



Plan Sponsor Review

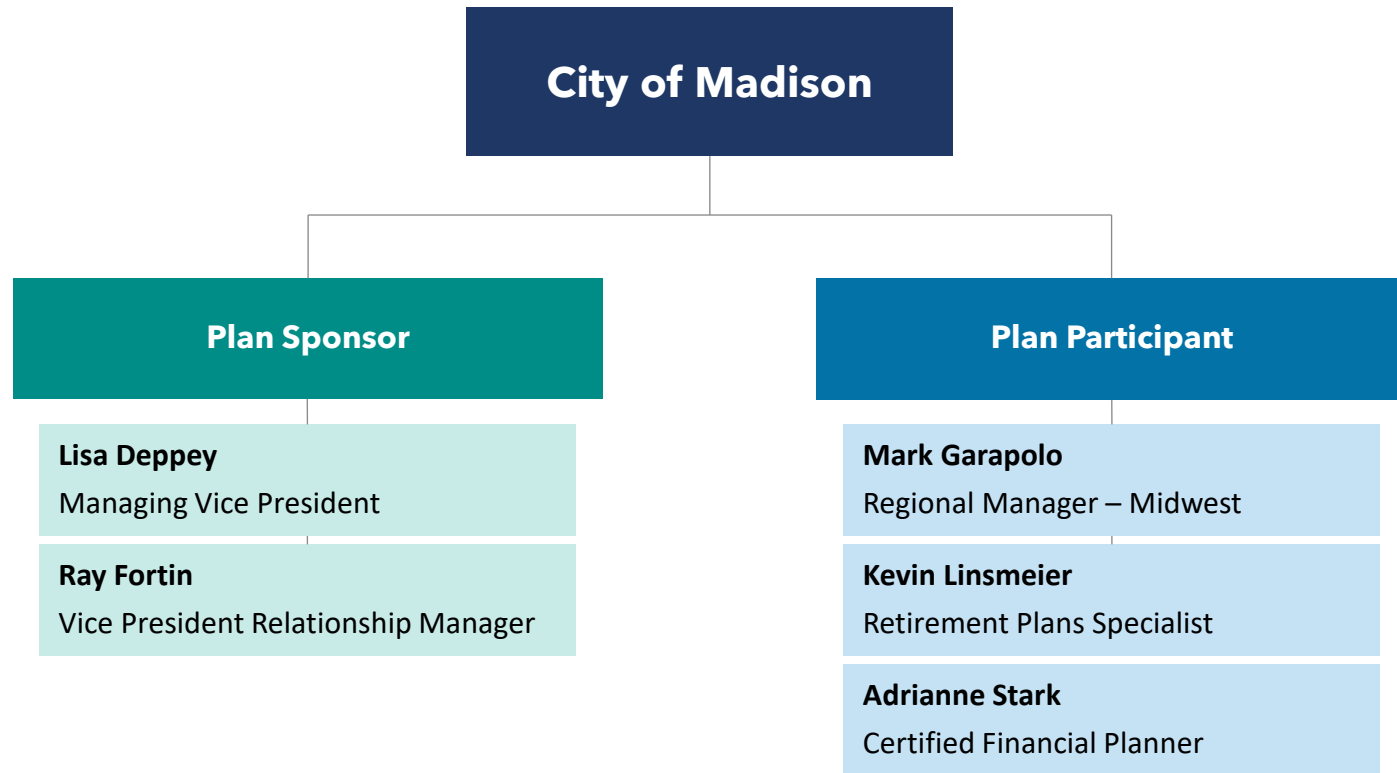
April 22, 2025

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

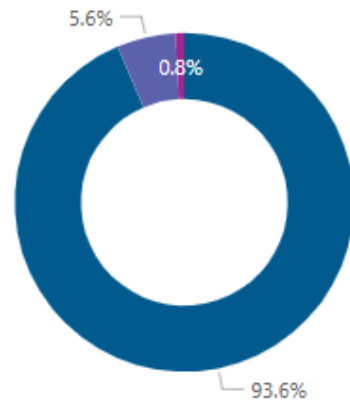


Participant Balance

\$188.2M

Participant Accounts

2,075



Plan

● 457 (300149) CITY OF MADISON

● RHS (803160) CITY OF MADISON

