A GUIDE TO

My Total Retirement™ Advisory Services

MNDCP Minnesota Deferred Compensation Plan

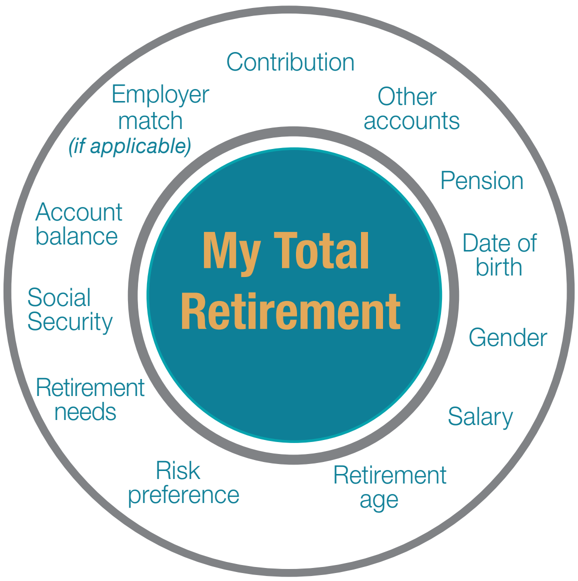
A retirement strategy created just for you

You deserve a more personalized approach to planning for the future you want. While basic investment strategies consider only your age, My Total Retirement looks at a wide range of factors to develop a more in-depth picture of who you are before creating an investment strategy that best fits your individual needs.

They start by getting to know you

Using industry data as well as specific information provided by you and your employer, they come up with a strategy that is unique to you.

Factors that make your strategy unique to you!



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About My Total Retirement

My Total Retirement offers more than a simple investment plan. Financial professionals consider your individual financial situation and goals to create a plan designed to help you reach the future you want. **The result is an investment strategy that is:**

PERSONALIZED
They develop an investment strategy tailored to your needs and goals.

SIMPLIFIED
You don't have to be an investment professional; they can do the work for you. This may help you feel confident that you're on track to meet your goals.

COMPREHENSIVE
They will look at your full financial picture to help ensure you have a plan that addresses your saving, investing and retirement income needs.

ONE-TO-ONE
You have ongoing access to investment adviser representatives.

You receive ongoing direction and advice. Your investment strategy is professionally managed, undergoes ongoing reviews and can adjust with you as your situation changes. Plus, you can receive professional support through education when it comes to making important savings, investing and retirement income decisions.

Why advisory services?

Besides your pension, the responsibility for retirement planning has shifted to you. My Total Retirement may help you be better prepared for retirement.

90% of people **don't understand what diversification** means[1]

63% of savers **don't know how much to save for retirement**[2]

Average withdrawal rates are **10%**

Financial planners typically recommend **3-5%**[3]

Fees

If you decide to enroll in **My Total Retirement Advisory Services**, there is a quarterly fee based on your MNDCP assets under management.

Assets Under Management	Annual Fee	Quarterly Amount per $10,000
First $100,000	0.45%	$11.25
Next $150,000	0.35%	$8.75
Next $150,000	0.25%	$6.25
Over $400,000	0.15%	$3.75

Online Advice Option

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions to help you make decisions based on information you provide about your situation and your goals. There is no fee for Online Advice services.

GET STARTED

Call 1.800.657.5757

Ask to speak with an investment adviser representative about your personalized investment strategy.

[1]University of Colorado at Boulder. Do People Understand the Benefit of Diversification, January 22, 2016
[2]Blackrock. DC Focus. Vol. 1. 2016
[3]Redoing the math on a 4% retirement withdrawal rate, Investment News, July 19, 2017

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The Minnesota Deferred Compensation Plan (MNDCP) is administered by Minnesota State Retirement System (MSRS).

Questions?

Contact the MSRS Service Center:
1.800.657.5757 or 651.296.2761

Go online:
www.msrs.state.mn.us

Email us:
info@msrs.us

Make an appointment to speak with a retirement representative at one of our offices.

Locations

St. Paul - Main Office
60 Empire Drive, Suite 300
St. Paul, MN 55103
Monday – Friday 8 a.m. - 4:30 p.m.

Additional Offices
Addresses and hours of operation available online.

- Duluth
- St. Cloud
- Mankato
- Detroit Lakes

Our Mission - *We empower Minnesota public employees to build a strong foundation for retirement.*