

IOWA RIC 403(b) INFORMATION SHARING AGREEMENT

This Information Sharing Agreement ("Agreement") is entered into by the Iowa Retirement Investors' Club (RIC) and _____ ("Provider"). The Agreement establishes that RIC and the Provider shall share data beginning January 1, 2023 regarding accounts within RIC's plan. This Agreement is intended to satisfy the requirements of §403(b) of the Internal Revenue Code and related regulations.

A. RIC represents:

1. It is eligible to offer programs under §403(b) of the Internal Revenue Code of 1986, as amended (the Code);
2. It has established and maintains a program for eligible employees intended to qualify under §403(b) of the Code ("403(b) Plan");
3. Various public school districts, community colleges, and area education agencies (collectively referred to herein as Employers) located in Iowa have joined RIC and assets held in Employer plans are now RIC plan assets;
4. A listing of all Employers who have joined RIC and whose employees' accounts are within RIC's 403(b) plan is attached hereto; and
5. RIC has adopted a written 403(b) plan document which authorizes Exchanges executed under this Agreement. The plan document is posted on RIC's website. Employers have adopted the plan document through an adoption agreement.

B. The Provider represents:

1. For any Exchanges received by the Provider, the employee's accumulated benefit under the Provider's 403(b) annuity contract and/or custodial account after an Exchange shall be at least equal to the accumulated benefit of the employee's annuity contract and/or custodial account immediately prior to the Exchange, as such, accumulated value is defined for purposes of applicable federal income tax regulations;
2. For any Exchanges received by the Provider, the distribution restrictions applicable to the Provider's annuity contract and/or custodial account are at least as restrictive as the distribution requirements applicable to the 403(b) annuity contract and/or custodial account prior to the Exchange;
3. It will, upon receiving a link to the 403(b) plan document, comply with its terms and conditions, provided that such plan document may not enlarge the rights of the participant or the Employer under the annuity contract and/or custodial account without the consent of the Provider and, where applicable, the participant;
4. It shall comply in all respects with the requirements of §403(b) of the Code and other relevant provisions of federal law; and
5. It will, in the event of a tax audit of RIC or the Employer, provide necessary information relating to the 403(b) Plan as requested.

C. RIC and Provider agree:

1. Each, or their authorized representatives, shall exchange the information necessary for compliance with the requirements of §403(b) and related Code sections and other applicable laws and regulations, including but not limited to, information on employment status, contributions and transactions made to or from other 403(b) annuity contracts and/or custodial accounts under the 403(b) Plan, information on other Exchanges, loans and

hardship withdrawals (as permitted under the 403(b) Plan) and any other information necessary to facilitate activities permitted under the terms of the 403(b) Plan or tax compliance and reporting, as such information and details of such Exchange shall be determined from time to time by agreement between RIC and the Provider.

2. The Provider shall indemnify and hold harmless RIC, the State of Iowa, the state's employees and officers (both appointed and elected), all applicable Employers, any member of an Employer's governing board, and an Employer's employees from any claim, demand, or suit which may arise out of, be connected with, or be made due to the Provider's failure through negligence or otherwise to fulfill its obligations under this Agreement. The Provider shall, at its own expense and risk, defend, or at its option, settle any legal proceeding brought against the Employer based on any claim, demand, or suit covered by this indemnification, provided that the Provider is notified by the Employer, in writing, within thirty (30) days of Employer's receipt of such claim or demand.
3. This Agreement may be amended only in a written document signed by the parties. This Agreement may be terminated by either party upon thirty (30) days written notice to the other party, provided, however, that no amendment or the termination of this Agreement shall terminate or limit the information sharing necessary to comply with Code § 403(b) and the regulations with respect to any Contracts existing prior to the date of such amendment or termination or affect any liability incurred by the Provider prior to the date of such amendment or termination.
4. For purposes of this Agreement, "Exchange" means the tax-free exchange (as defined under applicable federal income tax regulations under Code Section 403(b)) of all or some portion of an employee's 403(b) annuity contract and/or custodial account from one provider in the 403(b) Plan to another provider in the 403(b) Plan, or from one annuity contract and/or custodial account of a provider to another annuity contract and/or custodial account of the same provider.
5. The dates set forth in this Agreement, except for the execution date, are automatically extended to conform to any later available compliance dates that may be provided under applicable guidance issued after this Agreement is executed.
6. The benefits and obligations of this Agreement apply to each party and to its heirs, successors and assigns. The parties agree that written notice will be provided to the other party of any heirs, successors and assigns which assume the benefits and obligations of this Agreement as soon as possible after such assumption.

