2006

MSRS
Minnesota State Retirement System

Unclassifed Retirement Plan

H A N D B O O K

MSRS | Minnesota State Retirement System
MNDCP | Minnesota State Deferred Compensation Plan
HCSP | Health Care Savings Plan

60 Empire Drive | Suite 300 | St. Paul, MN 55103
Telephone: 651-296-2761 | Toll-free: 1-800-657-5757
www.msrs.state.mn.us

Table of contents

Table of contents

Enrollment

Coverage in the Unclassified Plan includes individuals employed in positions as specified in Minnesota Statutes. These positions are listed on pages 17 and 18. Generally, participation in this plan is mandatory unless you choose to be covered by the General Employees Retirement Plan.

Not all people in an unclassified position are eligible for the Unclassified Plan.

If you contributed previously to a Minnesota public pension plan, you may be eligible to transfer your employee and employer contributions, plus interest, from that plan to the Unclassified Plan. You must complete this transfer during the first year you are covered by the Unclassified Plan. If you received a refund from another pension plan, you may be able to repay that refund and transfer your employee and employer's matching contributions to the Unclassified Plan.

Defined Contribution Plan

The Unclassified Plan is a defined contribution plan. This means that your retirement benefit is based on the value of your account and age when you begin receiving the benefit. The value of your account depends on the the contribution made to it from your salary deductions, your employer's contribution and investment returns.

A defined contribution plan is unlike a defined benefit plan, such as the General and Correctional Plans. A defined benefit means that your retirement benefit is based on a formula that uses your years of service, high-five salary, service credit percent and age at retirement.

Contribution Rates

Your employee deduction to the Unclassified Plan is 4 percent of your gross salary. The employer contributes an amount equal to 6 percent of your gross salary to your retirement account. Both contributions are credited to your account each month. The percentage rates are set by law and are subject to change.

Contributions made to the Unclassified Plan are not taxed. You do, however, pay taxes when funds are withdrawn. A 10-percent tax penalty may be charged if you withdraw your money in a lump sum before you reach 59½. Monthly benefits are taxable, but are not subject to the 10-percent penalty. MSRS provides you with tax information before you decide to withdraw your funds.

Investment Choices

You can select from among seven investments offered by the State Board of Investment (SBI). If you don't make an investment selection, your contributions are automatically invested into the Income Share account.

You can change any investment from one fund to another once a month by using the account online feature on our website, calling our call center, or mailing or faxing an *Investment Selection* form to MSRS. This form is available to download on our website at www.msrs.state.mn.us or by calling our call center at 651-284-7723 or toll-free at 1-877-457-6466. MSRS must receive the completed form by 4:30 p.m. on the last business day of the month. Online changes and changes done through our call center must also be completed by 4:30 p.m. on the last business day of the month.

Interest is credited and shares are valued at the end of each month. Every three months you receive an investment statement showing your balance.

Your investment account choices are explained below. Each fund has varying degrees of risk and reward.

Fixed Interest Account
This account maintains the value of your original investment and earns competitive interest rates using somewhat longer-term securities than are found in money market accounts. The account invests in guaranteed investment contracts. This contract is a certificate of deposit, which earns a stated interest rate. The contracts are offered by U.S. financial institutions, such as insurance companies and banks. Typically, this account holds several guaranteed investment contracts which mature in three to five years. The interest rate changes monthly and reflects the blended rate available from guaranteed investment contracts in the account that month. There are transfer restrictions on this account. See the Fixed Interest Account section of the prospectus for restriction details.

Money Market Account
This account maintains the value of your original investment and earns competitive interest rates available in the short-term money markets. The account owns short-term securities, such as high-grade commercial paper, banker's acceptances, deposit notes, re-purchase agreements and U.S. Treasury bills. The average maturity of the entire account is between 30 and 60 days. Since the account's sole source of return is the interest income of the securities held, returns track the rise and fall of short-term interest rates.

Bond Market Account
This account earns return from interest income and capital appreciation, so it makes profit through an increase in the market value of its bonds. The account invests in government issues, high-quality corporate bonds and mortgage securities that have intermediate to long-term maturation between three and 20 years. While the majority of the account is invested in the U.S bond market, a small portion of the portfolio can be invested in foreign-bond markets.

