MissionSquare

PRICING AND SERVICES PROPOSAL

Kensington Community Services District

Delivering for You and Your Employees

For more than 50 years, MissionSquare has provided results-oriented retirement plans, education, investment options, and advice to government, education, health care, and not-for-profit employees like yours.

MissionSquare's education strategy delivers personalized service, targeted communications, and innovative tools that empower your participants to engage throughout their careers and in retirement.

We will work with you to develop an education plan tailored to your needs. By leveraging relationship support, technology, and data, we help drive meaningful, measurable improvements.

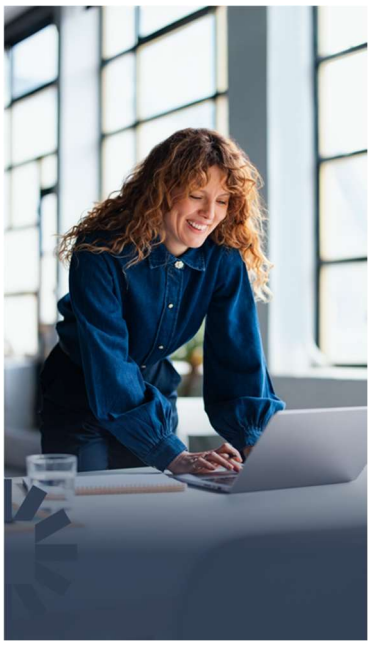
Scope of Services:

457(b) and 401(a) Plans	MissionSquare Research Institute
Retiree Health Savings Plans	Guided Pathways® Advisory Services
Relationship Management Team	Financial Wellness Center
Plan Reviews	Education Specialists meeting on Participants' Schedules
Stable Value, Target-Date Funds, and Open Architecture	Live Call Center Support
CFP® Services Offered to All[1]	Newsletters

[1] CFP® professionals are registered representatives and investment adviser representatives of MissionSquare Wealth Management. MissionSquare Retirement is an SEC registered investment adviser and the parent company of MissionSquare Wealth Management. MissionSquare Wealth Management is a FINRA-registered broker-dealer, and SEC-registered investment adviser, and member of SIPC. MissionSquare is an affiliate of MissionSquare Wealth Management and both are wholly owned by MissionSquare Retirement and an affiliate of MissionSquare Investments and VantageTrust Company, LLC.

Digital Adviser Models are developed and overseen by MissionSquare Investments (MSQI). MSQI is a FINRA registered and SEC registered investment adviser. MSQI is the investment strategist and determines the strategic asset allocation for each model, such as target weights and ranges across each asset class. Additionally, MSQI provides ongoing monitoring, periodic reviews, and recommended updates as markets and assumptions evolve. Accounts will be rebalanced periodically to align with selected model portfolio—typically quarterly, or sooner if holdings drift beyond limits set by Firm policy. Rebalancing is not triggered by market conditions.

Additional Ways We Support You



Your MissionSquare primary point of contact will partner with you to support your short-term and long-term goals. Using our comprehensive analytics tools, they will help analyze your plan's data and trends to then collaborate with you on education campaigns, marketing materials, and actionable items to best support your employees' needs.

We offer:

- **On-site employee meetings**
- **Virtual group and virtual individual educational meetings**
- **Our Financial Wellness Center** with 100+ videos, articles, and calculators, on relevant financial topics, all within participants' accounts.
- **Webinars**

Pricing

MissionSquare will offer:

MissionSquare R1 shares (includes .80% for recordkeeping and administration in the funds expense ratio) and a $25 annual per account fee (employer or employee paid).

MissionSquare assesses no back-end charges or financial market value adjustments of any kind. Funds may assess redemption fees for assets that have been invested for less than a period of time as defined in the fund prospectus or disclosure documents.

MissionSquare retains full discretion to release employer-initiated MissionSquare PLUS Fund withdrawals in an orderly manner over a period of up to 12 months from the date MissionSquare receives written notification from the employer that it is initiating withdrawals from the MissionSquare PLUS Fund, regardless of whether the market-to-book value ratio of the MissionSquare PLUS Fund is above or below 100%. This restriction on employer withdrawals from the MissionSquare PLUS Fund does not apply to participant-directed withdrawals from the Fund.

