpoints, special access zones, security video, and key access control; SOC 1 Compliance; SSAE 18 Compliance; SPARK Institute best practices Currently exploring value of a SOC2 certification and if it provides additional security to clients MORE...	Our external auditor, Deloitte & Touche, LLP, performs a SOC 1 Type II SSAE 18 audit of our defined contribution/deferred compensation operations. Empower adheres to high standards in its technology use and security. Empower's formal written information security policy (ISP) framework is modeled after ISO 27001/27002. In addition, we have contracted with Verizon to regularly review our controls as part of their enterprise security certified assessment	Yes
21. **Would your firm be able to share the results of a SOC2 audit or provide the SOC3 Report?**	VALIC will provide a SOC 1 Report.'	Empower is evaluating the addition of the SOC 2 audit as part of our service roadmap.	We do not currently have a SOC2 Report; however; it is expected that one will be completed in 2019. We do not have a SOC3 Report.
22. **Are all personnel who come in contact with personally identifiable information trained on adequate protection of the information? Do they take refresher training annually?**	Yes. Yes.	Yes	Yes. We maintain an Information Security Awareness Program, designed to educate to users on the security implications of their actions, safe keep Personally Identifiable Information, and protect all corporate information assets. All associates must complete information security awareness training

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
19. **Does your firm adhere to the SPARK Institute Best Practice on cyber security? If so, please provide a copy of your SOC2 or AUP report that aligns with SPARK's 16 control objectives.**	Lincoln maintains a robust set of requirements that are defined in Lincoln's Information Security Policy and associated Information Security Standards. These provisions are tested against industry standards, based upon	Yes, please see attached SSAE-16	Yes. Our security policy provides a comprehensive framework for adhering to sound information security practices (modeled on NIST 800-53) and covers the controls outlined by the SPARK Institute. However. we do not map
20. **Is your server infrastructure hosted securely and in compliance with industry standards such as IS0 27001 and SOC2?**	As an insurance company, our internal processes relate to the sales and administration of insurance products. These processes do not fall within the scope of a SOC 2 audit and therefore, Lincoln has not conducted this audit. Lincoln does comply with all other applicable insurance industry state and federal regulatory requirements, such as HIPAA and GLBA, which address financial, physical and/or security and privacy processes.	No. Please see attached Protecting Digital Assets brochure and SSAE16	The foundation of Nationwide's information security starts with our Information Security Policy. It provides a comprehensive framework for adhering to sound information security practices and is modeled on ISO 27002.
21. **Would your firm be able to share the results of a SOC2 audit or provide the SOC3 Report?**	The County can request a copy of the annual SOC-1 report.	Not applicable	No. Nationwide has not yet obtained a SOC2 audit. We are working towards having a SOC 2 report issued in the near future.
22. **Are all personnel who come in contact with personally identifiable information trained on adequate protection of the information? Do they take refresher training annually?**	Yes. Our security awareness program includes mandatory new-hire training, mandatory annual training for all employees and contractors, publication of monthly e-bulletins, a live Information Security Roadshow, and other awareness-related activities.	Yes. our cybersecurity awareness program includes focused communications, events, and training intended to reinforce management's expectation that employees comply with MassMutual's Information Technology Policies and Standards.	Yes. All Associates within Nationwide Financial and Retirement Plans are required to attend fraud identification and prevention training. Call centers have daily stand-up's in which they are briefed on trends, 'red-flag' refreshers, and social engineering attacks coming in .....

Recordkeeping Systems

	Prudential	Voya
19. **Does your firm adhere to the SPARK Institute Best Practice on cyber security? If so, please provide a copy of your SOC2 or AUP report that aligns with SPARK's 16 control objectives.**	Prudential is currently engaged with PWC to conduct a SOC 2 audit assessment. Our SOC 2 report will be issued after the Q2 of 2019. Please refer to Exhibit G for a copy of the 2018 SSAE 18 Report.	Yes. When reporting cyber security capabilities, SPARK's best practice requires members to use one of several approved reports. A copy of Voya's SOC-2 can be furnished upon execution of an NDA...
20. **Is your server infrastructure hosted securely and in compliance with industry standards such as IS0 27001 and SOC2?**	Although not certified, Prudential's framework for information security standards and specifications are rooted in the International Organization for Standardization framework, adapted as appropriate for our platforms, business activities, operating environment, and pursuant risks. Our external involvement in the security community also allows close awareness of other contributing external standards, including ISO 27001 and subsequent MORE...	Voya aligns our security protocols with a variety of industry standards. Voya has for a number of years submitted its key operational and IT controls to comprehensive independent audits, specifically, the SSAE 18 Reporting Standard-SOC 1 and SOC-2 Type II Security Principle annual audit reports. In addition, Voya aligns our security protocols with a variety of industry standards including COSO framework, National Institute of Standards and ....
21. **Would your firm be able to share the results of a SOC2 audit or provide the SOC3 Report?**	Our SOC 2 report will be issued after the second quarter of 2019. Please refer to Exhibit G for a copy of the 2018 SSAE 18 Report.	Yes. Voya would require a signed non-disclosure agreement in order to provide our SOC2.
22. **Are all personnel who come in contact with personally identifiable information trained on adequate protection of the information? Do they take refresher training annually?**	Yes	Yes. Voya implements and maintains a documented security awareness program for all Voya Personnel which covers access to Client PII. Voya's security awareness program includes MORE.....

Recordkeeping Systems

	AIG Retirement Services	Empower Retirement	ICMA-RC
23. **Do you have privacy and security policies to apply to personally identifiable information of retirement clients?**	Yes.	Yes	Yes. ICMA RC has a suite of security policies governing all levels of interaction with ICMA RC's data and information systems.
24. **Do you have a Chief Information Security Officer or equivalent?**	Yes.	Yes	Yes: Les McCollum, Managing VP & Chief Information Security Officer.
25. **Do you have an annual independent assessment made of your cyber security processes? If so, will your firm share the results?**	Yes. AIG/VALIC conducts separate penetration tests on an annual basis and periodically validates testing results with a third-party vendor. Due to the sensitive nature of the test reports, AIG does not provide the name of the third-party vendor or provide copies of the penetration testing results to external parties.	Yes. We contract with a leading third-party security assessment firm to conduct an annual security assessment. Assessment results are not provided externally for security reasons.	Yes. ICMA-RC contracts with reputable third parties for multiple security reviews throughout the year.
26. **Do you require participant and plan sponsor internet users to reset their password? If so, on what frequency?**	VALIC does have the capability to require users of our participant site to reset their passwords. Due to the sensitivity of this information, we do not divulge specifics about those capabilities and/or frequency in which they occur. This feature isn't currently available for our plan sponsor site.	**Participant:** Individual participants are not required to change their passcodes after a period of time. **Plan sponsor:** Plan sponsors who access the plan sponsor website must change their password at least once every 180 days.	Yes. Password changes are mandatory at no longer than a 90-day interval; many are changed much more frequently.

