

# Deferred Compensation Provider Comparison

Provider Name	Office Location(s)	Profit Status	County Partner Since...	County Sites Visited	Funds Available	Fee Structure	Back-load fees?	Front Load Fees?	Loans allowed?	Loan Admin Fees	Investment Performance	Enhanced Services
MNDCP	Duluth Detroit Lakes Mankato St. Cloud St. Paul	Not for Profit	10+ years	Duluth, Virginia, Hibbing	<a href="http://www.msrs.state.mn.us/investment-options-mndcp">www.msrs.state.mn.us/investment-options-mndcp</a>	0.10% of balance per year capped at \$125	No	No	No	Not Applicable	www.msrs.state.mn.us Select: DOCUMENTS MNDCP PERFORMANCE REPORT	Advisory Services
Lincoln	Edina Virginia Hibbing	For Profit	1973	Duluth Govt. Service Center Duluth Courthouse, Richard Hanson Public Works Duluth Joint Public Safety Bldg NERCC Northland Office Bldg Virginia Public Works Garage Ely Joint Public Works Facility St. Louis County Service Ctr Central Range Public Works Hibbing Annex Hibbing Courthouse	<a href="http://www.lfg.com/public/performance-prospectus">www.lfg.com/public/performance-prospectus</a>	\$25/year	Yes	No	Yes	2.5% Annual Percentage Rate	<a href="http://www.lfg.com/public/performance-prospectus">www.lfg.com/public/performance-prospectus</a>	Advisory services & financial planning with focus on retirement, investment, long-term care and estate planning.
ICMA-RC	Minnesota	501(c)(3) Non Profit	1988	All	www.ICMARC.org Select: PRODUCTS & SERVICES 457 & 401 PLANS	0.55% of balance per year	No	No	Yes	\$75 loan origination \$50 annual fee	<a href="http://www.icmarc.org/about-us/contact-us.html">www.icmarc.org/about-us/contact-us.html</a>	CFP, Professionally Managed Accounts, Financial Planning
Nationwide	Twin Cities	For Profit	1998	Duluth, Virginia, Hibbing, Ely, Floodwood	<a href="http://www.nrsforu.com">www.nrsforu.com</a>	0.60-0.80% of balance per year	No	No	Yes	\$50 loan origination \$50 annual fee	<a href="http://www.nrsforu.com">www.nrsforu.com</a>	Advisory Services, loans, My Interactive Retirement Planner, other online tools & resources