



# Your Transition to the Minnesota Deferred Compensation Plan

## Guiding You Through the Transition Period Ahead

### Your Transition Guide

As previously announced, the City of Minneapolis will soon transition to one deferred compensation plan provider: the Minnesota Deferred Compensation Plan (MNDCP), administered by the Minnesota State Retirement System (MSRS). As part of this transition, ING and ICMA retirement plan accounts will automatically transfer to MNDCP after the close of business on September 4, 2012.

The transition to a single-plan provider reduces the City's need to provide costly plan administration while providing employees with:

- A lower cost plan
- A user-friendly plan website
- A Self-Directed Brokerage (SDB) Account option within the MNDCP\*
- Investment and financial education resources
- Annual onsite visits at your work location by MNDCP Representatives

Please use this guide as a resource to help you during the transition to MNDCP.

\*Securities available through the SDB Account are offered by TD AMERITRADE.  
Additional information can be obtained by calling TD AMERITRADE at (866) 766-4015.  
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**To prepare for the transition to MNDCP, we recommend that you:**

- Plan ahead and pay close attention to key transition dates (See page 3).
- Attend an informational meeting regarding MNDCP and the transition (See page 4).
- Understand how your investment elections will change (See page 6).
- Review the key action items you will need to take, especially in designating new account beneficiaries (See page 9).

# Transition (or “Blackout”) Period

Sarbanes-Oxley Notice  
July 20, 2012

## Important Notice Concerning Your Rights under the City of Minneapolis Deferred Compensation Plan

This notice is to inform you that all ING and ICMA 457(b) retirement plan accounts offered through the City of Minneapolis will transfer to the Minnesota Deferred Compensation Plan (MNDPCP).

As a result of this change, you will be temporarily unable to access your account(s), direct or diversify investments in your individual account(s), or obtain a distribution or an in-service withdrawal. **This time during which you will be unable to exercise your rights otherwise available under the plan is called a transition (or “blackout”) period. The transition period for distribution or in-service withdrawal requests from the ING or ICMA plan providers begins Monday, August 20, 2012 at 3 p.m. Central time. The transition period for accessing your ING or ICMA plan accounts and directing or diversifying your investments in the plans begins Friday, August 24, 2012 at 3 p.m. Central time. The transition period ends on Wednesday, September 5, 2012 at 8 a.m. Central time.**

While we fully expect the transition to be completed within the above time frame, it is possible that the transition could take longer. In the event the transition period is extended for any reason, we will notify you as soon as reasonably possible.

Because the transition period will prevent you from directing or diversifying your ING or ICMA plan investments, it is very important that prior to the start of the transition period you review and consider the appropriateness of your current investments and make all appropriate changes.

For your long-term retirement security, give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Investments that have wide price swings might have a large loss during the transition period, and you would not be able to direct the sale of such investments from your account during the transition period. You should be aware that there is a risk to holding a substantial portion of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds.

If you have any questions concerning this notice, contact MSRS at 1-800-657-5757, Monday – Friday, 8 a.m. to 4:30 p.m. Central time.

# Calendar of Key Transition Dates

Review these key dates to understand how account activities will be affected during the transition period.