Recordkeeping Systems

	Lincoln	MassMutual	Nationwide
23. **Do you have privacy and security policies to apply to personally identifiable information of retirement clients?**	Yes.	Yes. Protecting your data is a key priority at MassMutual, and to that end, we have a comprehensive Enterprise Information Risk Management program to protect data. We have an established	Yes. The Nationwide Information Security Policy and Standards were specifically created to implement Nationwide's Information Security Program, as required by law.
24. **Do you have a Chief Information Security Officer or equivalent?**	Yes.	Yes	Yes.
25. **Do you have an annual independent assessment made of your cyber security processes? If so, will your firm share the results?**	Yes to both.	Yes, please see attached SSAE-16	Yes. KPMG, LLC conducts an annual SOC-1, Type 2, audit. Yes. Please refer to **Appendix 12** for the 2017 SOC-1 audit.
26. **Do you require participant and plan sponsor internet users to reset their password? If so, on what frequency?**	No, we do not require password changes. Lincoln does, however, require: - Two-factor authentication - Locked accounts: Accounts get locked if password is entered incorrectly five times. This will force the user to enter further information and change their password.	PINs do not expire, however, participants may change their PIN at any time by logging into their account on RetireSmart.com or by speaking to a Customer Service Representative (CSR) and having their PIN reset.	No. We do not require participant or plan sponsor internet users to reset their passwords. To achieve an appropriate level of security while balancing usability and ensuring the privacy of legitimate participant identities, Nationwide has employed multi-factor authentication on externally facing web applications.

Recordkeeping Systems

	Prudential	Voya
23. **Do you have privacy and security policies to apply to personally identifiable information of retirement clients?**	Yes	Yes. Voya has implemented numerous security measures to safeguard the confidentiality, integrity, and availability of customer information, including: authentication, monitoring, auditing,
24. **Do you have a Chief Information Security Officer or equivalent?**	Yes	Yes.
25. **Do you have an annual independent assessment made of your cyber security processes? If so, will your firm share the results?**	Yes	Yes, an audit is performed annually. The most recent Service Organization Control 1 (SOC 1) report, performed in accordance with the Statement on Standards for Attestation Engagements No. 16, relates to the period January 1 through December 31, 2017 by Ernst & Young LLP, our external auditor.
26. **Do you require participant and plan sponsor internet users to reset their password? If so, on what frequency?**	Yes	Voya does not require participant and plan sponsor internet users to reset their passwords. However, multifactor authentication is in place for password resets.

Transition and Implementation

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **The current plan(s) may hold Fixed Account / Stable Value assets which will / may be subject to a 12-month put or require installment payments over 5-years (see attached Plan Details).** **How will your organization handle these funds during the transition, and ongoing? What will the participant experience be with your approach, and what impact does this have on plan administration?**	As the payouts become available, the previous recordkeeper will wire the funds to VALIC and we will allocate to participant accounts.	We can work with the existing service provider to maintain the existing stable value fund through the expiration of the put. These investments are not reflected on our system until the put expires and the assets transfer to Empower. Once the assets transfer to us, we will post these balances to participant accounts according to the investment option directed by the plan. This will typically be the surviving stable value investment option or fixed fund investment available to the plan or according to participant ongoing investment elections on file. Our TRSFlex offering allows us to	We take special care to ensure that your participants' assets are transferred seamlessly to the new investment options. We inquire about any transfer limitations, market value adjustments, short-term redemption fees, etc. We identify and address each situation offering solutions that minimize impact to plan participants. We also communicate any solutions proactively to plan participants prior to the blackout during the education phase of the project. ICMA-RC would also work with your recordkeeper to see if the fund can be record kept at ICMA-RC until the five-year market value adjustments is up.
2. **If the Plan Sponsor makes a final decision no later than June 14, 2019, would you be able to successfully transition the plan on September 30, 2019?**	Yes.	We generally require 90 business days to complete the conversion from the prior recordkeeper.	Yes. A typical plan conversion takes approximately three to four months, dependent upon the scope of the project.
3. **Include a suggested transition timeline in your response including your projected "blackout" period based on the dates provided in the Project Timeline.**	Please refer to the attached Sample Implementation Timeline.	We have included a sample transition timeline with the exhibits.	A sample transition timeline and conversion plan is included in the Appendix.

Transition and Implementation

	Lincoln	MassMutual	Nationwide
1. **The current plan(s) may hold Fixed Account / Stable Value assets which will / may be subject to a 12-month put or require installment payments over 5-years (see attached Plan Details).** **How will your organization handle these funds during the transition, and ongoing? What will the participant experience be with your approach, and what impact does this have on plan administration?**	We can accept a feed from the prior provider and keep the value of the current stable value account on our recordkeeping system. Participants will see the value of the prior stable value fund on statements and the website. •New contributions and loan repayments will go into the Lincoln Stable Value Account. •The prior stable value fund is assumed to be benefit responsive to distributions and loans. •The fund balances are held on Lincoln's recordkeeping system as a frozen fixed fund (where Lincoln receives a daily interest factor and daily price, MORE...	To accommodate a stable value fund with a 12 month put, we will work directly with the prior vendor to set up a blended stable value account consisting of the fund with the put and MassMutual's Stable Value fund. We will not communicate a fixed rate because of the many variables necessary to determine this, but we will provide a daily value. We will establish a direct feed with the prior vendor in order to trade information about the blended fund. This process will appear seamless to the participant.	By selecting Nationwide as your sole provider, the County will benefit from the minimal disruption to those employees who have already selected Nationwide as their provider, as well as our experience in transitioning plans from ICMA. We have transitioned over 25 ICMA plans in the past three years, many of these plans being subject to a 12-month put. Our conversion team will apply the funds received per the mapping schedule and then apply the stable value assets at a later date after the 12-month put is expired.
2. **If the Plan Sponsor makes a final decision no later than June 14, 2019, would you be able to successfully transition the plan on September 30, 2019?**	Yes.	Yes	Yes.
3. **Include a suggested transition timeline in your response including your projected "blackout" period based on the dates provided in the Project Timeline.**	A sample implementation timeline is included as Attachment 9.	Please see attached Sample Transition Timeline	Please refer to Appendix 13 for a Sample Transition Timeline.

Transition and Implementation

	Prudential	Voya
1. **The current plan(s) may hold Fixed Account / Stable Value assets which will / may be subject to a 12-month put or require installment payments over 5-years (see attached Plan Details).** **How will your organization handle these funds during the transition, and ongoing? What will the participant experience be with your approach, and what impact does this have on plan administration?**	We have significant experience transitioning plans out of products with this provision. We can be flexible on solutions, and we are confident that we can work with you and your current provider to obtain the best outcome for your participants. This could include running stable value funds side-by-side, to simply waiting for the stable value assets. Again, the best outcome for the participants will be our joint goal with you.	During the transition and the five year payout, Voya will work with Nationwide and ICMA to transition the assets to Voya on the yearly payout cycle. Once assets are transferred to Voya, they will be invested into a participants accounts at Voya. Assets remaining at Nationwide or ICMA during the payout cycle would be held on Nationwide or ICMA's system and participants would access their Nationwide or ICMA account to see balances and any activity with assets remaing behind during the 5 year period.
2. **If the Plan Sponsor makes a final decision no later than June 14, 2019, would you be able to successfully transition the plan on September 30, 2019?**	Yes	Yes.
3. **Include a suggested transition timeline in your response including your projected "blackout" period based on the dates provided in the Project Timeline.**	Please refer to Exhibit H for a Sample Transition Timeline	Please refer to Attachment J for a sample transition timeline.

