

BART - MONEY PURCHASE (MPP)
401(a) Plan
Fee and Investment Disclosure
October 31, 2023

This disclosure includes important information to help you understand the fees associated with your plan and to compare the performance, expenses, and fees of the investment options made available in your retirement plan. The most current investment options information for your plan is available at <https://retirement.financialtrans.com/msq/>. To request a printed copy of this information, please contact us at (800) 669-7400.

I. Plan-Related Information

This section discusses fees that may be assessed to your account, either as a participant in the plan or for services made available by the plan that you may choose to use.

ADMINISTRATION

Administration Up To	–
Per Participant Annual Fee	–

OPTIONAL SERVICES

Withdrawal Fee	\$0 per occurrence
Rapid Delivery	varies by method
Self-Directed Brokerage – Setup Fee	\$30 one-time setup fee
Self-Directed Brokerage	–
Domestic Relations Order Processing	\$250 per occurrence

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total operating expenses of one or more of the plan's investment options. The total operating expenses of each investment, which include any amount paid to offset administration, are shown in Section II Investment-Related Information.

II. Investment-Related Information

Performance

Fund past performance, as shown, is no guarantee of how the fund will perform in the future. The performance shown has been annualized for periods greater than one year. Investment returns and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. For current performance, contact MissionSquare Plan Services at (800) 669-7400 or by visiting <https://retirement.financialtrans.com/msq/>.

Fund performance is shown comparing it to a "benchmark" which may be a (i) broad-based securities market index; (ii) a group of mutual funds with similar investment objectives; or, (iii) a short-term government-backed debt obligation such as a U.S. Treasury Bill. An index isn't available for direct investment, is unmanaged, and doesn't reflect the costs of portfolio management or trading. A fund's portfolio may differ from the securities held in an index.

The performance displayed for each of the plan's investment options is net of fees and therefore includes the effects of the total annual operating expenses on the rate of return.

VARIABLE RETURN INVESTMENTS

PERFORMANCE AS OF 10/31/2023

Investment Option/Benchmark/Peer Group	Type of Option	1yr	3yr	5yr	10yr	Since Inception Date	Inception Date
Stable Value/Cash Management							
Capital Preservation	STABLE VALUE	2.60%	2.04%	2.18%	1.88%	–	N/A
ICE BofA US 3 Month Treasury Bill Index ^{1,2,3}		4.77%	1.85%	1.77%	–		
Bond							
Fixed Income⁴	BOND	1.70%	-4.05%	0.50%	1.65%	–	08/25/2017
Bloomberg U.S. Agg Bond Index ^{2,3,5}		0.36%	-5.57%	-0.06%	–		
Intermediate Core Bond [†]		0.55%	-5.39%	-0.16%	0.76%		
Balanced/Asset Allocation							
T Rowe Price® Retirement 2005 CIT^{6,7,8,9}	TARGET-DATE	4.85%	1.19%	3.94%	4.05%	–	01/13/2012
S&P Target Date Retirement Income Index ^{2,3,10}		3.71%	-0.13%	2.83%	–		
Target-Date 2000-2010 [†]		3.97%	0.18%	3.21%	3.54%		
T Rowe Price® Retirement 2010 CIT^{6,7,8,9}	TARGET-DATE	5.15%	1.59%	4.28%	4.42%	–	01/13/2012
S&P Target Date 2010 Index ^{2,3,10}		3.99%	0.72%	3.42%	–		
Target-Date 2000-2010 [†]		3.97%	0.18%	3.21%	3.54%		
T Rowe Price® Retirement 2015 CIT^{6,7,8,9}	TARGET-DATE	5.42%	2.04%	4.69%	4.92%	–	01/13/2012
S&P Target Date 2015 Index ^{2,3,10}		4.06%	1.26%	3.73%	–		
Target-Date 2015 [†]		4.03%	0.70%	3.59%	4.00%		
T Rowe Price® Retirement 2020 CIT^{6,7,8,9}	TARGET-DATE	5.70%	2.46%	5.10%	5.44%	–	01/13/2012
S&P Target Date 2020 Index ^{2,3,10}		4.80%	1.56%	3.90%	–		
Target-Date 2020 [†]		4.20%	1.04%	3.73%	4.26%		
T Rowe Price® Retirement 2025 CIT^{6,7,8,9}	TARGET-DATE	6.24%	3.10%	5.68%	5.99%	–	01/13/2012

