



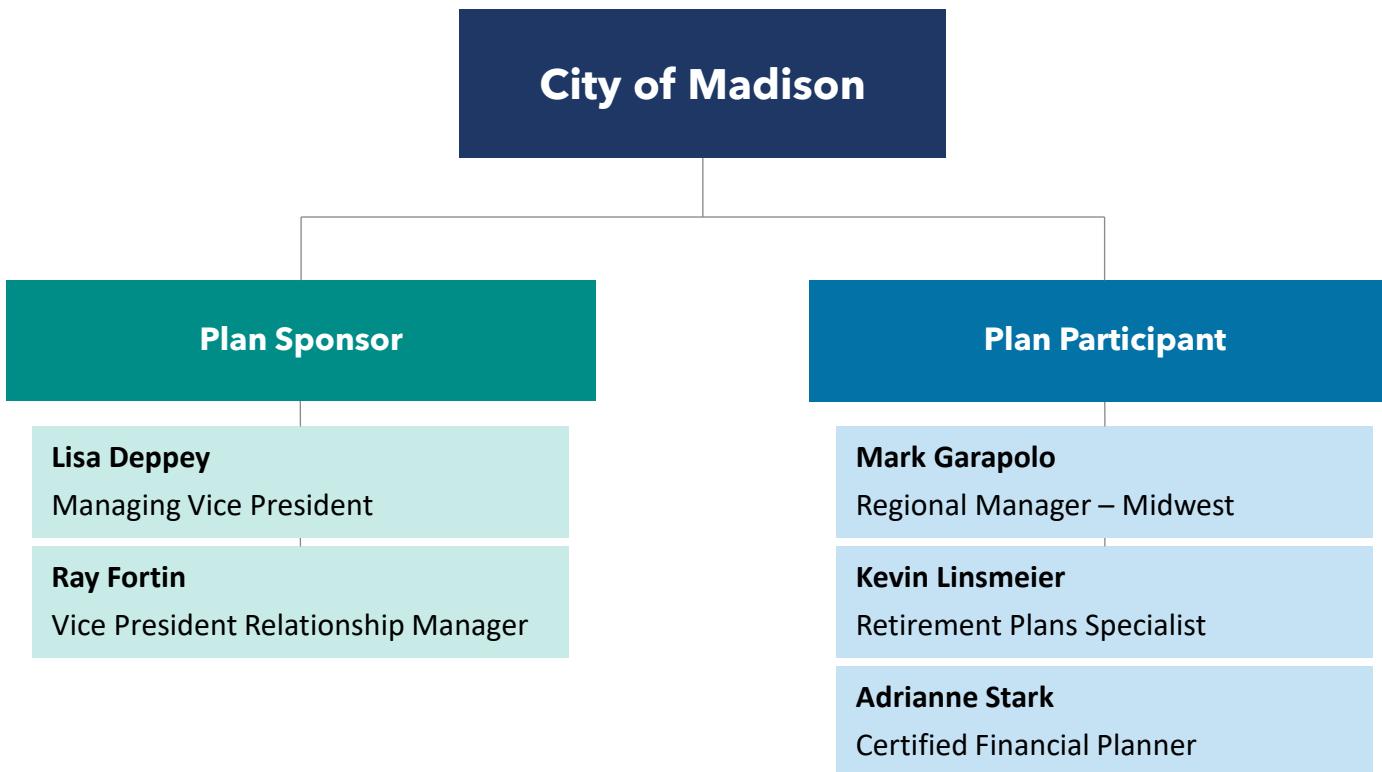
Plan Sponsor Review

April 22, 2025

MissionSquare
RETIREMENT



Service Team





Plan Goals and Objectives

We've focused on assessing your plan health and have identified these key areas to focus on this year. We will deliver this through our multichannel approach to drive education, savings, and financial