KEY DATES	PLAN ACTIVITY	WHAT IT MEANS TO YOU
July 31, 2012	Last day to request a change in the amount you are contributing to your ING or ICMA plan account.	This is the last date to instruct the City benefits office to change your contribution amount until September 5, 2012.
August 20, 2012 by 3 p.m. Central time	Last day to request a distribution or in-service withdrawal from your ING or ICMA plan account.	This is the last date you can request this account activity until September 5, 2012.
August 24, 2012 by 3 p.m. Central time	<b>Transition (or “blackout”) period begins</b> Last day to make any type of change in your ING or ICMA plan account: <ul style="list-style-type: none"> <li>Investment transactions of any kind, including changing the investment mix of your current balance or future contributions.</li> </ul>	During the transition period, your account information is restricted and you can no longer make any type of account related change until the transition period ends and your new MNDCP account is available on September 5, 2012.
August 31, 2012 after 3 p.m. Central time	<b>Transfer of account balances begins</b> ING and ICMA plan account balances will be valued and all investment options sold at the close of the market, generally 3 p.m. Central time.	Your ING and ICMA account balance will transfer to MNDCP for investment. Your account will be uninvested for one business day (9/4/2012) to accommodate the purchase of new investment options in your MNDCP account.
September 4, 2012 after 3 p.m. Central time	<b>Transfer of account balances ends</b> Proceeds from the sale of your ING and ICMA plan accounts are invested in the MNDCP investment options. Refer to the section titled “ <i>Investment Options</i> ” on page 6 for information about how your assets will be invested.	Your ING and ICMA plan account assets are invested in the MNDCP investment options at the closing price on September 4, 2012.
September 5, 2012 after 8 a.m. Central time	<b>Transition (or “blackout”) period ends</b> All ING and ICMA plan accounts are transferred to MNDCP investment options, and you have full access to your MNDCP account.	You may now: <ul style="list-style-type: none"> <li>Access your MNDCP account.</li> <li>Change your contribution amount.</li> <li>Choose your MNDCP beneficiaries.</li> <li>Change the investment mix of your current balance or future contributions.</li> <li>Request a distribution (if eligible) or an in-service withdrawal.</li> </ul>

## Confirmation that your assets have transferred

In mid October, you will receive a quarterly statement from ING and/or ICMA reflecting the transfer of your account balance to MNDCP and showing an ending "\$0" balance. This indicates your account balance was transferred. Also in mid October, MNDCP will send you a separate quarterly statement showing receipt of your ING and/or ICMA account balance.

Please compare both confirmation statements to make sure the amounts match.

Anytime after 8 a.m. Central time on September 5, 2012, you may also log into your MNDCP account online at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) or contact the MSRS Service Center at 1-800-657-5757, option 3 to inquire about your balance transfer.

## Informational Meetings

Meetings will be held to introduce MNDCP as the provider of your retirement plan. Please take the opportunity to learn about MNDCP, the new investment options offered by MNDCP, and the tools and resources available to help you prepare for retirement.

LOCATION	DATE	TIME
Park Board, Board Room, 2117 West River Road	Wednesday, July 25th	1 - 2 p.m.
Park Board, Board Room, 2117 West River Road	Friday, July 27th	9 - 10 a.m.
Emergency Operations Training Facility, 25 – 37th Ave. NE	Wednesday, August 1st	2 - 3 p.m.
City of Lakes, Room 101, 309 2nd Ave. S	Thursday, August 2nd	9 - 10 a.m.
Public Works/Equipment Services, Training Room 1200 Currie Ave. N	Thursday, August 2nd	3 - 4 p.m.
City Hall, Room 132, 350 S 5th St.	Friday, August 3rd	1:30 - 2:30 p.m.
Park Board, Board Room, 2117 West River Road	Monday, August 6th	4 - 5 p.m.
Public Works/Equipment Services, Training Room 1200 Currie Ave. N	Tuesday, August 7th	7 - 8 a.m.
City Hall, Room 132, 350 S 5th St.	Tuesday, August 7th	2 - 3 p.m.
Hiawatha Public Works Facility, 2nd Floor, 1901 E 26th St.	Wednesday, August 8th	7 - 8 a.m.
Royalston, 661 5th Ave. N	Thursday, August 9th	7 - 8 a.m.
Crown Roller, Conference Room 3, 105 5th Ave. S	Thursday, August 9th	10 - 11 a.m.
City Hall, Room 132, 350 S 5th St.	Thursday, August 9th	6:30 - 7:30 p.m.
Park Board, Board Room, 2117 West River Road	Friday, August 10th	11 a.m.
City of Lakes, Room 101, 309 2nd Ave. S	Monday, August 13th	2 - 3 p.m.

Additional meetings may be scheduled. Watch for announcements at your location or visit [www.minneapolis.gov/hr/benefits](http://www.minneapolis.gov/hr/benefits) for the most current list of meetings.

