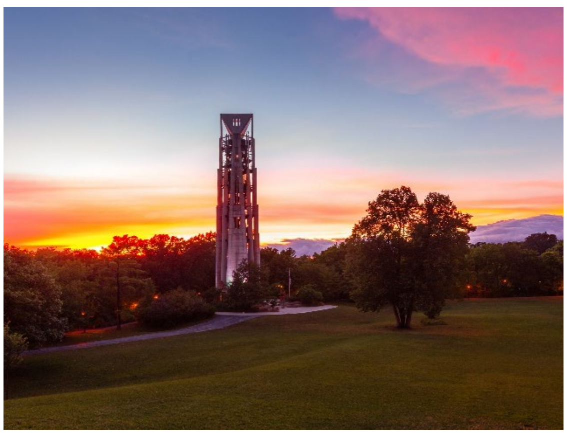
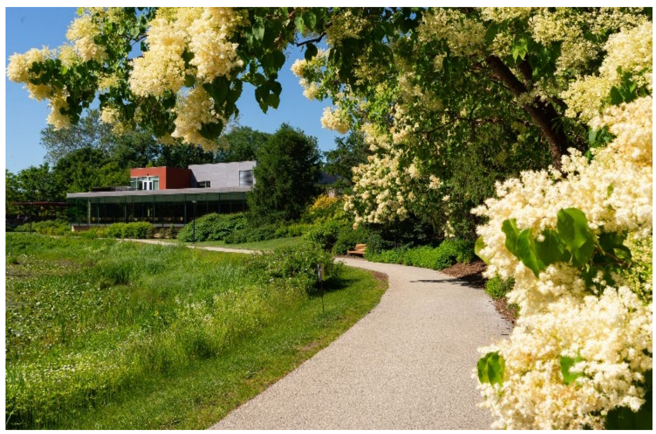
MissionSquare

County of DuPage, IL

Request for Proposal for Defined Contribution Retirement Plan Third-Party Administrative Service 26-019-HR



Proposal Due: February 13, 2026
Contact: Ray Fortin, Relationship Manager
Phone: (202) 759-7188
Email: rfortin@missionsq.org

Corporate Headquarters:
777 North Capitol Street, NE
Suite 600
Washington, DC 20002-4240
(202) 962-4600

MissionSquare

February 13, 2026

The County of DuPage
Finance Department
Procurement Division, Room 3-400
421 North County Farm Road
Wheaton, Illinois 60187

Re: The County of DuPage Request for Proposal for Defined Contribution Retirement Plan Third-Party Administration Service 26-019-HR

Dear DuPage County Procurement Division:

MissionSquare welcomes the opportunity to describe the advantages of retaining us as the County of DuPage's ("County") sole provider of 457(b) plan administration, education, and investment services.

We have been honored to commit our efforts to serving the County since 1984. Through our experience as a mission-focused financial services company serving public sector employees for over 53 years, we are qualified to provide the plan administration services the County requires. You can be assured that we will continue to provide the County with a proven, dependable, value-added system for meeting the retirement-planning needs of the participants served by your plan.

As requested in the RFP, I confirm:

- MissionSquare meets the Minimum Qualifications stated in the RFP; and
- MissionSquare acknowledges receipt of all addendums

With this letter, I am authorized to commit MissionSquare to providing the services described in this proposal.

Seeing MissionSquare and the County continue a successful partnership is a top priority for the entire MissionSquare team, and we look forward to your review of our proposal. If you have any questions regarding any aspect of our service, please feel free to contact **Ray Fortin, Relationship Manager** at **(202) 759-7188** or **rfortin@missionsq.org**.

Sincerely,

Erica McFarquhar
Assistant Secretary

MissionSquare

Executive Summary

MissionSquare: Big Enough to Deliver, Small Enough to Care

MissionSquare is honored to have served the County of DuPage ("County") since 1984 and is committed to continuing this trusted partnership. Guided by our brand promise, "***Big enough to deliver, small enough to care***," we have built a relationship that goes beyond service delivery; we are a true collaborator in supporting your employees' financial well-being.

With decades of experience serving the public sector, we offer proven expertise, innovative retirement solutions, and personalized service tailored to your workforce. Our technology, engagement strategies, and operational efficiencies help ensure a seamless experience for both employers and employees.

Our continued focus includes:

- Creative and innovative ways to communicate and empower employees.
- Intuitive technology to simplify the retirement journey and enhance engagement.
- Automation and efficiencies to support plan administrative functions and reduce administrative workload.