Promote plan awareness, learning, and new features

Drive engagement, participation, and savings

Improve financial outlook and retirement readiness

Preserve assets and support needs postemployment



Plan Review

MissionSquare
RETIREMENT

Balance Summary

March 31, 2025



Participant Balance
\$188.2M

Participant Accounts
2,075

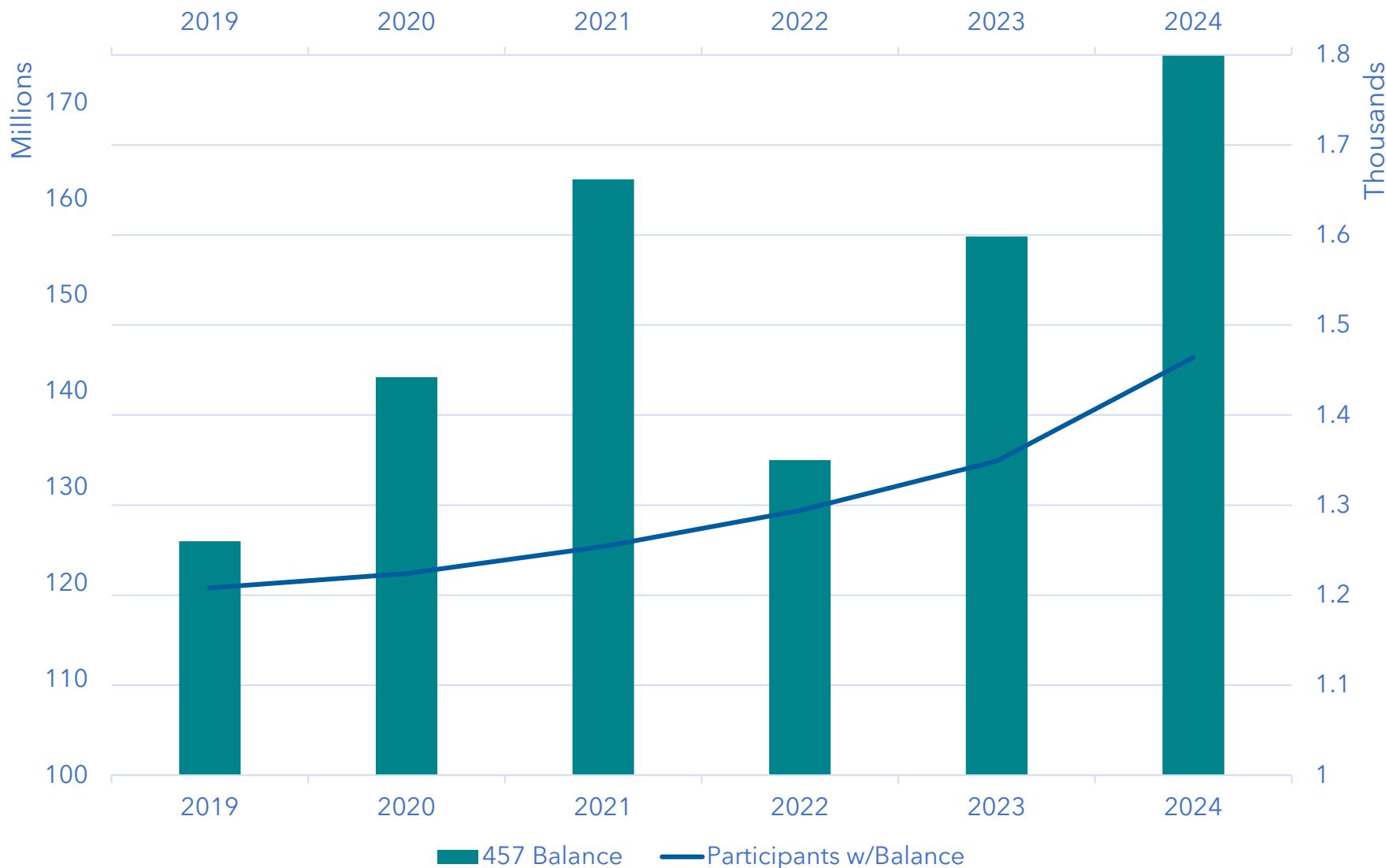


Balance Summary Details

Plan	Participant Balance	Participant Accounts	Average Balance	Median Balance
457 (300149) CITY OF MADISON	\$176,152,701	1,464	\$120,323	\$46,106
RHS (800034) CITY OF MADISON	\$1,551,000	28	\$55,393	\$25,782
RHS (803160) CITY OF MADISON	\$10,524,921	583	\$18,053	\$17,374



