



## Plan Sponsor Review

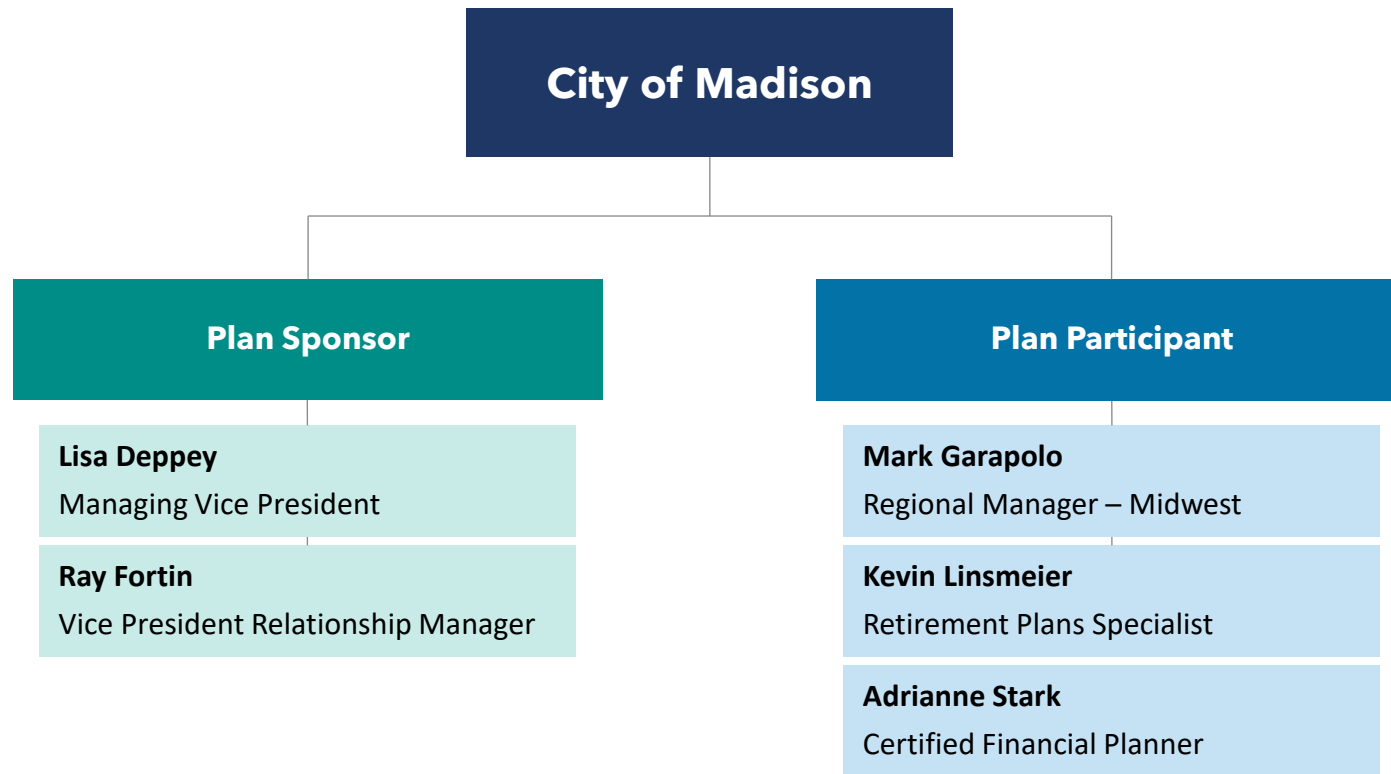
April 22, 2025

**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





# Plan Review



# Balance Summary

## March 31, 2025

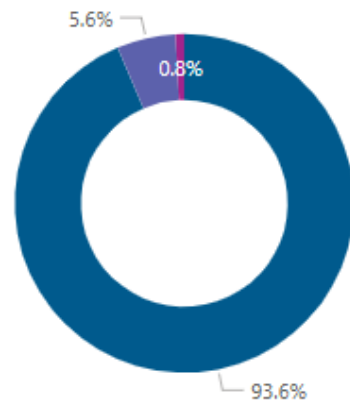


