

# MONROE COUNTY

## 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	0.012%
Per Participant Annual Fee	–
OPTIONAL SERVICES	
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 <sup>1,2,3</sup>	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 R9 <sup>1,2,3</sup>	STABLE VALUE	2.99%	2.68%	2.37%	2.26%	–	01/02/1991
ICE BofA US 3 Month Treasury Bill Index <sup>4,5,6</sup>		4.88%	4.35%	2.62%	–		
Bond							
BlackRock High Yield K <sup>6,7,8,9</sup>	BOND	8.32%	6.49%	6.75%	4.93%	–	11/19/1998
Bloomberg U.S. Universal Bond Index <sup>5,6,10</sup>		8.14%	2.42%	0.00%	–		
High Yield Bond <sup>†</sup>		7.52%	5.52%	6.00%	4.08%		
Dodge & Cox Income I <sup>6,7,9</sup>	BOND	8.57%	3.37%	1.45%	2.66%	–	01/03/1989
Bloomberg U.S. Agg Bond Index <sup>5,6,11</sup>		8.02%	1.95%	-0.67%	–		
Intermediate Core-Plus Bond <sup>†</sup>		8.03%	2.20%	0.52%	1.80%		
PGIM Global Total Return R6 <sup>6,7,9,12</sup>	BOND	9.98%	3.34%	-0.09%	1.81%	–	07/07/1986
Bloomberg Global Agg Bond Index <sup>5,6,13</sup>		8.82%	1.21%	-1.20%	–		
Global Bond <sup>†</sup>		8.21%	2.17%	0.61%	0.81%		
Balanced/Asset Allocation							
American Funds 2015 Target Date Ret R5 <sup>6,7,14</sup>	TARGET-DATE	10.83%	5.83%	6.61%	5.55%	–	02/01/2007
S&P Target Date 2015 Index <sup>5,6,15</sup>		8.90%	5.54%	5.80%	–		
Target-Date 2015 <sup>†</sup>		8.56%	4.92%	5.61%	4.82%		
American Funds 2020 Target Date Ret R5 <sup>6,7,14</sup>	TARGET-DATE	10.98%	6.16%	6.89%	5.91%	–	02/01/2007
S&P Target Date 2020 Index <sup>5,6,15</sup>		9.09%	5.94%	6.29%	–		
Target-Date 2020 <sup>†</sup>		8.73%	5.19%	6.21%	5.23%		
American Funds 2025 Target Date Ret R5 <sup>6,7,14</sup>	TARGET-DATE	10.92%	6.58%	7.59%	6.55%	–	02/01/2007

