

**COMPARISON OF PLAN PROVIDERS**  
**WRIGHT STATE UNIVERSITY RETIREMENT PLANS (ARP, 403(b), 457(b))**

Plan Providers				
	Corebridge	Fidelity	TIAA	Voya
<b>How do the Fixed Annuities compare among the providers?</b>				
	NA	Lincoln Stable Value	TIAA Traditional Annuity	Voya Fixed Plus III
Current Interest Rate earned on new contributions to Fixed Annuities	NA	4.25%	5.00%	2.75%
Guaranteed Minimum Interest Rate	NA	1.00%	1.00%	1.00%
<b>Independent Credit Ratings on the Fixed Annuities</b>				
AM Best	NA	A (3rd of 16)	A++ (1st of 16)	Not Rated*
Fitch	NA	A+ (5th of 19)	AAA (1st of 19)	A (6th of 19)
Moody's	NA	A2 (6th of 21)	Aa1 (2nd of 21)	A2 (6th of 21)
Standard & Poor's	NA	A+ (5th of 22)	AA+ (2nd of 22)	A+ (5th of 22)
<b>How do the Variable Funds compare among the providers?</b>				
Actively Managed Mutual Funds - offered by each provider	Multiple Fund Managers	Multiple Fund Managers	Multiple Fund Managers	Multiple Fund Managers
Index Funds - offered by each provider	Vanguard	Vanguard	Vanguard	Vanguard
Target Date Funds - offered by each provider	Vanguard Target Retirement	Vanguard Target Retirement	Vanguard Target Retirement	Vanguard Target Retirement
Variable Annuities - offered by one provider	NA	NA	CREF Stock, CREF Social Choice	NA
<b>If I do not select a fund, what is the Default Option?</b>				
The Target Date Funds (specific to the age of the participant) are the Default Option	Vanguard Target Retirement	Vanguard Target Retirement	Vanguard Target Retirement	Vanguard Target Retirement
<b>How much does each Provider charge in Record Keeping Fees?</b>				
<b>Annual Record Keeping Fee - calculated as a percent of the Participant's assets in the Plan**</b>	0.22%	0.065%	0.095%	0.15%
<b>Plan Administration Fees (charged to participant accounts quarterly)</b>	0.03%	0.03%	0.03%	0.03%

\*\* Record Keeping fee amounts are divided by 4 and charged quarterly to participant accounts.

\*The information contained herein has been obtained from sources that are believed to be reliable. However, CAPTRUST does not independently verify the accuracy of this information and makes no representations as to its accuracy