Together, we've established a strong foundation for success. By continuing our partnership, we will help the County's employees take meaningful steps toward achieving their retirement goals while supporting the County's mission. MissionSquare is excited to build on this momentum and deliver lasting value for years to come.

At MissionSquare, we pride ourselves on delivering outstanding service at every step—and our people are what set us apart. Our dedicated team has consistently gone above and beyond to support plan sponsors and their employees. This commitment has been reinforced by client satisfaction scores of **96% for Relationship Management**, **98% for Retirement Plan Specialists**, and **98% for Financial Planning and Consulting**[1]. We combine **trusted relationships**, **in-depth understanding**, and **differentiated products** to help public sector organizations like the County achieve stronger outcomes. Our customized technology gives plans easy access to data and functionality, while our iterative goal setting and implementation process helps ensure continuous progress.

Client Satisfaction Scores

96%	98%	98%
Relationship Management	Retirement Plans Specialists	Financial Planning and Consulting

[1] Data from January 1, 2025, to August 31, 2025.

Trusted Service and Responsiveness

We know that the success of any partnership depends on the strength of the team supporting it, and we're excited to continue working with the County. To help maintain a seamless experience, **Ray Fortin** will remain your **Relationship Manager**. With over five years of experience partnering with the County, Ray is committed to being responsive, proactive, and fully aligned with your goals. He will continue to work closely with you to implement strategies that help maximize outcomes and deliver meaningful results.

In his role, Ray will continue providing customer focused outcomes such as:

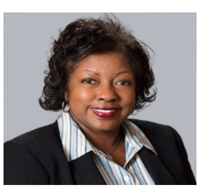
- Aligning measurable objectives that reflect the County's priorities.
- Providing timely, proactive updates to keep you informed and engaged.
- Co-developing annual education goals to meet evolving needs and drive impact.

Your engagement team will continue helping ensure employees, regardless of location or career stage, have access to personalized retirement planning support. Our solutions are designed to meet people where they are on their journey, whether they're just starting to save, building mid-career, fine-tuning strategies before retirement, or enjoying the rewards of a lifetime of planning. We help employees take confident steps toward a secure and fulfilling financial future.

Additional Support and Key Personnel

Kim Brownlee, Retirement Plans Specialists: To support the County's employees with meaningful retirement education, **Kim** will continue delivering investment education, leading seminars and one-on-one sessions focused on plan awareness, participation, goal setting, budgeting, withdrawal strategies and helping to enable employees to plan for retirement with confidence.

Adrienne Stark, CERTIFIED FINANCIAL PLANNER (CFP®), will continue guiding the County's employees throughout their savings journey to retirement and beyond through one-on-one financial planning meetings and written financial goal plans.



Virous McKenzie, Client Relations Manager, will continue to serve as the County's primary plan administration contract, coordinating the delivery of all administrative/recordkeeping services, resolving service inquiries through open dialogue, and providing technical assistance to your retirement plan staff.

Education and Communication

Effective communication and education are pivotal in enhancing employees' understanding and utilization of their retirement benefits. When employees understand their plan benefits, they are more likely to actively engage with it. From the outset, employees are provided with tools and resources to help them understand the plan, make informed decisions, and track progress over time. Regular updates and investment education are provided to help ensure they are on track to meet their retirement goals. This proactive engagement is designed to empower employees as they plan for their retirement.

MissionSquare and our plan sponsors have a long history of consistent recognition for impactful work. Since 2010 we've received more than 250 marketing and communications awards for collaborative participant communication programs, client-specific mobile and web applications, plan conversion, and participant education campaigns. Our achievements in 2025 include:

NAGDCA Leadership Awards

Annually recognizes the brightest ideas and most innovative solutions from across the industry to highlight the incredible work NAGDCA members do to secure the retirement future of their public sector employees.

- Recognition, Holistic Financial Wellness, Bay Area Rapid Transit, "Dive Into Financial Wellness"
- Recognition, Participant Education and Communication, County of Oakland, "Grand Prix Race Challenge"
- Recognition, Participant Education and Communication, Port of Seattle, "Sail Towards Your Financial Future"

NAGDCA Communicator Awards

Leading international awards program honoring creative excellence for marketing and communications professionals.