# Your Contribution Rate

## There will be no change to your contribution amount

**If you are contributing** to your ING or ICMA retirement plan, the contribution amount in effect on August 1, 2012 will continue at the same rate in your MNDCP account without any action on your part.

**If you are contributing to multiple retirement plans** (ING, ICMA, or MNDCP), the contribution amounts in effect on August 1, 2012 will be combined and the total will become the contribution amount in your MNDCP account.

**If you are actively employed and are not currently contributing** to your retirement plan and would like to start, you can contact the MSRS Service Center any time after 8 a.m. Central time on September 5, 2012 to begin contributing to MNDCP.

As with your ING and ICMA retirement plan account, you are always 100% vested in any contributions you make to MNDCP, plus any earnings on that money.

## How to change your MNDCP contribution rate

Beginning at 8 a.m. Central time on September 5, 2012, you may initiate a change to your MNDCP contribution amount by either calling the MSRS Service Center at 1-800-657-5757, option 3 or by logging into your MNDCP account online at [www.msrs.state.mn.us](http://www.msrs.state.mn.us).

You no longer need to complete a form and communicate the change to the City. MSRS will communicate your change to the City.

# Investment Options

Any account balance that you have at ING and/or ICMA will automatically transfer to investment options within MNDCP. Where there is a standard fund under MNDCP that is sufficiently comparable to the fund you have with ING or ICMA, your account balance will be transferred or “mapped” to that fund. In some cases, where there is not a sufficiently comparable standard fund under MNDCP, your account balance will be transferred or “mapped” to the SIF Fixed Interest Account.\* Future contributions will be mapped similarly. Please carefully review these funds as you may choose to utilize a Self-Directed Brokerage (SDB) Account to access more specialized investment options once the blackout period ends.

The SDB Account is for knowledgeable investors who understand the risks associated with many of the investments contained in the SDB Account. There is an additional \$30 annual fee for the use of this service. By utilizing the account, you acknowledge that none of the available options in the SDB Account have been reviewed for suitability by your employer, Plan Sponsor, TD AMERITRADE or ING.

The tables on pages 7 and 8 illustrate how your current account balance and future contributions will be invested in MNDCP.

Once the transition period ends at 8 a.m. Central time on September 5, 2012, you may log into your *Account Online* at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) and click *Manage Investments* or contact the Service Center at 1-800-657-5757, option 3 to initiate any changes to your investment option allocations.

To learn more about the investment options available in MNDCP, review the Investments section of the MNDCP website at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) or contact the MSRS Service Center at 1-800-657-5757, option 3 to request a copy of the *MNDCP Plan Now Guide*.

\*The funds without a sufficiently comparable standard fund under MNDCP include the following:

ICMA Funds
VT Vantagepoint Inflation Protected Securities Fund
VT PIMCO High Yield Fund
VT Nuveen Real Estate Securities Fund
ING Funds
ING BlackRock Science and Technology Opportunity Portfolio - Class I
ING Clarion Global Real Estate Portfolio - Institutional
ING Global Resources Portfolio - Service Class

***Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information, you may obtain mutual fund prospectuses from your MSRS registered representative. For prospectuses related to investments in your Self-Directed Brokerage (SDB) Account, contact TD AMERITRADE at (866) 766-4015. Read them carefully before investing.***