Investment Option/Benchmark/Peer Group	Type of Option	1yr	3yr	5yr	10yr	Since Inception	Inception Date
S&P Target Date 2025 Index <sup>5,6,15</sup>		9.24%	6.32%	7.36%	–		
Target-Date 2025 <sup>†</sup>		8.94%	5.57%	6.76%	5.55%		
<b>American Funds 2030 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.76%	7.42%	8.73%	7.34%	–	02/01/2007
S&P Target Date 2030 Index <sup>5,6,15</sup>		9.64%	7.07%	8.62%	–		
Target-Date 2030 <sup>†</sup>		9.20%	6.21%	7.95%	6.21%		
<b>American Funds 2035 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.91%	8.45%	10.34%	8.33%	–	02/01/2007
S&P Target Date 2035 Index <sup>5,6,15</sup>		10.04%	7.85%	9.99%	–		
Target-Date 2035 <sup>†</sup>		9.49%	7.13%	9.33%	6.86%		
<b>American Funds 2040 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.92%	9.43%	11.35%	8.86%	–	02/01/2007
S&P Target Date 2040 Index <sup>5,6,15</sup>		10.30%	8.52%	11.03%	–		
Target-Date 2040 <sup>†</sup>		9.74%	7.90%	10.50%	7.42%		
<b>American Funds 2045 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.78%	9.64%	11.53%	8.99%	–	02/01/2007
S&P Target Date 2045 Index <sup>5,6,15</sup>		10.54%	9.00%	11.71%	–		
Target-Date 2045 <sup>†</sup>		9.94%	8.50%	11.26%	7.74%		
<b>American Funds 2050 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.60%	9.72%	11.54%	9.04%	–	02/01/2007
S&P Target Date 2050 Index <sup>5,6,15</sup>		10.53%	9.18%	12.01%	–		
Target-Date 2050 <sup>†</sup>		9.99%	8.76%	11.56%	7.88%		
<b>American Funds 2055 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.25%	9.78%	11.43%	8.99%	–	02/01/2010
S&P Target Date 2055 Index <sup>5,6,15</sup>		10.59%	9.23%	12.13%	–		
Target-Date 2055 <sup>†</sup>		10.03%	8.89%	11.73%	7.93%		
<b>American Funds 2060 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.14%	9.76%	11.40%	8.95%	–	03/27/2015
S&P Target Date 2060 Index <sup>5,6,15</sup>		10.50%	9.22%	12.11%	–		
Target-Date 2060 <sup>†</sup>		9.95%	8.95%	11.86%	8.06%		
<b>American Funds 2065 Target Date Ret R5<sup>6,7,14</sup></b>	TARGET-DATE	10.22%	9.80%	11.43%	–	13.73%	03/27/2020
S&P Target Date 2065+ <sup>5,6,16</sup>		10.66%	9.37%	12.23%	–		
Target-Date 2065+ <sup>†</sup>		9.92%	9.04%	11.97%	–		
<b>MSQ Puritan® R5<sup>1,2,3,17</sup></b>	BALANCED	7.93%	8.67%	10.88%	8.85%	–	06/06/1995
S&P 500 Index <sup>5,6,18</sup>		12.10%	12.18%	15.61%	–		
Moderate Allocation <sup>†</sup>		8.19%	6.43%	8.67%	6.64%		
<b>U.S. Stock</b>							
<b>DFA US Targeted Value Portfolio Instl<sup>6,7,19,20</sup></b>	EQUITY	-1.48%	5.42%	17.62%	7.54%	–	02/23/2000
Russell 2000 Value Index <sup>5,6,21</sup>		-0.68%	1.38%	11.74%	–		
Small Value <sup>†</sup>		-2.11%	3.29%	13.73%	6.18%		
<b>John Hancock Disciplined Value Mid Cap I<sup>6,7,19,22</sup></b>	EQUITY	2.36%	6.73%	14.27%	8.41%	–	06/02/1997
Russell Midcap Value Index <sup>5,6,23</sup>		5.24%	5.04%	13.24%	–		