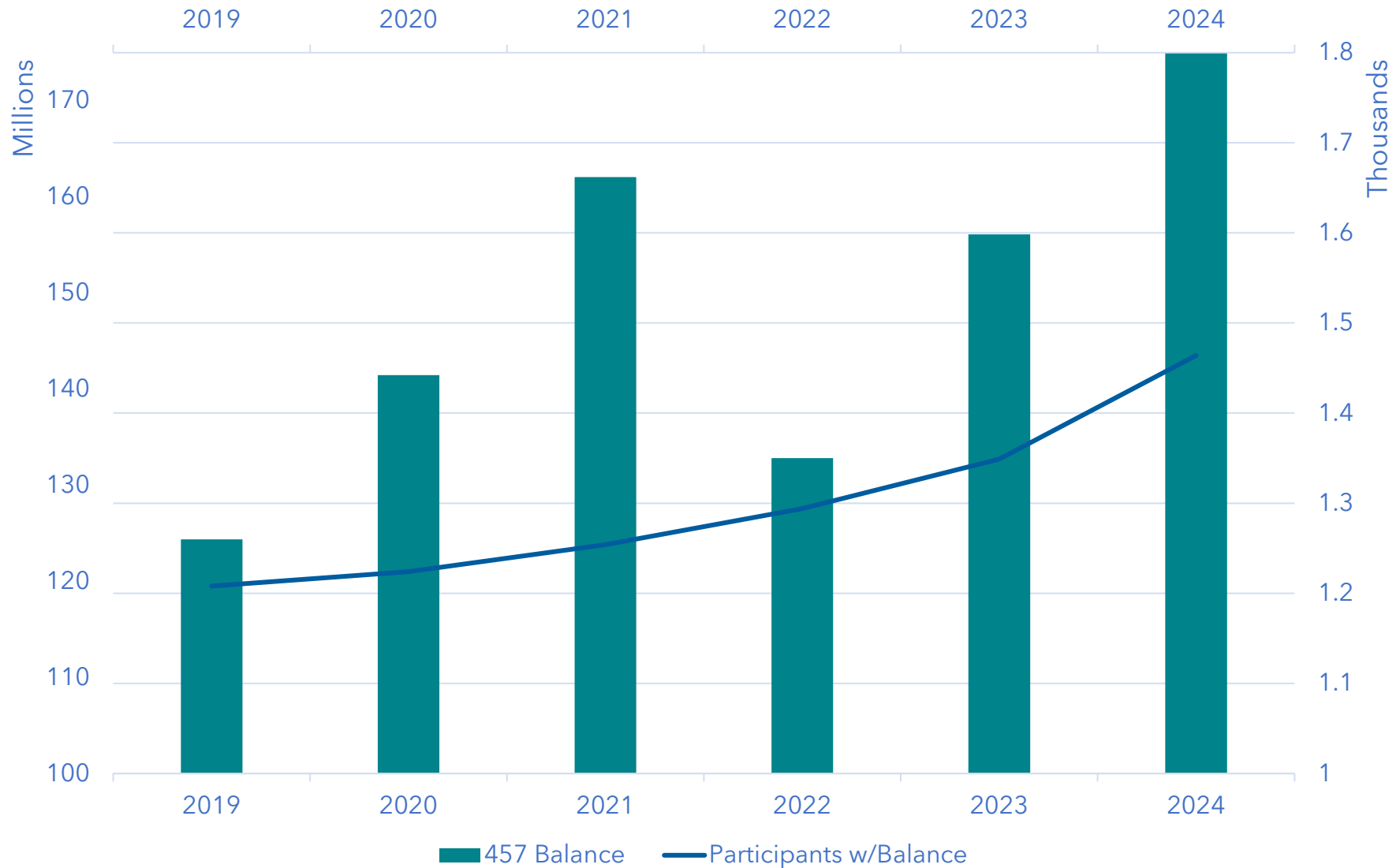
● RHS (800034) CITY OF MADISON

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



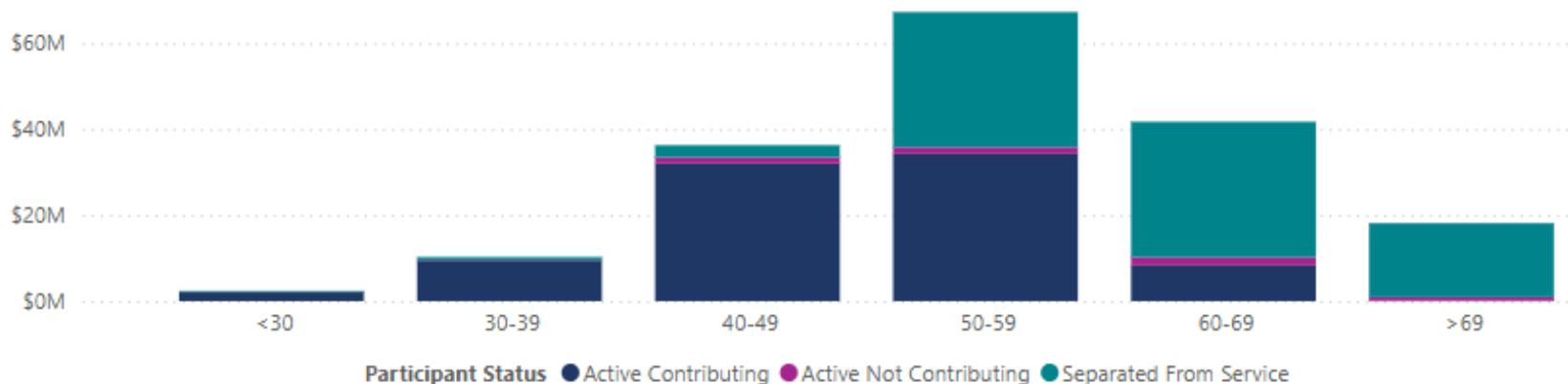


457 Plan Employee Status

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
TOTAL	1,464	\$176,152,700.56



