

Clark County School District
403(b)/403(b)(7) and 457(b) Product Disclosure
 prepared for

(employee)

This disclosure statement must be completed by the provider and a copy given to the employee each time the employee executes an original salary reduction agreement (SRA) with the Clark County School District. Representatives must also provide this completed form to the participant in the event that a new or additional investment product is selected by the participant. A signed copy of this disclosure must accompany the original salary reduction agreement when submitted to the Employee Benefits Department. Note: Participants utilizing direct mutual funds with no service representative should complete Section VIII and employee signature only. **NOTE: The investment product disclosed MUST be identical to the product authorized on Page 2 of this form.**

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| <p>I. Administration Data:</p> <p>A. Insurance Company or Mutual Fund: _____ Administrator or Custodian: _____ Company Address: _____ _____ Company Telephone: _____</p> | <p>B. Local Agent / Registered Representative: _____ Name of Local Firm: _____ Local Address: _____ _____ Local Telephone: _____</p> |
| <p>II. Product Type (please check one)</p> <p><input type="checkbox"/> Interest Annuity - Current rate _____ % Guaranteed rate _____ % <input type="checkbox"/> Equity Index Annuity <input type="checkbox"/> Variable Annuity <input type="checkbox"/> Mutual Fund</p> | <p>IV. For Equity Index Annuities Only:</p> <p>Index Utilized: _____ Current Participation Rate _____%. (Min/Max _____%/_____%) Guaranteed Interest Rate: _____ % on _____ % of payments.</p> |
| <p>III. Fees or Charges associated with the Contract or Fund (complete applicable sections only)</p> <p>Annual Fee: \$ _____ or _____ % of _____ Custodial Fee: \$ _____ per _____ Front-end Sales Charge _____ % of each contribution. Registered Investment Advisor Fee \$ _____ per _____, or other _____ Annual Mortality and Expense Charge _____ % Loan Processing Fee \$ _____ Fee for Transfers between Funds or Sub-accounts \$ _____ Other _____ None for all above <input type="checkbox"/></p> | <p>V. Surrender Charges or Contingent Deferred Sales Charge (if applicable)</p> <p>Declining – _____ % beginning year one and reducing to 0% in year _____. Rolling – _____ % from the date of each contribution for _____ years. Other – _____ _____</p> |
| <p>VII. Replacement Vendor Information:</p> <p>Is this a replacement of a current provider? YES <input type="checkbox"/> NO <input type="checkbox"/> Previous Vendor: _____ Transfer of Assets <input type="checkbox"/> Non-transfer of Assets <input type="checkbox"/> Employee's Initials If transferring, are there any surrender penalties or charges? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, explain: _____</p> | <p>VI. Loan Provisions:</p> <p>Are participant loans available from this account? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, how many times per year? _____ Minimum loan available: \$ _____ Current Loan Interest Rate _____ % If variable, loan interest is based on _____</p> |
| <p>VIII. Sub-account, Index or Fund Investment Objective:</p> <div style="display: flex; align-items: flex-start;"> <div style="border: 1px solid black; width: 150px; height: 40px; margin-right: 10px; display: flex; align-items: center; justify-content: center;"> Employee's Initials </div> <div> The investment options I have selected have been fully explained to me and are suitable to my retirement investment objectives and risk tolerance. Complete information concerning my investment options has been provided to me by the representative or company in the form of a current prospectus. </div> </div> | |

The information disclosed above has been presented to my satisfaction by the undersigned representative or company, in addition to all required product information documents in connection with this account.

Employee

Representative (if applicable)

Date: _____

Date: _____

Authorized 403(b) and 457(b) Investment Products

The following list includes all of the authorized investment product providers and specific products available to employees under the Clark County School District 403(b) and 457(b) Plans. The investment products identified were proposed by the provider and accepted by the CCSD Plans. No substitution of investment product is allowed without the prior written consent of Clark County School District.

| PROVIDER NAME | PRODUCT TYPE | PRODUCT NAME |
|---|---|---|
| American Fidelity | Fixed and Variable Annuity | AF Advantage |
| Ameriprise Financial | Mutual Funds and Variable Annuity | Columbia Mutual Funds, SPS, Active |
| ASpire Financial Services | Mutual Funds | American Funds, Franklin Templeton, Oppenheimer, Vanguard |
| AXA Equitable | Variable Annuity | EQUI-VEST® Strategies |
| Commonwealth Annuity | Variable Annuity | Advantage IV |
| Fidelity Investments | No Load Mutual Funds | Fidelity Funds |
| Great American Financial | Fixed Annuity and Equity-Indexed Annuity | Great Flex 6 and FlexMax Plus |
| Horace Mann | Fixed and Variable Annuity | Horace Mann Group Annuities |
| ING Retirement Plans | Fixed and Variable Annuity | Quintaflex and Custom Choice |
| Life Insurance Company of the Southwest | Equity-Indexed Annuity | Secure Plus Gold and Paramount 5 |
| The Legend Group | Mutual Funds | Legend Custodial Account |
| MetLife Resources | Fixed and Variable Annuity | Strategic Value and Financial Freedom Select |
| Pacific Life | Variable Annuity | Pacific Choice |
| PFS Investments, Inc. | Mutual Funds | Legg Mason Partners |
| Plan Member Services | Mutual Funds | Elite and Optifund Select |
| Reliastar Life Insurance Co. | Fixed Annuity | Quintaflex Series |
| Security Benefit | Fixed Annuity and Mutual Funds | Secure Designs VA and SFR |
| TIAA CREF | Variable Annuity | TIAA Traditional Annuity |
| VALIC | Variable Annuity and No-Load Mutual Funds | Portfolio Director |
| Waddell and Reed | Mutual Funds | Custodial Trust Platform |

Participant Notice:

The investment products listed above are the only products authorized for distribution by these providers. Details regarding these products, including fees, expenses, performance, etc. are available through the provider and/or the local representative (if applicable).