



MissionSquare Retirement Target Funds

Simplify and Diversify

MissionSquare
RETIREMENT

Simplify and Diversify At the Same Time

Help simplify your retirement investing decisions with MissionSquare Retirement Target Funds.

Target-date funds provide a simple way to diversify and manage your investment portfolio over time.

- Provide access to different assets, such as stocks and bonds, within just one fund.
- Designed to gradually reduce risk over time, as you near and transition into retirement.
- Investment professionals regularly maintain the investment mix, consistent with each fund's objective.

Each fund (other than the MissionSquare Retirement Target Income Fund) has a target year in its name and an asset mix that becomes more conservative as it ages to – and for 10 years past – that target date, before reaching a constant mix.

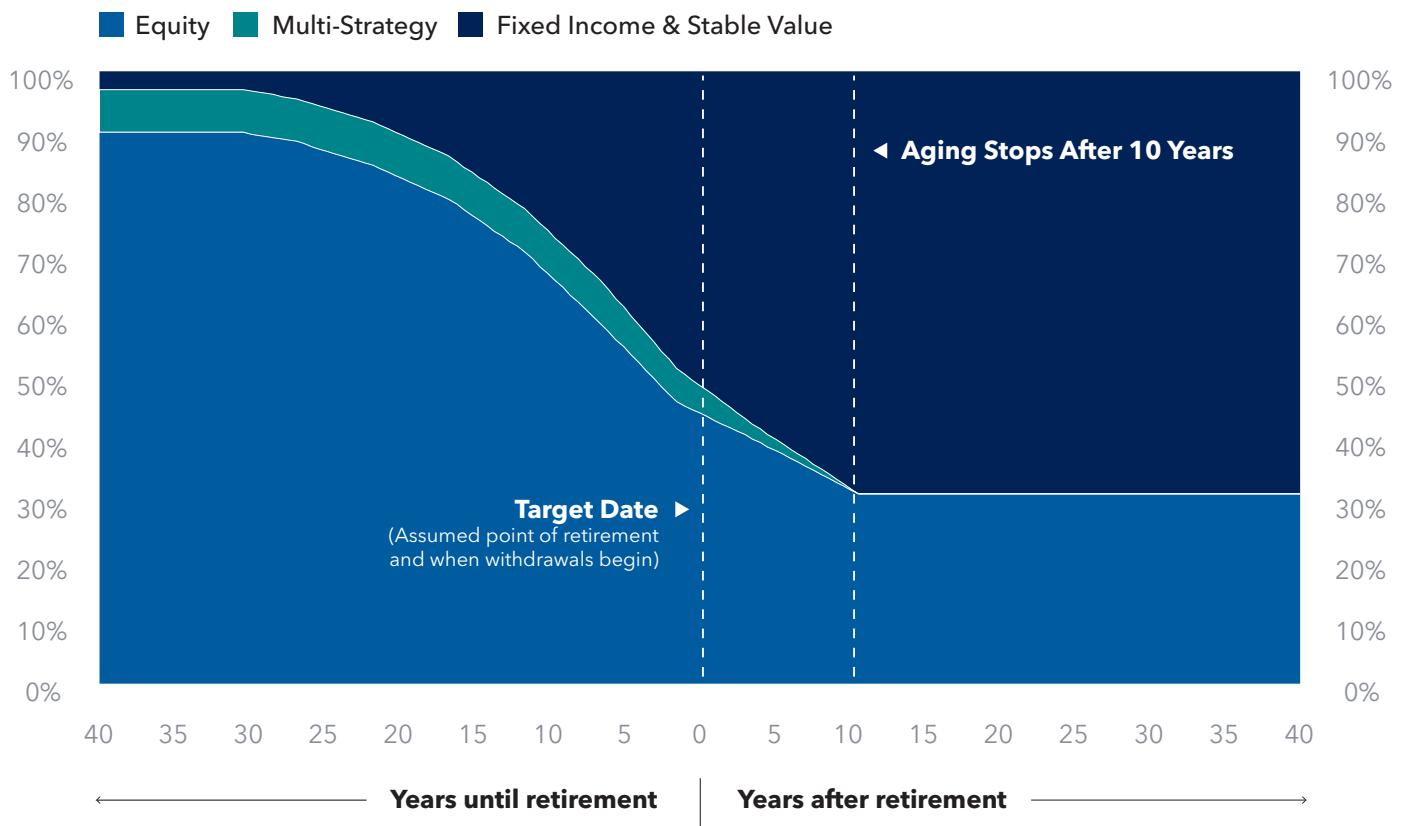
Because each fund is designed to support withdrawals over a long retirement period, it may not be appropriate if you plan to take a single, lump-sum withdrawal at retirement.



The Glide Path

All dated MissionSquare Retirement Target Funds follow the same glide path regardless of target year.

As of February 7, 2025



Each dated MissionSquare Retirement Target Fund invests in a target mix of equity (stock) and fixed-income (bond) funds, and a multi-strategy fund.



Choosing a target-date fund

MissionSquare Retirement makes target-date funds available to retirement plan investors through the MissionSquare Retirement Target Funds.*

To view availability and fee information, log into your account at www.missionsq.org.



Which target-date fund is right for you?