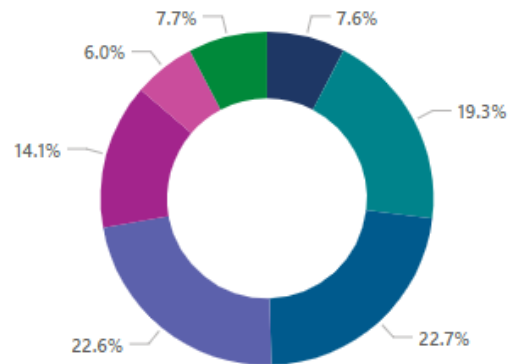


Plan Asset Allocation

March 31, 2025



Participant Count by Age Group

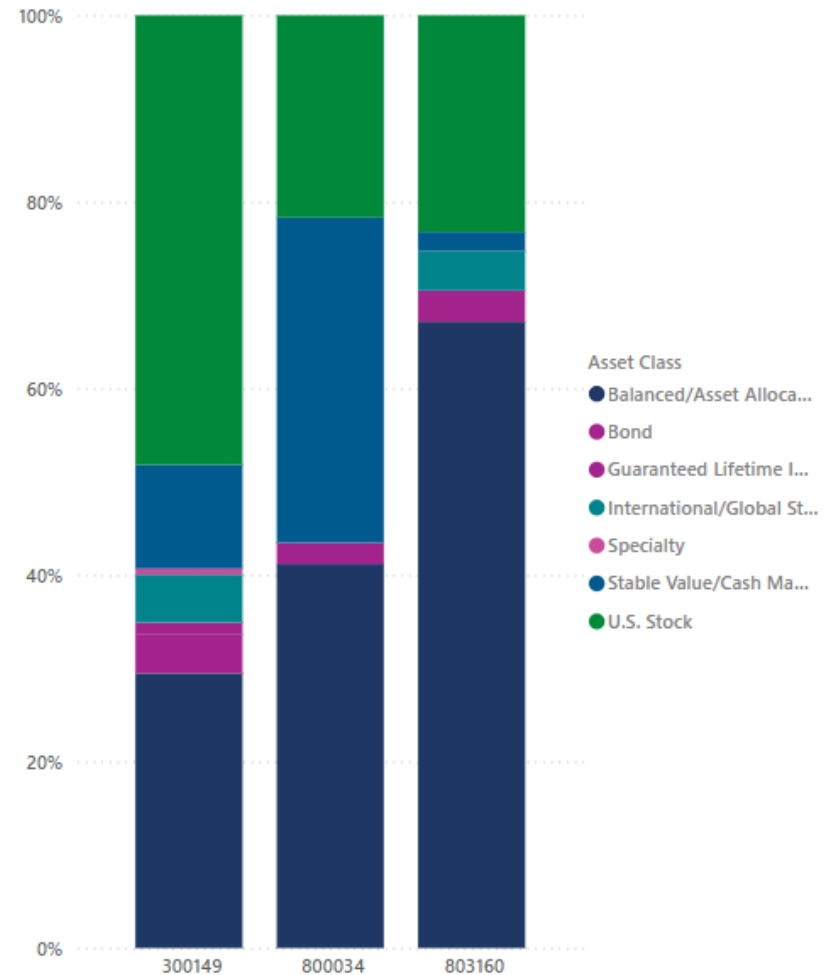


Assets

Participants

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