# ING Deferred Compensation Plan Mapping

Current ING Plan Fund Name	Map % to:	MNDCP Fund Name Applies to current balances & future investment elections
ING Fixed Account	100%	SIF Fixed Interest Account
ING Fixed Account - 457/401	100%	SIF Fixed Interest Account
ING Long Term GAA	100%	SIF Fixed Interest Account
ING Money Market Portfolio - Class I	100%	SIF Money Market Account
ING Short Term GAA	100%	SIF Fixed Interest Account
ING Global Bond Portfolio - Initial Class	100%	Dodge & Cox Income Fund
ING Intermediate Bond Portfolio - Class I	100%	Dodge & Cox Income Fund
ING Strategic Allocation Conservative Portfolio - Class I	100%	Vanguard Balanced Index Fund
ING Strategic Allocation Growth Portfolio - Class I	100%	Vanguard Balanced Index Fund
ING Strategic Allocation Moderate Portfolio - Class I	100%	Vanguard Balanced Index Fund
American Funds American Balanced Fund® - Class R-4	100%	Vanguard Balanced Index Fund
Calvert VP SRI Balanced Portfolio	100%	Vanguard Balanced Index Fund
ING Balanced Portfolio - Class I	100%	Vanguard Balanced Index Fund
ING Invesco Van Kampen Equity and Income Portfolio - Initial	100%	Vanguard Balanced Index Fund
American Funds Washington Mutual Investors FundSM - R-4	100%	Vanguard Institutional Index Fund
Fidelity® VIP Contrafund® Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
Fidelity® VIP Equity-Income Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
ING Growth and Income Portfolio - Class I	100%	Vanguard Institutional Index Fund
ING Index Plus Large-Cap Portfolio - Class I	100%	Vanguard Institutional Index Fund
ING Thornburg Value Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
ING UBS U.S. Large-Cap Equity Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
Invesco V.I. Core Equity Fund - Series I Shares	100%	Vanguard Institutional Index Fund
Lord Abbett Series Fund Growth and Income Portfolio - CI VC	100%	Vanguard Institutional Index Fund
American Funds The Growth Fund of America® - Class R-4	100%	Vanguard Institutional Index Fund
Fidelity® VIP Growth Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
ING BlackRock Large-Cap Growth Portfolio - Institutional	100%	Vanguard Institutional Index Fund
ING Large-Cap Growth Portfolio - Institutional Class	100%	Vanguard Institutional Index Fund
ING T. Rowe Price® Growth Equity Portfolio - Initial Class	100%	Vanguard Institutional Index Fund
Invesco V.I. Capital Appreciation Fund - Series I Shares	100%	Vanguard Institutional Index Fund
Franklin Small-Cap Value Securities Fund - Class 2	100%	T. Rowe Price® Small-Cap Fund
ING BlackRock Science and Technology Opportunities Portfolio - Class I	100%	SIF Fixed Interest Account
ING Clarion Global Real Estate Portfolio - Institutional	100%	SIF Fixed Interest Account
ING Global Resources Portfolio - Service Class	100%	SIF Fixed Interest Account
ING Index Plus Mid-Cap Portfolio - Class I	100%	Vanguard Mid-Cap Index Fund
ING Index Plus Small-Cap Portfolio - Class I	100%	T. Rowe Price® Small-Cap Stock Fund
ING Small Company Portfolio - Class I	100%	T. Rowe Price® Small-Cap Stock Fun
ING Small-Cap Opportunities Portfolio - Class I	100%	T. Rowe Price® Small-Cap Stock Fund
ING T. Rowe Price® Diversified Mid-Cap Growth Portfolio - Initial Class	100%	Vanguard Mid-Cap Index Fund
Pioneer Mid-Cap Value VCT Portfolio - Class I	100%	Vanguard Mid-Cap Index Fund
American Funds New Perspective Fund® - Class R-4	split mapping	50% Vanguard Institutional Index Fund 50% Fidelity® Diversified International Fund
Fidelity® VIP Overseas Portfolio - Initial Class	100%	Fidelity® Diversified International Fund
ING International Index Portfolio - Class I	100%	Vanguard Total International Stock Index Fund
ING International Value Portfolio - Class I	100%	Fidelity® Diversified International Fund
ING Oppenheimer Global Portfolio - Initial Class	split mapping	50% Vanguard Institutional Index Fund 50% Fidelity® Diversified International Fund
ING Templeton Foreign Equity Portfolio - Initial Class	100%	Fidelity® Diversified International Fund

Because the transition period will prevent you from directing or diversifying your ING plan investments, it is very important that prior to the start of the transition period you review and consider the appropriateness of your current investments and make any appropriate changes.