Investment Option/Benchmark/Peer Group	Type of Option	1yr	3yr	5yr	10yr	Since Inception	Inception Date
Mid-Cap Value <sup>†</sup>		2.86%	5.41%	13.83%	7.14%		
<b>JPMorgan US Equity R6<sup>6,7</sup></b>	EQUITY	8.61%	11.26%	15.55%	12.56%	–	09/17/1993
S&P 500 Index <sup>5,6,18</sup>		12.10%	12.18%	15.61%	–		
Large Blend <sup>†</sup>		9.59%	10.56%	14.37%	10.85%		
<b>MFS Mid-Cap Growth Fund R6<sup>6,7,19,22</sup></b>	EQUITY	6.30%	8.32%	9.59%	10.64%	–	12/01/1993
Russell 3000 Index <sup>5,6,24</sup>		11.40%	11.41%	15.12%	–		
Mid-Cap Growth <sup>†</sup>		5.50%	6.31%	9.53%	8.75%		
<b>MFS Value R4<sup>6,7,19</sup></b>	EQUITY	8.09%	8.10%	12.20%	8.80%	–	01/02/1996
Russell 3000 Index <sup>5,6,24</sup>		11.40%	11.41%	15.12%	–		
Large Value <sup>†</sup>		7.57%	7.72%	13.36%	8.45%		
<b>MSQ Contrafund® R5<sup>1,2,3,17,19</sup></b>	EQUITY	16.88%	18.13%	16.99%	14.54%	–	01/02/1996
S&P 500 Index <sup>5,6,18</sup>		12.10%	12.18%	15.61%	–		
Large Growth <sup>†</sup>		12.32%	13.25%	14.18%	12.78%		
<b>Nationwide Mid Cap Market Index R6<sup>6,7,22</sup></b>	EQUITY	0.94%	5.95%	13.07%	8.06%	–	12/29/1999
Russell 3000 Index <sup>5,6,24</sup>		11.40%	11.41%	15.12%	–		
Mid-Cap Blend <sup>†</sup>		4.14%	6.41%	12.78%	7.91%		
<b>T Rowe Price® Int US Small Cap Gr Eq<sup>6,7,19,20,25</sup></b>	EQUITY	1.86%	7.00%	9.24%	8.18%	–	06/30/1997
MSCI US Small Cap Growth Index (Gross) <sup>5,6,26</sup>		1.68%	4.34%	9.94%	–		
Small Growth <sup>†</sup>		1.43%	3.40%	8.62%	7.67%		
<b>Vanguard 500 Index Admiral<sup>6,7</sup></b>	EQUITY	12.05%	12.13%	15.57%	12.28%	–	08/31/1976
S&P 500 Index <sup>5,6,18</sup>		12.10%	12.18%	15.61%	–		
Large Blend <sup>†</sup>		9.59%	10.56%	14.37%	10.85%		
<b>Vanguard Small-Cap Index Admiral<sup>6,7,20</sup></b>	EQUITY	2.68%	5.12%	11.94%	7.67%	–	10/03/1960
CRSP US Small Cap Index <sup>5,6,27</sup>		2.67%	5.07%	11.90%	–		
Small Blend <sup>†</sup>		-0.18%	3.96%	11.72%	6.59%		
<b>International/Global Stock</b>							
<b>American Funds New Perspective R6<sup>6,7,12</sup></b>	EQUITY	12.24%	10.63%	13.58%	10.73%	–	03/13/1973
MSCI ACWI Index (Net) <sup>5,6,28</sup>		11.84%	10.27%	13.07%	–		
Global Large-Stock Growth <sup>†</sup>		9.05%	9.08%	10.94%	9.15%		
<b>DFA Emerging Markets Cor Eq 2 Port Instl<sup>6,7,12</sup></b>	EQUITY	5.53%	5.09%	9.83%	4.12%	–	04/05/2005
MSCI Emerging Markets Index (Net) <sup>5,6,29</sup>		9.02%	3.85%	6.35%	–		
Diversified Emerging Mkts <sup>†</sup>		6.63%	4.39%	7.11%	3.09%		
<b>Fidelity International Index<sup>6,7,12</sup></b>	EQUITY	13.62%	10.69%	11.70%	5.65%	–	09/08/2011
MSCI EAFE Index (Net) <sup>5,6,30</sup>		12.57%	10.07%	11.37%	–		
Foreign Large Blend <sup>†</sup>		12.69%	9.14%	10.67%	5.14%		

1. 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](http://www.missionsq.org), at [www.investments.missionsq.org](http://www.investments.missionsq.org) for institutions, or upon request by calling 800-669-7400.
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. 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.
4. 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.
5. 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.
6. Certain information including, but not limited to, benchmark performance or other performance and/or fee information, is provided by Morningstar, Inc., © 2025 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.
7. 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](http://www.missionsq.org).
8. Funds that invest primarily in high yield bonds (bonds that are rated below investment grade and also known as "junk bonds") are subject to additional risk as these high yield bonds are considered speculative and involve a greater risk of default than "investment grade" securities. The values of these securities are particularly sensitive to changes in interest rates, issuer creditworthiness, and economic and political conditions. The market prices of these securities may decline significantly in periods of general economic difficulty, may be harder to value, and may be less liquid than higher rated securities.
9. 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.
10. The Bloomberg U.S. Universal Bond Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index. The index covers USD-denominated, taxable bonds that are rated either investment-grade or below investment-grade.
11. The Bloomberg U.S. Aggregate Bond Index consists of investment-grade U.S. fixed income securities.
12. 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.
13. The Bloomberg Global Aggregate Bond Index consists of global investment-grade fixed income securities.
14. 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.
15. 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.
16. 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.
17. PURITAN and CONTRAFUND are registered service marks of FMR LLC. Used with permission.
18. The S&P 500 Index consists of 500 companies representing larger capitalization stocks traded in the U.S.
19. 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.

