

Deferred Compensation Plans

Deferred Compensation Plan Comparison

	Hartford Life Deferred Compensation Plan (Group # 107676)	ICMA Retirement Corporation Deferred Compensation Plan Plan # 302287	Minnesota State Deferred Compensation Plan MNDCP – (Great West)	Nationwide Deferred Compensation Program (Entity #2304UF)
Local Plan Administrator	Robert Farden	Tom Hilson Retirement Plans Specialist	Minnesota State Retirement System Medical Arts Building, Duluth 324 W. Superior Street, Suite 204	Steve Carlson Retirement Specialist
Local Representative Phone Numbers and Customer Service Hours	Robert Farden – (218) 724-3037, Monday - Friday 8:00 - 4:30	(866) 822-3631 8:00 a.m. to 6:00 p.m. Central Time	David Wright - (218) 740-3151 Kristen Kesty - (218) 740-3719 Weekdays: 8:00 am – 4:30 pm	1-877-677-3678, option 8, ext. 42094 Monday – Friday: 7 a.m. – 8 p.m. CT
National Representative Phone Numbers and Customer Service Hours	1-800-528-9009 , 2 for Customer Service	(800) 669-7400 ext: 0 7:30 am to 8:00 pm Central Time	1-877-457-6466 (toll-free) Weekdays: 8:00 am – 4:30 pm Call center located in Minnesota.	1-877-677-3678, select *0 to speak with a representative or your assigned representative Neal Koenig at extension 43436.
Automated Telephone Voice Response System and Availability	1-800-528-9009 , 1 for Automated System	(800) 669-7400 Available 24/7	*KeyTalk* automated system, 1-877-457-6466 Available 24 hours a day.	1-877-677-3678, select option 1 24 hours per day, seven days per week
E-mail Questions	robert.farden@edwardjones.com	E-mail questions to investorservices@icmarc.org	david.e.wright@state.mn.us	carlsos2@nationwide.com
Website	www.retire.hartfordlife.com	www.icmarc.org	www.mndcplan.com Free 24 hour account access.	www.nrsforu.com
Investment Options	48 Fund Choices 2 stable value funds 5 bond funds 7 asset allocation 15 large Cap funds 4 mid cap funds 3 small cap funds 6 specialty funds 6 international funds	49 investment options: ✓ 8 time-based lifecycle funds ✓ 5 risk-based lifestyle funds ✓ 2 balanced funds ✓ 1 stable value fund ✓ 1 money market fund ✓ 4 U.S bond funds ✓ 24 U.S. equity funds ✓ 4 international equity funds	13 investment options: 5 U.S. equity funds 2 international equity funds 2 balanced funds 2 U.S. bond funds 1 fixed interest fund 1 money market fund Plus hundreds of No Transaction Fee (NTF) mutual funds available through Ameritrade for an additional \$15 per quarter (optional).	26 investment options: ✓ 5 risk-based asset allocation funds ✓ 2 specialty funds ✓ 2 international funds ✓ 3 small cap funds ✓ 3 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. Mailed to participant's home 10 business days after quarter-end.	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.	Fee-based financial plans available. Managed accounts available early 2007.	Free personalized online investment advice and fee-based managed accounts available in fall 2009.	Yes. Personal Retirement Consultants available.
Enrollment	Can be done any time during the year	Enrollment available any time of year. Retirement Plans Specialist on site quarterly for educational seminars with individual consultations available at anytime.	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 with Steve Carlson.

	Hartford Life Deferred Compensation Plan (Group # 107676)	ICMA Retirement Corporation Deferred Compensation Plan Plan # 302287	Minnesota State Deferred Compensation Plan MNDCP – (Great West)	Nationwide Deferred Compensation Program (Entity #2304UF)
Annual Account Fees	No	No.	No	No.
Daily Asset-Based Charges	75 - 90 bps	0.55% administration fees on all assets; additional 0.15% fee on assets in non-proprietary funds.	0.10% annual administrative fee, charged only on the first \$100,000 in an individual 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 0.0% to 2.42%	Fund expenses range from 0.46% to 1.40%	Fund expenses range from 0.01% to 0.93%. Six funds with operating expenses below 0.10% (1/10 th of 1%).	Fund expenses range from 0.00% 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	None, other than those described above. No surrender charges or market value adjustments.	None charged by MNDCP. (Note: The Fidelity Diversified International Fund applies a 1% fee to redemptions of only those shares held less than 30 days and the Vanguard Institutional Developed Markets Index Fund applies a 2% fee to redemptions of only those shares held less than 60 days)	None.
Fee for Minimum Distribution	None	None	None	None
Compensation for Representatives	Included in fund operating expense.	Salaried with bonus. No compensation based on participant investment decisions.	Salaried. No commissions or bonuses.	Salary. No commissions.