Consider the fund closest to the date you expect to begin making gradual withdrawals, such as when you retire. If it is too aggressive or conservative, pick another MissionSquare Retirement Target Fund with a more appropriate risk level, knowing it's still designed to become more conservative over time.



Understanding target-date funds

A MissionSquare Retirement Target Fund can help you simplify, diversify, and manage risk all in one fund, but it's not a complete solution for all of your retirement savings needs. There's no guarantee that a MissionSquare Retirement Target Fund will provide adequate income at and through your retirement. Each fund includes the risk of loss before, near, at, and after the target date.

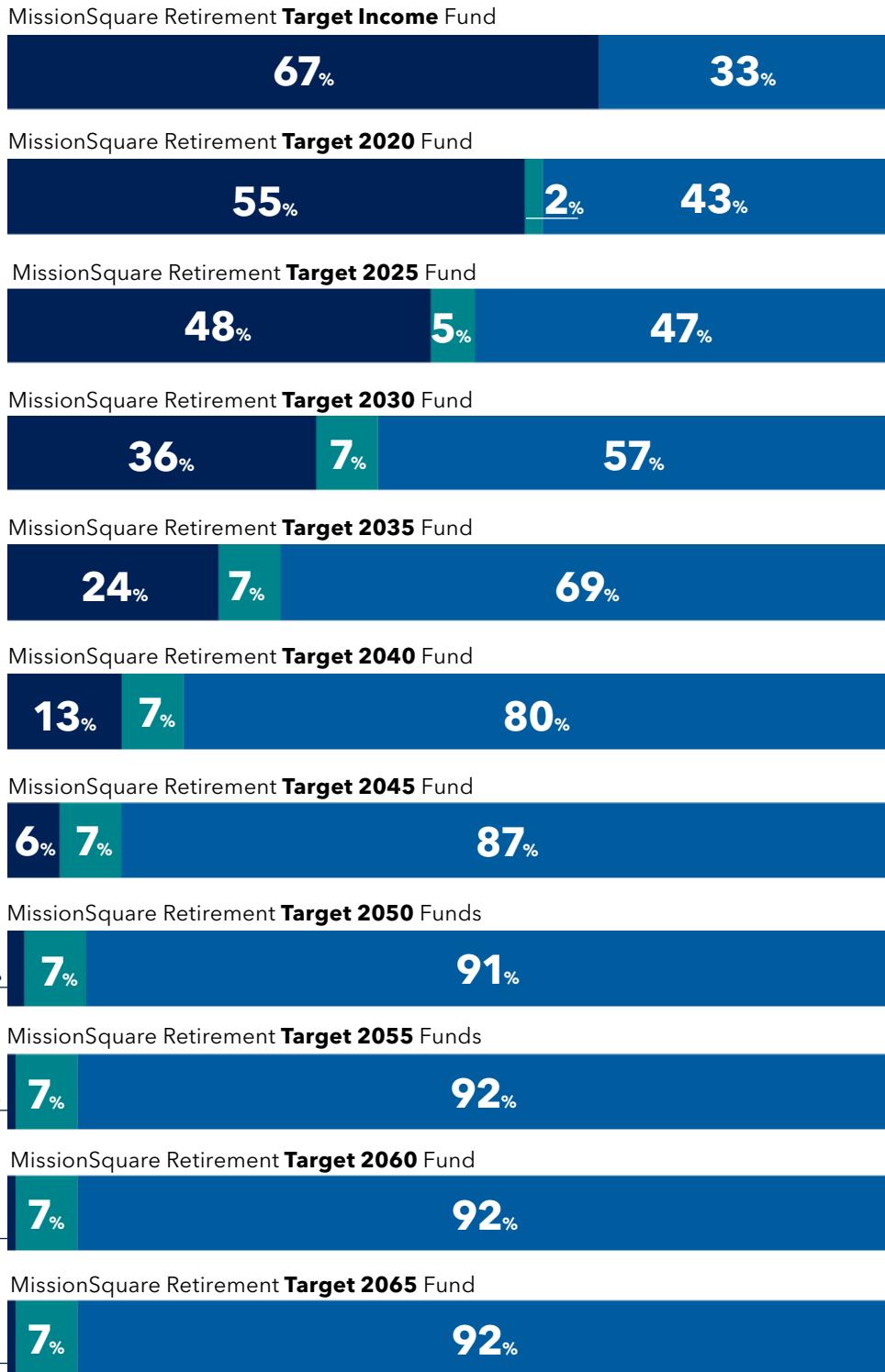
To learn more about reviewing and managing your retirement investments, contact your MissionSquare representative and visit www.missionsq.org/invest.

*Before investing, please read the applicable Fact Sheet and the Funds Disclosure Memorandum carefully for a complete summary of all fees, expenses, investment objectives and strategies, and risks. This information is available when you log into your account, or upon request by calling (800) 669-7400.



Representative asset allocation of each MissionSquare Retirement Target Fund with its current allocation as of 07/11/2025.

- Fixed Income & Stable Value
- Multi-Strategy
- Equity





If you invest in a **MissionSquare Retirement Target Fund**, you should still evaluate your retirement plan investment decisions over time to help ensure that your investment needs and objectives are being met.



Founded in 1972, **MissionSquare Retirement** is a mission-based financial services company that focuses on delivering results-oriented retirement plans, education, investments, and advice for those working in the public sector. For more information, visit www.missionsq.org.