In the case of an employer-initiated total withdrawal, participant transfers of MissionSquare PLUS Fund assets to other investment options will be restricted, and participants will not be able to make additional investments in the MissionSquare PLUS Fund during this 12-month period. The MissionSquare PLUS Fund remains benefit-responsive to participants eligible to take participant-directed withdrawals from the Fund. Transfers to another provider will be restricted if an employer elects to replace the MissionSquare PLUS Fund. Disclosure of Fund expenses and revenue received by MissionSquare is provided upon request.

Optional Service Fees

Service fees[2] apply only to participants who choose to use the following supplemental services:

Guided Pathways® Advisory Services

Participants using Guided Pathways® Advisory Services are charged an additional asset-based fee[3] as outlined below.[4]

Participant Account Balance	Annual Fee Percentage
First $100,000	0.50%
Next $200,000	0.40%
Next $200,000	0.30%
Over $500,000	0.20%

Loans

- **Setup Fee** — $75 origination fee for loan applications, re-amortizations, and refinancings. This is a one-time expense.
- **Annual Fee** — $50 annual fee for outstanding loans.
- **ACH Reject Fee** — $20 for each occurrence of an ACH return due to insufficient bank funds, invalid bank account, or closed account.

Programming Costs

Any systems programming for services not identified in the scope of services or that have not been proposed in this proposal are available for $175 per hour for programming, testing, and project oversight.

Wire Transfer and QDRO Processing Fees

A $15 participant fee will apply for each participant-requested outgoing wire transfer. Should our processing bank increase wire fees during the contract period, the increased fee will be charged to the participant, accordingly. There are no charges for incoming wire transfers. The QDRO processing fee is $500 per order, per plan.

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[2] Fees for ancillary services are subject to change with appropriate notification.

[3] Underlying mutual fund expenses and plan administration fees still apply. Please consult the applicable disclosure materials for a description of these fees and expenses.

[4] 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 are not affiliated with MissionSquare Retirement. All rights reserved. The Morningstar name and logo are registered marks of Morningstar, Inc.

Current MissionSquare PLUS Fund Crediting Rate

The net annualized crediting rate for the MissionSquare PLUS Fund, R1 was 2.38% on the day of August 28th, 2026.. The PLUS Fund crediting rate is calculated daily. The PLUS Fund crediting rate is calculated by taking into account current yields on the Fund's holdings. The Fund's crediting rate is generally expected to follow interest rate trends over time, but will typically do so on a lagged basis and may not move in the same direction as prevailing interest rates over certain time periods.

The MissionSquare PLUS Fund, a commingled stable value fund, does not contractually guarantee principal or a minimum interest rate.[5]



Let's Get Started!

We would love to partner with you to your retirement plan experience and support the needs of your valued employees. If you have any questions, please contact:



Doug Featherstone

Senior Internal Wholesaler

dgfeatherstone@missionsquare.com

[5] **Plan-Level Transfer Restrictions:** MissionSquare retains full discretion to release employer-initiated MissionSquare PLUS Fund withdrawals in an orderly manner over a period of up to 12 months from the date MissionSquare receives written notification from the employer that it is initiating withdrawals from the MissionSquare PLUS Fund, regardless of whether the market to book value ratio of the MissionSquare PLUS Fund is above or below 100%. This restriction on employer withdrawals from the MissionSquare PLUS Fund does not apply to participant-directed withdrawals from the Fund. In the case of an employer-initiated total withdrawal, participant transfers of MissionSquare PLUS Fund assets to other investment options will be restricted and participants will not be able to make additional investments in the PLUS Fund during this 12-month period. The MissionSquare PLUS Fund remains benefit responsive to participants eligible to take participant-directed withdrawals from the Fund. Transfers to another provider will be restricted if an employer elects to replace the MissionSquare PLUS Fund.