- Excellence, County of Long Beach, "How Well Do You Know Your Deferred Compensation Plan?" – Campaign, Financial Services Marketing
- Distinction, County of Anaheim, "Financial Wellness Campaign" – Campaign, Financial Services
- Distinction, County of Tacoma "CFP Retention Challenge" – Campaign, Financial Services Marketing
- Distinction, District of Columbia "Savings Bowl Challenge" – Campaign, Business to Consumer
- Distinction, Monroe County "Retiree Appreciate Dinner" – General, Immersive Brand Experience

The American Business Association Stevie Awards

One of the premier business awards programs in the country, recognizing big ideas in marketing and communications.

- Bronze, Financial Services Campaign, County of Long Beach – "How well do you know your deferred compensation plan?" Category: Marketing Campaign of the Year - Government/ Institutional/ Recruitment

The Hermes Creative Awards

Evaluates and honors the creative industry's best publications, branding collateral, websites, videos, advertising, and marketing and communications programs.

- Gold, Bay Area Rapid Transit – "Dive Into Financial Wellness," Category: Benefits/HR Campaign
- Gold, MissionSquare/County of Long Beach – "How Well Do You Know Your Deferred Compensation Plan?" Category: Benefits/HR Campaign
- Gold, MissionSquare/County of Oakland – "Savings Grand Prix," Category: Benefits/HR Campaign
- Gold Winner, MissionSquare/District of Columbia – "Retirement Savings Bowl," Category: Benefits/HR Campaign

One-on-One Meetings and Group Seminars

We understand how important local, personalized financial education is to the County. **Retirement Plans Specialist Kim Brownlee** will continue delivering on-demand and one-on-one meetings, providing employees with information on retirement options, readiness, investment education, and more. Kim is highly engaged with the County's employees, as demonstrated by the support she has provided in 2025 which includes:

- Conducted 267 phone, virtual, and on-site meetings
- Orchestrated 4 Group Meetings
- Attended at Retirement Committee meetings to share detailed updates on employee education
- Provided personalized services:
  - Late, early morning and on-demand weekend meetings for employees whose spouses requested participation.
  - Thoughtful gestures that included complimentary lunches during group meetings and delivering treats to celebrate MissionSquare's 5-year anniversary with the County.

Based on post-meeting satisfaction surveys, County employees provided the following feedback on their sessions with Kim.

- *"Kim Brownlee always goes above and beyond to assist me with investment and retirement questions. It's always a pleasure to work with Kim."*
- *"Kim was phenomenal! She answered my questions and was very friendly and supportive. I look forward to the ongoing collaboration with her."*

Financial Planning Webinar and Services

Our financial planning services extend beyond retirement savings to help employees make informed financial decisions, and our team of **CERTIFIED FINANCIAL PLANNER® (CFP®)** that include **Adrienne Stark, CFP®**, will continue providing this support to the County's employees.

Located in Philadelphia, Pennsylvania, **Adrienne** has 21 years of financial services experience and has worked with the County for five years, helping ensure that the County's employees and retirees receive financial education tailored to their individual needs. In 2025, Adrienne provided 21 consultations and provided seven financial plans for the County's employees. Employees can continue taking advantage of our financial planning, education, and tools, including:

- Personalized Financial Goal Plans[2]
- Weekly webinars on essential financial management skills and retirement basics
- Consultations with a **CERTIFIED FINANCIAL PLANNER®** professional team member
- Social Security analysis and strategies
- Communications on relevant financial topics
- Integrated financial planning services hub through our participant website

Surveys from participants who have engaged with a CFP® professional respond affirmatively regarding the high quality of service from our team with a **Net Promoter Score of 81**. Additionally, over 96% of

[2] Plans are provided at no cost to participants when they reach a balance of $100,000 or more.

respondents would recommend a CFP® and over 93% felt more confident about their financial plans and decisions after a meeting.[3]

Online Support

For those employees who prefer self-service, our participant website delivers a personalized experience, tailoring educational content to each user's needs. With resources and popular tools like calculators, pension estimators, and account aggregation, employees can easily access the insights they need - anytime, anywhere.