Transition and Implementation

	AIG Retirement Services	Empower Retirement	ICMA-RC
4. **Do you anticipate that any complexities of the plan would cause their "black-out" period to be longer than average during this transition?**	No.	No. We do not anticipate that any complexities of the plan would cause the average blackout period for Alachua County's plan to exceed five business days from the receipt of records.	No. We anticipate the blackout period from Nationwide to be five business days and that the blackout period for ICMA-RC will not exceed five business days from receipt of records and assets in good order.
5. **Provide the name and biography of the Implementation Lead that would be managing the transition. Please include any reasons why this person was selected for this project being sure to describe any relevant expertise.**	Alison Russell, Managing Consultant, Implementation, is responsible for the overall management of the transition and implementation of retirement plan(s). Alison and her implementation team guides plan sponsors through every step of the transition process, provides regular status updates and maintains a detailed project plan to ensure a seamless plan sponsor and participant transition experience. Alison has more than 19 years' experience, specializing in retirement plan transition and implementation. She attended Central Connecticut State University and holds a FINRA Series 6 license as well as ASPPA RPF 1 & 2 certifications. Alison was selected based on her expertise with plans of similar size and nature, VALIC determines that she would best serve your retirement plan.	Phyllis Henderson is director of implementation for the government markets for Empower. Phyllis leads a team who work closely with our government clients to transition participant assets and account records to our proprietary recordkeeping platform. She joined the organization in 2000 and worked in our compliance department where she earned her Accredited Pension Administrator (APA) designation. In 2002, she joined implementation and has held various leadership roles for our institutional partners and Empower markets from 2005. Phyllis will assign an implementation consultant upon our invitation to finals.	Vernette Trott-Barnes joined ICMA-RC in March 1994 and is currently the Lead Specialist, Conversion Services. She acts as the lead in the coordination and implementation of the plan adoption materials and assists internal and external clients with technical inquiries. Ms. Trott-Barnes has over 20 years of experience in the retirement services industry and has a diverse background in client services. Relevant Experience: Ms. Trott-Barnes has experience working with cases this size that involve market value adjustments like this situation. She is able to come up with solutions to assist the Plan Sponsor on different ways to handle possible market value adjustments. She has also worked with Nationwide on 16 different plan transitions.

Transition and Implementation

	Lincoln	MassMutual	Nationwide
4. **Do you anticipate that any complexities of the plan would cause their "black-out" period to be longer than average during this transition?**	No.	No	No
5. **Provide the name and biography of the Implementation Lead that would be managing the transition. Please include any reasons why this person was selected for this project being sure to describe any relevant expertise.**	Jennifer Williams will be the City's dedicated implementation partner. She was chosen for her knowledge and industry experience. She will manage the implementation of the plans to the new platform. Jennifer will lead the internal conversion team to ensure that the implementation follows a detailed timeline and project plan. As the dedicated project manager, Jennifer and her team will conduct a thorough review of the plans, prepare enrollment materials and forms, and lead the transition tasks related to the participant experience. She will also coordinate training on the payroll remittance process and plan sponsor website. Jennifer has 21 years of industry experience. She earned a bachelor's degree from Wofford College. Jennifer is FINRA Series 6 registered. She is located in Newton, North Carolina.	Michael Morrell is a Transition Manager in Workplace Solutions. Mr. Morrell joined MassMutual in 1995 and has over 21 years of experience in the retirement services industry.	Our team of Transition Managers support Plan transitions to Nationwide. Upon award of the contract, a Transition Manager will be assigned to the County. The Transition Manager will have overall relationship and functional management responsibilities throughout the process, including responsibility for all administration and compliance elements of the transition. Nationwide's project management department consists of more than 20 individuals with over 300 combined years of experience specifically at Nationwide. Many Transition Managers Project Management Professional certifications from the Project Management Institute of America.

Transition and Implementation

	Prudential	Voya
4. **Do you anticipate that any complexities of the plan would cause their "black-out" period to be longer than average during this transition?**	No	No.
5. **Provide the name and biography of the Implementation Lead that would be managing the transition. Please include any reasons why this person was selected for this project being sure to describe any relevant expertise.**	David Snyder, Client Implementation Specialist, ensures a smooth transition to Prudential. He is responsible for the project management of new business transitions and product and service additions for existing clients. He enjoys working with many different people over the course of a year and knowing that he is able to support them through what might otherwise be a complicated time for their plans. David entered the financial services industry in 1992, joining Prudential in 2018. He earned a B.A. from Temple University. David is a Series 6 registered representative.	Greg Anderson, Implementation Manager, joined Voya in 1997 and has worked in our Phoenix, San Francisco, and Windsor, CT offices. Greg has managed the transition process for government, healthcare and education plans — including the conversions of many of Voya's largest customers. Responsibilities include complete oversight of the plan transition process — including communication with plan sponsors and participants, engagement with prior recordkeepers, plan installation and testing, and coordination of project timelines. Greg received his Bachelor of Science in Business Administration, from the University of Arizona. He holds a FINRA Series 6 license and is an Accredited Retirement Plan Specialist (ARPS). Greg is also affiliated with the Society of Professional Asset Managers and Record Keepers (SPARK).

Transition and Implementation

	Prudential	Voya
6. **How many other transitions would the Implementation Lead be involved with during our transition?**	2-8	5-7
7. **How many transitions in the past three years has your firm completed from the incumbent? (Nationwide)**	Nationwide - 6	Nationwide - 196
8. **Please describe any unique transition features or characteristics that you believe differentiates your firm.**	We have several unique plan implementation strengths that are part of our proactive, results-based approach to client service delivery. Comprehensive Plan Review Early in the implementation process, we thoroughly review the plan to identify opportunities for enhancements through automation, administrative redesign, investments, and participant communication. We then make specific recommendations for a customized implementation strategy. This comprehensive plan review process ensures accurate programming of plan	The transition is a great time to kick off a new engagement campaign while educating employees on applicable plan changes, as well as the new tools and services to which they will have access. • Participant Communication – Using email, print and seminars, Voya will provide communication support that helps your employees embrace the importance of planning for their financial futures while providing the information they need to understand the transition, any plan changes, MORE...
9. **Can your firm handle transitions with investments being transferred in-kind?**	Yes	Yes

Plan Fees/Expenses

	AIG Retirement Services	Empower Retirement	ICMA-RC

Alachua County is requesting pricing based on the Proposer's ability to provide the services outlined in this RFP and offer an 'open architecture' investment menu. Each Proposer shall provide its total revenue requirement for the services outlined in this RFP assuming no investment revenue, no proprietary investment products, or services.

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. **Total revenue required for recordkeeping and administration in basis points (% of Plan):**	0.18%	0.23%	0.1225%
2. **Total revenue required for recordkeeping and administration per participant ($ per participant):**	$90	$130	$71
3. **Confirm your quoted pricing is not contingent on a vendor fund mapping strategy or reliant on proprietary funds and that your platform is open architecture.**	Confirmed	Confirmed	Confirmed
4. **Outline any termination/liquidation costs if moved to a new administrator at end of contract period.**	The plan sponsor will incur no termination costs upon completion of the service term.	None	We don't charge termination or liquidation fees. See Appendix for Vantagepoint PLUS Fund restrictions.
5. **Discuss additional charges/fees made as a result of changes to the Plan.**	Changes in plan demographics, such as significantly increased contributions, a sizable change in the number of participants, large rollovers from other plans, mergers with other plans, etc., may affect the proposed fee structure.	Fees are guaranteed for the life of the contract.	None for revisions due to federal changes to our model plan.