State of Iowa
Retirement Investors' Club

Attachment A

COMMUNITY SCHOOL DISTRICTS

ADAIR-CASEY	CHEROKEE	GLIDDEN-RALSTON
ADEL-DE SOTO-MINBURN	CLARINDA	GMG
AGWSR	CLARION-GOLDFIELD-DOWS	GRAETTINGER-TERRIL
A-H-S-T-W	CLARKE	GREENE COUNTY
AKRON WESTFIELD	CLARKSVILLE	GRINNELL-NEWBURG
ALBERT CITY-TRUESDALE	CLAYTON RIDGE	GRUNDY CENTER
ALBIA	CLEAR CREEK-AMANA	GUTHRIE CENTER
ALDEN	CLEAR LAKE	HAMBURG
ALGONA	CLINTON	HAMPTON-DUMONT
ALTA	COLFAX-MINGO	HARLAN
AMES	COLLEGE	HARMONY
ANAMOSA	COLLINS-MAXWELL	HARTLEY-MELVIN-SANBORN
ANDREW	COLO-NESCO	HIGHLAND
ANKENY	COLUMBUS	HINTON
APLINGTON-PARKERSBURG	COON RAPIDS-BAYARD	H-L-V
AR-WE-VA	CORNING	HUBBARD-RADCLIFFE
ATLANTIC	COUNCIL BLUFFS	HUDSON
AUDUBON	CRESTON	HUMBOLDT
AURELIA	DALLAS CENTER-GRIMES	IKM-MANNING
BALLARD	DANVILLE	INDEPENDENCE
BAXTER	DAVENPORT	INDIANOLA
BCLUW	DAVIS COUNTY	INTERSTATE 35
BELLE PLAINE	DELWOOD	IOWA CITY
BELLEVUE	DENISON	IOWA FALLS
BELMOND-KLEMME	DES MOINES INDEPENDENT	IOWA VALLEY
BENNETT	DIKE-NEW HARTFORD	JESUP
BENTON	DUBUQUE	JOHNSTON
BETTENDORF	DUNKERTON	KEOKUK
BONDURANT-FARRAR	DURANT	KEOTA
BOONE	EAGLE GROVE	KINGSLEY-PIERSON
BOYDEN-HULL	EARLHAM	KNOXVILLE
BOYER VALLEY	EAST BUCHANAN	LAKE MILLS
BROOKLYN-GUERNSEY-MALCOM	EAST MARSHALL	LAMONI
BURLINGTON	EAST MILLS	LAURENS-MARATHON
CAL	EAST SAC COUNTY	LAWTON-BRONSON
CALAMUS/WHEATLAND	EAST UNION	LE MARS
CAM	EASTERN ALLAMAKEE	LENOX
CAMANCHE	EASTON VALLEY	LEWIS CENTRAL
CARDINAL	EDDYVILLE-BLAKESBURG-FREMONT	LINN-MAR
CARLISLE	EDGEWOOD-COLESBURG	LISBON
CARROLL	ELDORA-NEW PROVIDENCE	LOGAN-MAGNOLIA
CEDAR FALLS	ENGLISH VALLEYS	LONE TREE
CEDAR RAPIDS	ESSEX	LOUISA-MUSCATINE
CENTER POINT-URBANA	ESTHERVILLE LINCOLN	LU VERNE
CENTERVILLE	EXIRA-ELK HORN-KIMBALLTON	LYNNVILLE-SULLY
CENTRAL	FAIRFIELD	MADRID
CENTRAL CITY	FOREST CITY	MANSON NORTHWEST WEBSTER
CENTRAL DECATUR	FORT DODGE	MAPLE VALLEY-ANTHON-OTO
CENTRAL DEWITT	FORT MADISON	MAQUOKETA
CENTRAL LEE	FREMONT-MILLS	MARCUS-MERIDEN-CLEGHORN
CENTRAL LYON	GALVA-HOLSTEIN-VENTURA	MARION INDEPENDENT
CENTRAL SPRINGS	GARNER-HAYFIELD	MARSHALLTOWN
CHARITON	GEORGE-LITTLE ROCK	MARTENSDALE-ST MARYS
CHARLES CITY	GILBERT	MASON CITY
CHARTER OAK-UTE	GLADBROOK-REINBECK	MEDIAPOLIS
	GLENWOOD	MELCHER-DALLAS
		MFL MARMAC