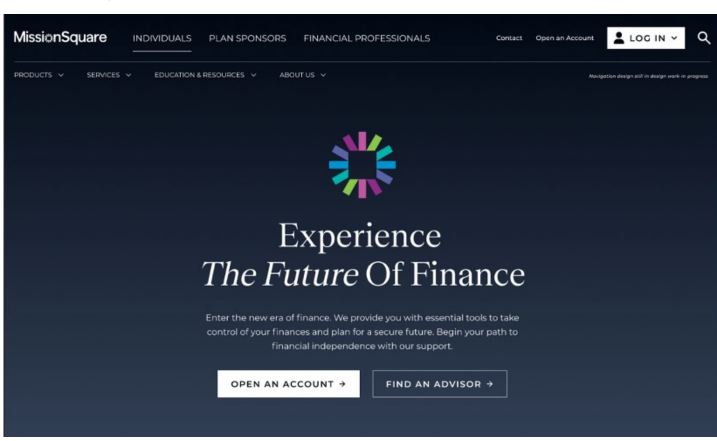
Financial Tools and Resources

- Financial Wellness Center: features over 100+ tools and resources on a range of financial topics, from credit card debt and budget management to investing and retirement planning basics. The tool provides suggested content based on participants' personal and account data as well as which topics and resources they've previously used.
- Smart Calculators: 30+ tools to model savings, debt, healthcare, and retirement decisions before taking action.
- Pension Insights: **"Am I on Track?"** shows state of Illinois estimated pension income—monthly or annual—at a glance.
- Full Financial View: Link external accounts for a complete picture of your finances, all in one place.
- Powered by People & Tech: Exceptional service, expert support, and smart technology—because your goals deserve more than one-size-fits-all.

Technology **built for you and your employees**

As the needs of our plan sponsors evolve, we continue to enhance our systems to maintain the level of innovation and support you expect from us. We have prioritized system enhancements that provide access to top-notch platforms and systems that are safe, secure, and flexible enough to integrate with a more mobile and remote workforce.

Re-imagined Website



Modern and elegant participant experience

Enhanced search capabilities for users to quickly find what they need in one centralized function

Targeted MissionSquare Research Institute, MissionSquare Investments, and industry research material

Implementation of our new personalization technology to customize content based on visitor profile

Enhanced aggregation and performance views

Redesigned and intuitive participant registration, new account opening, and account management functions

[3] Results for Q3, 2025.

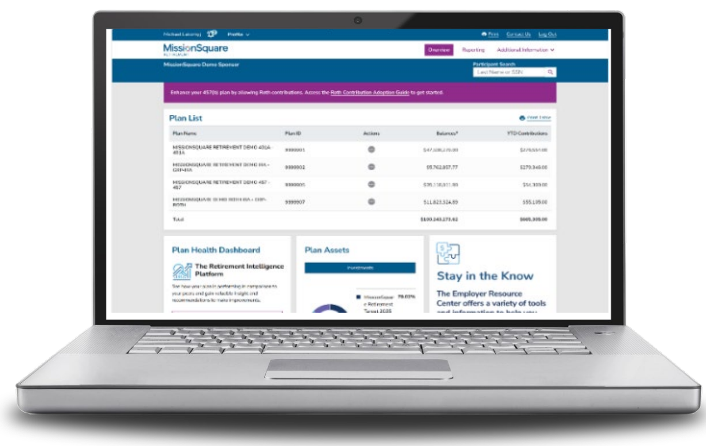
We're excited to share that **MissionSquare** is entering a new era with a refreshed brand and redesigned website, launching in early **Q1 2026**. The new site **MissionSquare.com** will offer a modern, elegant experience for plan sponsors, individuals, and financial professionals, featuring intuitive account opening tools, and enhanced account management capabilities. This transition from *missionsq.org* to a more recognizable and accessible URL reflects our expanding services and future-forward approach.

Information is power, and our technology platforms support decision-making about the plans, help track goals and ensure seamless partnership and communication between your team and your MissionSquare team.

- The County will have access to a variety of digital resources and mobile tools to help your employees set and reach their financial goals. Our **participant and plan sponsor websites** provide employees with easy access to account information, tools to help plan for retirement and **24-7 access** on any digital platform
- **Easy dashboard** to view key plan stats (rate of return, loans, participation in managed accounts)
- Centralized **reporting center**
- Access to frequently used **reports**
- Plan Sponsor hub links directly to **payroll page**
- Ability to easily **enroll employees**
- **Plan Contacts**

Benefits for Employees

- Customized gateway page
- Call center callback
- Appointment scheduling with MissionSquare team (weekdays, nights and weekends available)



Conclusion

MissionSquare is honored to serve the County and deeply values the partnership we've built together. Our history of delivering exceptional service and results reflects a commitment that goes beyond business; it's about helping employees and retirees achieve financial security and peace of mind.