Participant Balance

**\$188.2M**

Participant Accounts

**2,075**



Plan

● 457 (300149) CITY OF MADISON

● RHS (803160) CITY OF MADISON

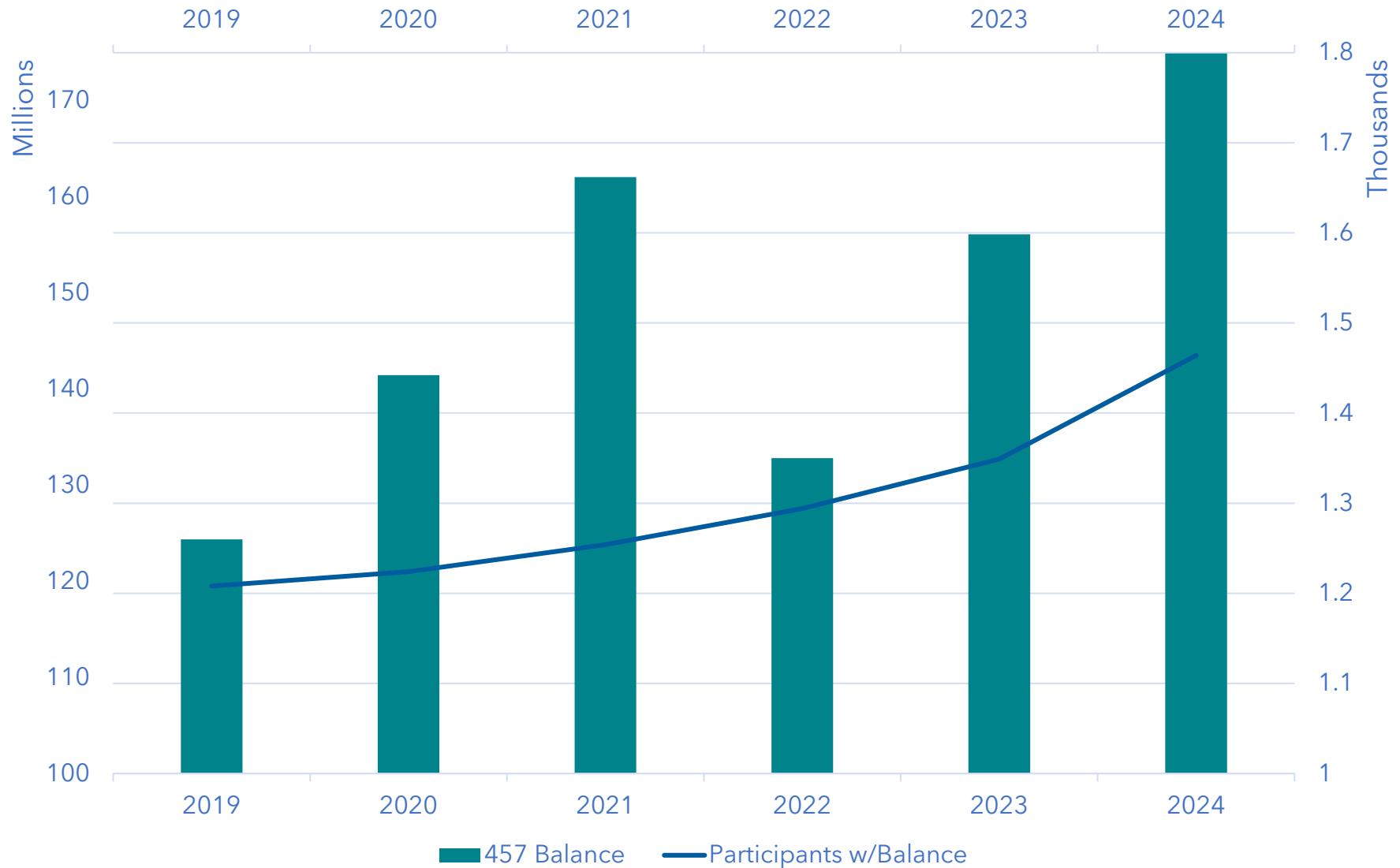
● RHS (800034) CITY OF MADISON

