

CITY OF ANAHEIM
457 Deferred Compensation Plan
Fee and Investment Disclosure
April 30, 2025

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 | 0.04% |
| Per Participant Annual Fee | – |

OPTIONAL SERVICES

| | |
|--|--------------------------------------|
| Origination, Refinance, Reamortization | \$50 per application |
| Annual Loan Maintenance | \$50.00 annual fee |
| Withdrawal Fee | \$0 per occurrence |
| Rapid Delivery | varies by method |
| Self-Directed Brokerage – Setup Fee | \$50 one-time setup fee |
| Self-Directed Brokerage | – |
| Domestic Relations Order Processing | \$250 per retirement plan, per order |
| Managed Accounts ^{1,2,3} | 0.5% on the first \$100,000 |
| | 0.4% on the next \$200,000 |
| | 0.3% on the next \$200,000 |
| | 0.2% on the amount over \$500,000 |

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.

1. Underlying mutual fund expenses and plan administration fees still apply. Please consult the applicable disclosure materials for a description of these fees and expenses.
2. Managed Accounts is not suitable for all investors. Please contact our Guided Pathways® team or your MissionSquare Retirement Plan Specialist and fully read the MissionSquare Retirement Guided Pathways® Fund Advice and Managed Accounts Investment Advisory Agreement prior to enrolling in Managed Accounts to determine if this service is right for you.
3. Investment advice and analysis tools are offered to participants through MissionSquare Retirement, a federally registered investment adviser. Investment advice is the result of methodologies developed, maintained, and

overseen by the Independent Financial Expert, Morningstar Investment Management LLC. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Morningstar, Inc. and Morningstar Investment Management LLC aren't affiliated with MissionSquare Retirement. All rights reserved. The Morningstar name and logo are registered marks of Morningstar, Inc.

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 04/30/2025

| Investment Option/Benchmark/Peer Group | Type of Option | 1yr | 3yr | 5yr | 10yr | Since Inception Date | Inception Date |
|--|----------------|--------|--------|--------|-------|----------------------|----------------|
| Stable Value/Cash Management | | | | | | | |
| MissionSquare PLUS Fund R13 ^{1,2,3,4} | STABLE VALUE | 3.19% | 2.88% | 2.58% | 2.46% | – | 01/02/1991 |
| ICE BofA US 3 Month Treasury Bill Index ^{5,6,7} | | 4.88% | 4.35% | 2.62% | – | | |
| Vanguard Federal Money Market Investor ^{7,8,9} | MONEY MARKET | 4.86% | 4.42% | 2.65% | 1.87% | – | 07/13/1981 |
| ICE BofA US 1-Month Treasury Bill ^{6,7,10} | | 4.89% | 4.35% | 2.61% | – | | |
| Money Market Taxable [†] | | 4.56% | 4.10% | 2.45% | 1.64% | | |
| Bond | | | | | | | |
| Fidelity US Bond Index ^{7,9,11} | BOND | 7.96% | 1.93% | -0.73% | 1.50% | – | 05/04/2011 |
| Bloomberg U.S. Agg Bond Index ^{6,7,12} | | 8.02% | 1.95% | -0.67% | – | | |
| Intermediate Core Bond [†] | | 7.90% | 1.90% | -0.29% | 1.48% | | |
| PIMCO Total Return Institutional ^{7,9,11} | BOND | 9.15% | 2.54% | 0.15% | 1.93% | – | 05/11/1987 |
| Bloomberg U.S. Agg Bond Index ^{6,7,12} | | 8.02% | 1.95% | -0.67% | – | | |
| Intermediate Core-Plus Bond [†] | | 8.03% | 2.20% | 0.52% | 1.80% | | |
| Balanced/Asset Allocation | | | | | | | |
| Vanguard Target Retire 2020 Trust II CIT ^{7,13} | TARGET-DATE | 9.55% | 5.66% | 6.31% | 5.52% | – | 06/22/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2020 [†] | | 8.73% | 5.19% | 6.21% | 5.23% | | |
| Vanguard Target Retire 2025 Trust II CIT ^{7,13} | TARGET-DATE | 10.13% | 6.60% | 7.53% | 6.22% | – | 06/28/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2025 [†] | | 8.94% | 5.57% | 6.76% | 5.55% | | |
| Vanguard Target Retire 2030 Trust II CIT ^{7,13} | TARGET-DATE | 10.38% | 7.21% | 8.51% | 6.74% | – | 06/28/2007 |