Plan Balance and Participant Growth

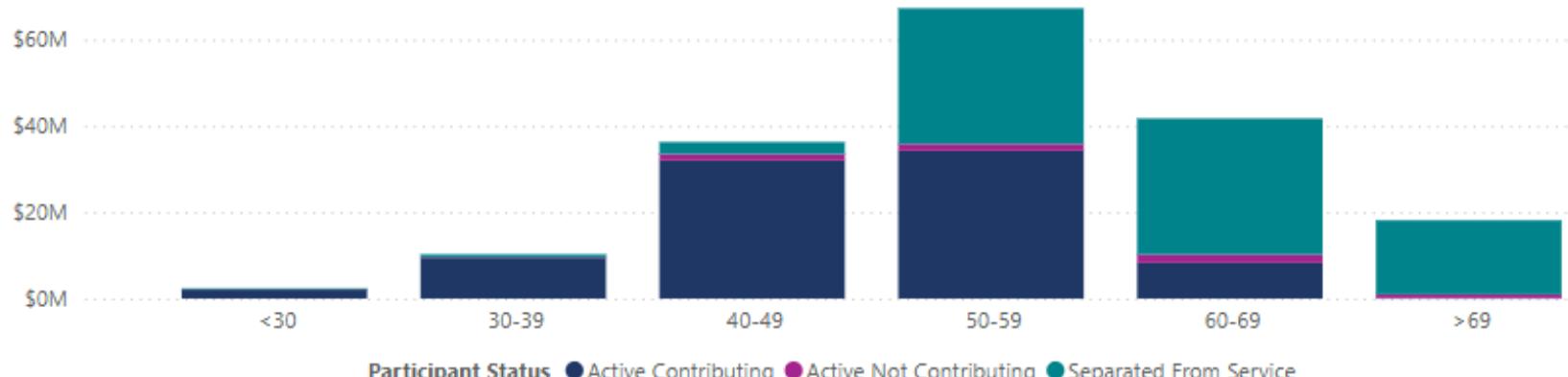


457 Plan Employee Status

March 31, 2025



Participant Status as of 03/31/2025	Total Count	Total Balance
Active Contributing	948	\$86,267,486.28
Active Not Contributing	66	\$6,158,580.22
Separated from Service	450	\$83,726,634.07
TOTAL	1,464	\$176,152,700.56