### 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



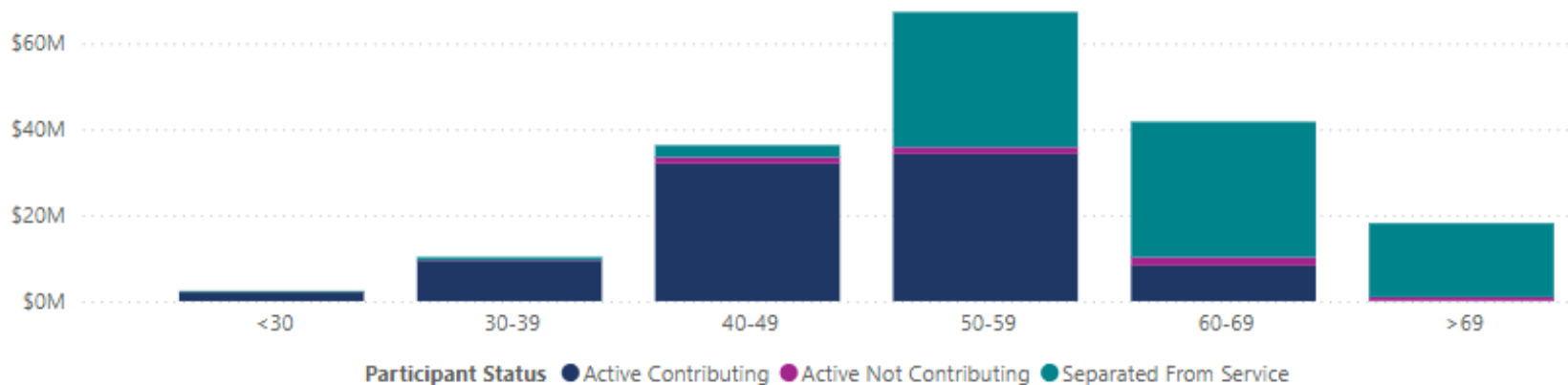


# 457 Plan Employee Status

## 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
<b>TOTAL</b>	<b>1,464</b>	<b>\$176,152,700.56</b>