Plan Fees/Expenses

	Lincoln	MassMutual	Nationwide
Alachua County is requesting pricing based on the Proposer's ability to provide the services outlined in this RFP and offer an 'open architecture' investment menu. Each Proposer shall provide its total revenue requirement for the services outlined in this RFP assuming no investment revenue, no proprietary investment products, or services.			
1. **Total revenue required for recordkeeping and administration in basis points (% of Plan):**	0.21%	0.22%	0.23%
2. **Total revenue required for recordkeeping and administration per participant ($ per participant):**	$114	$133	$125
3. **Confirm your quoted pricing is not contingent on a vendor fund mapping strategy or reliant on proprietary funds and that your platform is open architecture.**	Confirmed	Confirmed	Confirmed
4. **Outline any termination/liquidation costs if moved to a new administrator at end of contract period.**	There are no charges for a standard de-conversion. However, if a custom de-conversion is required, additional charges may apply.	Should the County decide to terminate our services, no penalties apply. If a stable option is offered under the plan, MVA might apply	If the County terminates the Guaranteed Fund contract and withdraws its assets in a lump sum, a Market Value Adjustment ("MVA") ...
5. **Discuss additional charges/fees made as a result of changes to the Plan.**	If the County uses our plan document, Lincoln will support restatements and amendments, regardless of the reason. An additional fee may apply.	Sponsor-initiated amendments to MassMutual Volume Submitter plan including board resolution, Summary of Material Modifications or updated summary plan description: $300	Nationwide is responsible for updates based upon regulatory changes. Should the County wish to make changes to the Plan outside of these types of changes, we will assess the costs and discuss with the County prior to beginning any work.

Plan Fees/Expenses

	Prudential	Voya
Alachua County is requesting pricing based on the Proposer's ability to provide the services outlined in this RFP and offer an 'open architecture' investment menu. Each Proposer shall provide its total revenue requirement for the services outlined in this RFP assuming no investment revenue, no proprietary investment products, or services.		
1. **Total revenue required for recordkeeping and administration in basis points (% of Plan):**	0.18%	0.23%
2. **Total revenue required for recordkeeping and administration per participant ($ per participant):**	$98	$130
3. **Confirm your quoted pricing is not contingent on a vendor fund mapping strategy or reliant on proprietary funds and that your platform is open architecture.**	Confirmed	We offer open architecture however we assume the use of our Voya Fixed Account - 457/401 II
4. **Outline any termination/liquidation costs if moved to a new administrator at end of contract period.**	None	There are no termination/liquidation costs.
5. **Discuss additional charges/fees made as a result of changes to the Plan.**	If the plan sponsor adds or removes a sizable number of plan participants, we will reassess the pricing structure to determine any adjustments, if needed. Based on this analysis, the fees may be increased or decreased depending on the dynamics of the plan.	Any changes in fees would be based on the complexity and resulting plan demographicsof changes to the plan. Voya would work with the County during any changes to discuss the impact the chages would have.

Plan Fees/Expenses

	AIG Retirement Services	Empower Retirement	ICMA-RC
6. **Alachua County requests a minimum of 24 meeting days annually. Confirm your pricing includes, at a minimum, the number of days requested. Your pricing may include more days than the minimum listed or you may choose to price additional days a la carte. Representatives should be available to meet at locations and times that meet the needs of Alachua County employees.**	Confirmed	Confirmed	Confirmed.
7. **In addition, Alachua County requires the Relationship Manager be available to attend approximately 1 quarterly Retirement Plan Committee meetings annually. Confirm the proposed Relationship Manager has the availability and capacity and that associated costs are included in your proposal.**	Confirmed	Confirmed	Confirmed.

Plan Fees/Expenses

	Lincoln	MassMutual	Nationwide
6. **Alachua County requests a minimum of 24 meeting days annually. Confirm your pricing includes, at a minimum, the number of days requested. Your pricing may include more days than the minimum listed or you may choose to price additional days a la carte. Representatives should be available to meet at locations and times that meet the needs of Alachua County employees.**	Confirmed	Confirmed	Confirmed
7. **In addition, Alachua County requires the Relationship Manager be available to attend approximately 1 quarterly Retirement Plan Committee meetings annually. Confirm the proposed Relationship Manager has the availability and capacity and that associated costs are included in your proposal.**	Confirmed	Confirmed	Confirmed

Plan Fees/Expenses

	Prudential	Voya
6. **Alachua County requests a minimum of 24 meeting days annually. Confirm your pricing includes, at a minimum, the number of days requested. Your pricing may include more days than the minimum listed or you may choose to price additional days a la carte. Representatives should be available to meet at locations and times that meet the needs of Alachua County employees.**	Confirmed	Confirmed, we have included 8 education days
7. **In addition, Alachua County requires the Relationship Manager be available to attend approximately 1 quarterly Retirement Plan Committee meetings annually. Confirm the proposed Relationship Manager has the availability and capacity and that associated costs are included in your proposal.**	Confirmed	Confirmed

Plan Fees/Expenses

	AIG Retirement Services	Empower Retirement	ICMA-RC
8. **Provide the cost of each additional education day including travel and expenses.**	$450	$500	Negotiated based on specific needs.
9. **Describe the administration fee calculation for participants that are terminated in the middle of a billing cycle.**	If a terminated participant has a balance with VALIC at the conclusion of any given quarter the applicable plan administrative fee will be assessed.	For billing purposes, a participant is defined as any active account that is no longer awaiting first deposit or terminated accounts where there is activity in the assessment period.	There would be no change in fee structure for terminated participants.
10. **Confirm that your proposal does not include any start-up or conversion costs.**	VALIC confirms.	Confirmed	Confirmed.
11. **Outline any fee ($) assessed on a per participant basis, including but not limited to:**			
Service	**$**	$	$
In-service withdrawal payment:	No additional charge	Included	$0
Distribution event payment:	No additional charge	Included	$0
QDRO Approval:	No additional charge	$250	$250 per divorce
Hardship withdrawal:	No additional charge	Included	$0
Wire transfer:	$50	$40	$15 for outgoing wire transfers.
Trustee services fees:	No additional charge		$0
Form 1099R or other tax reporting fees:	No additional charge	Included	$0
ADP Testing:	No additional charge	Not applicable	N/A
ACP Testing:	No additional charge	Not applicable	N/A
410(b) - Minimum coverage (annual):	No additional charge	Not applicable	$0

