Plan Sponsor Review

October 28, 2025

MissionSquare RETIREMENT

CITY OF MADISON WISCONSIN

Plan Review

MissionSquare RETIREMENT

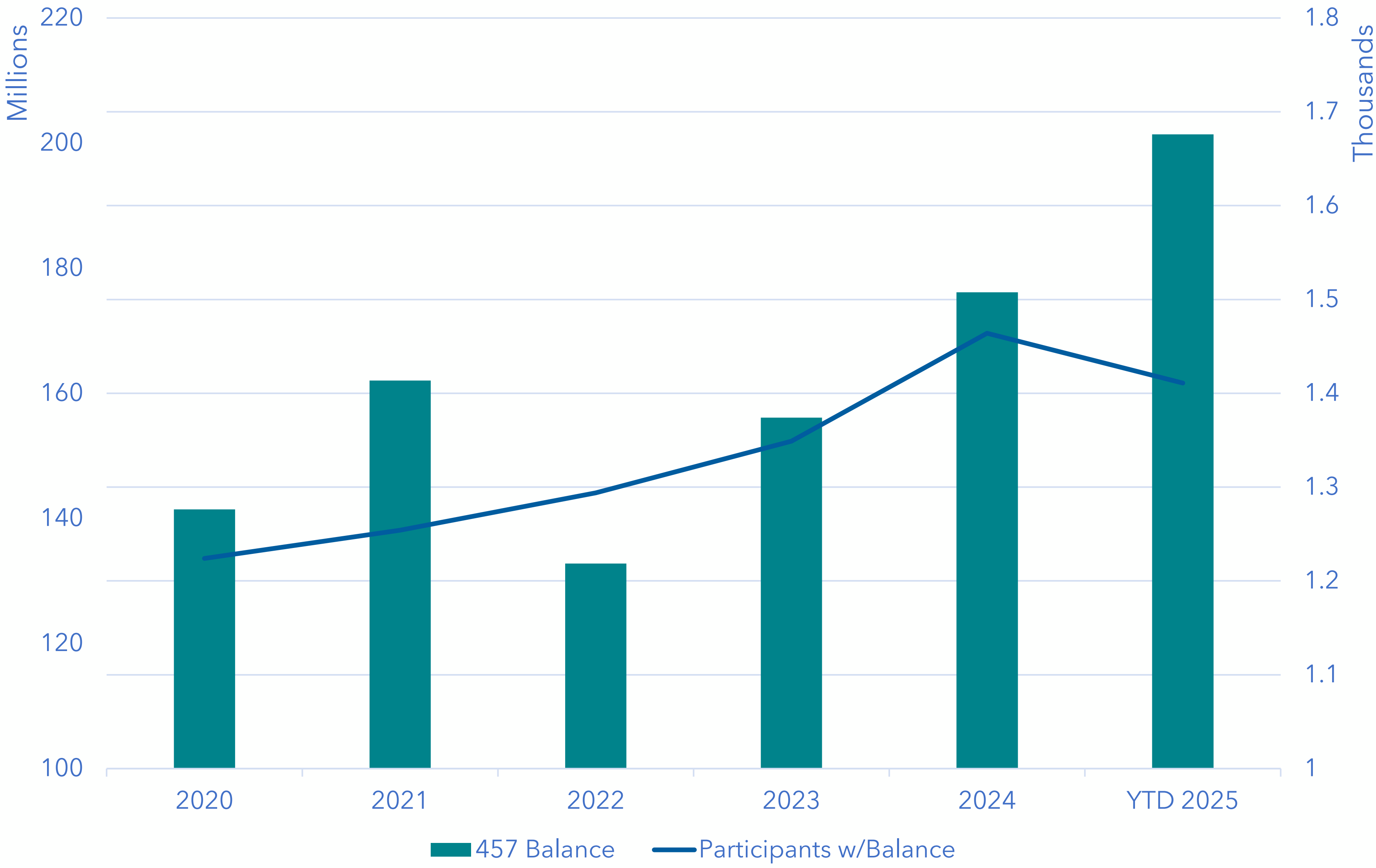
Balance Summary
September 30, 2025

Participant Balance
$215.3M
Participant Accounts
2,132

Balance Summary Details

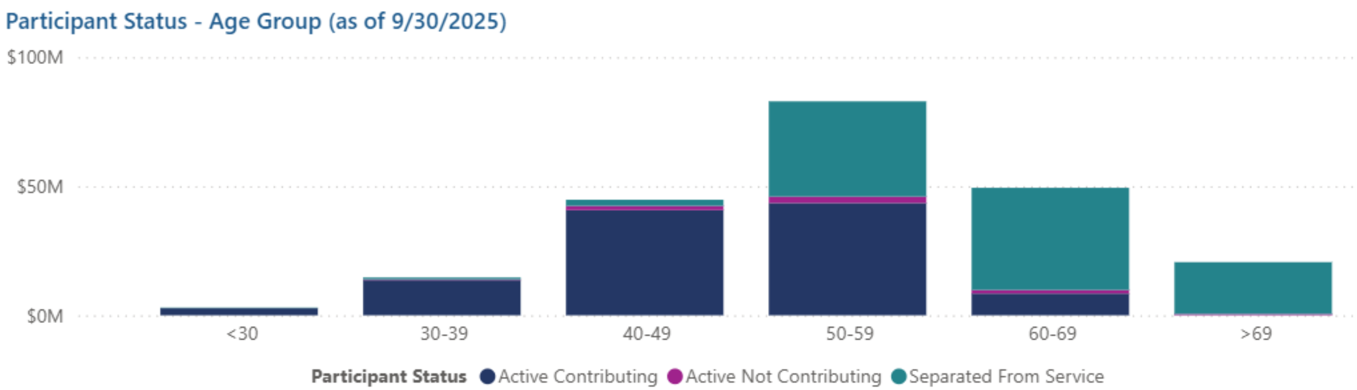