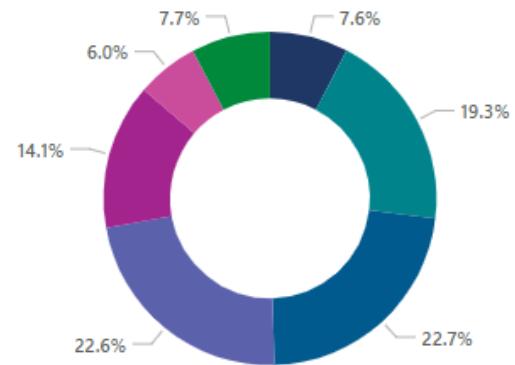


Plan Asset Allocation

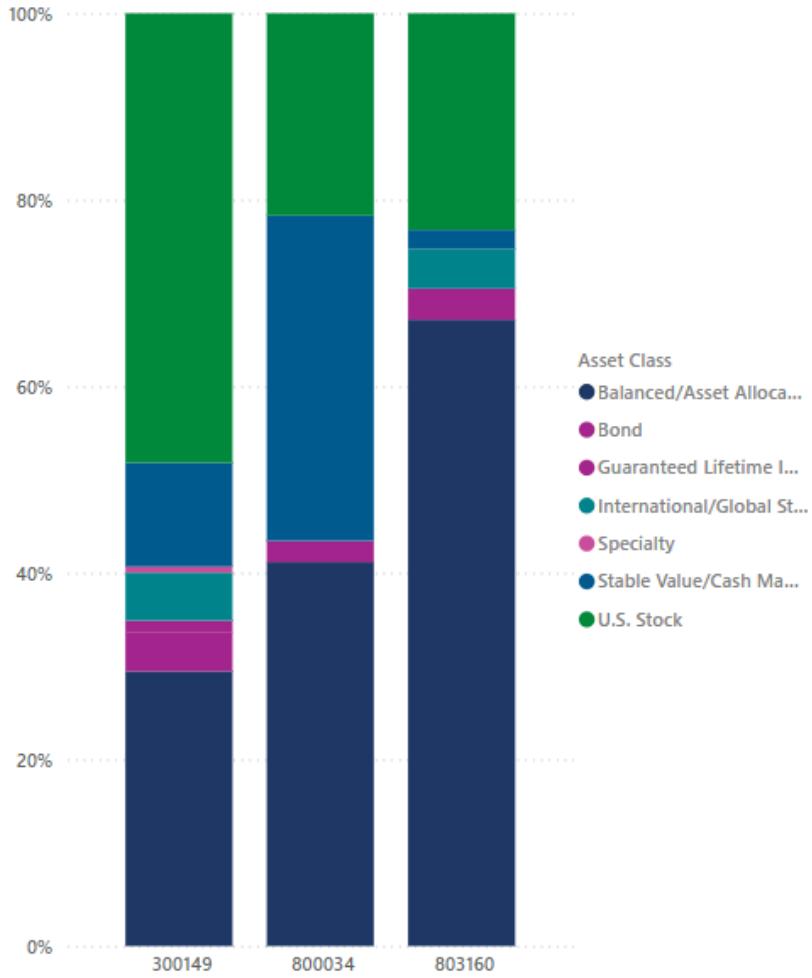
March 31, 2025



Participant Count by Age Group



Asset Allocation by Asset Class



Assets

Participants

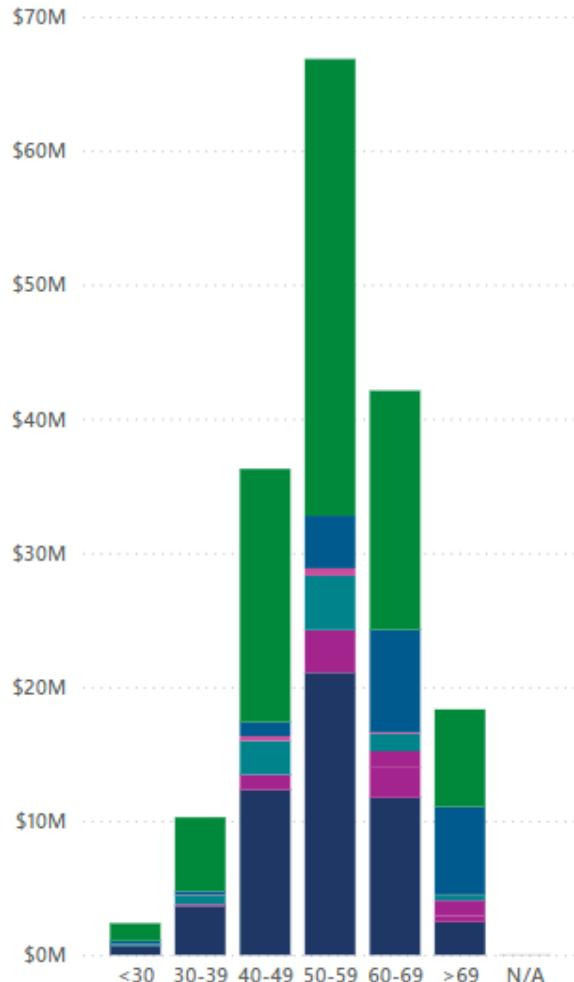
Age Group ● <30 ● 30-39 ● 40-49 ● 50-59 ● 60-69 ● >69