Asset Allocation by Asset Class



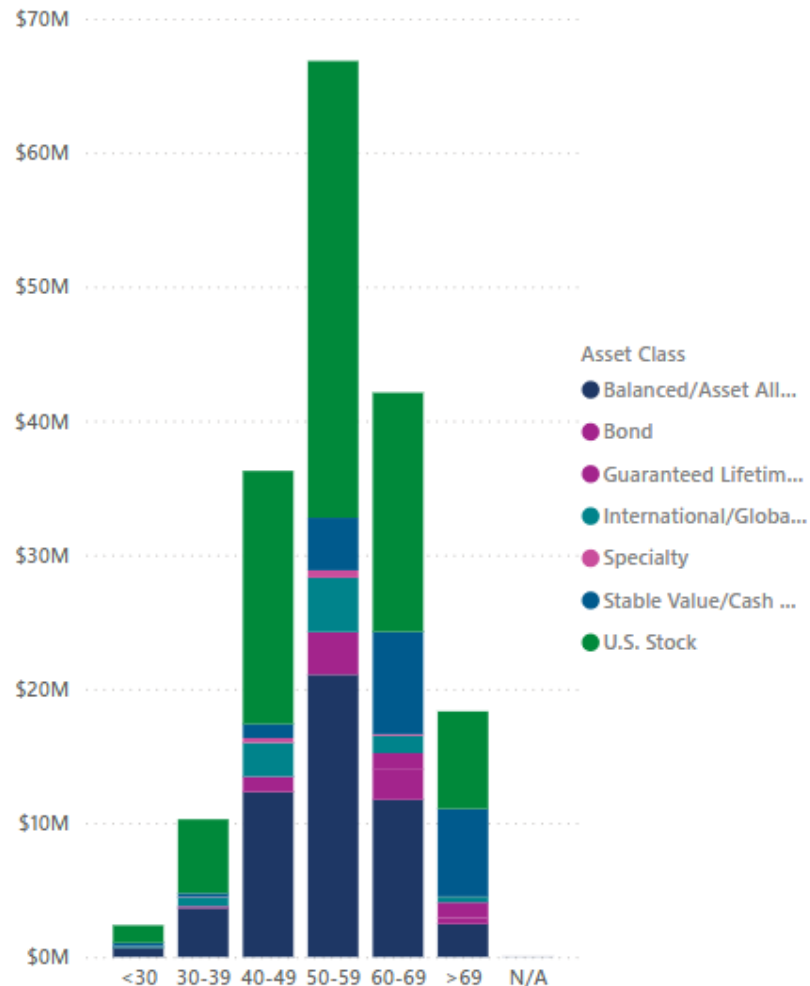


Participant Asset Allocation

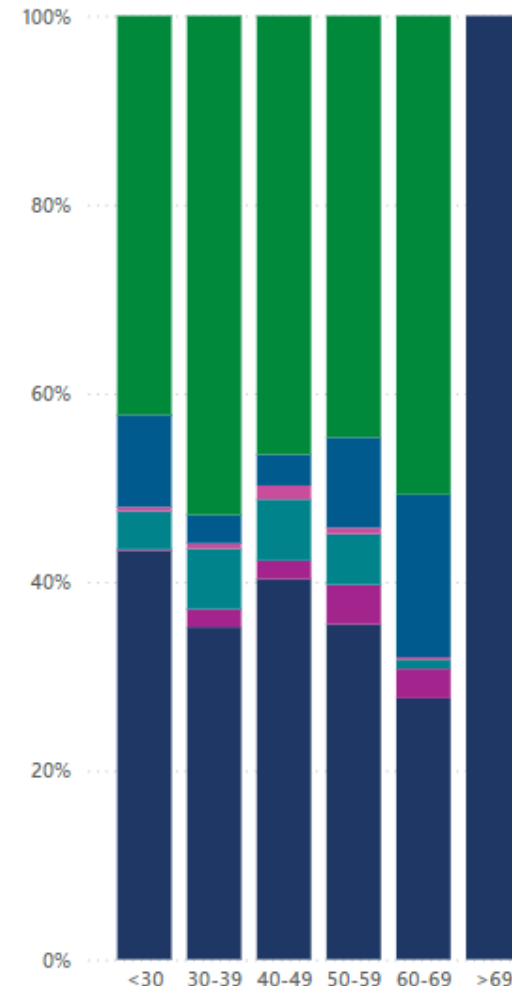
March 31, 2025



Participant Asset Allocation (\$)



