

Deferred Compensation Plan Comparison

	Empower Deferred Compensation Plan	Mission Square Deferred Compensation Plan Plan	Minnesota State Deferred Compensation Plan MNDCP	Nationwide Deferred Compensation Program
Local Plan Administrator	Lauren Farden Financial Advisor	Susan Trammel Retirement Plans Specialist	Minnesota State Retirement System 525 S Lake Ave Suite 325 Duluth MN 55802	Brian Burgeson Retirement Specialist
Local Representative Phone Numbers and Customer Service Hours	218-724-3037 Weekdays: 8:00 AM – 4:30 PM	202-759-7082 7:00 a.m. – 9:00 p.m. Central Time	Scott Elwood – 800-657-5757 ext.: 5861 Weekdays: 8:00 a.m. – 4:30 p.m.	612-790-1288 Weekdays: 7:30 a.m. – 7:30 p.m.
National Representative Phone Numbers and	855-756-4738	800-669-7400 7:30 a.m. – 8:00 p.m. Central Time	651-296-2761 Weekdays: 8:00 am – 4:30 pm Call center located in MN.	877-677-3678 nrsforu@nationwide.com
Automated Telephone Voice Response System and Availability	855-756-4738	800-669-7400 7:30 a.m. – 8:00 p.m. Central Time	800-657-5757 Service Center Hours: 8:00 am – 4:30 pm	877-677-3678 M-F 8:00 am – 11:00 pm
E-mail Questions	Lauren.Farden@edwardjones.com	strammel@missionsq.org	Scott.Elwood@msrs.us	Burgeb3@nationwide.com
Website	www.empower.com	www.missionsq.org	https://www.msrs.state.mn.us/home	www.nrsforu.com
Investment Options	45 Fund Choices 1 stable value fund 5 bond funds 7 asset allocation 14 large Cap funds 4 mid cap funds 3 small cap funds 5 specialty funds 6 international funds	49 investment options: 10 time-based lifecycle funds 5 risk-based lifestyle funds 2 balanced funds 1 stable value fund 1 money market fund 4 bond funds 20 equity funds 4 international funds 1 real estate fund	10 Target Date Funds, plus 11 mutual funds, including 4 US Equity Funds, 2 International Equity Funds, 1 Balanced Fund, 2 Bond Funds, 1 Stable Value Fund, and 1 Money Market Fund	26 investment options: 5 risk-based asset allocation funds 2 specialty funds 2 international funds 3 small cap funds 2 mid cap funds 6 large cap funds 3 bond funds 1 money market fund 1 fixed option
Quarterly Account Statements	Yes, mailed to participants; can also be viewed on-line	Yes. Online or through the mail.	Yes. However, participants can opt-out of mailings and receive statements on-line.	Yes. Mailed to participant's address on file.
Financial Planning Services	Yes. Free financial assessment analysis retirement planning tools on website also available.	Certified Financial Planner (CFP) on staff. Investment advice and managed accounts available.	Free personalized online investment advice or fee passed managed accounts available.	Yes. Personal Retirement Consultants available.
Enrollment	Can be done any time during the year.	Enrollment available any time of year. Retirement Plans Specialist available anytime for educational seminars one-on-one consultations.	Local licensed representatives available any time of the year to discuss investment options and enrollment.	Enroll any time at your convenience over the phone or face-to-face.

	Empower Deferred Compensation Plan	Mission Square Retirement Deferred Compensation Plan	Minnesota State Deferred Compensation Plan MNDCP	Nationwide Deferred Compensation Program
Annual Account Fees	No	No	No	No
Daily Asset-Based Charges	75 - 90 bps	0.55%	0.1% annual administration fee, charged only on the first \$125,000 in the account	0.50% annual administrative fee on all variable fund assets. 0.25% annual administrative fee on fixed account option.
Fund Operating Expenses	Varies by investment option, from 0% to 2.42%	Fund expenses range from 0.42% to 1.50%	Fund Expenses Range From 0% to 0.66%	Fund expenses range from 0 to 1.40%
Expenses: Load, Risk & Mortality, Annuity Purchase, Transaction Fees, Surrender Charges	Load, Risk & Mortality, Annuity Purchase, Transaction Fees, Surrender Charges: CDSC - 5% - years 1 & 2 4% - years 3 & 4 3% - year 5 2% - year 6 1% - year 7 0% - year 8	No front-end or back-end sales loads, commissions or surrender charges on product.	None	None
Fee for Minimum Distribution	None	None	None	None
Compensation for Representative	Included in fund operating expense.	W2 employees of ICMA-RC. Not commissioned based 1099-R contractors. Salary with bonus but no commission	Salary. No commissions or bonuses.	Salary. No commissions.