Participant Asset Allocation

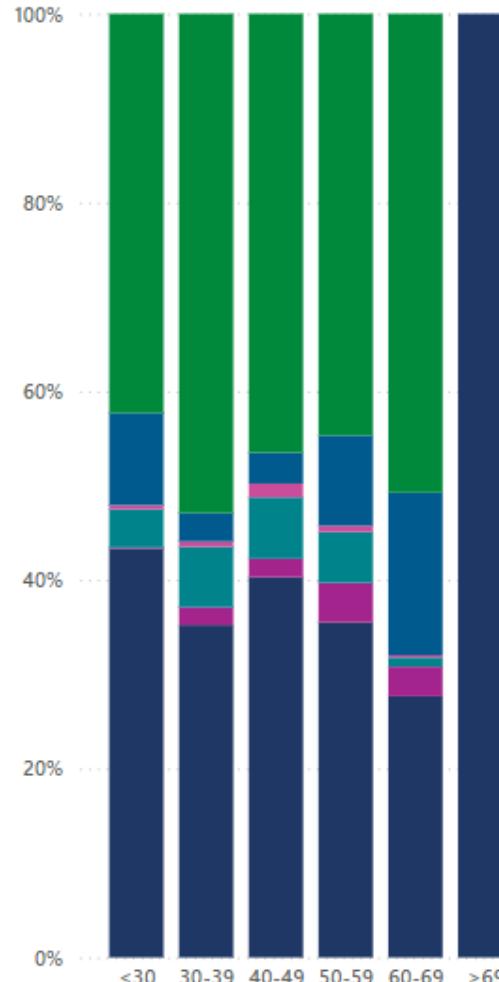
March 31, 2025



Participant Asset Allocation (\$)



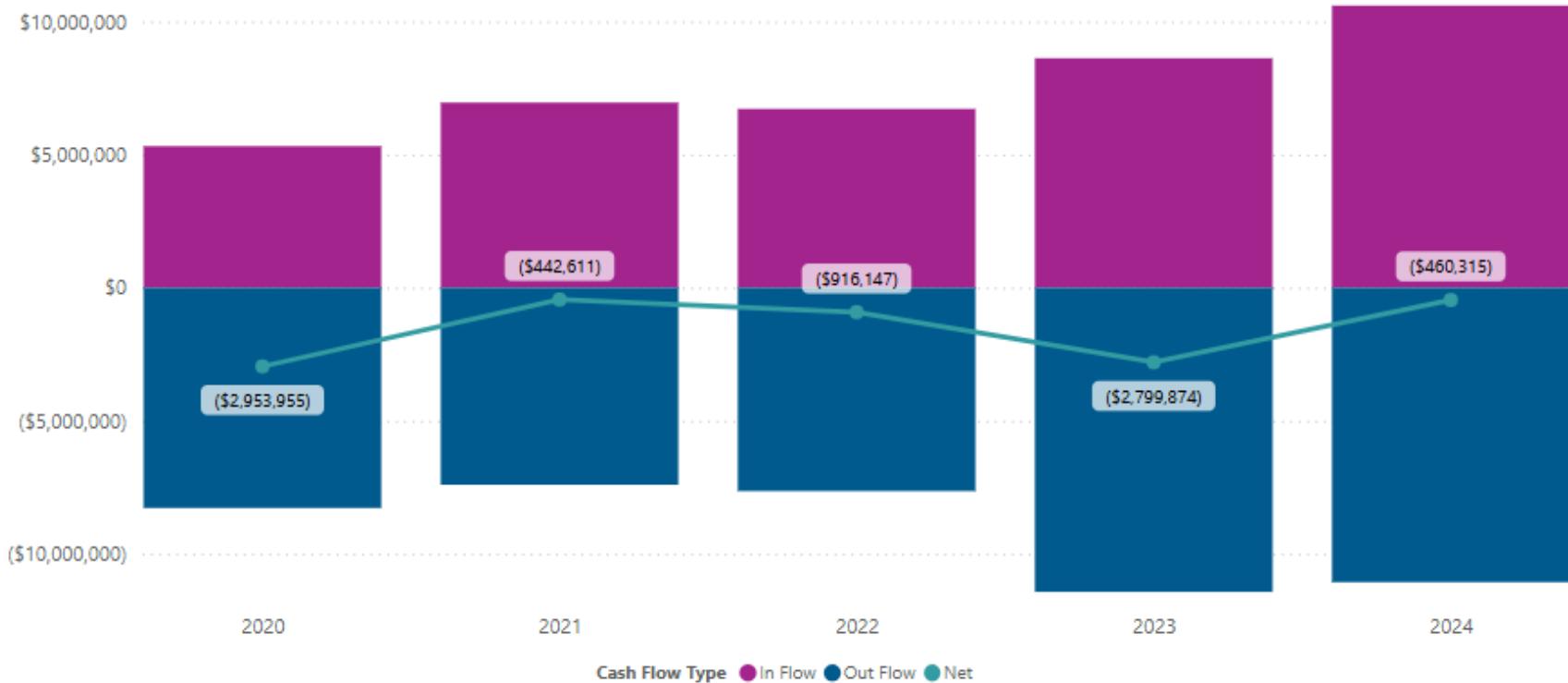
Contribution Asset Allocation (%)