Plan Fees/Expenses

	Lincoln	MassMutual	Nationwide
8. **Provide the cost of each additional education day including travel and expenses.**	$750	Included - If the minimum attendance requirement of 20 participants per day is met.	There is no additional cost to you for additional service days within reason.
9. **Describe the administration fee calculation for participants that are terminated in the middle of a billing cycle.**	If a participant terminates in the middle of a billing cycle, they would not be charged an administration or recordkeeping fee for that quarter. However, a participant distribution fee may apply.	If the participant elects to withdraw their account balances from the plan and will not have a balance on the last business day of the month, there will be no charges assessed to those balances.	Since the fees are calculated daily, and taken at the end of each month, a participant that terminated and took a complete distribution in the middle of a billing cycle would reflect accordingly.
10. **Confirm that your proposal does not include any start-up or conversion costs.**	Confirmed.	Confirmed	Confirmed.
11. **Outline any fee ($) assessed on a per participant basis, including but not limited to:**			
Service	$	$	$
In-service withdrawal payment:	$25	$0	$0
Distribution event payment:	$40	$0	$0
QDRO Approval:	$500 for approval and processing	$0	$0
Hardship withdrawal:	$0	$0	$0
Wire transfer:	$0	$0	$25
Trustee services fees:	$0	$0	$0
Form 1099R or other tax reporting fees:	$0	$0	$0
ADP Testing:	$0	$0	*0
ACP Testing:	$0	$0	*0
410(b) - Minimum coverage (annual):	$0	$0	*0

Plan Fees/Expenses

	Prudential	Voya
8. **Provide the cost of each additional education day including travel and expenses.**	$500	$750/day
9. **Describe the administration fee calculation for participants that are terminated in the middle of a billing cycle.**	If a participant terminates prior to the billing cycle, he/she will not be charged administration fees.	Should a participant close their account in the middle of a billing cycle, they would not be assessed a fee for the billing cycle in which they closed their account.
10. **Confirm that your proposal does not include any start-up or conversion costs.**	Confirmed	Confirmed.
11. **Outline any fee ($) assessed on a per participant basis, including but not limited to:**		
Service	$	$
In-service withdrawal payment:	$35	Included
Distribution event payment:	$35	Included
QDRO Approval:	$500	Included
Hardship withdrawal:	$35	Included
Wire transfer:	$25	Included
Trustee services fees:	Included	Included
Form 1099R or other tax reporting fees:	Included	included
ADP Testing:	Included	NA for Governmental Plans
ACP Testing:	Included	NA for Governmental Plans
410(b) - Minimum coverage (annual):	Included	NA for Governmental Plans

Plan Fees/Expenses

	AIG Retirement Services	Empower Retirement	ICMA-RC
11. Outline any fee ($) assessed on a per participant basis, including but not limited to:			
Service	**$**	$	$
414(s) - nondiscrimination compensation testing:	No additional charge	Not applicable	Not required for public sector plans.
Return of excess contributions (annual):	No additional charge	Included	$0
Contribution processing:	No additional charge	Included	$0
Plan document (including updates for regulatory changes):	No additional charge	Included if using Empower plan documents	$0 - Fees based on adoption of our model plan document.
Summary annual report:	No additional charge	Included (electronic)	$0
Other (Explain):	Postage: Mailings not included in VALIC's fee: • VALIC provides an electronic version and provides to the Plan Sponsor for distribution to participants o All ERISA required plan notices o Annual fee disclosures • VALC can facilitate the mailings of such documents and the cost will be passed back to the plan sponsor • Typical cost is $1.50 to $2.50 per participant per mailing	ACH and overnight: $15 and $25	See Additional Fees in Appendix.
Onsite meeting day:	No additional charge	$500	Included
Webcast:	No additional charge	Included as part of meeting days	$0
Hourly charge for special services:	No additional charge	$150	$150 for additional programming.

Plan Fees/Expenses

	Lincoln	MassMutual	Nationwide
11. Outline any fee ($) assessed on a per participant basis, including but not limited to:			
Service	**$**	$	$
414(s) - nondiscrimination compensation testing:	$0	$500 *Additional fees may apply.	*0
Return of excess contributions (annual):	$0	$0	$0
Contribution processing:	$0	$0	$0
Plan document (including updates for regulatory changes):	There may be an additional fee for plan amendments and restatements.	$300 for sponsor-initiated plan amendments to Volume Submitter	No cost if County uses Nationwide's prototype plan document.
Summary annual report:	$0	We will mail SARs to Alachua County	NA
Other (Explain):	Morningstar managed account services: 0.45% of all assets charged to participants who elect this service $75 $25		Annual Loan Maintenance Fee $50, Loan Default Fee $50, Annual Loan Default Fee $50, Loan Insufficient Funds Fee $25, Check overnight Fee $25, SDBO Initiation Fee $50, SDBO Annual Maintenance Fee $50
Onsite meeting day:	$750	Included - If the minimum attendance	$0
Webcast:	$0	$0	$0
Hourly charge for special services:	May be billed at $150 per hour	$200 per hour (costs will be estimated prior to services being provided)	$0

Plan Fees/Expenses

11. **Outline any fee ($) assessed on a per participant basis, including but not limited to:**

	Prudential	Voya	
Service	$	$	$
414(s) - nondiscrimination compensation testing:	$1,500 per test	NA for Governmental Plans	
Return of excess contributions (annual):	$50	included	
Contribution processing:	Included	included	
Plan document (including updates for regulatory changes):	Included	Included	
Summary annual report:	$250 per report	NA for Governmental Plans	
Other (Explain):	Please refer to Exhibit I for our Fee Quote		
Onsite meeting day:	$500	$750/day	
Webcast:	$500	Included	
Hourly charge for special services:	$150 per hour (minimum)	Varies based on complexity of service requested	

Optional

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. Describe any proprietary product or service (i.e. investments, managed accounts, etc.) that might materially reduce the recordkeeping costs should they be offered. If one of these products is a protection of principal option, answer the remaining questions in this section.	VALIC is offering our Fixed-Interest Option with a 12-month put (Policy Form, GFUA 315), a group fixed unallocated annuity that provides a current 0.25% enhanced crediting rate for the first year of the service term and standard thereafter. Current April, 2019 crediting rate of 2.00%, a calendar year 2019 minimum crediting rate of 1.25% and a guaranteed minimum interest rate for the life of the contract of 1.00%. VALIC's Fixed-Interest Option Provisions: • There are no participant level withdrawal restrictions. There is an industry standard equity wash provision as follows: A participant can make transfers out of the Fixed-Interest Option to non-competing investment options at any time, or indirectly to a "competing option" subject to a 90-day equity wash provision. A competing option includes any other fixed, stable value, money market, or short-term bond fund; a mutual fund/brokerage window; or other provider's fund line-up available to plan participants. MORE... Another providers product or platform	Empower's revenue requirement with the utilization of the Guaranteed Interest Fund as the sole fixed option in the plan is 0.12% on total plan assets. Empower's revenue requirement with the utilization of the Select Guaranteed Fund as the sole fixed option in the plan is 0.16% on total plan assets. Empower's revenue requirement with the utilization of the Putnam Stable Value Fund as the sole fixed option in the plan is 0.21% on total plan assets. Empower's revenue requirement with no proprietary fund in the plan is 0.23% on total plan assets. This assumes total plan assets of 37,652,001, with 695 total participants, and a 12-month put for the fixed fund assets from ICMA and a 5-year crawl for the fixed fund assets from Nationwide. All other assets from the previous vendor will transfer day one. If any of our assumptions are incorrect, we may have to modify our pricing.	The inclusion of the Vantagepoint PLUS Fund in the County's plan fund lineup would reduce ICMA-RC fees. Please see the pricing section of this proposal as well as the attached "Pricing Scenarios" document for details.

