



Deferred Compensation Plan Comparison

457 Deferred Compensation Plans	Empower	Mission Square Retirement	Minnesota State Deferred Compensation Plan (MNDCP)	Nationwide
Local Plan Administrator	Lauren Farden Financial Advisor 2200 London Rd Ste 200 Duluth MN 55812	Susan Trammel Retirement Plans Specialist	Scott Elwood 525 S Lake Ave Suite 325 Duluth MN 55802	Brian Burgeson Retirement Specialist
Local Representative Phone Number and Customer Service Hours	218-724-3037 Weekdays: 8:00 am – 4:30 PM	202-759-7082 7:00 am – 9:00 pm	800-657-5757 x5861 Weekdays: 8 am – 4:30 pm	612-790-1288 Weekdays: 7:30 am – 7:30 pm
National Representative Phone Numbers	855-756-4738	800-669-7400 7:30 am – 8:00 pm	800-657-5757 8:00 am – 4:30 pm	877-677-3678
Automated Telephone Voice Response System and Availability	855-756-4738	800-669-7400 7:30 am – 8:00 pm	800-657-5757 Service Center Hours: 8:00 am – 4:30 pm	877-677-3678 Weekdays: 7:00 am – 10:00 pm nrsforu@nationwide.com
Email Questions	Lauren.Farden@edwardjones.com	strammel@missionsq.org	Scott.Elwood@mnretire.gov	Burgeb3@nationwide.com
Website	www.empower.com	www.missionsq.org	www.mnretire.gov	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	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.

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Financial Planning Services	Yes, a Certified Financial Planner (CFP) is available for individual consultation.	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	Local Representative available any time to discuss investment options and enrollment any time of the year.	Enrollment is available any time of year. Retirement Plans Specialist available anytime for educational seminars one-on-one consultations.	Local licensed representatives are available at any time of the year to discuss investment options and enrollment.	Enroll any time at your convenience over the phone or face-to-face.
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 Expense	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
Fees 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.