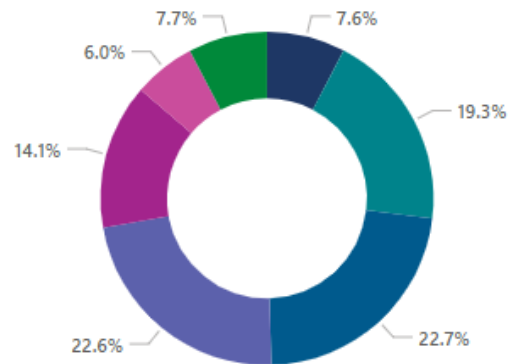


# Plan Asset Allocation

## March 31, 2025



Participant Count by Age Group

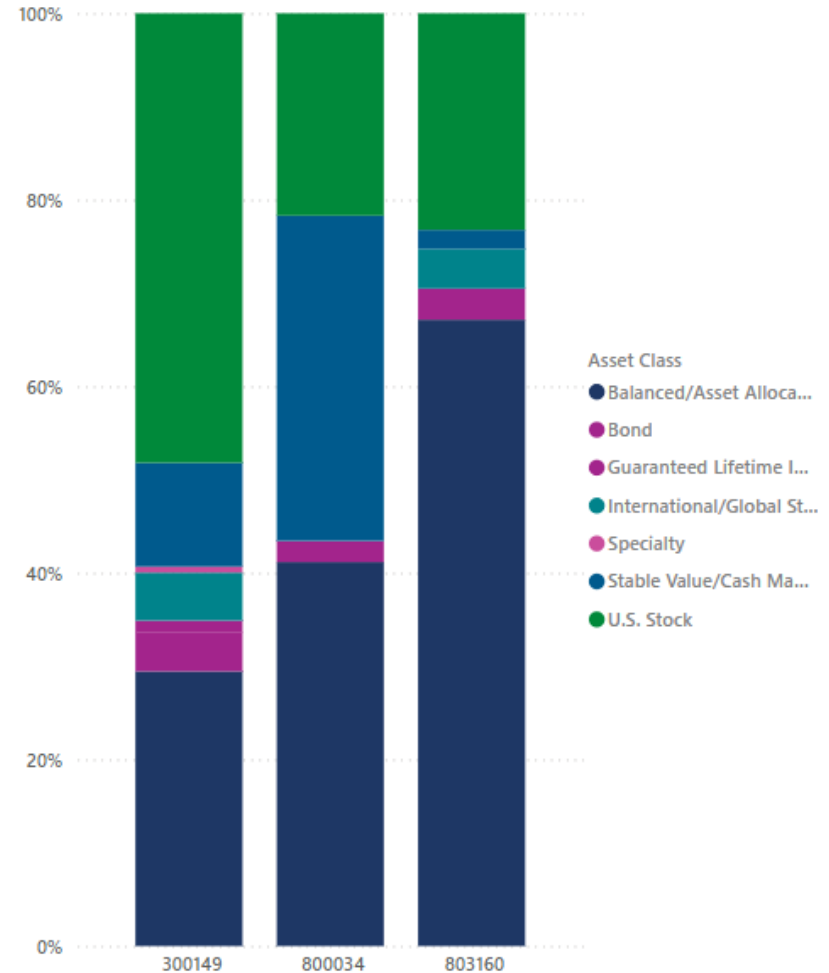


Assets

Participants

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