| Investment Option/Benchmark/Peer Group | Type of Option | 1yr | 3yr | 5yr | 10yr | Since Inception | Inception Date |
|--|----------------|--------|--------|--------|--------|-----------------|----------------|
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2030 [†] | | 9.20% | 6.21% | 7.95% | 6.21% | | |
| Vanguard Target Retire 2035 Trust II CIT^{7,13} | TARGET-DATE | 10.68% | 7.81% | 9.56% | 7.28% | – | 06/28/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2035 [†] | | 9.49% | 7.13% | 9.33% | 6.86% | | |
| Vanguard Target Retire 2040 Trust II CIT^{7,13} | TARGET-DATE | 10.98% | 8.40% | 10.59% | 7.79% | – | 06/28/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2040 [†] | | 9.74% | 7.90% | 10.50% | 7.42% | | |
| Vanguard Target Retire 2045 Trust II CIT^{7,13} | TARGET-DATE | 11.19% | 8.95% | 11.59% | 8.23% | – | 06/28/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2045 [†] | | 9.94% | 8.50% | 11.26% | 7.74% | | |
| Vanguard Target Retire 2050 Trust II CIT^{7,13} | TARGET-DATE | 11.50% | 9.38% | 11.91% | 8.38% | – | 06/28/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2050 [†] | | 9.99% | 8.76% | 11.56% | 7.88% | | |
| Vanguard Target Retire 2055 Trust II CIT^{7,13} | TARGET-DATE | 11.48% | 9.38% | 11.91% | 8.37% | – | 08/31/2010 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2055 [†] | | 10.03% | 8.89% | 11.73% | 7.93% | | |
| Vanguard Target Retire 2060 Trust II CIT^{7,13} | TARGET-DATE | 11.49% | 9.39% | 11.92% | 8.38% | – | 03/01/2012 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2060 [†] | | 9.95% | 8.95% | 11.86% | 8.06% | | |
| Vanguard Target Retire 2065 Trust II CIT^{7,13} | TARGET-DATE | 11.46% | 9.39% | 11.91% | – | 9.40% | 07/17/2017 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date 2065+ [†] | | 9.92% | 9.04% | 11.97% | – | | |
| Vanguard Target Retire 2070 Trust II CIT^{7,13} | TARGET-DATE | 11.48% | 9.47% | – | – | 6.93% | 04/06/2022 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | – | – | | |
| Target-Date 2065+ [†] | | 9.92% | 9.04% | – | – | | |
| Vanguard Target Retire Income Tr II CIT^{7,13} | TARGET-DATE | 9.18% | 4.92% | 4.46% | 4.23% | – | 06/22/2007 |
| MSCI US Broad Market Index (Gross) ^{6,7,14} | | 11.27% | 11.42% | 15.27% | – | | |
| Target-Date Retirement [†] | | 8.39% | 4.48% | 4.32% | 3.86% | | |
| U.S. Stock | | | | | | | |
| DFA US Large Cap Value Portfolio Instl^{7,9,15} | EQUITY | 3.46% | 7.13% | 13.67% | 8.12% | – | 02/19/1993 |
| Russell 1000 Value Index ^{6,7,16} | | 8.55% | 7.61% | 13.00% | – | | |
| Large Value [†] | | 7.57% | 7.72% | 13.36% | 8.45% | | |
| Fidelity 500 Index^{7,9} | EQUITY | 12.08% | 12.17% | 15.60% | 12.31% | – | 05/04/2011 |
| S&P 500 Index ^{6,7,17} | | 12.10% | 12.18% | 15.61% | – | | |