Plan	Participant Balance	Participant Accounts	Average Balance	Median Balance
457 (300149) CITY OF MADISON	$201,383,450	1,524	$132,141	$47,532
RHS (800034) CITY OF MADISON	$1,647,020	27	$61,001	$30,077
RHS (803160) CITY OF MADISON	$12,249,763	581	$21,084	$20,208

Asset & Participant Growth



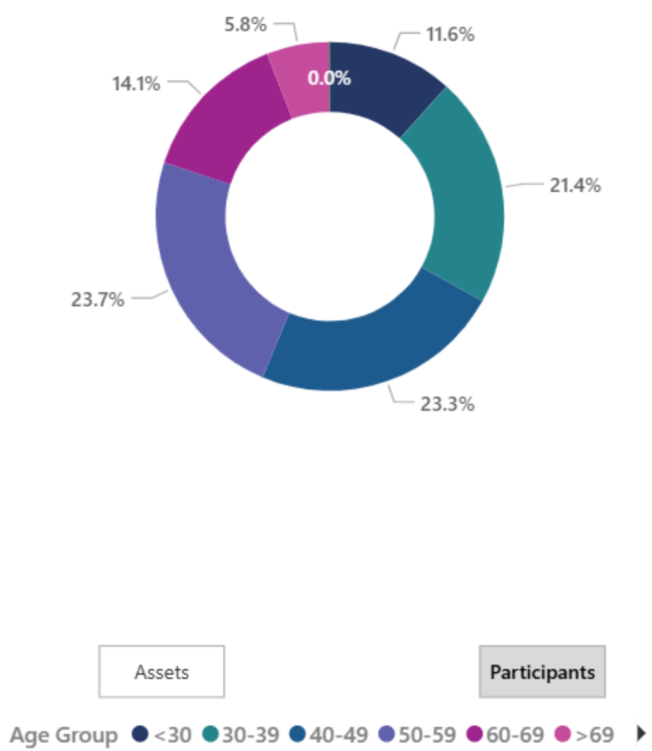
457 Plan Employee Status
September 30, 2025