Investment Option/Benchmark/Peer Group	Type of Option	1yr	3yr	5yr	10yr	Since Inception	Inception Date
S&P Target Date 2025 Index ^{2,3,10}		5.09%	2.68%	4.60%	–		
Target-Date 2025 [†]		4.44%	1.46%	4.09%	4.58%		
T Rowe Price® Retirement 2030 CIT^{6,7,8,9}	TARGET-DATE	6.96%	3.72%	6.17%	6.48%	–	01/13/2012
S&P Target Date 2030 Index ^{2,3,10}		5.95%	3.70%	5.22%	–		
Target-Date 2030 [†]		5.12%	2.41%	4.81%	5.18%		
T Rowe Price® Retirement 2035 CIT^{6,7,8,9}	TARGET-DATE	7.78%	4.41%	6.71%	6.91%	–	01/13/2012
S&P Target Date 2035 Index ^{2,3,10}		6.95%	4.83%	5.87%	–		
Target-Date 2035 [†]		6.06%	3.55%	5.49%	5.72%		
T Rowe Price® Retirement 2040 CIT^{6,7,8,9}	TARGET-DATE	8.58%	5.07%	7.20%	7.30%	–	01/13/2012
S&P Target Date 2040 Index ^{2,3,10}		7.78%	5.69%	6.38%	–		
Target-Date 2040 [†]		6.84%	4.46%	6.05%	6.15%		
T Rowe Price® Retirement 2045 CIT^{6,7,8,9}	TARGET-DATE	9.05%	5.63%	7.57%	7.51%	–	01/13/2012
S&P Target Date 2045 Index ^{2,3,10}		8.25%	6.23%	6.68%	–		
Target-Date 2045 [†]		7.49%	5.17%	6.45%	6.39%		
T Rowe Price® Retirement 2050 CIT^{6,7,8,9}	TARGET-DATE	9.25%	5.69%	7.60%	7.53%	–	01/13/2012
S&P Target Date 2050 Index ^{2,3,10}		8.44%	6.49%	6.82%	–		
Target-Date 2050 [†]		7.72%	5.40%	6.55%	6.48%		
T Rowe Price® Retirement 2055 CIT^{6,7,8,9}	TARGET-DATE	9.22%	5.66%	7.57%	7.52%	–	01/13/2012
S&P Target Date 2055 Index ^{2,3,10}		8.48%	6.61%	6.88%	–		
Target-Date 2055 [†]		7.81%	5.50%	6.62%	6.52%		
T Rowe Price® Retirement 2060 CIT^{6,7,8,9}	TARGET-DATE	9.19%	5.65%	7.57%	–	7.09%	12/05/2014
S&P Target Date 2060+ Index ^{2,3,10}		8.55%	6.58%	6.90%	–		
Target-Date 2060 [†]		7.87%	5.62%	6.68%	–		
T Rowe Price® Retirement 2065 CIT^{6,7,8}	TARGET-DATE	9.19%	6.27%	–	–	4.78%	10/30/2020
S&P Target Date 2065+ ^{2,3,11}		8.53%	6.65%	–	–		
T Rowe Price® Retirement Balanced CIT^{6,7,8,9}	TARGET-DATE	4.64%	1.52%	4.06%	4.00%	–	01/13/2012
S&P Target Date Retirement Income Index ^{2,3,10}		3.71%	-0.13%	2.83%	–		
Moderately Conservative Allocation [†]		2.73%	0.69%	2.95%	3.30%		
U.S. Stock							
Large Cap US Equity⁴	EQUITY	9.74%	10.70%	11.70%	11.72%	–	08/25/2017
Russell 1000 Index ^{2,3,12}		9.48%	9.53%	10.71%	–		
Large Blend [†]		7.62%	9.31%	9.67%	9.69%		
Small/Mid Cap US Equity⁴	EQUITY	-0.66%	4.78%	5.85%	7.23%	–	08/25/2017
Russell 2500 Index ^{2,3,13}		-4.63%	5.51%	5.48%	–		
Mid-Cap Blend [†]		-0.80%	7.65%	6.58%	7.09%		

Investment Option/Benchmark/Peer Group	Type of Option	1yr	3yr	5yr	10yr	Since Inception	Inception Date
International/Global Stock							
International Equity⁴	EQUITY	13.94%	3.80%	3.48%	2.93%	–	08/25/2017
MSCI ACWI ex USA Investable Market Index (Net) ^{2,3,14}		11.61%	3.02%	3.46%	–		
Foreign Large Blend [†]		13.03%	4.17%	3.87%	2.92%		
Specialty							
State Street Real Asset Non-Lending Ser³	BALANCED	-2.55%	10.16%	6.04%	2.99%	–	04/27/2010
SSGA Real Assets Custom Blended Index ^{2,15}		N/A	N/A	N/A	–		
Global Allocation [†]		4.11%	3.25%	3.31%	3.15%		

