

## Joining your retirement plan can be an easy way to save for your future.

To connect with your plan, go to [www.missionsq.org/enroll](http://www.missionsq.org/enroll).

### Eligibility

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All permanent, project and designated contract employees working a minimum of 21 hours per week. Additionally, City Councilors are included. See 401a Money Purchase Pension Plan Adoption Agreement Addendum B for exclusions.

### Enrollment

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Please visit <https://www.msqplanservices.org/myplan/109126> to enroll in your plan.

### Contributions

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Your employer will make a fixed contribution on your behalf and mandatory employee contributions are required. See 401a Money Purchase Pension Plan Adoption Agreement Addendums C and D for detail by working group.

### Vesting

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Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions and your employer contributions follow a three year vesting schedule: year 1 = 33% vesting, year 2 = 67%, year 3 = 100%. At your three year work anniversary or upon attainment of age 60 you will become fully vested in your employer contributions

### Investments

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Your contributions will be invested in the funds that you select, and the value of your account will fluctuate based on the performance of the funds. Carefully review your investment options before making your selections. If you do not make an election you will go to the default fund or QDIA which is an age based portfolio fund. You can make changes to your investments at any time.

### Withdrawals

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After you separate from service with your employer, you will be eligible to withdraw your money at any time. However, you will not be required to take any withdrawals until after age 73. While you are still employed, your withdrawal options are limited to attaining age 70.5

### Loans

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Your plan does not allow loans.

### Account Management

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Log in to [www.missionsq.org/login](http://www.missionsq.org/login) to manage your account, sign-up for e-delivery and text updates, and connect all of your finances in one view.

Your MissionSquare representative:

Bree Cota  
Retirement Plans Specialist  
[bcota@missionsq.org](mailto:bcota@missionsq.org)

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**SUMMARY DESCRIPTION** The actual rules governing your plan are contained in state retirement laws and the federal tax code. This publication provides a summary of the rules and is not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern. This plan introduction is designed to provide you with general plan information. If there is a conflict between the information in this summary and the Plan document, the Plan document will be the controlling document.