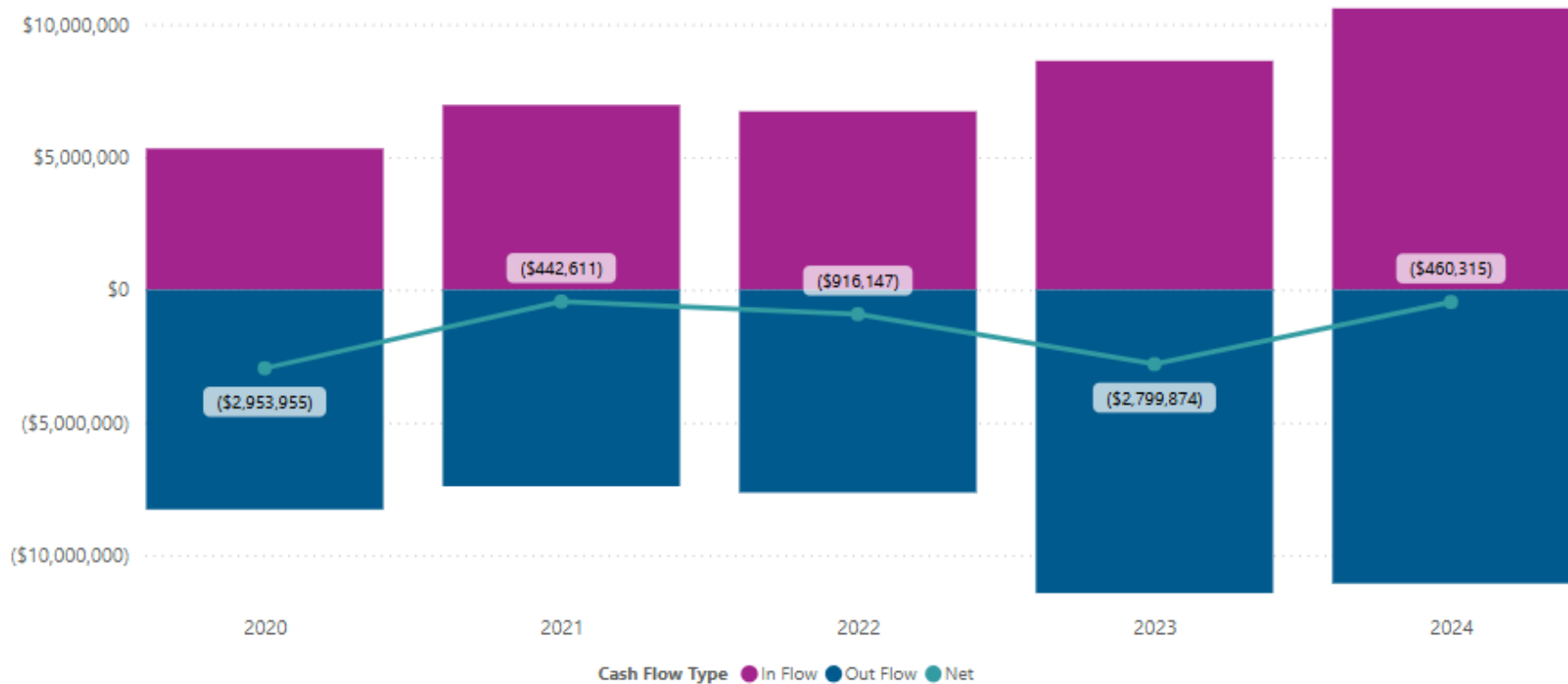
Contribution Asset Allocation (%)