Asset Allocation by Asset Class



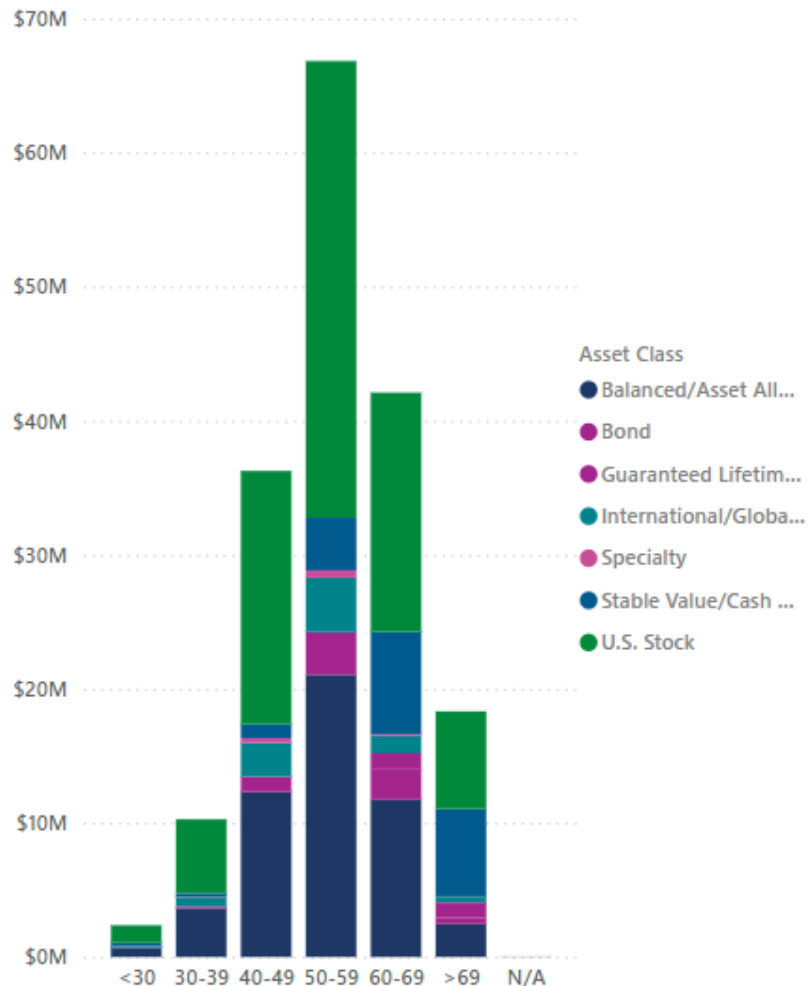


# Participant Asset Allocation

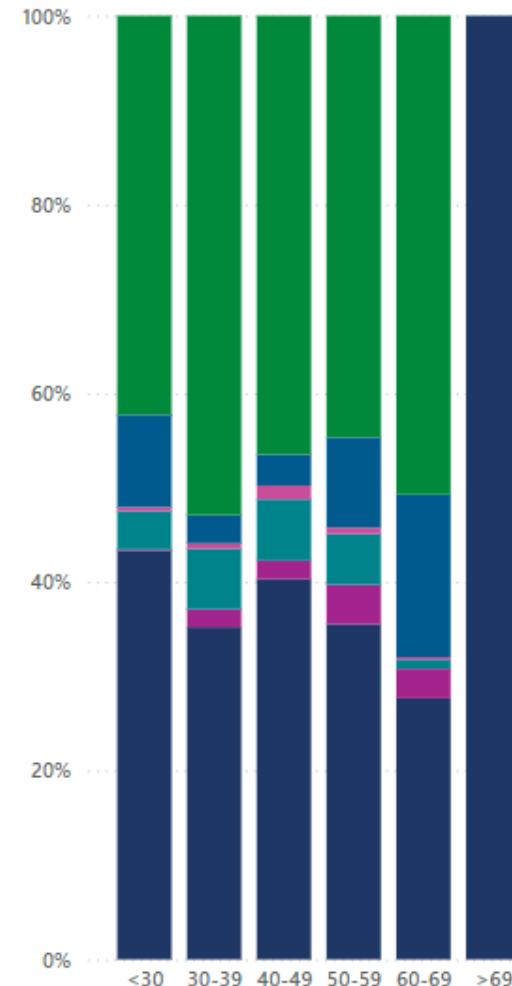
## March 31, 2025



Participant Asset Allocation (\$)