Investment Choices

Income Share Account
This account earns return from capital appreciation and current yield. It makes a profit through dividends from stock and interest on bonds. While holdings vary daily, the account usually maintains 60 percent in common stock, 35 percent in bonds and 5 percent in cash. Currently, the stock segment of the account is managed passively and indexed to Russell 3000.

The Russell 3000 is a broad market index that reflects most publicly traded U.S. stocks that publicize daily prices. The bond segment includes high-quality corporate mortgage securities, as well as U.S. government issues.

Common Stock Index Account
This account generates returns that follow the returns of the U.S stock market. The account is managed passively and designed to track the returns produced by the Russell 3000. Since no attempt is made to select stocks that outperform the market, the account's returns correspond to the movement of the Russell 3000.

Growth Share Account
This account generates return from capital appreciation by investing in the stock of U.S. companies. The account is managed actively by independent money managers selected by the State Board of Invetment and includes a variety of invement styles and approaches.

International Share Account
This account earns return by investing in the stock of foreign companies. Typically, a majority of this account is invested in the four largest international markets, that is, the United Kingdom, Japan, Germany and France. Most of the remainder is invested in other well established markets in Canada, Europe and the Pacific Region. In addition, a portion of the account may be invested globally, in developing countries or emerging markets.

Approximately one-third of the account is managed passively and designed to track the return of 22 markets in Morgan Stanley Capital International Index of the world excluding the United States.

The State of Minnesota neither guarantees investment performance or return nor assumes any liability for loss in any account.

A prospectus is available upon request. The prospectus provides greater detail about each account, and should be read before you decide how to invest your assets.

Benefit Payment When You Terminate

When you terminate state service, you are entitled to receive the employee deductions, employer contributions and investment earnings in a lump sum. If you are age 55 or older and end employment, you are eligible to receive your benefit as monthly payments, or as a partial lump-sum payment of your account plus monthly benefit payments based on the balance. You do, however, pay taxes when funds are withdrawn. A 10-percent tax penalty may be charged if you withdraw your money in a lump sum before you reach 59½ . Monthly benefits are taxable, but are not subject to the 10-percent penalty.

Computing Your Benefit

Computing your benefit involves calculating the value in your account. The value is the sum of your employee deductions, employer contributions and investment earnings. Based on this value and your age, our actuarial tables determine the monthly benefit. This dollar value is figured on the date you start receiving benefit payments.

By law, the tables do not differentiate between genders; they are based on the current assumed annual interest rate for annuitants – 6 percent.

To estimate your annual benefit, divide the current or projected value of your account by the life expectancy factor shown for your age at retirement (see table below).

Age	Factor
55	14.075
56	13.910
57	13.740
58	13.563
59	13.379
60	13.191
61	12.995
62	12.793
63	12.584
64	12.370
65	12.150
66	11.923
67	11.689
68	11.452
69	11.209

Example: You are retiring at age 64 with an account balance of $200,000. Divide $200,000 by 12.370 to determine your annual benefit, that is, $16,168, or your monthly benefit of $1,347.

Remember two other factors that affect this benefit. The annual cost-of-living increases raise your benefit after you retire. Also, if you die early, the minimum payment on your account, in this example, is $200,000, less any benefit payments made.

You can also estimate your monthly benefit on our website at www.msrs.state.mn.us. Click *Account Online* then click *Unclassified Plan Estimate*.

Types of Benefit Choices

When you decide to retire, you can choose one of three types of benefits: Single-Life, Joint-and-Survivor, and 15-Year-Certain-and-Life-Thereafter.

Single-Life
This benefit provides the greatest monthly payment based on the value of your entire account and your age. Payment continues throughout your life. After your death, payments stop. However, if you die before you receive your account value, which was determined when your benefit started, the remainder is refunded in a lump sum, in this order, to your: spouse, beneficiary, children, parents, estate.

Joint-and-Survivor Options
With this benefit you choose to receive a reduced monthly benefit during your lifetime to provide for your survivor after your death. The monthly amount you receive is reduced so that the expected payment to you and your survivor is the same as the total amount the Unclassified Plan expects to pay you. With the guarantee return of your account balance, choosing a Joint-and-Survivor option may not be to your financial advantage with this plan.

You can name anyone as your survivor. The younger your survivor, the greater your reduction. Payment to your survivor begins the first of the month following your death. If your survivor dies first, the benefit amount increases to the Single-Life benefit the first of the month after your survivor's death.

