

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

List Current as of: 3/3/2009

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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 for your employer. This is based on working with all of the vendors for most of 2008. 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	Ameriprise
3	AIG Retirement
4	AXA Equitable
5	Commonwealth (Kemper)
6	First Investors
7	Horace Mann
8	ING
9	Life Insurance Company of the Southwest
10	Lincoln Financial
11	Lincoln Investments
12	Mass Mutual
13	Met Life
14	Oppenheimer
15	Pacific Life
16	Putnam Investments
17	Thrivent Financial
18	USAA
19	Vanguard

*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 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 and some other funds (check the TRS list), you can continue making contributions through a custodial account with 403bASP. 403bASP 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 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 does not have any business relationship with 403bASP or any other vendor and does not endorse this company.

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- 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.***