Optional

	Lincoln	MassMutual	Nationwide
1. Describe any proprietary product or service (i.e. investments, managed accounts, etc.) that might materially reduce the recordkeeping costs should they be offered. If one of these products is a protection of principal option, answer the remaining questions in this section.	Lincoln does not require the use of a proprietary stable value fund; however, preferred pricing can be provided if the Lincoln Stable Value Account is included in the final fund line-up.	MassMutual is proposing the use of the Diversified SAGIC II. The required revenue is 10 bps and the per head fee is $60. This assumes $37M will transfer to MassMutual.	Nationwide's proprietary offer assumes the use of the Nationwide Guaranteed Fund. To provide the County with more favorable termination provisions, while maintaining the book value of the accounts of those participants currently investing in the Guaranteed Fund, our offer assumes the existing contract will be terminated, initiating a 60-month book value payout. All new contributions, any stable value assets mapped from other providers, and the monthly payouts from the existing Nationwide contract will be deposited in a new Nationwide Guaranteed Fund product with a 12 month PUT termination provision. The crediting rate applied to the assets in the terminated contract will be blended with the crediting rate applied to the new product, and the weighted average rate will apply to all stable value assets held in the plan. Please note, use of the 12-Month PUT product, subject to approval in the State of Florida.

Optional

	Prudential	Voya
1. Describe any proprietary product or service (i.e. investments, managed accounts, etc.) that might materially reduce the recordkeeping costs should they be offered. If one of these products is a protection of principal option, answer the remaining questions in this section.	Our required recordkeeping revenue is reduced to 13 basis points, or $72 per participant, assuming the use of our proprietary stable value fund, the Guaranteed Income Fund (GIF). The GIF is supported by a broadly diversified, fixed-income portfolio within PRIAC's general account. The portfolio is primarily invested in public bonds, commercial mortgages and private placement bonds. For these assets, we closely monitor credit and interest rate risks and proactively adjust these risks to adhere to portfolio risk limits and guidelines. The GIF crediting rate represents a blending of the interest rate conditions over time, rather than a single current (spot) rate which reflects current market conditions. The guaranteed interest rate fluctuates less dramatically than the spot rates, producing a desirable balance between rate responsiveness and stability.	Voya's proposal to Alachua County is not reliant on any proprietary products or services.

Protection of Principal Option

	AIG Retirement Services	Empower Retirement	ICMA-RC

It is the intent of Alachua County to offer participants an investment option that reasonably attempts to maintain stability of principal with a competitive rate of return. In addition, this investment option should have no liquidity restrictions at the participant level. Preference will be given to options with payout restrictions not exceeding 12 months, no market value adjustments, no contingent deferred sales charges, or any other fees or restrictions at the Plan Sponsor level if the assets are transferred to a replacement provider at the end of the contract term.

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. Describe the type of product you would provide to this Plan.	The VALIC Fixed-Interest Option is a group fixed unallocated annuity.	Our proposed fixed account, GIF. We have included information for the Select Guaranteed Fund and Putnam Stable Value Fund with the exhibits as alternatives to the GIF. Please refer to the Protection of Principal Option attachment for additional info	ICMA-RC makes available the Vantagepoint PLUS Fund, a commingled stable value fund. Please see the Vantagepoint PLUS Fund Fund Fact Sheet provided in the Appendix.
2. What is the cost structure for the product described above?	There is no explicit expense ratio, it is a spread product.	The GIF is a net rate product.	The net expense ratio of the Vantagepoint PLUS Fund as of December 31, 2018 is 0.57%.
3. Provide the adjusted total revenue required in Basis Points % AND Fixed Per Participant Fees (if any).	Annual fee of 0.09% (9 basis points), or alternatively $45 per unique participant.	GIF 0.12% or $65 Select Guaranteed 0.16% or $91 Putnam SV 0.21% or $122	0.0725% OR $41 per account
4. Provide the net annualized credited rate for this product as of:			
a. 12/31/2018	2.00%	1.45%	2.27%
b. 12/31/2017	1.50%	1.35%	2.12%
c. 12/31/2016	1.60%	1.35%	1.98%
d. 12/31/2015	1.75%	1.45%	2.03%
e. 12/31/2014	1.75%	1.45%	2.07%

Protection of Principal Option

	Lincoln	MassMutual	Nationwide

It is the intent of Alachua County to offer participants an investment option that reasonably attempts to maintain stability of principal with a competitive rate of return. In addition, this investment option should have no liquidity restrictions at the participant level. Preference will be given to options with payout restrictions not exceeding 12 months, no market value adjustments, no contingent deferred sales charges, or any other fees or restrictions at the Plan Sponsor level if the assets are transferred to a replacement provider at the end of the contract term.

	Lincoln	MassMutual	Nationwide
1. Describe the type of product you would provide to this Plan.	The Lincoln Stable Value Account is a group fixed annuity contract, not a fund, so it differs from typical stable value funds that derive their value from a fund of assets. The value of the group fixed annuity contract is derived from contract provisions and backed..	The MassMutual Diversified SAGIC II ("SAGIC II") is a market value separate investment account ("SIA") of MassMutual that is managed by Barings LLC and "wrapped" by a general account guarantee to pay a stated rate of return.	General Account. Assets allocated to the Nationwide Guaranteed Fund are subject to the 7-basis point fee currently assessed to all assets to cover administrative expenses related to the plan.
2. What is the cost structure for the product described above?	The estimated investment management expense is 0.10%. There are no other costs or fees associated with the Lincoln Stable Value Account.	Transparent structure and expense ratio of 0.42%	The crediting rate is determined by the investment return earned on Nationwide Life's portfolio, reduced by expenses (including compensation to Nationwide Life). The current crediting rate for 2nd quarter 2019 is 3.50%.
3. Provide the adjusted total revenue required in Basis Points % AND Fixed Per Participant Fees (if any).	0.17% or $92 per participant	0.10% or $60 per participant	0.07% or $39 per participant
4. Provide the net annualized credited rate for this product as of:			
a. 12/31/2018	2.10%	Information not currently available	3.50%
b. 12/31/2017	2.25%	3.77%	3.50%
c. 12/31/2016	2.25%	3.48%	3.50%
d. 12/31/2015	2.25%	3.73%	3.50%
e. 12/31/2014	2.20%	3.58%	3.5% *Rates reflect the County's current and

Protection of Principal Option

It is the intent of Alachua County to offer participants an investment option that reasonably attempts to maintain stability of principal with a competitive rate of return. In addition, this investment option should have no liquidity restrictions at the participant level. Preference will be given to options with payout restrictions not exceeding 12 months, no market value adjustments, no contingent deferred sales charges, or any other fees or restrictions at the Plan Sponsor level if the assets are transferred to a replacement provider at the end of the contract term.