Participant Status as of 09/30/2025	Total Count	Total Balance
Active Contributing	1,001	$101,106,624.09
Active Not Contributing	64	$5,169,692.54
Separated from Service	459	$95,107,134.07
TOTAL	**1,524**	**$201,383,450.70**

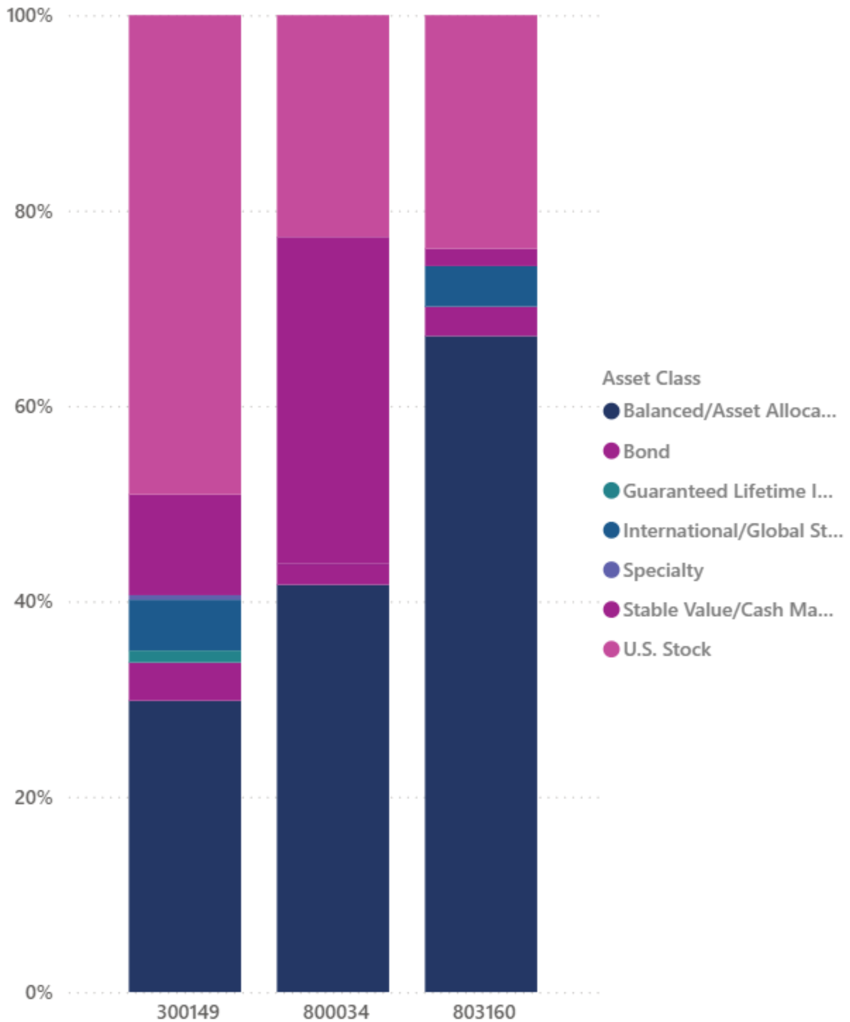


Plan Asset Allocation
September 30, 2025

Participant Count by Age Group

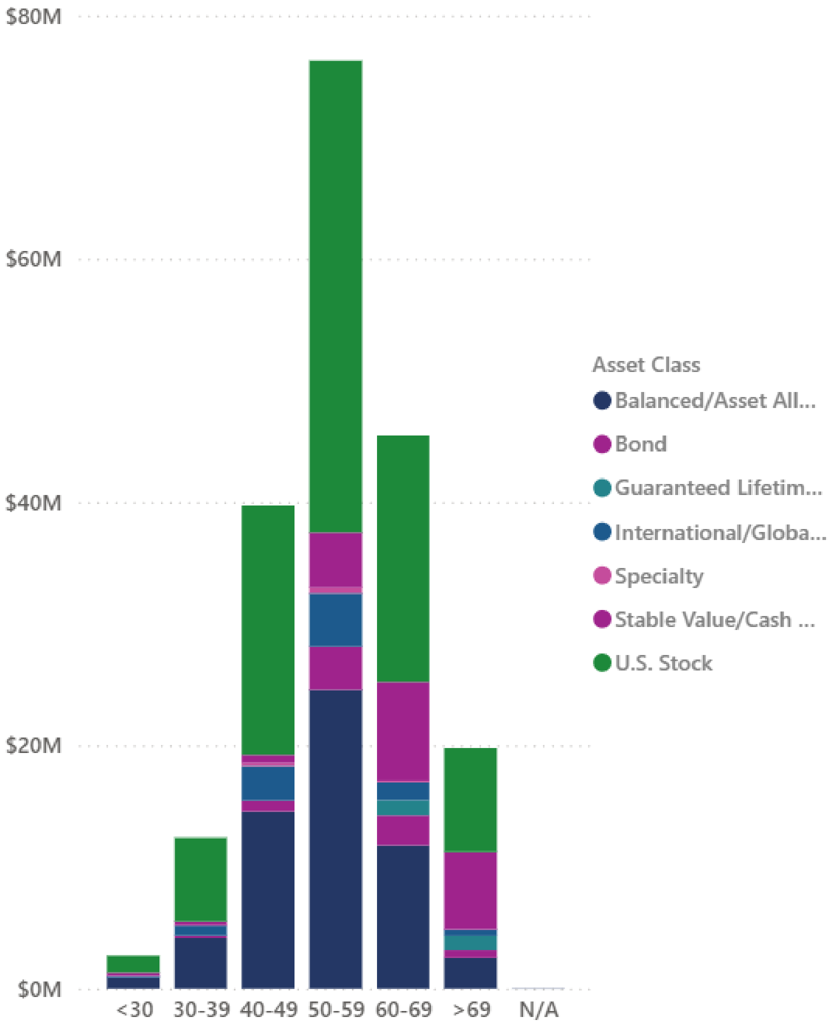