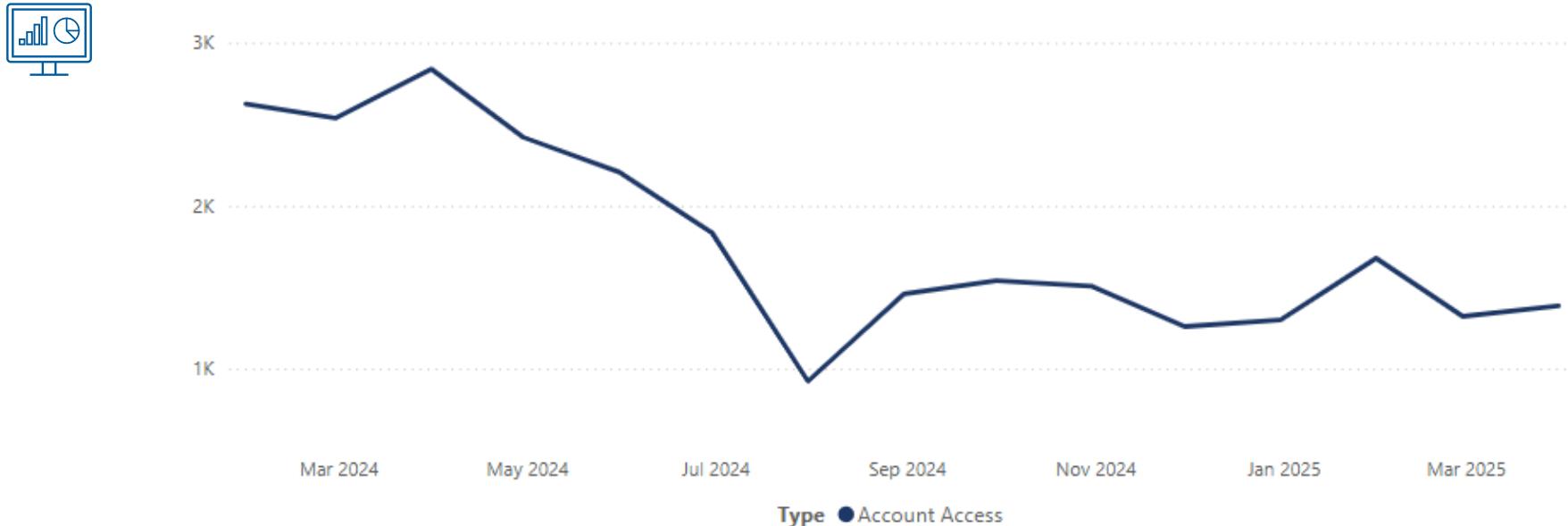
Cash Flow

December 31, 2024



Service Usage All Plans

March 31, 2025



% Participants Registered for Website (as of recent month end)