No organization is more dedicated to supporting the County's workforce. We bring passion, expertise, and proven strategies to provide education, products, and services for employees as they plan for retirement.

The County is at a pivotal moment in choosing its future retirement plan provider. MissionSquare is honored to be considered and deeply committed to continuing this partnership. Our proven record of responsiveness, clarity, and results reflects the dedication of our team and the trust we've built together. From creating partnerships and strategies that help enhance retirement planning and outcomes, to delivering personalized education and engagement, we have consistently focused on what matters most - the success of the County and its employees. We look forward to building this foundation and driving even greater outcomes in the years ahead. If you have any questions about our proposal submission, please contact **Ray Fortin, Relationship Manager**, at **(202) 759-7188** or **rfortin@missionsq.org**.

3) FIRM QUALIFICATIONS: Provide a statement that portrays the Bidder's qualifications in relation to the Scope of Services. The response should include the following:

a) A summary of the Bidder's general qualifications including specific disciplines represented that are applicable to the proposed work, number of employees, office locations, etc.

Headquartered in Washington, D.C., MissionSquare was founded in 1972 by the public sector for the public sector, established by the International City/County Management Association with support from a Ford Foundation grant. Since its inception, MissionSquare has focused exclusively on serving public employees and providing portable, flexible retirement plan solutions. This mission continues today as the organization supports public sector employers and their employees nationwide.

As of December 31, 2025, MissionSquare and its wholly owned subsidiaries manage and administer more than $73 billion in assets. It serves over 4,500 public sector employers representing more than one million participant accounts. We employ 559 professionals (as of December 31, 2025), each dedicated to delivering high quality retirement plan administration, investment services, participant education, and financial guidance in support of public sector retirement programs.

MissionSquare provides comprehensive relationship management, plan governance support, and fiduciary guidance to help employers operate successful retirement plans. We also offer complete recordkeeping and administrative services, including enrollments, contributions, disbursements, reporting, and technical assistance.

Participant education and financial wellness services are a core strength of our offering. Onsite and virtual seminars, webinars, and one-on-one counseling are designed to help employees understand their retirement options and improve their financial readiness. MissionSquare also offers guidance to retirees and near retirees, helping them explore distribution options and plan for long-term income needs. In addition, a team of CERTIFIED FINANCIAL PLANNER® professionals provides financial planning at no additional cost to employees.

The County is currently supported by a highly experienced and coordinated team. **Ray Fortin, Relationship Manager** based in Michigan, has served as the County's primary point of contact for over five years. Ray oversees strategic planning, fiduciary support, employee education initiatives, and plan performance oversight. **Virous McKenzie, Client Relations Manager** based in Washington, D.C., leads all administrative and recordkeeping services for the County, helping to ensure accurate and efficient plan operations. **Kim Brownlee, Retirement Plans Specialist,** located in the Chicago area, delivers onsite and virtual education, including seminars, webinars, and individual counseling for employees and retirees. Financial planning services are provided by a team of CERTIFIED FINANCIAL PLANNER® professional that include **CFP, Adrienne Stark.** She is based in Philadelphia.

Together, these professionals provide the County with deep expertise across relationship management, administration, participant education, and financial planning. Their coordinated support ensures a comprehensive, high-quality service experience tailored to the County's needs.

b) An outline of the Bidder's depth and breadth of knowledge needed to carry out the scope and the extent of the work required, especially that of the project lead.

MissionSquare brings extensive depth and breadth of knowledge required to fully support the scope of services outlined in this RFP as demonstrated in our over 40 years of partnership with the County. With over 53 years of exclusive focus on public sector retirement plans, we have experience in administering defined contribution plans, delivering participant focused education, and partnering with government employers to meet their longterm objectives.

Our teams comprise specialists in plan administration, compliance, investment oversight, participant engagement, and data security—each with deep experience serving state and local governments. This collective expertise ensures we deliver accurate, efficient, and compliant operations while offering strategic guidance tailored to the unique needs of public sector employers and their workforce.

Project Lead Expertise
Your **Relationship Manager, Ray Fortin**, will continue to serve as the project lead and primary point of contact. He brings substantial experience managing complex government retirement plan relationships and coordinating internal resources to ensure seamless execution of all service requirements. His responsibilities include:

- establish employee education and other plan objectives,
- provide proactive plan updates,
- assist with your fiduciary obligations, and
- champions support for overall plan performance.