20. Funds that invest primarily in small-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of small-capitalization companies are generally subject to greater price volatility than those of larger companies due to less certain growth prospects, the lower degree of liquidity in the markets for their securities, and the greater sensitivity of smaller companies to changing economic conditions. Also, small-capitalization companies may have more limited product lines, fewer capital resources and less experienced management than larger companies.
21. The Russell 2000® Value Index measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.
22. 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.
23. The Russell Midcap® Value Index measures the performance of the mid-cap value segment of the U.S. equity universe. It includes those Russell Midcap® Index companies with lower price-to-book ratios and lower forecasted growth values.
24. The Russell 3000® Index includes, and measures the performance of, the largest 3,000 U.S. publicly traded companies based on market capitalization, representing a substantial portion of the investable U.S. equity market.
25. T. Rowe Price® is a registered trademark of T. Rowe Price Group, Inc. - all rights reserved.
26. The MSCI US Small Cap Growth Index (Gross) represents the universe of small growth capitalization companies in the US 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.
27. The CRSP US Small Cap Index consists of companies representing small capitalization stocks traded in the U.S. on the NYSE, NYSE Market, NASDAQ or ARCA.
28. 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.
29. The MSCI Emerging Markets Index (Net) is a free float-adjusted market capitalization index of equity securities that is designed to measure the equity market performance of 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.
30. 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
<b>Stable Value/Cash Management</b>					
MissionSquare PLUS Fund R9	STABLE VALUE	0.57%	0.57%	\$5.70	90 day equity wash
<b>Bond</b>					
BlackRock High Yield K <sup>1,2</sup>	BOND	0.49%	0.48%	\$4.90	
Dodge & Cox Income I <sup>1</sup>	BOND	0.41%	0.41%	\$4.10	
PGIM Global Total Return R6 <sup>1</sup>	BOND	0.53%	0.53%	\$5.30	
<b>Balanced/Asset Allocation</b>					
American Funds 2015 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.35%	0.35%	\$3.50	
American Funds 2020 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.35%	0.35%	\$3.50	
American Funds 2025 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.36%	0.36%	\$3.60	
American Funds 2030 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.38%	0.38%	\$3.80	
American Funds 2035 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.39%	0.39%	\$3.90	
American Funds 2040 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.41%	0.41%	\$4.10	
American Funds 2045 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.42%	0.42%	\$4.20	
American Funds 2050 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.42%	0.42%	\$4.20	
American Funds 2055 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.44%	0.44%	\$4.40	
American Funds 2060 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.44%	0.44%	\$4.40	
American Funds 2065 Target Date Ret R5 <sup>1</sup>	TARGET-DATE	0.44%	0.44%	\$4.40	
MSQ Puritan® R5	BALANCED	0.48%	0.48%	\$4.80	
<b>U.S. Stock</b>					
DFA US Targeted Value Portfolio Instl <sup>1,2</sup>	EQUITY	0.30%	0.29%	\$3.00	
John Hancock Disciplined Value Mid Cap I <sup>1,2</sup>	EQUITY	0.88%	0.87%	\$8.80	
JPMorgan US Equity R6 <sup>1,2</sup>	EQUITY	0.47%	0.44%	\$4.70	
MFS Mid-Cap Growth Fund R6 <sup>1,2</sup>	EQUITY	0.67%	0.66%	\$6.70	\$25000 / 30 days
MFS Value R4 <sup>1,2</sup>	EQUITY	0.55%	0.54%	\$5.50	\$25000 / 30 days



Investment Option	Type of Option	Gross Expense Ratio	Net Expense Ratio	Total Annual Operating Expense (per \$1000)	Other Fees or Restrictions
MSQ Contrafund® R5	EQUITY	0.63%	0.63%	\$6.30	
Nationwide Mid Cap Market Index R6 <sup>1,2</sup>	EQUITY	0.26%	0.25%	\$2.60	
T Rowe Price® Int US Small Cap Gr Eq <sup>1</sup>	EQUITY	0.79%	0.79%	\$7.90	\$5000 / 30 days
Vanguard 500 Index Admiral <sup>1</sup>	EQUITY	0.04%	0.04%	\$0.40	
Vanguard Small-Cap Index Admiral <sup>1</sup>	EQUITY	0.05%	0.05%	\$0.50	
<b>International/Global Stock</b>					
American Funds New Perspective R6 <sup>1</sup>	EQUITY	0.41%	0.41%	\$4.10	
DFA Emerging Markets Cor Eq 2 Port Instl <sup>1</sup>	EQUITY	0.40%	0.40%	\$4.00	
Fidelity International Index <sup>1</sup>	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.