# ICMA Deferred Compensation Plan Mapping

Current ICMA Plan Fund Name	Map % to:	MNDCP Fund Name Applies to current balances & future investment elections
Vantage Trust PLUS Fund	100%	SIF Fixed Interest Account
Vantage Trust Cash Management Fund	100%	SIF Money Market Account
VT Vantagepoint Core Bond Index Fund	100%	Vanguard Total Bond Market Index Fund
VT PIMCO Total Return Fund	100%	Dodge & Cox Income Fund
VT Vantagepoint Inflation Protected Securities Fund	100%	SIF Fixed Interest Account
VT PIMCO High Yield Fund	100%	SIF Fixed Interest Account
Vantage Trust Retirement Income Advantage Fund	100%	SIF Fixed Interest Account
VT Vantagepoint Milestone Retirement Income Fund	100%	MN Target Retirement Income Fund
VT Vantagepoint Milestone 2015 Fund	100%	MN Target Retirement 2015 Fund
VT Vantagepoint Milestone 2020 Fund	100%	MN Target Retirement 2020 Fund
VT Vantagepoint Milestone 2025 Fund	100%	MN Target Retirement 2025 Fund
VT Vantagepoint Milestone 2030 Fund	100%	MN Target Retirement 2030 Fund
VT Vantagepoint Milestone 2035 Fund	100%	MN Target Retirement 2035 Fund
VT Vantagepoint Milestone 2040 Fund	100%	MN Target Retirement 2040 Fund
VT Vantagepoint Milestone 2045 Fund	100%	MN Target Retirement 2045 Fund
VT Vantagepoint Model Portfolio Savings Oriented Fund	100%	Vanguard Balanced Index Fund
VT Vantagepoint Model Portfolio Conservative Growth Fund	100%	Vanguard Balanced Index Fund
VT Vantagepoint Model Portfolio Traditional Growth Fund	100%	Vanguard Balanced Index Fund
VT Vantagepoint Model Portfolio Long-Term Growth Fund	100%	Vanguard Balanced Index Fund
VT Vantagepoint Model Portfolio All-Equity Growth Fund	100%	Vanguard Institutional Index Fund
VT Vantagepoint Fidelity Puritan® Fund	100%	Vanguard Balanced Index Fund
VT Vantagepoint Equity Income Fund	100%	Vanguard Institutional Index Fund
VT Eaton Vance Large-Cap Value Fund	100%	Vanguard Institutional Index Fund
VT Allianz NFJ Dividend Value Fund	100%	Vanguard Institutional Index Fund
VT Vantagepoint 500 Stock Index Fund	100%	Vanguard Institutional Index Fund
VT Vantagepoint Growth & Income Fund	100%	Vanguard Institutional Index Fund
VT Vantagepoint Broad Market Index Fund	100%	Vanguard Institutional Index Fund
VT Oppenheimer Main Street Fund	100%	Vanguard Institutional Index Fund
VT Vantagepoint Growth Fund	100%	Vanguard Institutional Index Fund
VT Fidelity Contrafund®	100%	Vanguard Institutional Index Fund
VT Calvert Equity Portfolio	100%	Vanguard Institutional Index Fund
VT T. Rowe Price® Growth Stock Fund	100%	Vanguard Institutional Index Fund
VT Goldman Sachs Mid-Cap Value Fund	100%	Vanguard Mid-Cap Index Fund
VT Vantagepoint Mid/Small Company Index Fund	100%	Vanguard Mid-Cap Index Fund
VT Vantagepoint Aggressive Opportunities Fund	100%	Vanguard Mid-Cap Index Fund
VT Harbor Mid-Cap Growth Fund	100%	Vanguard Mid-Cap Index Fund
VT Vantagepoint Select Value Fund	100%	Vanguard Mid-Cap Index Fund
VT Columbia Mid-Cap Value Fund	100%	Vanguard Mid-Cap Index Fund
VT Royce Premier Fund	100%	T. Rowe Price® Small-Cap Stock Fund
VT Rainer Small/Mid-Cap Equity Fund	100%	Vanguard Mid-Cap Index Fund
VT Vantagepoint Discovery Fund	100%	T. Rowe Price® Small-Cap Stock Fund
VT T. Rowe Price® Small-Cap Value Fund	100%	T. Rowe Price® Small-Cap Stock Fund
VT Royce Value Plus Fund	100%	T. Rowe Price® Small-Cap Stock Fund
VT Nuveen Real Estate Securities Fund	100%	SIF Fixed Interest Account
VT Vantagepoint International Fund	100%	Fidelity® Diversified International Fund
VT Vantagepoint Overseas Equity Index Fund	100%	Vanguard Total International Stock Index Fund
VT Fidelity® Diversified International Fund	100%	Fidelity® Diversified International Fund
VT Harbor International Fund	100%	Fidelity® Diversified International Fund