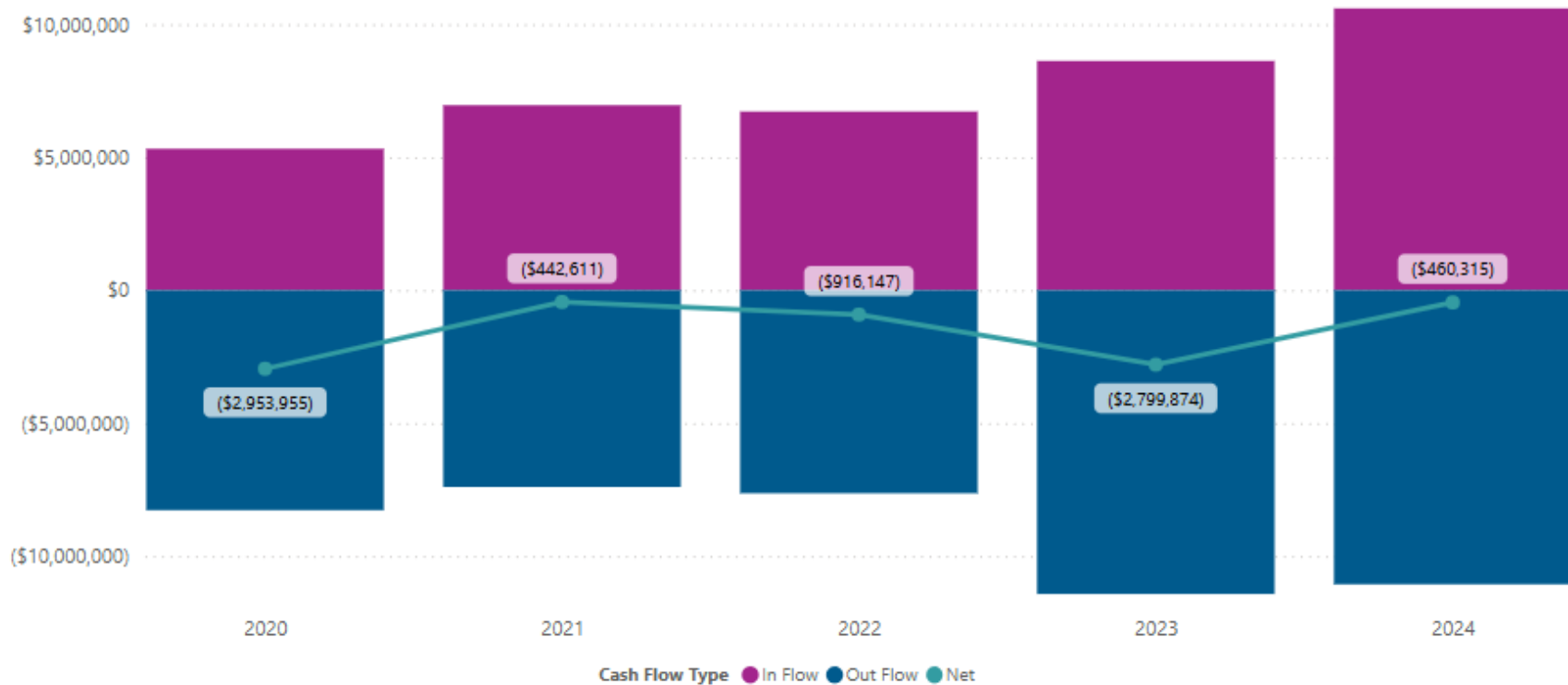
Contribution Asset Allocation (%)