Asset Allocation by Asset Class

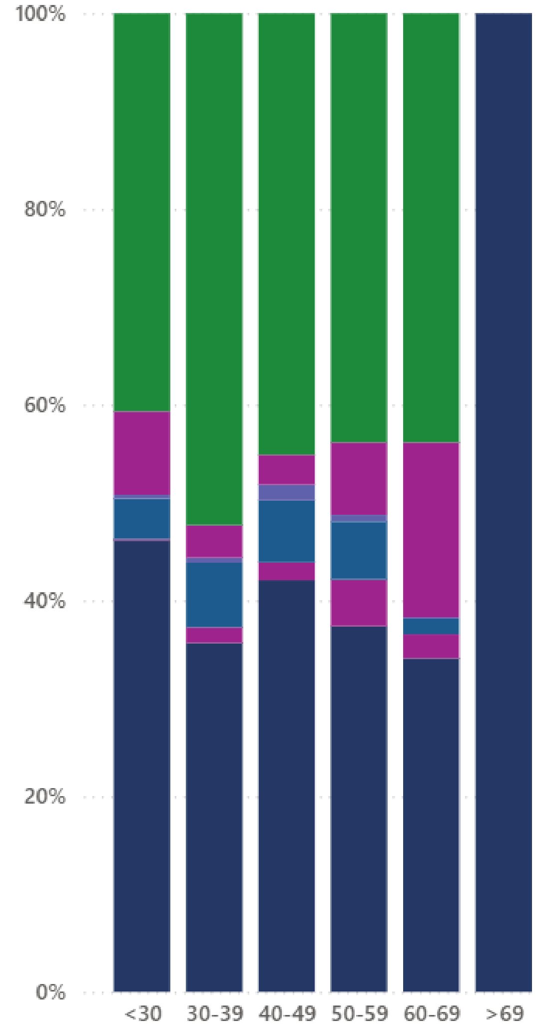


Participant Asset Allocation - 457
September 30, 2025

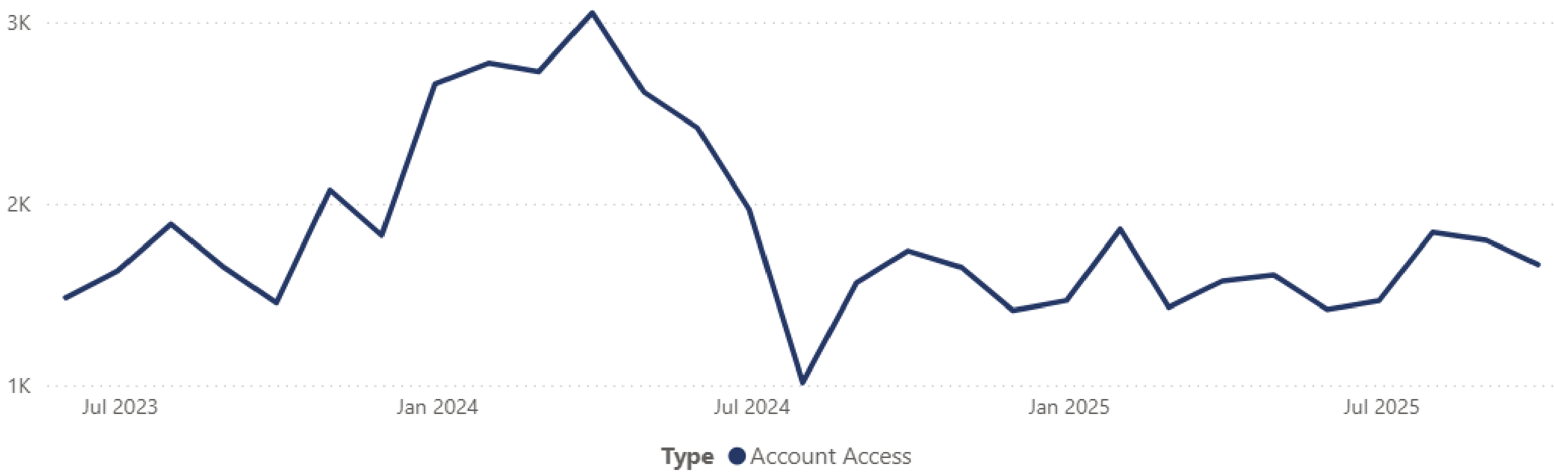
Participant Asset Allocation ($)



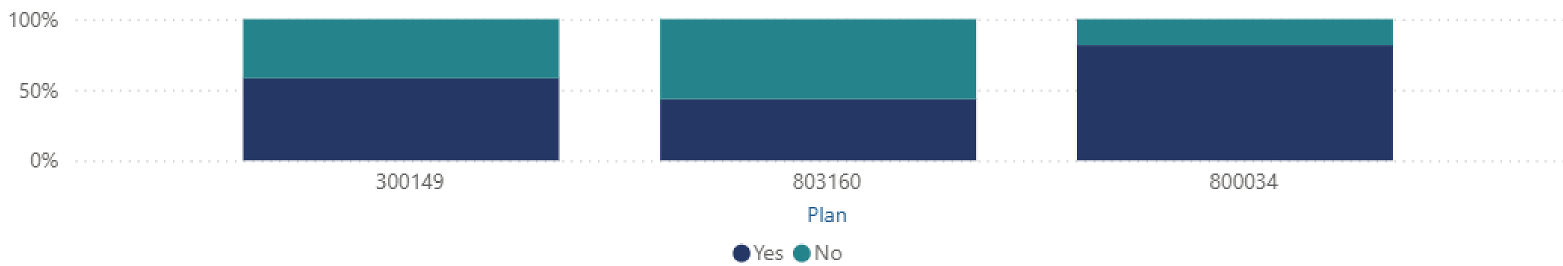
Contribution Asset Allocation (%)



Service Usage All Plans
September 30, 2025



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



2024 & YTD 9/30 Plan Education and Outreach

Education	**50/39** On-Site/Virtual Days	**778/696** RPS Consultations
Participation & Savings	**146/108** Enrollments	**14** Group Meetings avg of 20 individuals per session
Financial Wellness	**2** CFP® Onsite Visits	**92/88** CFP® Consultations
Retention	**$2,100,000** Roll Ins	

What Else?

