



FREQUENTLY ASKED QUESTIONS

STATE OF MISSOURI DEFERRED COMPENSATION PLAN TRANSITION TO ICMA-RC

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.
- 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.

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.

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.
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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 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.