

A GUIDE TO
**Annuity
Rollover
Marketplace**



You've built up your retirement savings with MND

CP.

Now, you can turn those savings into guaranteed lifetime income for you or you and your spouse.¹

Introducing the MND

CP Annuity Rollover Marketplace

Access to income annuities from multiple top-rated insurers



Process to easily rollover money from your 457(b)



Website with free annuity quoting, comparison and other resources

Enter your information to see annuity quotes

INSURER	RATING	INCOME	
Guardian	A++	\$2,500 / month	Select
Western & Southern Financial Group	A+	\$2,440 / month	Select
Lincoln Financial Group	A+	\$2,410 / month	Select
NEW YORK LIFE	A++	\$2,370 / month	Select
Mutual of Omaha	A+	\$2,330 / month	Select

FOR ILLUSTRATIVE PURPOSES ONLY. Not all insurers shown. Ratings are subject to change. Monthly income quote information is hypothetical.

¹ Guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the insurer.

How income annuities work

An income annuity takes a portion of your retirement savings and converts it into guaranteed lifetime income. That income can start immediately if you are already retired, as with an immediate annuity, or in the future, as is the case for longevity annuity or Qualified Longevity Annuity Contract.

Income annuities offer lifetime income starting...



Selection from top insurers

Compare options from all of the following insurers chosen because of their superior financial ratings (A++ or A+ from A.M. Best)



Financial strength: **Superior**

(highest of seven rating categories and second highest of 13 possible ratings).

Each insurer has its own ratings. More information can be found on the company's website.

Income annuity case study

Here's an example of how an income annuity works. Let's say you are 65, you have \$50,000 saved, for retirement and it's earning an annual return of 2%. If you start taking \$250 per month, you will deplete your savings at age 84. If instead you used that money to buy an immediate annuity, you will be able to take \$250 per month for as long as you live.

IRA Withdrawals

IRA runs out at age 84

Income Annuity

Annuity income continues for life

Age 65 70 75 80 85 90 95

FOR ILLUSTRATIVE PURPOSES ONLY. Immediate annuity rates based on a \$50,000 North American life only policy for a male aged-65 with income starting immediately.

If you assume higher returns, your IRA portfolio will last longer, but not necessarily as long as you live.

How to do a rollover from your MNDCP account

The money you've saved in your MNDCP account is eligible for a tax-free, penalty-free rollover to an annuity if:

You're an active employee who is at least 59½ years old

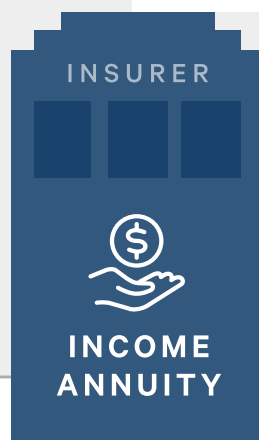
OR

You've separated from service

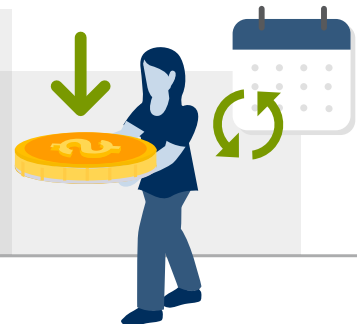
OR

Your using money from a prior 401(k) or IRA Rollover

Rollover your retirement savings



Receive monthly income for life



Blueprint Income will assist with the process of rolling over money from your MNDCP account to the insurer.

Consider all your options and their features and fees before moving money between accounts.

About Blueprint Income

Blueprint Income has been operating a digital annuity marketplace since 2014 and is honored to support MNDCP income annuity rollovers. Here is what you can expect from your experience working with Blueprint Income:



Access to a competitive marketplace of simple annuities that are easy to understand



Digital services include real time quotes, application, and account management



Support from licensed annuity professionals via phone, email, and chat





Educational guides to help you make an informed decision



We adhere to the following principles when recommending annuities.

- ▶ We put your best interest first
- ▶ We are transparent about commissions
- ▶ We won't advise you to buy more than you need

Explore and Get Quotes:

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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 651.284.7730



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Make an appointment to speak with a retirement specialist.

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