The Joint-and-Survivor options provide the following payments choices:

> **100 Percent:** Your survivor would receive a monthly benefit amount equal to your benefit after your death.
> **75 Percent:** Your survivor would receive 75 percent of your monthly benefit after your death.
> **50 Percent:** Your survivor would receive one-half of your monthly benefit after your death.

Under IRS regulations, if your survivor is someone other than your spouse, there are age restrictions for the 75 and 100 percent survivor options. For the 100 percent option, your survivor may not be more than 10 years younger than you. He or she may not be more than 19 years younger than you under the 75 percent option.

15-Year-Certain and Life-Thereafter
This option pays you a reduced monthly benefit and guarantees that your benefit is paid for a minimum of 15 years. If you live more than 15 years, payment continues to your death. If you die before 15 years, payment continues to your survivor for the balance of that period. If you and your survivor die before 15 years, a lump sum of the remaining value of your benefit is paid to your estate. With this benefit, you cannot name your spouse as survivor, but any other person or your estate is acceptable. To provide for your spouse, you must choose one of the Joint-and-Survivor options.

Types of Benefit Choices

Option Choices Can't Be Changed
Once you have retired and 30 days have passed since the letter authorizing your benefit was issued, you cannot change your survivor or your benefit choice.

Prepare to Retire

Benefit Estimate
You can request an estimate of your benefit from MSRS. Include your date of birth or member ID and spouse's name and date of birth with your request so we can estimate the optional benefit amounts. If you want to provide survivor coverage to a person other than your spouse, include that person's date of birth. You can calculate your own estimate by visiting the MSRS website at www.msrs.state.mn.us

Benefit Application
You apply for a monthly retirement benefit on an application available from MSRS. Call MSRS for an application form.

Proof of Age
We need proof of your birth date. If you choose a Joint-and-Survivor benefit option, MSRS needs your survivor's proof of birth date, as well. Photocopies of birth records are acceptable. Benefit payments cannot start until this proof is on file.

A birth record is available from the health department of the state in which you were born. For addresses, visit www.cdc.gov/nchs/howto/w2w/w2welcom.htm

Spousal Notice
Retirement law requires that we inform your spouse of the types of benefit plans available. If you are married, your spouse's signature is necessary on the retirement application. All applications have a space for that signature. This verifies that your spouse understands the benefit choice you've made.

After You Retire

Lump-Sum Payment
After you leave state service, you can withdraw the entire value of your account, including the value of investments purchased with your employee deductions and employer contributions. The amount of your lump-sum payment is determined by the value of your account at the end of the month in which MSRS receives your withdrawal application. Applications MSRS receives during a given month are processed and paid out by the 15th of the following month.

Any lump-sum payout is subject to 20 percent federal income tax withholding and a possible 10 percent early withdrawal penalty, if you are less than 59½ years old.

You are not eligible to apply for a lump-sum withdrawal if you are re-employed by the state.

Partial Lump-Sum Payment/Monthly Payment
If you are at least age 55, you may take a partial lump-sum payment of your account and receive monthly payments based on the balance of your account.

Monthly Payment
A lifetime benefit is available with any length of service. Payment can begin as early as age 55. The younger you are when you retire, the smaller your monthly benefit is since it is paid for a longer time.

MSRS can't compute the exact amount of your benefit until we receive a record of your final pay. Usually you will receive your first benefit payment within five to six weeks after retirement. You will receive an authorization letter about the time you receive your first benefit. The letter:

- Tells you the amount of your first check and ongoing payments
- Verifies when your payment is deposited or mailed
- Provides you with important tax information

To ensure safe, efficient deposit of your benefits, have your monthly benefit transferred electronically to a bank, credit union or other financial institution. The money is deposited into your individual or joint account. This transfer procedure is called direct deposit. If you'd like to have direct deposit, request the *Agreement for Direct Deposit* form from MSRS or download one from our website. If you use direct deposit, let us know of any address change so other mailings, such as newsletters and federal tax forms, reach you.

After You Retire

Benefit Increases
The law provides for possible annual increases of benefit amounts after retirement. When you retire or begin receiving payments, money to fund your lifetime benefit is transferred from the active fund to the Post Retirement Fund. This invested money must earn 6-percent return to finance your benefit. Additional investment returns finance your post retirement increases.

Each year's increase is made up of:

- Cost of living
- Investment performance

The cost-of-living provides automatic increases to benefits up to a 2.5 percent annual maximum. Increases are based on the U.S. Consumer Price Index.