	Prudential	Voya
1. Describe the type of product you would provide to this Plan.	We are pleased to offer our Guaranteed Income Fund (GIF). The GIF offers a full guarantee of principal and accumulated interest. Interest crediting rates are declared before each 1/1 & 7/1 and are guaranteed for 6 months.	Voya's proposal to Alachua County is not reliant on any proprietary products or services.
2. What is the cost structure for the product described above?	The GIF is quoted net of all fees. For funds received on or before May 1, 2019, the GIF net rate is 2.90% after the deduction of a 0.00% asset charge. Please refer to Exhibit J for a GIF Fund Fact Sheet.	NA
3. Provide the adjusted total revenue required in Basis Points % AND Fixed Per Participant Fees (if any).	0.13% or $72 per participant	NA
4. Provide the net annualized credited rate for this product as of:		
a. 12/31/2018	2.90%	NA
b. 12/31/2017	2.20%	
c. 12/31/2016	2.00%	
d. 12/31/2015	2.00%	
e. 12/31/2014	2.00%	

Protection of Principal Option

	AIG Retirement Services	Empower Retirement	ICMA-RC
5. Provide the following information on the proposed product:			
a. current average credit quality of the underlying portfolio	A-	A+	Aa2 (Moody's)
b. current average duration of the underlying portfolio	5.7 years	the duration is proprietary.	2.6 years
c. Describe how the credited rate is determined and the frequency with which it changes.	VALIC sets an annual minimum crediting rate at the beginning of each January and may declare a current crediting rate periodically—no more frequently than every 90 days.	The GIF credits interest daily to the group contract holder on a portfolio basis. The credited interest rate may change or stay the same each quarter. The quarterly	NA
d. Describe the nature and duration of any rate guarantees within your product.	We set an annual minimum crediting rate at the beginning of each January and may declare a current crediting rate periodically.	The interest rate minimum is contractually guaranteed not to fall below 0%.	No rate guatantees
6. Describe any market value adjustment, contingent deferred sales charge, other monetary penalty, recalculation of the book value, or any other fee, restriction or penalty that would be imposed if the assets of the proposed product are moved to a new service provider.	12-month written notice of suspension applies. The company will declare a new rate of interest guaranteed for the ensuing twelve months. The rate is guaranteed to be no less than the lifetime minimum interest rate set forth in the contract.	Upon termination of the GWL&A group annuity contract, the employer may choose the following: • lump sum with a MVA; • Receive the payout of the fund in a lump sum at book value at a future date, but no longer than 12 to 36 months depending on market conditions.	There are no fees, contingent deferred sales charges, or financial market value adjustments on withdrawals from the Fund. ICMA-RC accommodates all plan payout options allowable under the Internal Revenue Code. However, there is a 12-month put on the Fund.
7. For general account and separate account			
a. AM Best	A	A+	Not applicable.
b. Fitch	A+	AA	Not applicable.
c. Moody's	A2	Aa3	Not applicable.
d. Standard & Poor's	A+	AA	Not applicable.

Protection of Principal Option

	Lincoln	MassMutual	Nationwide
5. Provide the following information on the proposed product:			
a. current average credit quality of the underlying portfolio	A-	A1 / A+	A-
b. current average duration of the underlying portfolio	8.9 years	5.51	6.04 Years
c. Describe how the credited rate is determined and the frequency with which it changes.	Lincoln Stable Value Account's method of crediting interest rates is a guaranteed declared rate. The new interest rate is announced in advance and guaranteed for six months.	The rate is determined by individual contract analysis based on yield-to-maturity of the underlying portfolio with adjustment for the difference in book value versus the market value account	Interest rates are declared quarterly and credited on a portfolio basis.
d. Describe the nature and duration of any rate guarantees within your product.	Lincoln guarantees the interest credited will never fall below the contract minimum of at least 1.00%.	Our SAGIC II option offers a return of principal and interest earned with a lifetime minimum guarantee of 0%.	Rates are guaranteed for the quarter. Nationwide's offer contains a 1.00% Guaranteed Minimum Interest Rate
6. Describe any market value adjustment, contingent deferred sales charge, other monetary penalty, recalculation of the book value, or any other fee, restriction or penalty that would be imposed if the assets of the proposed product are moved to a new service provider.	• Full contract value in six installments over a five-year period • Full contract value less a contract termination disintermediation charge paid at contract termination	Market Value Account may be paid in a lump sum (could be more or less than Book Value Account); transferred to a general account non-participating GIC contract with a duration equal to the assets of the separate account at the time of discontinuance; or used to purchase annuities for plan participants.	During the initial first 60 months of the contract, Nationwide's standard MVA will apply. At the conclusion of the 60 month Guaranteed Fund blending, assets may be subject to a 12-Month PUT.
7. For general account and separate account			
a. AM Best	A+	A++ (Superior)	A+ Superior
b. Fitch	A+	AA+ (Very Strong)	Fitch does not rate Nationwide
c. Moody's	A1	Aa2 (Excellent)	A1 "Good"
d. Standard & Poor's	AA-	AA+ (Very Strong)	A+

Protection of Principal Option

	Prudential	Voya
5. Provide the following information on the proposed product:		
a. current average credit quality of the underlying portfolio	Please refer to Exhibit K for the GIF Product Highlighter.	NA
b. current average duration of the underlying portfolio	3.5	NA
c. Describe how the credited rate is determined and the frequency with which it changes.	We consider factors such as the projected investment earnings, current interest environment, investment management expenses, as well as a risk component.	NA
d. Describe the nature and duration of any rate guarantees within your product.	The minimum interest crediting rate is 1.50% prior to the application of an asset charge.	NA
6. Describe any market value adjustment, contingent deferred sales charge, other monetary penalty, recalculation of the book value, or any other fee, restriction or penalty that would be imposed if the assets of the proposed product are moved to a new service provider.	Prudential may exercise the right to defer plan-level discontinuance payments. The option to invoke this provision only applies if total distributions and transfers from your contract's pool exceed 10% of the pool's balance as of January 1. No market value adjustments apply.	NA
7. For general account and separate account		
a. AM Best	A+	NA
b. Fitch	AA-	NA
c. Moody's	A1	NA
d. Standard & Poor's	AA-	NA

References

	AIG Retirement Services	Empower Retirement	ICMA-RC
1. Company/Institution Name	City of Erie	St. Johns River Water Management District	City of Ocala, Florida
Address	626 State St., RM. 305 – Erie, PA 16501-1148	4049 Reid Street, Palatka, Florida 32177	110 SE Watula Ave Ocala, FL 34471
Contact Person	Connie Cook	Barbara Johnston	Jared Sorenson, HR Director
Phone Number of Contact	814-870-1306	386-329-4154	352-401-3991
Email of Contact	ccook@erie.pa.us	bjohnston@sjrwmd.com	jsorenson@ocalafl.org
# of Years as a client	19 years	29 years	29
Plan Size:	confidential		
Assets	confidential	$75 million	$35 million
Plan Participants	confidential	1,000	1,100
Geographic Location	Erie, PA	Palatka, Florida	Florida
Services Provided	Recordkeeping, Investment and Employee Communication & Education	Full service	457 and 401 plan services and administration