1. The Intercontinental Exchange Bank of America ("ICE BofA") US Treasury Bill 3 Month Index is comprised of a single U.S. Treasury Bill issue purchased at the beginning of each month and held for a full month, at which time that issue is sold and rolled into a newly selected issue. The issue selected each month is that having a maturity date closest to, but not beyond 90 days from the rebalance date.
2. Fund performance is shown comparing it to a "benchmark" which may be a (i) broad-based securities market index (ii) a group of mutual funds with similar investment objectives, or (iii) a short term government backed debt obligation such as a U.S. Treasury Bill. An index is not available for direct investment, is unmanaged, and does not reflect the costs of portfolio management or trading. A fund's portfolio may differ from the securities held in an index.
3. Certain information including, but not limited to, benchmark performance or other performance and/or fee information, is provided by Morningstar, Inc., © 2023 All rights reserved. This information: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information. Morningstar is a registered trademark of Morningstar, Inc.
4. This fund was launched on 8/25/2017. Prior to this date, hypothetical month-end prices were provided by RVK, Inc. Historical performance represents estimated performance based on the fund structure at inception.
5. The Bloomberg U.S. Aggregate Bond Index consists of investment-grade U.S. fixed income securities.
6. T. Rowe Price® is a registered trademark of T. Rowe Price Group, Inc. - all rights reserved.
7. The Fund is not a complete solution for all of your retirement savings needs. An investment in the Fund includes the risk of loss, including near, at or after the target date of the Fund. There is no guarantee that the Fund will provide adequate income at and through an investor's retirement.
8. Performance calculations are provided by T. Rowe Price.
9. The returns for periods prior to the share class inception date (including returns since inception) are based on returns of a predecessor class of the same fund, adjusted to reflect the estimated fees and expenses of this share class.
10. The S&P Target Date Indexes reflect exposure to various asset classes included in target date funds driven by a survey of such funds for each particular target date.
11. The S&P Target Date 2065+ Index - S&P Target Date indexes reflect exposure to various asset classes included in target date funds driven by a survey of such funds for each particular target date.
12. The Russell 1000® Index measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000® Index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership. The Russell 1000® Index represents a large portion of the investible U.S. equity market.
13. The Russell 2500™ measures the performance of the small to mid-cap segment of the U.S. equity universe, commonly referred to as "smid" cap. The Russell 2500™ Index is a subset of the Russell 3000® Index, and includes approximately 2,500 of the smallest securities in the Russell 3000® Index, based on a combination of their market capitalization and current index membership.
14. The MSCI All Country World ex USA Investable Market Index (Net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of large, mid and small cap segments of developed and emerging markets, excluding the U.S. The net version of this index reinvests dividends after the deduction of withholding taxes, using a tax rate applicable to non-resident institutional investors who do not benefit from double taxation treaties.
15. The SSGA Real Assets Custom Blended Index is composed of market indexes that reflect the general performance of the asset classes in which the Fund invests.

† The Morningstar category average return represents the average return for a category of funds with similar investment objectives and strategies. The average is calculated and funds are assigned to a category by Morningstar.

Fees and Expenses

The fees and expenses table below discloses total annual operating expenses for the plan's investment options as well as any shareholder-type fees or trading restrictions. The total annual operating expenses of these investment options reduce their rate of return.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

FEES AND EXPENSES AS OF 10/31/2023

Investment Option	Type of Option	Gross Expense Ratio	Net Expense Ratio	Total Annual Operating Expense (per \$1000)	Other Fees or Restrictions
Stable Value/Cash Management					
Capital Preservation	STABLE VALUE	0.31%	0.31%	\$3.10	90 day equity wash
Bond					
Fixed Income ¹	BOND	0.35%	0.35%	\$3.50	
Balanced/Asset Allocation					
T Rowe Price® Retirement 2005 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2010 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2015 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2020 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2025 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2030 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2035 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2040 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2045 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2050 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2055 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2060 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement 2065 CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
T Rowe Price® Retirement Balanced CIT	TARGET-DATE	0.37%	0.37%	\$3.70	\$5000 / 30 days
U.S. Stock					
Large Cap US Equity ²	EQUITY	0.19%	0.19%	\$1.90	
Small/Mid Cap US Equity ³	EQUITY	0.73%	0.73%	\$7.30	
International/Global Stock					
International Equity ⁴	EQUITY	0.55%	0.55%	\$5.50	

Investment Option	Type of Option	Gross Expense Ratio	Net Expense Ratio	Total Annual Operating Expense (per \$1000)	Other Fees or Restrictions
Specialty					

State Street Real Asset Non-Lending Ser	BALANCED	0.22%	0.22%	\$2.20	
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1. The expense ratio for this fund includes administrative costs related to the custom fund. Historical performance represents estimated performance based on the fund structure at inception. Performance for DoubleLine Core Plus (CIT) prior to November 2015 is represented by the mutual fund, DBLFX.
2. The expense ratio for this fund includes administrative costs related to the custom fund. Historical performance represents estimated performance based on the fund structure at inception. S&P 500 performance is represented by the S&P 500 Index, net of 3.5 bps. Performance for JP Morgan Large Cap Growth (JLGMX) prior to November 2010 is represented by the Institutional share class, SEEGX.
3. The expense ratio for this fund includes administrative costs related to the custom fund. Historical performance represents estimated performance based on the fund structure at inception. Russell 2500 performance is represented by the Russell 2500 Index, net of 4 bps. Performance for William Blair Small-Mid Cap Growth (CIT) prior to May 2012 is represented by the mutual fund vehicle, WSMDX.
4. The expense ratio for this fund includes administrative costs related to the custom fund. Historical performance represents estimated performance based on the fund structure at inception. Performance for the Fidelity Total International Index Fund (FTIUX) is represented by the MSCI ACW ex US IMI, net of 9 bps.

Glossary

Please refer to <https://investmentterms.ssnc.cloud/missionsquare/> for a glossary of investment and fee-related terms.