

UNCLASSIFIED EMPLOYERS RETIREMENT PLAN

JENNIFER MORRIS
146 MESEROLE ST
APT 3A
BROOKLYN NY 11206-2583

Statement Period: 07/01/2018 - 09/30/2018
Account ID: 5384441304
Acct Ext: 002
Plan: 98943-01

What is my account balance?

\$15,768.81

As of 09/30/2018

Where can I go for help?

Website: www.msrs.state.mn.us
Phone: 1-800-657-5757
Mail: Minnesota State Retirement System
60 Empire Drive Ste. 300
St. Paul, MN 55103

How has my account changed?

	<u>Total</u>
Balance as of June 30, 2018	\$15,127.47
Change in Value	653.34
Expenses	-12.00
Balance as of September 30, 2018	\$15,768.81

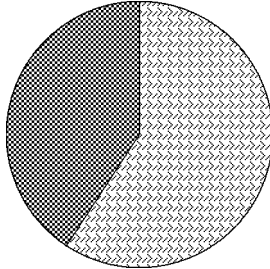
How will my future contributions be invested?

100% Bond Fund

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How is my account invested?



59.19% US Stock Index Fund
40.81% Broad International Stock Fund

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Broad International Stock Fund	6,409.44		31.83		-4.93	6,436.34	683.087
US Stock Index Fund	8,718.03		621.51		-7.07	9,332.47	156.694
Totals	15,127.47		653.34		-12.00	15,768.81	

How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>
EE Contrib 10+ Yr Election	6,271.54		270.86		-4.98	6,537.42
ER Contrib 10+ Yr Election	8,855.93		382.48		-7.02	9,231.39
Totals	15,127.47		653.34		-12.00	15,768.81

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What investment options are available in my plan?

<u>Investment Code</u>	<u>Investment Option</u>
2815	Broad International Stock Fund
2814	US Stock Actively Managed Fund
2813	US Stock Index Fund
2818	Balanced Fund
2816	Bond Fund
2819	Stable Value Fund
2817	Money Market
5246	Minnesota Target Retirement 2060
5245	Minnesota Target Retirement 2055
5244	Minnesota Target Retirement 2050
5243	Minnesota Target Retirement 2045
5242	Minnesota Target Retirement 2040
5241	Minnesota Target Retirement 2035
5240	Minnesota Target Retirement 2030
5239	Minnesota Target Retirement 2025
5238	Minnesota Target Retirement 2020
5247	Minnesota Target Retirement Income

How has my account changed over time?

	<u>Total</u>
2017 Year-End Balance:	15,115.68

What activity took place this period?

	<u>Effective Date</u>	<u>Dollar Amount</u>
Expenses		
Plan Administrative Fee	Jul 16, 2018	-4.00
Plan Administrative Fee	Aug 15, 2018	-4.00
Plan Administrative Fee	Sep 18, 2018	-4.00
Total Expenses		-12.00

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Beneficiary information:

If you die prior to collecting your Unclassified Plan benefit, your marital status at the time of your death determines the survivor options available.

If you are married at that time, your surviving spouse may select one of several payment options. Surviving spouse coverage is automatic. If you wish to waive surviving spouse coverage, contact MSRS for more information.

If you are not married at the time of your death, the value of your account will be paid to your designated beneficiary. If you do not have a beneficiary designation on file, the value of your account is first paid to your children in equal shares, if you do not have children, to your parents in equal shares, if none, to your estate.

What is the rate of return on my retirement account(s)?

Period
<u>07/01/2018 - 09/30/2018</u>
4.24%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 60 calendar days of the last calendar quarter. After this 60 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 60 days the correction will only be processed from the date of notification forward and not on a retroactive basis. Please direct all questions, inquiries or complaints to the contact located on the first page of this statement.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

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----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