References

	Lincoln	MassMutual	Nationwide
1. Company/Institution Name	St. Johns County	Out of respect for our clients, our policy is to provide references in the final stages of the selection process. If our policy will automatically exclude us from consideration, we will be pleased to work with our clients to provide suitable contacts as references. We ask that we be notified of the person who will be calling references and an approximate date of the calls. We will pass this information on to our references so that the reference calls will be given the level of attention needed for quick reply.	**Bay County FL BOCC**
Address	500 San Sebastian View, St. Augustine, FL 32084		P.O. Box 2269 Panama City, FL 32402
Contact Person	Stacey Stanish		Amy Cooper
Phone Number of Contact	(904) 209-0545		(850) 248-8201
Email of Contact	sstanish@sjcfl.us		
# of Years as a client	Four		30
Plan Size:			
Assets	$26.5 M		$2.7M
Plan Participants	1,300		76
Geographic Location	St. Johns County, Florida		Florida
Services Provided	Recordkeeping, regulatory mailings, on-site education/enrollment services, online tools, dedicated personnel – Retirement Consultant, Relationship Manager and Account Manager.		Bundled Plan Administration and Recordkeeping Services

References

	Prudential	Voya
1. Company/Institution Name	The testimony of our clients can be an important factor in your selection process and we are confident that they will share their favorable experiences with our solution-oriented delivery capabilities. We receive a large number of requests for client references and, in consideration of our clients, we are glad to provide the requested references once selected as a finalist.	Tohopekaliga Water Authority
Address		951 Martin Luther King Jr Blvd, Kissimmee, FL
Contact Person		Rebecca Martinez
Phone Number of Contact		
Email of Contact		fmartinez@tohowater.com
# of Years as a client		5 years
Plan Size:		
Assets		$11.8 million
Plan Participants		378
Geographic Location		Florida
Services Provided		

References

	AIG Retirement Services	Empower Retirement	ICMA-RC
2. Company/Institution Name	City of Plantation	City of West Palm Beach	Alachua County Tax Collector, Florida
Address	400 NW 73rd Avenue, Plantation, FL 33317	401 Clematis Street, West Palm Beach, Florida 33401	PO Box 1439 Gainesville, FL 32602-1439
Contact Person	Beverly Ambrosio	Jennifer Chripczuk, Benefits Officer	John Power, Tax Collector
Phone Number of Contact	954-797-2244	561-768-0415	352-374-5236
Email of Contact	BAmbrosio@plantation.org	jchripczuk@wpb.org	john.power@actcfl.org
# of Years as a client	8 years	Seven years	30
Plan Size:	confidential		
Assets	confidential	$160 million	$2.3 million
Plan Participants	confidential	1,500	81
Geographic Location	Plantation, FL	West Palm Beach, Florida	Florida
Services Provided	Recordkeeping, Investment and Employee Communication & Education	Full service	457 and Roth IRA plan services and administration

References

	Lincoln	MassMutual	Nationwide
2. Company/Institution Name	Carroll County	Out of respect for our clients, our policy is to provide references in the final stages of the selection process. If our policy will automatically exclude us from consideration, we will be pleased to work with our clients to provide suitable contacts as references. We ask that we be notified of the person who will be calling references and an approximate date of the calls. We will pass this information on to our references so that the reference calls will be given the level of attention needed for quick reply.	**Clay County FL BOCC**
Address	225 North Center Street, Room 100, Westminster, MD 21157		477 Houston St. Green Cover Springs, FL 32043
Contact Person	Werner Mueller		Frances Atkins
Phone Number of Contact	(410) 386-2129		(904) 284-6300
Email of Contact	wmueller@carrollcountymd.gov		frances.atkins@claycountygov.com
# of Years as a client	Four		30
Plan Size:			
Assets	$76 M		$6.2M
Plan Participants	668		249
Geographic Location	Carroll County, Maryland		Florida
Services Provided	Recordkeeping, administrative support, and plan document support for both the 457(b) and 401(k).		Bundled Plan Administration and Recordkeeping Services

References

	Prudential	Voya
2. Company/Institution Name	The testimony of our clients can be an important factor in your selection process and we are confident that they will share their favorable experiences with our solution-oriented delivery capabilities. We receive a large number of requests for client references and, in consideration of our clients, we are glad to provide the requested references once selected as a finalist.	Orlando Utilities Commission
Address		100W. Anderson Street, Orlando, FL 32801
Contact Person		Art Harris
Phone Number of Contact		(407) 649-4486
Email of Contact		aharris@ouc.com
# of Years as a client		37 years
Plan Size:		
Assets		$23.4 million
Plan Participants		540
Geographic Location		Florida
Services Provided		

References

	AIG Retirement Services	Empower Retirement	ICMA-RC
3. Company/Institution Name	City of Redding	Village of Tequesta, Florida	City of Altamonte Springs, Florida
Address		345 Tequesta Drive, Tequesta, Florida 33469	225 Newburyport Avenue ALtamonte Springs, FL 32701
Contact Person	Shawn Avery	Merlene Reid, HR Director	Mark DeBord
Phone Number of Contact	530-225-4524	561-768-0415	407-571-8090
Email of Contact	Savery@cityofredding.org	mreid@tequesa.org	mdebord@altamonte.org
# of Years as a client	37 years	Three years	28
Plan Size:	confidential		
Assets	confidential	$3.5 million	$20 million
Plan Participants	confidential	90	423
Geographic Location	Redding, CA	Tequesta, Florida	Florida
Services Provided	Recordkeeping, Investment and Employee Communication & Education	Full service	457, 401, and Roth IRA plan services and administration

References

	Lincoln	MassMutual	Nationwide
3. Company/Institution Name	Board of Commissioners of the County of Allen	Out of respect for our clients, our policy is to provide references in the final stages of the selection process. If our policy will automatically exclude us from consideration, we will be pleased to work with our clients to provide suitable contacts as references. We ask that we be notified of the person who will be calling references and an approximate date of the calls. We will pass this information on to our references so that the reference calls will be given the level of attention needed for quick reply.	**Columbia County FL BOCC**
Address	Citizens Square, 200 E. Berry Street, Suite 380, Fort Wayne, IN 46802		135 N.E. Hernando Ave #203 Lake City, FL 32056
Contact Person	Debra Hudson		Ben Scott
Phone Number of Contact	(260) 449-7689		(386) 758-1020
Email of Contact	debra.hudson@co.allen.in.us		ben_scott@columbiacountyfla.com
# of Years as a client	25		22
Plan Size:			
Assets	$26 M		$1M
Plan Participants	1,300		67
Geographic Location	Fort Wayne, Indiana		Florida
Services Provided	Recordkeeping services for the 457(b) and 401(a) plans, as well as participant services by Retirement Consultants.		Bundled Plan Administration and Recordkeeping Services

References

	Prudential	Voya
3. Company/Institution Name	The testimony of our clients can be an important factor in your selection process and we are confident that they will share their favorable experiences with our solution-oriented delivery capabilities. We receive a large number of requests for client references and, in consideration of our clients, we are glad to provide the requested references once selected as a finalist.	City of Tamarac
Address		7525 NW 88th Avenue, Tamarac, FL 33321
Contact Person		Lerenzo Calhoun
Phone Number of Contact		(954) 597-3608
Email of Contact		lerenzo.calhoun@tamarac.org
# of Years as a client		37 years
Plan Size:		
Assets		$25.6 million
Plan Participants		488
Geographic Location		Florida
Services Provided		

Putting clients first.

CHICAGO | CLEVELAND | DALLAS | DETROIT | ORLANDO | PITTSBURGH | RENO | TULSA

AndCo Consulting | (844) 44-ANDCO | AndCoConsulting.com