

Welcome to MissionSquare Retirement!

Dear Plan Participant,

We're pleased to be your provider for the City of Kingsburg's 457 Plan. At MissionSquare Retirement, we're solely dedicated to helping employees like you who serve their community build retirement security. While you focus on serving others, we focus on serving you and helping you achieve your financial goals before, during, and in retirement. In this letter, you'll find key information about transitioning to your new plan and setting up your MissionSquare account.

Account Transition Dates. The transition of your account from your current provider to MissionSquare is scheduled for **June 26, 2024**. As part of this process, you'll be unable to make changes to your account beginning **June 17, 2024, at 4pm EST** through on or around **July 2, 2024**. Once the transition is complete, we'll notify you, and you'll be able to manage your account easily online or by contacting us.

**MissionSquare allows up to five business days to complete the transition period in our system. The transition period is typically lifted within one to two business days of receipt of funds and records in good order from the prior plan administrator. The ability of MissionSquare to complete the transition as detailed is dependent upon the delivery of reconciled funds and records in a timely manner by the prior plan administrator.*

Investment Transfers. Your savings at Empower will be transferred automatically into similar funds at MissionSquare. After the transition period is complete, you'll be able to make any changes to your investments. See **Investment Transfers** in this letter for more information.

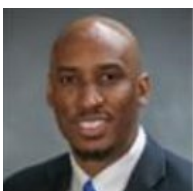
Educational Meetings. Get the most out of your new plan! Schedule an educational meeting with your Retirement Plans Specialist to learn more about the transition and the retirement planning services available to you through MissionSquare, including financial wellness tools, planning support, and investment guidance. ***Please see page 4 of this letter for an upcoming education meeting for you to attend!***

Questions? We're here to help. Whether you're on the go or at home, your MissionSquare Retirement Plans Specialist is available to answer any questions related to the transition or your new account options.

See the **Frequently Asked Questions** in this Letter for answers to commonly asked questions.

Welcome to MissionSquare Retirement. We look forward to serving you!

Sincerely,



Isaiah Carter
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Retirement Plans Specialist

Investment Transfers

Your current investments will be automatically transferred to similar funds offered through MissionSquare. Below is a list of your new MissionSquare investments.

Current Investments	MissionSquare Investments
Conservative Profile	American Funds 2010 Trgt Date Retire R6
Moderately Conservative Profile	American Funds 2020 Trgt Date Retire R6
Empower Lifetime 2015 Inv	American Funds 2015 Trgt Date Retire R6
Empower Moderate Profile Inv	American Funds 2030 Trgt Date Retire R6
Empower Lifetime 2025 Inv	American Funds 2025 Trgt Date Retire R6
Empower Lifetime 2035 Inv	American Funds 2035 Trgt Date Retire R6
Moderately Aggressive Profile	American Funds 2040 Trgt Date Retire R6
Aggressive Profile	American Funds 2065 Trgt Date Retire R6
Empower Lifetime 2045 Inv	American Funds 2045 Trgt Date Retire R6
Empower Lifetime 2055 Inv	American Funds 2055 Trgt Date Retire R6
American Century Equity Income Inv	Large Cap Value R1 (Putnam LCV)
Invesco Comstock R	Large Cap Value R1 (Putnam LCV)
Empower Large Cap Value Inv II	Large Cap Value R1 (Putnam LCV)
JPMorgan US Research Enhanced Equity A	Fidelity 500 Index
MFS Research R3	Fidelity 500 Index
Empower S&P 500 Index Investor	Fidelity 500 Index
American Funds Growth Fund of Amer R3	Large Cap Growth II R1 (JPMorgan LCG)
Empower Large Cap Growth Inv	Large Cap Growth II R1 (JPMorgan LCG)
Invesco American Value R	Mid Cap Value II R1 (Allspring Special MCV)
Ariel Appreciation Investor	Mid Cap Value II R1 (Allspring Special MCV)
Virtus Ceredex Mid-Cap Value Equity I	Mid Cap Value II R1 (Allspring Special MCV)
Empower Ariel Mid Cap Value Inv	Mid Cap Value II R1 (Allspring Special MCV)
Empower T. Rowe Price Mid Cp Gr Inv	Mid Cap Growth II R1 (Janus Enterprise)
Empower Small Cap Value Inv	Small Cap Value III R1 (PIMCO RAE SCV)
Delaware Small Cap Core A	Fidelity Small Cap Index
Empower S&P SmallCap 600 Index Inv	Fidelity Small Cap Index
ClearBridge Small Cap Growth A	MFS New Discovery R6
Empower International Value Inv	Fidelity International Index
Empower International Growth Inv	American Funds International Vntg R-6
Artisan International Institutional	American Funds International Vntg R-6
Invesco Global A	American Funds International Vntg R-6
Putnam Income A	Allspring Core Plus Bond R6
PIMCO Total Return Admin	Allspring Core Plus Bond R6
Empower Bond Index Inv	Fidelity US Bond Index
Empower Federated Bond Fund Inv	Allspring Core Plus Bond R6
Empower US Government Secs Inv	Allspring Core Plus Bond R6
Putnam High Yield R	PIMCO Income Instl
Empower Global Bond Investor	Allspring Core Plus Bond R6
Empower Multi-Sector Bond Investor	PIMCO Income Instl
Great-West Guaranteed Fixed Fund - JAX	MissionSquare PLUS Fund Class R10
Empower Guaranteed Government Fund	MissionSquare PLUS Fund Class R10

Current Investments	MissionSquare Investments
Empower Government Money Market Inv	MissionSquare PLUS Fund Class R10
Guaranteed Interest Fund	MissionSquare PLUS Fund Class R10
Great-West Guaranteed Certificate Fund	MissionSquare PLUS Fund Class R10
Empower Real Estate Index Inv	Principal Real Estate Securities Fd R-6
Empower Daily Interest Guarantee Fund II	MissionSquare PLUS Fund Class R10

Educational Meetings Schedule

Get a head start. Schedule your first meeting now! Want help getting started? Attend a group meeting to learn more about the transition and the retirement planning services available to you through MissionSquare, including easy enrollment, investment guidance, financial wellness resources, calculators, digital tools, and more.

Date	Time	Location
May 30, 2024	12:00 pm PST	Online Webinar Microsoft Teams: Meeting ID: 249 688 454 256 Passcode: LZgzTB Dial Instructions: 1 202-792-2943 Phone Conference id: 721101904#

Frequently Asked Questions

What happens to my installment payments?

Installment payments will continue to be paid on your selected frequency when your account transitions to MissionSquare. Payments during June 2024 will be paid by your previous provider.

Are there any fees associated with this change?

No. You will not be charged any fees for the transition to MissionSquare. Good news! As a result of this transition, you will see reduced overall investment expenses, which means more money working for you as you save for your financial future.

Will all my account information transfer at transition?

Your beneficiary and deferral information will be sent to MissionSquare.

What transactions will be restricted during the transition period?

Your payroll deductions will continue to be contributed into the plan during the transition period. You will not be able to request fund-to-fund transfers, in-service withdrawals, benefit distributions, or beneficiary updates until the transition is complete.