| Investment Option/Benchmark/Peer Group | Type of Option | 1yr | 3yr | 5yr | 10yr | Since Inception | Inception Date |
|---|----------------|--------|--------|--------|--------|-----------------|----------------|
| Large Blend [†] | | 9.59% | 10.56% | 14.37% | 10.85% | | |
| Fidelity Contrafund® K6^{7,9,15} | EQUITY | 16.18% | 17.96% | 16.74% | – | 15.37% | 05/25/2017 |
| S&P 500 Index ^{6,7,17} | | 12.10% | 12.18% | 15.61% | – | | |
| Large Growth [†] | | 12.32% | 13.25% | 14.18% | – | | |
| Fidelity Extended Market Index^{7,9,18} | EQUITY | 5.66% | 6.34% | 11.69% | 7.96% | – | 09/08/2011 |
| DJ U.S. Total Float Adjusted ^{6,7,19} | | 11.25% | 11.32% | 15.02% | – | | |
| Mid-Cap Blend [†] | | 4.14% | 6.41% | 12.78% | 7.91% | | |
| Schroder U.S. Small & Mid Cap Eq Trust²⁰ | EQUITY | -4.36% | 2.74% | 9.42% | – | 4.58% | 12/16/2019 |
| Russell 2500 Index ^{6,7,21} | | 1.70% | 4.12% | 11.37% | – | | |
| Mid-Cap Blend [†] | | 4.14% | 6.41% | 12.78% | – | | |
| International/Global Stock | | | | | | | |
| American Funds EuroPacific Growth R6^{7,9,15,22} | EQUITY | 6.06% | 7.00% | 8.66% | 5.33% | – | 04/16/1984 |
| MSCI ACWI ex USA Index (Net) ^{6,7,23} | | 11.93% | 8.03% | 10.09% | – | | |
| Foreign Large Growth [†] | | 10.17% | 7.15% | 8.16% | 5.53% | | |
| American Funds New Perspective R6^{7,9,22} | EQUITY | 12.24% | 10.63% | 13.58% | 10.73% | – | 03/13/1973 |
| MSCI ACWI Index (Net) ^{6,7,24} | | 11.84% | 10.27% | 13.07% | – | | |
| Global Large-Stock Growth [†] | | 9.05% | 9.08% | 10.94% | 9.15% | | |
| Fidelity International Index^{7,9,22} | EQUITY | 13.62% | 10.69% | 11.70% | 5.65% | – | 09/08/2011 |
| MSCI EAFE Index (Net) ^{6,7,25} | | 12.57% | 10.07% | 11.37% | – | | |
| Foreign Large Blend [†] | | 12.69% | 9.14% | 10.67% | 5.14% | | |

1. When Funds are marketed to institutional clients, the Funds are offered by MissionSquare Investment Services, an SEC registered broker-dealer and FINRA member firm. MissionSquare Investment Services is a wholly-owned subsidiary of MissionSquare Retirement and is an affiliate of VantageTrust Company, LLC and MissionSquare Investments.
2. Before investing in the Fund, you should carefully consider your investment goals, tolerance for risk, investment time horizon, and personal circumstances. There is no guarantee that the Fund will meet its investment objective and you can lose money.
3. The Fund is an investment option of VantageTrust, a group trust established and maintained by VantageTrust Company, LLC, a wholly owned subsidiary of MissionSquare Retirement. VantageTrust provides for the commingling of assets of certain trusts and plans as described in its Declaration of Trust, and is only available for investment by such eligible trusts and plans. The Fund is not a mutual fund. Its units are not deposits of VantageTrust Company and are not insured by the Federal Deposit Insurance Corporation or any other agency. The Fund is a security that has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Company Act of 1940. For additional information regarding the Fund, including a description of the principal risks, please consult the Funds Disclosure Memorandum, which is available when plan administration clients log in at www.missionsq.org, at www.investments.missionsq.org for institutions, or upon request by calling 800-669-7400.
4. Performance information for this class prior to its inception date is the performance of the Fund adjusted to reflect the estimated fees and expenses of this class.
5. 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.
6. 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.
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8. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so and you could lose money by investing in the Fund. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.
9. Please read the fund's prospectus or disclosure materials carefully for a complete summary of all fees, expenses, investment objectives and strategies, risks, financial highlights, and performance information. Investing involves risk, including possible loss of the amount invested. Investors should carefully consider the information contained in the prospectus or disclosure materials before investing. To request a prospectus or disclosure materials, you may contact us by calling 800-669-7400, or log in at www.missionsq.org.
10. The Intercontinental Exchange Bank of America ("ICE BofA") US 1-Month Treasury Bill 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, one month from the rebalance date.
11. A fixed income fund is subject to credit risk and interest rate risk. Credit risk is when an issuer of a fixed income security may be unable or unwilling to make payments of principal or interest to the holders of these securities or may declare bankruptcy. Fixed income securities fluctuate in value as interest rates change. When interest rates rise, the market prices of fixed income securities will usually decrease; when interest rates fall, the market prices of fixed income securities usually will increase.
12. The Bloomberg U.S. Aggregate Bond Index consists of investment-grade U.S. fixed income securities.
13. 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.
14. The MSCI US Broad Market Index (Gross) represents the universe of companies in the U.S. equity market, including large, mid, small and micro cap companies. This index targets for inclusion 99.5% of the capitalization of the U.S. equity market. Gross total return indexes reinvest as much as possible of a company's dividend distributions. The reinvested amount is equal to the total dividend amount distributed to persons residing in the country of the dividend-paying company. Gross total return indexes do not, however, include any tax credits.
15. Certain funds may be subject to style risk, which is the possibility that the investment style of its investment adviser will trail the returns of the overall market. In the past, different types of securities have experienced cycles of outperformance and underperformance in comparison to the market in general. For example, growth stocks have performed best during the later stages of economic expansion and value stocks have performed best during periods of economic recovery. Both styles may go in and out of favor. When the investing style used by a fund is out of favor, that fund is likely to underperform other funds that use investing styles that are in favor.
16. The Russell 1000® Value Index measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000® Index companies with lower price-to-book ratios and lower expected growth values.
17. The S&P 500 Index consists of 500 companies representing larger capitalization stocks traded in the U.S.
18. Funds that invest primarily in mid-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of mid-capitalization companies generally trade in lower volume and are generally subject to greater and less predictable price changes than the securities of larger companies.
19. The Dow Jones U.S. Total Float Adjusted Index is designed to reflect the performance of all U.S. equity securities that have readily available prices.
20. Performance calculations are provided by SEI Trust Company.
21. 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.
22. Funds that invest in foreign securities are exposed to the risk of loss due to political, economic, legal, regulatory, and operational uncertainties; differing accounting and financial reporting standards; limited availability of information; currency fluctuations; and higher transaction costs. Investments in foreign currencies or securities denominated in foreign currencies (including derivative instruments that provide exposure to foreign currencies) may experience gains or losses solely based on changes in the exchange rate between foreign currencies and the U.S. dollar. The risk of investing in foreign securities may be greater with respect to securities of companies located in emerging market countries. The value of developing or emerging market currencies may fluctuate more than the currencies of companies with more mature markets.
23. The MSCI All Country World ex USA Index (Net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of large and mid 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.
24. The MSCI All Country World Index (Net) is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of large and mid cap segments of developed and emerging markets. 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.
25. The MSCI Europe Australasia Far East (EAFE) Index (Net) is a free float-adjusted market capitalization index of equity securities that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. 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.