Started offering virtual days during 2025.

Continued Retiree only outreach days

Adding phone consultation appointments on Madison's scheduling link throughout year

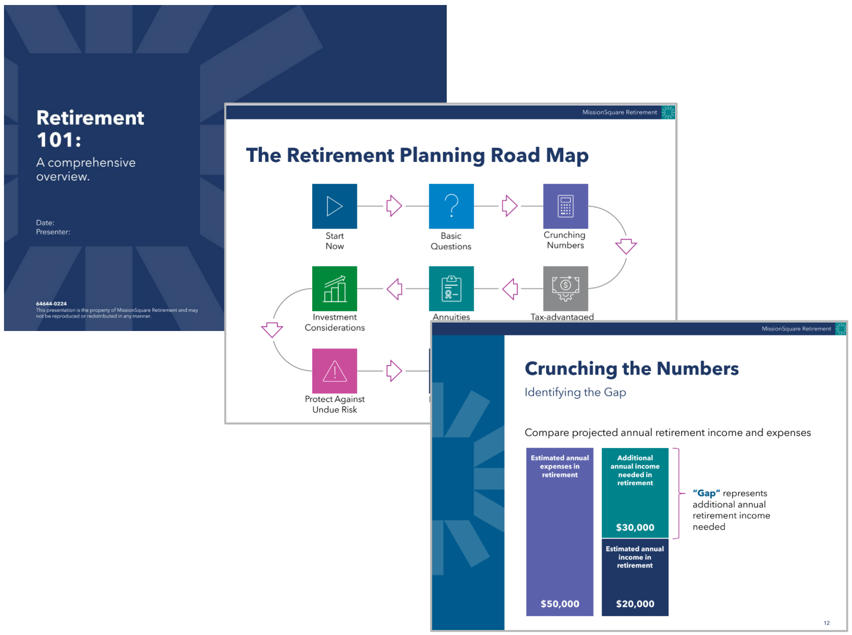
Visited 41 different City locations to date

Financial Planning Program

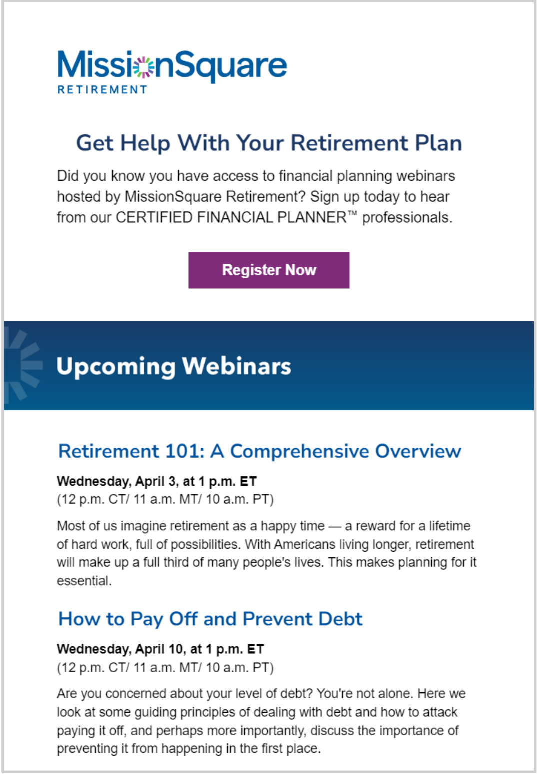
MissionSquare RETIREMENT

2025 Webinar Program

Webinar Slides



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



MissionSquare RETIREMENT

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?