

Vendors Available In JEM Administered Plans After 1/1/2009

List Current as of: 2/27/2009

Page 1 of 2

Listed below are the 403(b) vendors that have agreed to the terms of each employer's Written Plan, to provide data electronically and to sign the vendor agreement with JEM Resource Partners. This is based on working with all of the vendors for the past year. We will update the website next in February 2009 then quarterly thereafter. Please check the website before you make a final decision about any vendor.

Vendor List

Vendor Name
1 403b ASP
2 AIG Annuity Insurance Company
3 AIG Valic
4 American Century Investments
5 American Fidelity
6 American United Life Ins. Co.
7 Americo
8 Ameritas
9 Annuity Investors Life Insurance (AILIC)
10 Aviva
11 AXA Equitable Life Insurance Company
12 C M Life
13 Cambridge Investment Research / M&I Trust
14 Commonwealth Annuity
15 Federated Funds
16 Fidelity Investments (not available in all districts, check your account online to see if they are in your plan)
17 Fidelity Security Life
18 First Investors
19 Franklin Templeton
20 FTJ Fundchoice
21 General American
22 Great American Financial Resources
23 GWN Securities
24 Hartford
25 Hartford Life
26 Horace Mann
27 IA Pacific Life Ins. Co.
28 ING Life Insurance and Annuity
29 ING Reliastar
30 ING Retirement Plans
31 Jefferson National Life Ins. Co.
32 Legend Group, The
33 Life Insurance Company of the Southwest
34 Lincoln Financial Group
35 Lincoln Investment Planning
36 MassMutual, through its subsidiary, C.M. Life Insurance Co.
37 Met Life Insurance Company of Connecticut (formerly Travelers Life & Annuity)
38 Metropolitan Life Insurance Company
39 Midland National Life Insurance Company
40 Modern Woodmen of America
41 Neuberger Berman Management
42 New York Life
43 North American Co. for Life and Health Insurance
44 OppenheimerFunds Distributor, Inc.
45 Pacific Life
46 Plan Member

Vendors Available In JEM Administered Plans After 1/1/2009

List Current as of: 2/27/2009

Page 2 of 2

Vendor Name
47 Putnam Investments
48 RiverSource Investments, LLC (Ameriprise)
49 Security Benefit
50 Sentinel Funds
51 Symetra
52 T Rowe Price
53 Thrivent Financial for Lutherans
54 Thrivent Investment Management
55 Transamerica Life Insurance Company
56 United Teacher Associates
57 USAA Investment Mgmt Company
58 USAA Life Insurance Company
59 Vanguard
60 Waddell & Reed

*Information Regarding American Funds and Other Mutual Funds No Longer on the Employer's Approved List

1. American Funds and some other mutual funds will not agree to the terms of your Employer's Written Plan and will not provide data to JEM Resource Partners electronically.
2. If your deduction is currently going to American Funds or one of these other mutual funds then your deduction was stopped on the first payroll date after January 1, 2009.
3. There are alternative ways for you to continue your contributions to your mutual fund. These are listed below:
 - a. For American Funds, Principal Funds, and some other funds, you can continue making contributions through a custodial account with 403bASP. 403bASP is an administrator that offers a 403(b)(7) custodial account and has agreed to the terms of your Employer's Written Plan and to provide data to JEM Resource Partners electronically. You can either go through your broker to allocate your money at 403bASP to the American Fund of your choice or go directly to 403bASP.
 - i. You or your broker can reach 403bASP directly at 866-634-5873 or go to their website at www.403basp.com.
 - ii. 403bASP does charge additional fees for this service so you will have to determine if this is worthwhile.
 - iii. JEM Resource Partners does not have any business relationship with 403bASP or any other vendor and does not endorse this company.
 - b. You can go to another company on the Approved List above to see if you can contribute to American Funds or another mutual fund of your choice through their product. There are other vendors that offer this, including custodial accounts and variable annuities.
 - i. You may incur additional fees when contributing through such other programs so you should evaluate the costs carefully before making a decision.
4. **IMPORTANT NOTE: If you want to keep contributing to your 403(b) fund through payroll and you choose one of the alternatives above, you must stop your deduction to the fund and change the deduction to the alternative product.**