The investment performance provides an additional increase to your benefit when state managed investments are successful. This happens after investment earnings cover the 6 percent return requirement and the cost-of-living increase. Your first increase occurs seven to 19 months after you retire, and always on January 1. It is prorated based on the number of months you have been retired during the previous fiscal year, ending June 30. For example, if you retire at the end of April, you receive your first post-retirement increase in January. The increase is based on your two months of retirement, May and June and amounts to a two-twelfths increase. If that increase is 4 percent, the increase generated by those two months is two-thirds of 1 percent or .16667 x 4 percent = .666 of 1 percent.

Increases are prorated by the month, so no advantage is gained on post-retirement increases by retiring in one month as opposed to another. After your first increase, you will receive the full increase in future years.

Minnesota law limits annual increases of the Post Fund at 5 percent, effective July 1, 2010. By law, the Post Fund must be fully funded before any pension increases can exceed the inflation guarantee of up to 2.5 percent per year.

Tax Information

Federal Tax on Monthly Benefits
All or most of your monthly benefit is taxable income. You have already paid federal income tax on retirement deductions taken before January 1983 and on voluntary payments made to obtain retirement credit, such as for a leave of absence if the payment was not made using tax-sheltered monies. Federal law allows you to exclude a portion of your benefit from taxable income until the excluded amount equals the tax already paid. MSRS computes the exclusion. It is reported on the 1099-R form, which retired members receive each January. Federal tax questions are answered by the IRS at 1-800-829-1040.

Tax Information

Minnesota Income Tax on Monthly Benefits
The portion of your monthly benefit that is taxable income for federal income tax is also taxable income for Minnesota income tax. Minnesota income tax applies to residents of Minnesota and residents of other states who spend more than one-half of the year in Minnesota.

There is a possible exception for those who are 65 years old or more, or those who are totally and permanently disabled. For information, call the Department of Revenue at 651-296-3781 or 1-800-652-9094. For teletypewriter users or telecommunications-device-for-the-deaf users, call the Minnesota Relay Service at 1-800-627-3529 and ask to be connected to Revenue's Taxpayers' Assistance Office at 651-296-3781.

Withholding for Federal and Minnesota Income Tax
Federal and Minnesota income tax withholding can be started, changed or cancelled online at www.msrs.state.mn.us or by writing or calling MSRS at 651-296-2761 or 1-800-657-5757. If MSRS receives no federal tax withholding request from you, the IRS directs MSRS to assume you are married and claim three allowances. If MSRS receives no state tax withholding request, no tax is withheld.

Every January, MSRS sends you a 1099-R form. The form shows the total benefit payments you received during the previous year, the amont that is taxable income, and the amount withheld on either tax, if any.

For more information about tax withholding, call your tax advisor, an IRS district office or the Minnesota Department of Revenue. Filing a *Quarterly Report of Estimated Income Tax* form is an alternative for meeting advance payment requirements on your tax liability.

Federal Minimum Distribution Rule
Federal law requires that any person who reaches age 70½ must begin receiving monthly payments or take a refund of their retirement account. The penalty for not withdrawing your retirement account or starting monthly payments once you reach age 70½ is severe. It may be subject to a tax equal to 50 percent of the money you should have received.

You are not required to draw from your retirement account if you are:

- Working in Minnesota public employment; or
- Collecting a worker's compensation disability benefit

If you do not qualify for one of these two exceptions, law requires that you begin to collect monthly retirement benefits or take a refund of your account by April 1 of the calendar year after you reach age 70½.

Disability Benefit

If you become totally and permanently disabled, you can apply for a disability benefit at any age. The benefit is based on your age and the value of your account.

Application for a disability benefit requires two medical reports stating that a total and permanent disability exists.

Total and permanent disability means that you are unable to engage in any substantial, gainful activity because of a medically determined physical or mental impairment. This impairment is expected to last for at least one year.

The monthly disability amount is determined by the same criteria as the benefit payment. It is based on your account's dollar amount and your age when payment begins. The younger you are, the lower your monthly payment. You may be able to switch to General Plan coverage if you have 10 or more years of state service. It's likely that this change would provide you a higher monthly benefit.

You cannot apply for a disability benefit more than 180 days after termination.