† 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 04/30/2025

| 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 | | | | | |
| MissionSquare PLUS Fund R13 | STABLE VALUE | 0.37% | 0.37% | \$3.70 | 90 day equity wash |
| Vanguard Federal Money Market Investor | MONEY MARKET | 0.11% | 0.11% | \$1.10 | |
| Bond | | | | | |
| Fidelity US Bond Index ¹ | BOND | 0.03% | 0.03% | \$0.25 | |
| PIMCO Total Return Institutional ¹ | BOND | 0.51% | 0.51% | \$5.10 | |
| Balanced/Asset Allocation | | | | | |
| Vanguard Target Retire 2020 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2025 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2030 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2035 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2040 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2045 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2050 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2055 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2060 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2065 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire 2070 Trust II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| Vanguard Target Retire Income Tr II CIT | TARGET-DATE | 0.08% | 0.08% | \$0.80 | |
| U.S. Stock | | | | | |
| DFA US Large Cap Value Portfolio Instl ^{1,2} | EQUITY | 0.33% | 0.23% | \$3.30 | |
| Fidelity 500 Index ¹ | EQUITY | 0.02% | 0.02% | \$0.15 | |
| Fidelity Contrafund® K6 ¹ | EQUITY | 0.45% | 0.45% | \$4.50 | |
| Fidelity Extended Market Index ¹ | EQUITY | 0.04% | 0.04% | \$0.35 | |
| Schroder U.S. Small & Mid Cap Eq Trust | EQUITY | 0.75% | 0.75% | \$7.50 | |

| Investment Option | Type of Option | Gross Expense Ratio | Net Expense Ratio | Total Annual Operating Expense (per \$1000) | Other Fees or Restrictions |
|---|----------------|---------------------|-------------------|---|----------------------------|
| International/Global Stock | | | | | |
| American Funds EuroPacific Growth R6 ¹ | EQUITY | 0.47% | 0.47% | \$4.70 | |
| American Funds New Perspective R6 ¹ | EQUITY | 0.41% | 0.41% | \$4.10 | |
| Fidelity International Index ¹ | EQUITY | 0.04% | 0.04% | \$0.35 | |

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2. Differences between the net and gross expense ratios of a fund are typically due to fee waivers, expense reimbursements, and/or expense limits.

Glossary

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