Ray is supported by a full-service account team and a network of technical and operational experts.

c) Main attributes that differentiate the Bidder from other competitors.

MissionSquare offers the County a uniquely strong, employee-focused partnership built on more than 40 years of service. The attributes that differentiate us from other competitors include:

- **Deep, Proven Partnership With the County of DuPage**
  - We have proudly served the County since **1984**, giving us more than four decades of direct experience supporting your employees, understanding your organizational culture, and aligning with your long-term goals. This history provides stability and familiarity that few competitors can match.

- **Dedicated, Experienced Team With Continuity - Your service team remains intact**
  - **Ray Fortin, Relationship Manager**
    With over five years supporting the County, Ray remains your primary strategic resource, known for his responsive, proactive approach and commitment to the County's objectives.
  - **Virous McKenzie, Client Service Manager**

    Serves as the County's primary plan administration contract, coordinating the delivery of all administrative/recordkeeping services.
  - **Kim Brownlee, Retirement Plans Specialist**
    Kim provides local financial education and hands-on support to the County's employees
  - **Adrienne Stark, CFP®**
    Provides advanced financial planning beyond retirement savings.
- **Creative and Cost-effective Communication and Engagement Approaches**
  - We continuously introduce creative and modern ways to engage employees, meeting them where they are with relevant and accessible educational resources.
- **Engaging, User Focused Technology**
  - Our digital tools are built to simplify the retirement journey, enhance employee understanding, and make savings decisions easier. This technology is complemented by person-to-person support—not replaced by it.
- **Operational Efficiency and Administrative Support**
  - We incorporate automation and streamline processes to minimize administrative burden on the County's staff. Our goal is to reduce workload while improving accuracy, efficiency, and overall plan experience.

d) Relevant previous experience with public sector entities.

MissionSquare serves the public sector. With our plan recordkeeping and administration business focused primarily on public sector retirement plans and participants, our unwavering aim is to deliver the highest quality service customized to the specific needs of our clients – public sector employees and employers. As a nonstock, nonprofit, mission-focused, financial services company, MissionSquare can focus on helping public sector employees build retirement security.

Our experience includes:

- **Public Sector Expertise with a Long Track Record.** We have over 53 years of experience delivering the highest quality service to public sector retirement plans of every size, many similar in size to the County. Nationally, we administer over 4,416 public sector 457(b) plans as of December 31, 2025. Our local professionals and home office teams understand current federal legislation regarding such plans and have the knowledge and expertise to serve your plan with administrative efficiency. Our 98%+ client retention rate[1] is a testament to the integrity with which we serve our clients and the trust they have developed in us. Our Retirement Health Savings (RHS) plan, and Employer Investment Program (EIP) further enhance the retirement planning options available to public sector employees.

- **Broader Retirement Education.** MissionSquare is a national leader in educating public sector employees about retirement planning and investments. We offer multi-faceted educational programs consisting of a broad range of topics geared towards assisting participants with making informed decisions concerning their retirement assets. Additionally, we have supplemented our regional service and education professionals with a national team of CERTIFIED FINANCIAL PLANNER® professionals who provide broader financial planning education through regularly scheduled webinars based on various financial planning topics and concerns of participants. MissionSquare and our plan sponsors have a long history of consistently being recognized for impactful work. Since 2010, we've received more than 275 marketing and communications awards for collaborative client and participant communication programs, client-specific mobile and web applications, plan conversion, and participant education campaigns.
- **Investment Options.** MissionSquare makes a comprehensive menu of investment options available that provides the employer with the flexibility to design a fund lineup to its specifications. We provide information to employers to assist them in meeting their fiduciary obligations and their due diligence on fund monitoring.
- **Client-focused Technology.** MissionSquare's continuously updated participant website is focused solely on the public sector. We are committed to using the power of robust online and mobile resources to enhance participant knowledge regarding their accounts and investments and to allow them to easily manage their savings. Our website is available 24/7 to provide participants with easy online access to account management and educational services. Our mobile services include a mobile app with transaction capability, and Text Access allows participants to quickly obtain their account information via an SMS text message.
- **High-quality Service.** We focus on quality customer service provided through a number of channels, including our website, Plan Services representatives, and our toll-free, automated self-service phone line. We monitor the quality of our service delivery through annual client satisfaction surveys.

e) Business Licenses, Tax ID and any other significant certification document supporting the Bidder's expertise.

MissionSquare is authorized to provide plan administration and recordkeeping services in all 50 states.