If You Die Before You Retire

If you die before you draw a benefit from the Unclassified Plan, your marital status determines the type of survivor benefits. All surviving spouse benefits continue upon remarriage.

Surviving Spouse Coverage
Your surviving spouse will receive:

- A lifetime benefit based on your spouse's age and your account value
- A lifetime payment mentioned above may be converted to payment that would last for 5, 6, 15 or 20 years
- A lump-sum payment of a portion of the value of your account and a lifetime benefit based on the remaining value
- A lump-sum payment of the cash value of your account

If after your death your spouse dies, the value of your account would be paid to your spouse's children in equal shares or your spouse's estate.

Surviving spouse's coverage is automatic. If you do not want this coverage for your spouse, you and your spouse must make a joint specification in writing to MSRS waiving the coverage.

Beneficiary
If there is no surviving spouse the value of your account will be paid to your designated beneficiary. If there is no beneficiary or the beneficiary dies before receiving the payment, the value of your account becomes payable to your children in equal shares, if no children, to your parents in equal shares, if no parents, to your estate.

If You Die Before You Retire

There may be more value in the General Plan's death benefit, if you have long service and are close to retirement. Under that plan, your surviving spouse can begin immediately receiving a monthly payment. The payment is the 100 percent Joint-and-Survivor benefit. Your spouse is eligible for the General Plan's death benefit only if you switch to the General Plan.

If you are in your mid 50s with 15 years or more of service, you may want to call MSRS to receive information about switching from the Unclassified Plan to the General Plan.

Repay a Refund

An Unclassified Plan refund may be repaid if you return to a state job or other service covered by a Minnesota public retirement fund.

The cost of repayment is the amount refunded to you, plus 8.5 percent interest per year, compounded annually. The amount is calculated from the date when the refund was paid to you through the date the refund is repaid to MSRS. The total repayment is credited to your account.

You may repay part of a refund taken. Requirements regarding partial repayment are:

- Service length covered by the refund must be at least two years
- A minimum of one-third of the refund must be repaid in a lump sum

Converting to General Plan Coverage

Within the First Year of Service
If you accept an unclassified position and are covered by this plan, you have the opportunity to convert to the General Plan during your first year of service in that job. This opportunity is not available for judges, legislators and elected officials.

It is usually favorable for younger employees who plan to serve for a short period of time to participate in the Unclassified Plan. If you are more than age 40 or have prior public service, call MSRS for more information about the advantages and disadvantages of switching to the General Plan.

After 10 Years of Service
If you have 10 years or more in the Unclassified, General or Correctional Plans, you can transfer your Unclassified Plan service to the General Plan service and receive a General Plan's benefit. That means that you would change to a defined benefit plan from the Unclassified Plan's defined contribution plan, and your retirement benefit would be based on length of service and average salary. This opportunity is not available for judges, legislators and elected officials.

If this choice is made, the change must be in place before you leave state service. To start the transfer process, request from MSRS the *Election to be Covered by the General Plan* form.

Previous School, City, County or Other Public Jobs

If you've worked in more than one Minnesota public service position, this information may apply to you. This section discusses the Combined Service Benefit Law. The law shows how your employment, with two or more public service agencies and their retirement plans, can work together when you retire.

Combined Service Benefit Law
The Combined Service Benefit Law allows you to receive benefits from each plan if you have:

- A total of three or more years of allowable service, however, the Legislators and Judges plans each have a longer allowable service requirement. If you have allowable service with more than one fund at the same time, you may count that service period only once.
- At least six months of coverage with each plan.
- An application for benefit payments from all your retirement funds within the same 12-month period.

The retirement agencies covered by this law are the:
- Minnesota State Retirement System (MSRS)
- Public Employees Retirement Association (PERA)
- Teachers' Retirement Association (TRA)

The retirement funds covered by this law are the:
- Minneapolis Municipal Employees' Retirement Fund
- St. Paul and Duluth Teachers' Retirement Associations

How a Combined Service Benefit Works
The Combined Service Benefit works like this:

- All plans use the same high-five average salary when computing benefits.
- Each plan considers your total service in all plans while it applies its particular provision, such as, early retirement or length of service features.
- The law in effect on your termination date determines what legal provisions apply to your benefits, regardless of plan participation. Termination means the end of your most recent, covered public employment which earned six months of service credit.
- All benefits--retirement, disability and survivor--are covered by this provision.