MIDLAND
MID-PRAIRIE
MISSOURI VALLEY
MOC-FLOYD VALLEY
MONTEZUMA
MONTICELLO
MORMON TRAIL
MOULTON-UDELL
MOUNT AYR
MOUNT PLEASANT
MOUNT VERNON
MURRAY
MUSCATINE
NASHUA-PLAINFIELD
NEVADA
NEW HAMPTON
NEW LONDON
NEWELL-FONDA
NEWTON
NODAWAY VALLEY
NORTH BUTLER
NORTH CEDAR
NORTH FAYETTE-VALLEY
NORTH IOWA
NORTH KOSSUTH
NORTH LINN
NORTH MAHASKA
NORTH POLK
NORTH SCOTT
NORTH TAMA COUNTY
NORTH UNION
NORTHEAST
NORTHEAST HAMILTON
NORTHWOOD-KENSETT
NORWALK
ODEBOLT ARTHUR BATTLE CREEK
IDA GROVE
OELWEIN
OGDEN
OKOBOJI
OLIN CONSOLIDATED
ORIENT-MACKSBURG
OSAGE
OSKALOOSA
OTTUMWA
PANORAMA
PATON-CHURDAN
PCM
PEKIN
PELLA
PERRY
PLEASANT VALLEY
PLEASANTVILLE
POCAHONTAS AREA
PRAIRIE VALLEY
RED OAK
RICEVILLE

RIVER VALLEY
RIVERSIDE
ROCK VALLEY
ROLAND-STORY
RUDD-ROCKFORD-MARBLE ROCK
RUTHVEN-AYRSHIRE
SAYDEL
SCHALLER-CRESTLAND
SERGEANT BLUFF-LUTON
SEYMOUR
SHELDON
SHENANDOAH
SIDNEY
SIGOURNEY
SIOUX CENTER
SIOUX CENTRAL
SIOUX CITY
SOLON
SOUTH CENTRAL CALHOUN
SOUTH HAMILTON
SOUTH O'BRIEN
SOUTH PAGE
SOUTH TAMA COUNTY
SOUTHEAST POLK
SOUTHEAST WARREN
SOUTHEAST WEBSTER GRAND
SPENCER
SPIRIT LAKE
SPRINGVILLE
ST ANSGAR
STANTON
STORM LAKE
STRATFORD
SUMNER-FREDERICKSBURG
TIPTON
TREYNOR
TRI-CENTER
TRI-COUNTY
TRIPOLI
TURKEY VALLEY
TWIN CEDARS
UNDERWOOD
UNION
UNITED
URBANDALE
VAN BUREN
VAN METER
VENTURA
VILLISCA
VINTON-SHELLSBURG
WACO
WAPELLO
WAPSIE VALLEY
WASHINGTON
WATERLOO
WAUKEE
WAVERLY-SHELL ROCK
WAYNE

WEBSTER CITY
WEST BEND-MALLARD
WEST BRANCH
WEST BURLINGTON IND
WEST CENTRAL
WEST CENTRAL VALLEY
WEST DELAWARE COUNTY
WEST DES MOINES
WEST FORK
WEST HANCOCK
WEST HARRISON
WEST LIBERTY
WEST LYON
WEST MARSHALL
WEST MONONA
WEST SIOUX
WESTERN DUBUQUE
WESTWOOD
WHITING
WILLIAMSBURG
WILTON
WINFIELD-MT UNION
WINTERSET CSD
WOODBINE
WOODBURY CENTRAL
WOODWARD-GRANGER

COMMUNITY COLLEGES

DMACC
EASTERN IOWA
HAWKEYE
INDIAN HILLS
IOWA CENTRAL
IOWA LAKES
IOWA VALLEY
IOWA WESTERN
KIRKWOOD
NORTH IOWA AREA
NORTHEAST IOWA
NORTHWEST IOWA
SOUTHEASTERN
SOUTHWESTERN
WESTERN IOWA TECH

AREA EDUCATION AGENCIES

CENTRAL RIVERS AEA
GRANT WOOD AEA 10
GREAT PRAIRIE AEA
GREEN HILLS AEA 14
HEARTLAND AEA 11
KEYSTONE AEA 1
MISSISSIPPI BEND AEA 9
NORTHWEST AEA
PRAIRIE LAKES AEA 8