The federal tax ID number for International City Management Association Retirement Corporation DBA MissionSquare Retirement is 23-7268394.

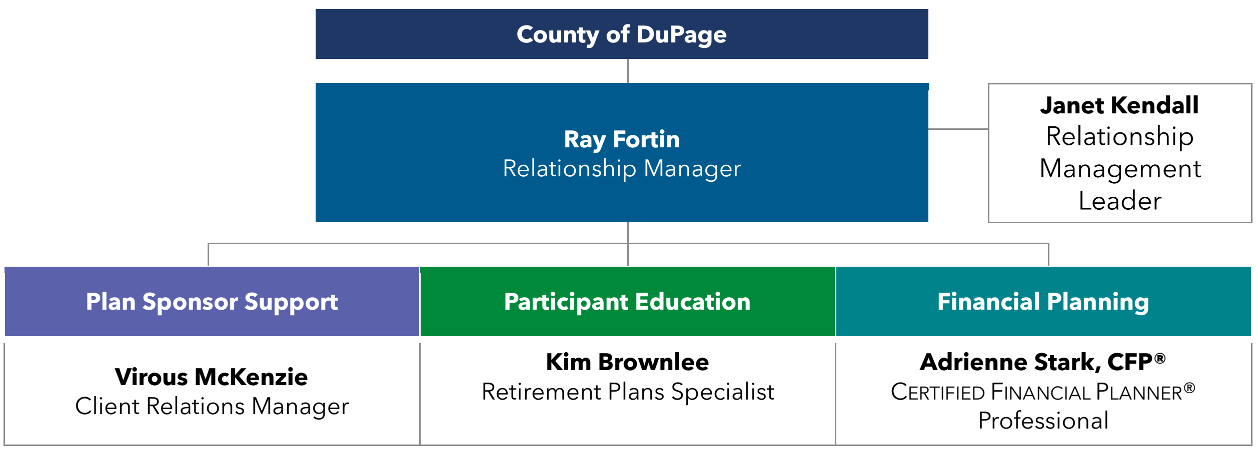
[1] For the period ending December 31, 2023.

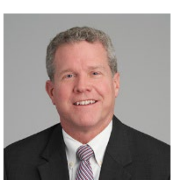
Please see our Illinois business license located in the **Appendix**.

4) **KEY QUALIFICATIONS: Provide a statement that portrays the Bidder's engagement team qualifications in relation to the Scope of Services. The response should include the following:**

   a) **Background and credentials profile for the team and sub-consultants (if used) that would be assigned to the County account, including name, position/title, location, years of industry experience, years with Bidder, and number of clients currently assigned.**
   b) **Areas of expertise of each Officer.**
   c) **Communications skills – Interaction with staff and participants.**

MissionSquare is proud of the experienced team committed to supporting the County's retirement plan. Below is an overview of the County's service team, including their roles, responsibilities, expertise, location and experience. Our Washington, D.C. office will serve as the central hub for coordinating and managing all aspects of service delivery, ensuring consistency, accountability, and high-quality support.

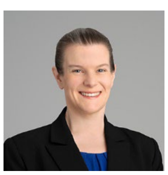




Ray Fortin, Relationship Manager at MissionSquare, will continue to serve as the main contact for the County. Based in Bloomfield Hills, Michigan, Ray brings over 30 years of financial services experience and a strong commitment to the success and ongoing evolution of the County's retirement plan. In his role, he leads efforts to establish employee education and plan objectives, deliver proactive updates, support fiduciary responsibilities, and drive overall plan performance. As the County's primary point of contact for over five years, Ray works closely with the County's staff and the local service team to deliver responsive, high-quality support tailored to the County's needs. He currently has 26 clients.

Virous McKenzie, **Client Relations Manager,** is based in Washington, D.C. and has over 30 years of financial services experience, and 4 years with the County. Virous will continue to lead the coordination and delivery of all administration and recordkeeping services for the County's retirement plan. She will continue to serve as the primary contact for plan administration, resolving service inquiries, and providing technical assistance to the County's retirement plan staff. In her role, Virous supports key administrative functions, including enrollments, contributions, and disbursements, working in close partnership with County personnel. Backed by a team of professionals with similar expertise, she will help to ensure responsive, high-quality service. In addition, the County will have access to MissionSquare's dedicated support line, available Monday through Friday from 8:30 a.m. to 7:30 p.m. ET on days when the New York Stock Exchange is open. Virous has 15 clients.

