

Deferred Compensation Plan Comparison

	Hartford Life Deferred Compensation Plan (Group # 107676)	ICMA Retirement Corporation Deferred Compensation Plan Plan # 302287	Minnesota State Deferred Compensation Plan MNDPCP – (Great West)	Nationwide Deferred Compensation Program (Entity #2304UF)
Local Plan Administrator	Robert Farden	John Ashline 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) 624-2884, Monday - Friday 8:00 - 4:30	(866) 822-3631 7:00 a.m. to 9:00 p.m. Central Time	Kristen Kesty – (800)657-5757 ext:5863 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 4-3436.
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	Kristen.L.Kesty@msrs.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: 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 1 guaranted income fund	14 mutual funds and investment options: 5 U.S. equity funds 2 international equity funds 2 balanced funds 2 U.S. bond funds 2 fixed interest funds 1 money market fund Plus hundreds of No Transaction Fee (NTF) mutual funds available through <i>Ameritrade</i> 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. 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 and fee-based managed accounts available in fall 2007.	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 and 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 with Steve Carlson.
Annual Account Fees	No	No.	No	No.
Daily Asset-Based Charges	75 - 90 bps	0.55%	0.10% (1/10th of 1%) annual administrative fee, charged only on the first \$100,000 in an 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 0.42% to 1.50%	Varies by investment option from 0.01% to 1.01%. Six funds with operating	Fund expenses range from 0.00% to 1.40%.

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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.	expenses below 0.10% (1/10th of 1%). None charged by MNDCP. (Note: The Fidelity Diversified International Fund applies a 1% fee to all redemptions of only those shares held less than 30 days and the Vanguard Institutional Developed Markets Index Fund applies a 2% fee to all 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.	W2 employees of ICMA-RC. Not commissioned based 1099-R contractors. Salary with bonus but no commissions.	Salaried. No commissions or bonuses.	Salary. No commissions.