



# City of Madison, Wisconsin Defined Contribution Plan

## PARTICIPANT DISCLOSURE NOTICE

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## Participant Disclosure Notice

### SECTION 1:

#### Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

#### Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at [www.netbenefits.com](http://www.netbenefits.com) you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-343-0860**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to [www.netbenefits.com](http://www.netbenefits.com) or call **800-343-0860**.

#### Your Communication Preferences

**Prefer Email?** If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply access the NetBenefits® mobile app or visit [www.netbenefits.com](http://www.netbenefits.com) and access the *Profile* link at the top of the page. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Access the NetBenefits® mobile app or visit

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=702268&plan=75974>

for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

## SECTION 2: Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

### Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to [www.netbenefits.com](http://www.netbenefits.com) or call 800-343-0860.

### Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

### Investment Managers

Strategic Advisers LLC, a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity® Personalized Planning & Advice.

Utilizing the investment manager(s) or service(s) identified in this Notice may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity at (877) 401-5762.

### Restrictions

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

### Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

### Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

#### Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement

plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

#### Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Although the Plan permits fees to be deducted from individual accounts, based on the information and direction Fidelity had on file at the time this Notice was prepared, no Plan administrative fees will be deducted directly as a transaction viewable in account history from accounts in the Plan. However, the Plan's administrative services may be paid for through offsets and/or payments associated with one or more of the Plan's investment options. Please keep in mind that fees are subject to change.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	0.072% annually deducted quarterly

#### Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Participant Hired Advisory (Adv) Fee	Varies based on advisor
Loan Setup Fee	\$75.00 per loan
Personalized Planning & Advice	If you utilize this service, the advisory fee is estimated not to exceed 0.56% per year of your average daily managed account balance and is deducted quarterly.

Type of Individual Fee	Amount
In-Service Withdrawal Fee	\$25.00 per transaction
Required Minimum Distribution Fee	\$25.00 per distribution year
Return of Excess Contribution Fee	\$25.00 per transaction
Full Distribution	\$25.00 per full distribution
Loan Maintenance Fee	\$25.00 per year per loan deducted quarterly
Overnight Mailing Fee	\$25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

**If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.**

### SECTION 3: Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recorded as of November 13, 2023, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=702268&plan=75974>, including a glossary of investment terms available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlan&details>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at

Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-343-0860.

### Advisory Fees

Additional advisory fees are deducted from participant accounts on a quarterly basis. These services include additional resources for participants in the plan along with plan oversight and investment monitoring. The City of Madison also offers one on one consultative services through the advisor team. The fee for these services is 0.172% annually.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.



## Disclosure Comparative Chart – Flex Variable Return Investments

### Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recorded as of 11/10/2023, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance>, including a glossary of investment terms available online at <https://nb.fidelity.com/public/nb/default/home?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> along with benchmark index definitions. Please note that the benchmark used by the Plan sponsor to measure and monitor performance may be different than the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

**Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated and is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefits website.**