# Cash Flow

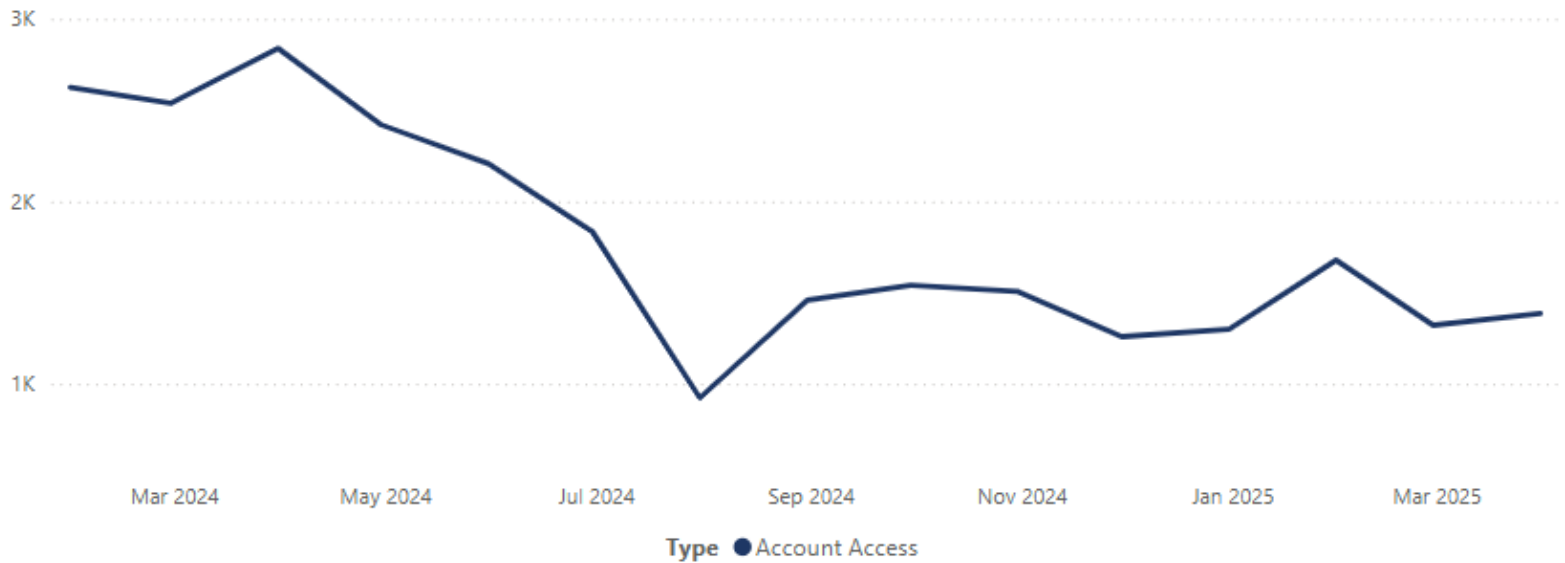
## December 31, 2024



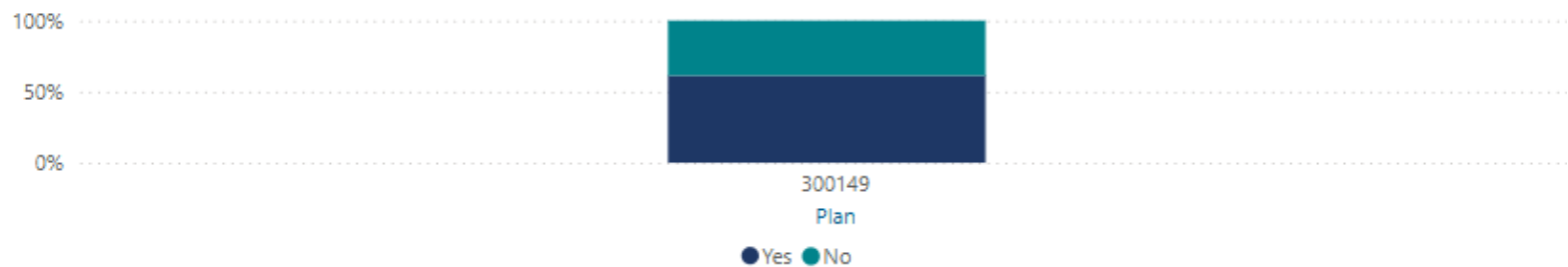


# Service Usage All Plans

## 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

### 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)

### 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



# 2025 Goal-Based Programs

**Q1**

Simple Steps to a  
Successful Year

**Q2**

Making the Most of  
Your Savings

**Q3**

Focus on  
Your Future

**Q4**

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](#) 



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## **Popular Financial Topics**

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



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## **100+ Tools and Resources**

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



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## **One Convenient Location**

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



# Financial Planning Program

**MissionSquare**  
RETIREMENT



# 2025 Webinar Program

## Webinar Slides



View the full annual schedule: [www.missionsq.org/cfpwebinars](http://www.missionsq.org/cfpwebinars).



## 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.



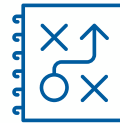
# Services Provided by MissionSquare CFP® Professionals

	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			✓

\*A fee of up to \$175 may be assessed for participants with account balances less than \$100,000; or lower if contracted by the Plan; or participant may qualify for a waiver. RHS Plan balances are not included.



# 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?