Because the transition period will prevent you from directing or diversifying your ICMA plan investments, it is very important that prior to the start of the transition period you review and consider the appropriateness of your current investments and make any appropriate changes. 8

# Action You Need to Take

Please review these important elections you will need to re-establish with your new MNDCP account.

## Designate Your Account Beneficiaries

An up-to-date beneficiary designation ensures that death benefits are paid to the people you intend to receive them. Even if you have already designated a beneficiary for your ING or ICMA account, it is important to designate one for your new MNDCP account.

**Your current beneficiary designation on your ING or ICMA retirement plan account will not transfer to MNDCP. Please complete and return the enclosed *MNDCP Beneficiary Designation* form.**

After the transition period ends on September 5, 2012, MSRS will enter any beneficiary designations received by form. You will receive a confirmation statement in the mail.

If you do not designate a beneficiary, upon your death your MNDCP account will automatically default to your current spouse as sole primary beneficiary. If you do not have a current living spouse, a lump-sum payment will be made to your estate.

### To designate a MNDCP account beneficiary:

- **Submit your request by paper form**

The enclosed *MNDCP Beneficiary Designation* form can also be found online at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) under the *Forms & Documents* tab. Simply complete and mail or fax the form. Or, contact the Service Center at 1-800-657-5757 to request a *MNDCP Beneficiary Designation* form.

- **Submit your request online**

Log into your Account Online any time after 8 a.m. Central time on September 5, 2012 at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) and click *Beneficiary Information* in the Personal Information section.

## Set-up a Periodic Payment Schedule

If you are on a periodic payment schedule with ING or ICMA, **your payments will stop.** To establish periodic payments from your new MNDCP account, you will need to complete a *MNDCP Distribution Request* form. Contact the MSRS Service Center at 1-800-657-5757, option 3 to request a form.

You will receive a separate mailing soon with more detailed information regarding this change to your existing periodic payment schedule and how to re-elect a new schedule in your MNDCP account.

# Account Access Beginning September 5, 2012

## Customer Service From MSRS

Effective September 5, 2012, the Minnesota State Retirement System (MSRS) will be responsible for the day-to-day administration of your MNDCP account. MSRS representatives will answer your calls, review Plan information with you and process investment related transaction requests. You may contact the MSRS Service Center any business day from 8 a.m. to 4:30 p.m. Central time at 651-296-2761 or 1-800-657-5757, option 3.

## Internet Access or Automated Voice Response Access

You may access your MNDCP account information or initiate trades 24 hours a day, seven days a week online at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) or by using the Automated Voice Response System at 1-800-657-5757, option 2.

## New Internet & Voice Response Password

Around the first week of September you will receive a new temporary password in the mail. Use this password the first time you log on to your MNDCP account online at [www.msrs.state.mn.us](http://www.msrs.state.mn.us) or use the automated voice response system at 1-800-657-5757, option 2. You will be prompted to create a username and change your password.

***MNDCP administrative services provided by ING Institutional Plan Services, LLC, a member of the ING family of companies.***

***MSRS Representatives are also registered representatives of ING Investment Advisors, LLC (member SIPC). The Minnesota State Retirement System & Minnesota Deferred Compensation Plan are not members of the ING family of companies.***

Your Transition to the  
Minnesota Deferred Compensation Plan

IMPORTANT INFORMATION ENCLOSED



PRSR STD  
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PERMIT NO. 171