2024 & YTD Plan Education and Outreach

Education

50/14

On-Site/Virtual Days

778/256

RPS Consultations

Participation & Savings

146/29

Enrollments

21%

Increase in 457 Contributions

Financial Wellness

24

CFP® Webinars

92/24

CFP® Consultations

Retention

\$3,100,000

Roll Ins

Group Meetings Who We Saw

2/24 Madison Water - Olin location (20)

2/24 Madison Engineering (10)

4/24 Madison Parking Enforcement (10)

6/24 Madison PD Academy (40)

8/24 & 12/2024 Madison Water - Paterson location (75 combined)

12/24 Madison PD Retirement Training (75)



2025 Goal-Based Programs

Q1	Q2	Q3	Q4
Simple Steps to a Successful Year	Making the Most of Your Savings	Focus on Your Future	Finish Strong, Start Secure

Market Overview and Responsive Communications



Mobile App



Financial Wellness Center



E-Newsletter and Emails



RPS Workshops and Appointments



Financial Planning Webinars and CFP® Professional Consultations



Enroll



Learn



Save



Invest



Monitor and Update



Retire

What does the **Financial Wellness Center** offer?

Explore, learn, and plan. This easy-to-use, interactive hub offers tips and tools to help your employees save, invest, and retire.

[Learn More](#) 



Popular Financial Topics

Get answers to your questions about retirement planning, debt management, emergency savings, college tuition planning, health care, investing, and more.



100+ Tools and Resources

Learn from videos, charts, calculators, articles, and tutorials.



One Convenient Location

Easily access these tools in one place, at any time, right from your account.



Financial Planning Program

MissionSquare
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2025 Webinar Program

Webinar Slides



View the full annual schedule: www.missionsq.org/cfpwebinars.

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Get Help With Your Retirement Plan

Did you know you have access to financial planning webinars hosted by MissionSquare Retirement? Sign up today to hear from our CERTIFIED FINANCIAL PLANNER™ professionals.

Register Now

Upcoming Webinars

Retirement 101: A Comprehensive Overview
Wednesday, April 3, at 1 p.m. ET
(12 p.m. CT/ 11 a.m. MT/ 10 a.m. PT)

Most of us imagine retirement as a happy time — a reward for a lifetime of hard work, full of possibilities. With Americans living longer, retirement will make up a full third of many people's lives. This makes planning for it essential.

How to Pay Off and Prevent Debt
Wednesday, April 10, at 1 p.m. ET
(12 p.m. CT/ 11 a.m. MT/ 10 a.m. PT)

Are you concerned about your level of debt? You're not alone. Here we look at some guiding principles of dealing with debt and how to attack paying it off, and perhaps more importantly, discuss the importance of preventing it from happening in the first place.

Services Provided by MissionSquare CFP® Professionals

	Financial Planning Education (For All)	Financial Planning (>\$100K in MSQ Assets)	Personal Planning (>\$1M in MSQ Assets)
Educational Webinars and Seminars	✓	✓	✓
Virtual Consultations With a CFP® Professional	✓	✓	✓
Communications on Relevant Financial Topics	✓	✓	✓
Social Security Analysis and Strategies	✓	✓	✓
Personalized Financial Goal Plan	*	✓	✓
Exclusive Educational Webinars			✓
A Dedicated CFP® Professional			✓
Kiplinger Retirement Report			✓

Actions for Public Service Employers to Take

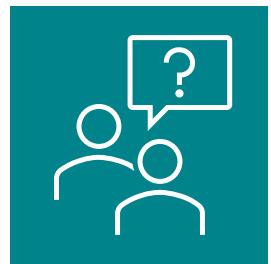


Prepare Your Plan for Roth Catch-Up Contributions

If your plan offers catch-up contributions, you'll need to amend your plan to include Roth age-based catch-up contributions before Jan. 1, 2026.

SECURE 2.0 requires this feature for employees making over \$145,000 per year.

[Read the Guide](#)



Questions?