Previous School, City, County or Other Public Jobs

You can repay refunds to reinstate service with other plans, while employed or within six months of termination. Repayment cost is the refund plus 8.5 percent interest per year, compounded annually. It is calculated from the date the refund was disbursed through its repayment.

Call MSRS for information about your situation. Inform us of any other public employee retirement plans that cover you and the approximate employment coverage dates.

Divorce

A brochure is available that provides information about how your retirement account is affected if you divorce. It explains how state divorce law applies to a retirement account and contains sample language for use in a divorce decree.

Social Security

As a member of the Unclassified Plan, you are covered by Social Security. For further information, call Social Security at 1-800-772-1213.

Minnesota State Deferred Compensation Plan (MNDCP)

MNDCP is a voluntary program that allows you to set aside a portion of your income and accumulate it on a tax-deferred basis. That means fewer of your salary dollars are subject to current income tax, and your savings and investment earnings accumulate as tax deferred, until you start drawing from the plan at retirement.

For more information on MNDCP, visit www.mndcplan.com or call our office at 1-877-457-6466.

Health Care Savings Plan (HCSP)

HCSP is an employer-sponsored program that allows employees to save money, tax free, for use upon termination of employment to pay for eligible health care expenses.

Employees will be able to choose among seven different investment options provided by the State Board of Investment. Assets in the account will accumulate tax-free, and since payouts are used for approved health care expenses they will remain tax-free.

Fund Investment

The State Board of Investment has the responsibility for investment of MSRS' funds. Actual investing is done by money management firms on contract with the State Board of Investment. The board continually evaluates these firms' investment performance. Minnesota Statutes 11A.24, describes the type of investments allowed.

Management

The MSRS board of directors has 11 members, four are elected by members of the General Employees Retirement Plan, which includes the Unclassified Employees Retirement Plan membership.

The board hears appeals of decisions made by the Executive Director. To begin an appeal process, request a hearing within 60 days of the director's decision.

Positions Covered by the Unclassified Plan

Elected Officials

- Governor, Lieutenant Governor, Secretary of State, State Auditor, Attorney General
- Members of the Legislature
- Judges who have exceeded the service credit limit in the Judges Retirement Plan

Employees or enumerated persons in unclassified positions at the following offices and agencies

- Offices of the Governor, Lieutenant Governor, the Secretary of State, State Auditor, Attorney General
- The head of a department, division or agency created by statute in the unclassified service, an acting department head subsequently appointed to the position or an employee enumerated in Minnesota Statutes, Chapter 15A.0815, 15A.083, Subd. 4 or 43A.08, Subd. 3.
- The deputy, assistant head, or director of a department or agency authorized under statute
- Legislature, legislative commissions or agencies (includes all permanent, full time employees; also temporary employees who return to legislative positions and at the time of rehire have shares in the Unclassified Plan from former employment)
- State Board of Investment
- Metropolitan Council (not to exceed 27 positions)
- Higher Education Services Office (not to exceed 9 positions)
- Clerk of the appellate courts
- Chief executive officers of correctional facilities and hospitals and nursing homes
- State ceremonial house

Positions Covered by the Unclassified Plan

- State Lottery (employees at managerial level)
- World Trade Center Board
- Minnesota Technology, Inc.
- Iron Range Resources and Rehabilitation Board
- Agricultural Utilization Research Institute
- Minnesota Sate Colleges and Universities (Excluded administrators with state service previous to July 1, 1995, or who have previously elected TRA, rather than IRAP as a MNSCU employee; also may include employees with continuous service who were appointed prior to July 1, 1995)

Contact us

Our retirement counselors are available to help you with your MSRS retirement plan, Minnesota Deferred Compensation Program (MNDCP) or your Health Care Savings Plan (HCSP). For more information, please contact our main office.

Main Office
60 Empire Drive | Suite 300 | St. Paul, MN 55103
Telephone: 651-296-2761 | 1-800-657-5757
www.msrs.state.mn.us | www.mndcplan.com

Other MSRS offices to serve you:

Detroit Lakes
218-846-0462 or 218-846-0461

Duluth
218-740-3157

Mankato
507-389-6216

St. Cloud
320-534-0162

This handbook can be made available in large print, Braille or cassette tape. Teletypewriter users and telecommunications device for the deaf users call the Minnesota Relay Service at 1-800-627-3529 and ask to be connected to MSRS at 651-296-2761.

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