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2022				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	
Balanced/Hybrid	OUBT	American Funds American Balanced Fund® Class R-6	-11.83%	5.84%	8.59%	10.29%	07/25/1975	0.25%	\$2.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: S&P 500	-18.11%	9.42%	12.56%	11.35%												
Bond	OS63	Baird Aggregate Bond Fund Class Institutional	-13.35%	0.25%	1.49%	4.25%	09/29/2000	0.3%	\$3.00	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: BBg US Agg Bond	-13.01%	0.02%	1.06%	3.80%												
Bond	OUTG	BlackRock Inflation Protected Bond Fund Class K	-11.47%	2.18%	1.05%	3.82%	06/28/2004	0.55%	\$5.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: BBg US TIPS	-11.85%	2.11%	1.12%	3.67%												
Bond	2326	Fidelity® U.S. Bond Index Fund	-13.04%	-0.02%	1.01%	5.08%	03/08/1990	0.025%	\$0.25	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: BBg US Agg Bond	-13.01%	0.02%	1.06%	5.15%												
Bond	OQDK	Metropolitan West Total Return Bond Fund Class I	-14.79%	0.09%	1.29%	5.19%	03/31/1997	0.45%	\$4.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: BBg US Agg Bond	-13.01%	0.02%	1.06%	4.25%												
Bond	OU52	Templeton Global Bond Fund Class R6	-5.79%	-2.42%	-0.26%	5.99%	09/18/1986	0.61%	\$6.10	\$	‡	N/A	N/A	N/A	N/A	N/A	N/A	
		Benchmark: FTSE WGBI	-18.26%	-2.54%	-1.22%	--												
Domestic Equities	OUBJ	American Funds Fundamental Investors® Class R-6	-16.40%	7.27%	11.49%	12.06%	08/01/1978	0.28%	\$2.80	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2022				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees						Money Market
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (%/Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee	Surrender Limit% / Penalty%	
		Benchmark: S&P 500	-18.11%	9.42%	12.56%	11.45%												
Domestic Equities	OYYW	Ariel Fund Institutional Class	-18.56%	4.94%	10.29%	10.64%	11/06/1986	0.67%	\$6.70	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 2500 Value	-13.08%	4.75%	8.93%	10.48%												
Domestic Equities	OSCO	Calvert Equity Fund Class I	-17.37%	13.93%	14.26%	9.48%	08/24/1987	0.65%	\$6.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 1000 Growth	-29.14%	10.96%	14.10%	9.49%												
Domestic Equities	OSF5	Carillon Eagle Mid Cap Growth Fund Class R6	-25.55%	8.19%	12.46%	11.37%	08/20/1998	0.64%	\$6.40	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell Midcap Growth	-26.72%	7.64%	11.41%	8.23%												
Domestic Equities	1387	Fidelity Advisor® Small Cap Value Fund Class I	-13.16%	6.50%	10.38%	10.04%	11/03/2004	1.03%	\$10.30	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 2000 Value	-14.48%	4.13%	8.48%	7.01%												
Domestic Equities	OYQA	JPMorgan Large Cap Growth Fund Class R6	-25.21%	14.27%	15.50%	9.96%	02/28/1992	0.52%	\$5.20	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 1000 Growth	-29.14%	10.96%	14.10%	9.38%												
Domestic Equities	OOU2	Janus Henderson Venture Fund Class N	-24.07%	5.74%	10.66%	11.45%	04/30/1985	0.67%	\$6.70	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 2000 Growth	-26.36%	3.51%	9.20%	7.75%												
Domestic Equities	OOU4M	MFS Value Fund Class R6	-5.80%	7.64%	11.29%	10.06%	01/02/1996	0.44%	\$4.40	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell 1000 Value	-7.54%	6.67%	10.29%	8.65%												
Domestic Equities	OQVO	Pamassus Core Equity Fund - Investor Shares	-18.61%	10.41%	12.41%	10.68%	08/31/1992	0.85%	\$8.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: S&P 500	-18.11%	9.42%	12.56%	9.76%												
Domestic Equities	OIF4	Pamassus Mid Cap Fund Institutional Shares	-21.41%	4.98%	9.32%	8.39%	04/29/2005	0.76%	\$7.60	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: Russell MidCap	-17.32%	7.10%	10.96%	9.27%												
Domestic Equities	OMZZ	Vanguard 500 Index Fund Admiral Shares	-18.15%	9.39%	12.52%	10.97%	08/31/1976	0.04%	\$0.40	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: S&P 500	-18.11%	9.42%	12.56%	11.17%												
Domestic Equities	OMSW	Vanguard Growth Index Fund Admiral Shares	-33.14%	9.61%	12.80%	9.71%	11/02/1992	0.05%	\$0.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: CRSP US Lg Cap Gr Idx	-33.13%	9.65%	12.79%	--												
Domestic Equities	OQNE	Vanguard Mid-Cap Index Fund Admiral Shares	-18.71%	7.32%	11.10%	9.53%	05/21/1998	0.05%	\$0.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: CRSP US Mid Cap Index	-18.68%	7.34%	11.13%	--												
Domestic Equities	OQFP	Vanguard Small-Cap Index Fund Admiral Shares	-17.61%	5.94%	10.11%	10.39%	10/03/1960	0.05%	\$0.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: CRSP US Sm Cap Index	-17.64%	5.92%	10.15%	--												
Domestic	OMSV	Vanguard Value	-2.08%	8.56%	11.91%	9.61%	11/02/1992	0.05%	\$0.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2022				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
Equities		Index Fund Admiral Shares																
		Benchmark: CRSP US Lg Cap Val Idx	-2.01%	8.58%	11.97%	--												
International/ Global	OUBE	American Funds EuroPacific Growth Fund® Class R-6	-22.72%	1.54%	5.30%	9.83%	04/16/1984	0.47%	\$4.70	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: MSCI AC Wld ex US (N)	-16.00%	0.88%	3.80%	--												
International/ Global	OUBG	American Funds New Perspective Fund® Class R-6	-25.61%	7.69%	10.29%	11.91%	03/13/1973	0.41%	\$4.10	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: MSCI ACWI (N)	-18.36%	5.23%	7.98%	--												
International/ Global	OS62	Vanguard Developed Markets Index Fund Admiral Shares	-15.32%	1.67%	4.92%	3.94%	08/17/1999	0.07%	\$0.70	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: FTSE Dev Ex North Amer	-14.88%	1.76%	5.10%	4.39%												
International/ Global	OFVE	Vanguard International Value Fund Investor Shares	-11.66%	1.36%	4.31%	8.07%	05/16/1983	0.38%	\$3.80	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: MSCI AC Wld ex US (N)	-16.00%	0.88%	3.80%	--												
Specialty	OSQO	Cohen & Steers Institutional Realty Shares	-24.73%	5.94%	7.97%	10.69%	02/14/2000	0.76%	\$7.60	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: FTSE NAREIT All Eq REITS	-24.95%	4.43%	7.10%	10.11%												
Specialty	OSCV	PIMCO CommodityRealRetur n Strategy Fund Institutional Class	8.85%	7.23%	-1.44%	4.03%	06/28/2002	1.05%	\$10.50	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: BBG Commodity Ind	16.09%	6.44%	-1.28%	1.88%												
Managed Income (or Stable Value)	GBHD	New York Life Guaranteed Interest Account	N/A	N/A	N/A	--		0.1%	\$1.00	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark:				--												
Target Date	2769	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	-16.58%	3.51%	5.87%	6.71%	10/02/2009	0.08%	\$0.80	\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Benchmark: S&P 500	-18.11%	9.42%	12.56%	12.68%												

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange per day per calendar quarter for a 12-month period.

± Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

^ The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

^^ The 7-Day Yield Without Reductions is the yield without applicable waivers or reimbursements. Absent such waivers or reimbursements, the returns would have been lower. Voluntary waivers and/or reimbursements may be discontinued any time.

**Expense Ratio**

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party. In certain instances, there may be fee waivers and/or expense reimbursements which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefit website.

**Additional Performance Information**

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

**Investment Risk**

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at [www.netbenefits.com](http://www.netbenefits.com) or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.