Cash Flow

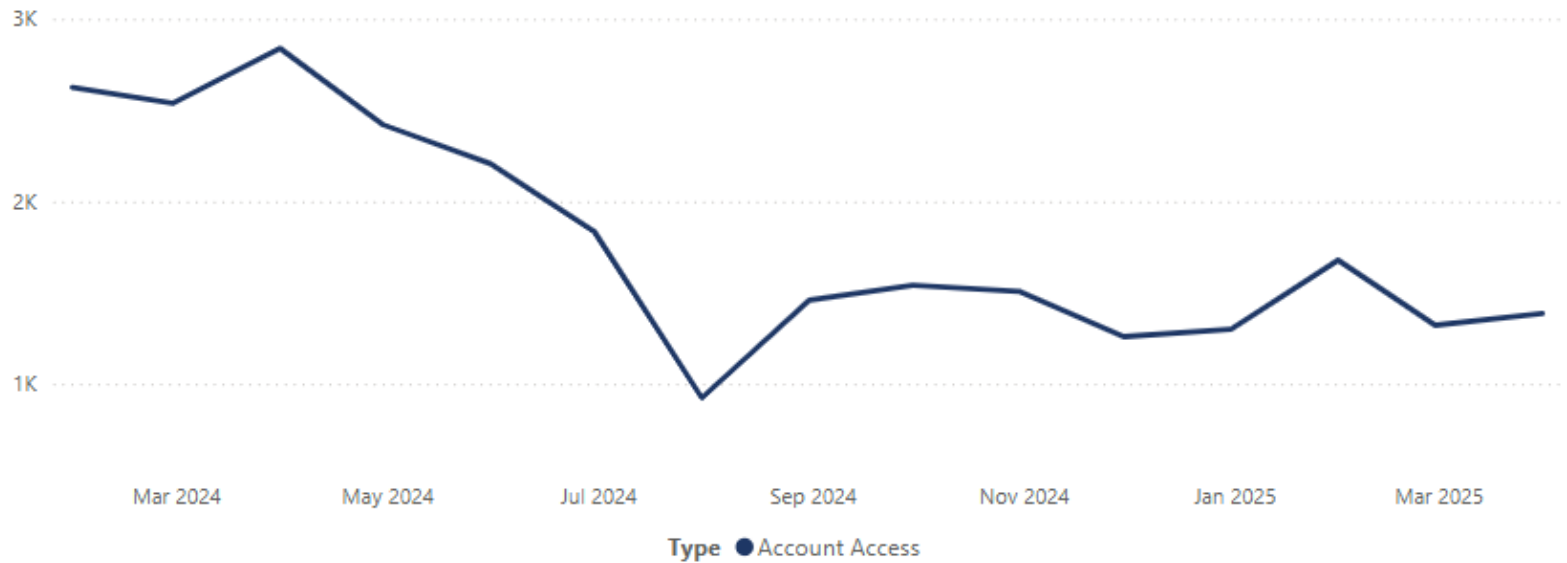
December 31, 2024



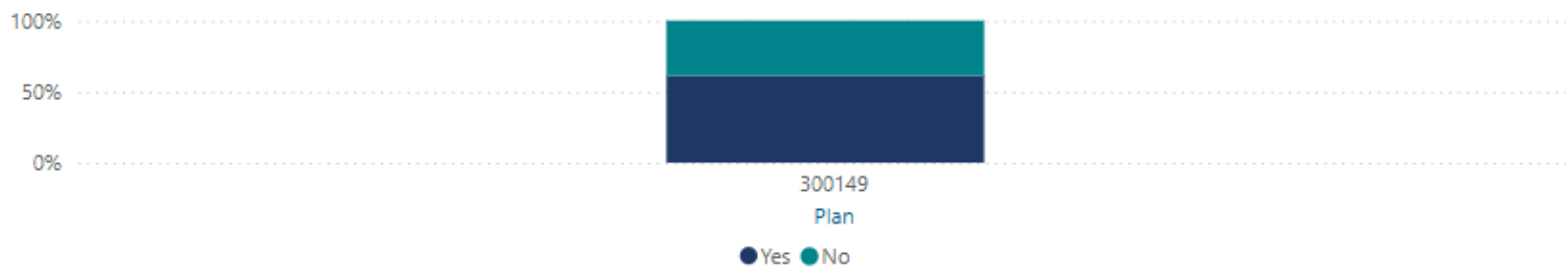


Service Usage All Plans

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?

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Financial Planning Program

MissionSquare
RETIREMENT



2025 Webinar Program

Webinar Slides



View the full annual schedule: 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?

