



# FREQUENTLY ASKED QUESTIONS

## STATE OF MISSOURI DEFERRED COMPENSATION PLAN TRANSITION TO ICMA-RC

[www.modeferredcomp.org](http://www.modeferredcomp.org) | 800-392-0925

### 1. **The fee has gone down. Am I losing any services?**

The monthly participant fee will go from \$2.75 to \$1.00, but you won't be losing any services. In fact, all these great features remain the same:

- a. Your fund lineup, including the ING Stable Income Fund, will remain the same and you will never be out of the market during the record keeping transition.
- b. Your plan website will continue to be [www.modeferredcomp.org](http://www.modeferredcomp.org).
- c. Your toll-free number for contacting a representative will continue to be 800-392-0925.
- d. There will be no change in the education specialists (at the local Plan office in Jefferson City or throughout the state) that provide seminars and individual consultations.

### 2. **What does ICMA-RC stand for?**

ICMA Retirement Corporation ("ICMA-RC") was organized as an independent 501(c)(3) organization in 1972 with the assistance of a Ford Foundation grant. ICMA-RC continues to be independently operated and managed. However, ICMA Retirement Corporation (ICMA-RC) maintains a license agreement with the International City/County Management Association (ICMA) that allows ICMA-RC to use the association's name as part of the ICMA-RC corporate name and in connection with the core activities of offering retirement plans, products and services to state and local governmental employers and their employees.

### 3. **Is the stable income fund changing?**

No. Your fund lineup, including the ING Stable Income Fund, will remain the same with ICMA-RC as the record keeper.

### 4. **Will there be any additional investment options?**

No. Your fund lineup, including the ING Stable Income Fund, will remain the same.

### 5. **How does eDelivery of statements work?**

Your quarterly account statements and confirmations will be sent to the email address that you currently have on file with ING. You can opt-out of eDelivery after the record-keeper transition by calling 800-392-0925, or by logging into Account Access at [www.modeferredcomp.org](http://www.modeferredcomp.org).

### 6. **Does the blackout period mean my assets are being sold? Will my investments be out of the market?**

Your funds will remain in the market and priced each day during the Blackout Period.

### 7. **I would like to make changes to my account now, before the transition. Is this possible?**

Yes. November 7, 2011, is the last day to make a fund transfer before your records transfer to ICMA-RC. You can make a change to your account up until November 7th by calling 800-392-0925, and choosing option 1.

### 8. **I am invested in the brokerage option. Is there a separate number for TD Ameritrade?**

Yes. You can reach TD Ameritrade directly, after the transition is complete on November 16th, at 800-766-4015. Further, after the transition you will be able to make trades in your TD Ameritrade account by logging into your account at [www.modeferredcomp.org](http://www.modeferredcomp.org).

### 9. **I am retired and currently receive an installment payment from my retirement plan. Does ICMA-RC have different installment schedules than ING?**

No, your installment schedule will remain the same. You have the choice of the 1st or the 15th day of the month.

*Brokerage services are provided by TD Ameritrade, Inc. a registered broker-dealer and member of FINRA/SIPC/NFA. ICMA-RC and TD Ameritrade are separate, unaffiliated companies and not responsible for each other's services or policies. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission. FLY570-048-1011-5214*

**10. I will not be able to attend any of the educational seminars, are there other options?**

---

Yes, a recorded webinar of the educational seminar will be made available on [www.modeferrredcomp.org](http://www.modeferrredcomp.org) on or around October 15, 2011.

**11. I am going to be turning age 70½. What is ICMA-RC's process in relation to the required minimum distributions from my retirement account(s) at this age?**

---

ICMA-RC will send a notification letter to you within 30 days after your reach age 70½, advising you of your calculated RMD amount and your disbursement options. If you have not met your required minimum disbursement we will default the payment and mail you a check prior to the end of the year.

**12. How are the fees paid for financial plans?**

---

The fees for financial plans can be paid by a personal check. We do not take payment from your retirement plan.

**13. For financial plans, what if my spouse is also a state employee?**

---

The financial planning data forms ask for both the participant and spouse's information, and if the spouse is also a state employee, then his/her account balance would be taken into consideration to determine if you meet the threshold to receive a free financial plan.

**14. Can I roll my Backdrop directly into the Roth 457?**

---

No. You would need to roll the money to the 401(a) savings incentive plan and then do an in-plan conversion.

**15. Will Roth 457 assets be eligible for purchase of service?**

---

No, Roth 457 assets are not eligible for purchase of service.

**16. How will I receive my TD Ameritrade Statements – eDelivery or regular mail?**

---

Initially you will receive paper statements, but you can call TD Ameritrade at 866-766-4015 to register an email address for electronic statement delivery.