Kim Brownlee, Retirement Plans Specialist located in the Chicago area, serves as the County's on-site resource for employee education and engagement. In this role, Kim partners with Ray to deliver high-touch, high-tech services that drive participation and support informed retirement planning. She leads group seminars, host webinars, and provides one-on-one counseling sessions to help employees understand their retirement options and make confident financial decisions. Her guidance will cover key topics such as goal setting, budgeting, asset allocation, and withdrawal strategies. Kim also supports retirees by offering education on selecting disbursement options tailored to their individual needs, helping them navigate the transition into retirement with clarity and confidence. Kim currently has 45 clients.



Adrienne Stark, a **CERTIFIED FINANCIAL PLANNER®** professional located in Philadelphia, Pennsylvania will continue to offer financial planning support to employees throughout their careers and through retirement. Adrienne will provide individual planning sessions and comprehensive financial plans. She or a CFP® team member will also host weekly financial wellness webinars to support ongoing education and engagement. This service is available to all employees and is included as part of the plan offering.

In addition to the local service team, employees have access to a toll-free number to respond to the County's employees' inquiries and provide support for retirement-related questions. Contact center teammates work remotely across the United States, in addition to a contingency of office-based staff in Braintree, Massachusetts.

5) PROJECT UNDERSTANDING: Describe the Bidder's interest, understanding, and approach to providing services for this engagement, including a schedule for accomplishing the project.

a) Describe the ongoing management for services.

Because we know you and your employees, we are committed and able to provide the resources to help them achieve their retirement goals. As your current plan provider, our ongoing management framework for the County includes the following core components:

- **Continuous Client and Participant Support**
  MissionSquare's service model emphasizes consistent, high-quality support for plan sponsors and participants. Ongoing management includes:
  - Dedicated representatives for plan sponsor and participant needs
  - Proactive communication and educational outreach
  - A customer focused service commitment built on excellence, integrity, and leadership
- **Digital Account and Plan Management Tools**
  Our modernized digital platforms support continuous plan and account oversight. These include updated account management tools, intuitive interfaces, and redesigned features that enhance transparency, usability, and the overall client experience.
- **Plan Compliance Support**
  MissionSquare continually reviews current and proposed regulations, both internally and through our participation in retirement services industry organizations. We share information with our clients through our e-newsletter **Employer Bulletin** publication and on our client websites. We also provide employers with more targeted and timely updates via email and other communications channels.
- **Engaging Online & Digital Resources**
  Participants have access to an extensive suite of digital tools designed for busy public sector workers, including:
  - Online financial education resources (videos, calculators, articles)
  - Mobile apps and participant websites
  - Text notifications and interactive tools
- **In Person and Virtual Education Support**
  The County's employees have access to:
  - A Retirement Plans Specialist for in person or virtual meetings-person or virtual meetings
  - A team of Certified Financial Planner® professionals who deliver webinars and one-on-one consultations-on-one consultations
  - Contact center representatives to support participant inquiries

For additional information on participant communication and education please see the communication strategy provided in the **Appendix**.

b) Provide a list of performance metric guarantees.

Please see the performance guarantees listed below.

MissionSquare Service Guarantees		
	Standard	**Guarantee**
Participant Statement Delivery Time:	99% of quarterly statements will be made available electronically within 12 business days of the end of the quarter.	$2,500 per year in which standard is not met due to circumstances under MissionSquare control.
Participant Services Response Time:	80% of calls answered within 60 seconds.	$2,500 per year in which standard is not met due to circumstances under MissionSquare control.
Number of On-Site Group Seminars:	Mutually agreed-upon number of on-site seminars.	$2,500 per year in which target number of seminars is not met.
Individual Educational Meetings:	Mutually agreed-upon availability for on-site individual consultations.	$2,500 per year in which target commitment of time for individual consultations is not met.

c) Provide sample incident reports.

We do not have a sample incident report as issues are communicated as needed via your relationship manager.

d) Provide proposed procedures for internal problem escalation and process for notifying the County in the event of a problem.

Should an issue require escalation to the County, your **Relationship Manager, Ray Fortin**, will promptly communicate the matter to the appropriate County representatives as he has over the last five years. Ray also has internal procedures in place to document any issues or concerns. This process allows not only Ray to determine the best course of action but also MissionSquare Management to be involved as needed. If a problem arises in which the County needs to be appraised of, it is Ray's responsibility to communicate the issue along with the resolution. He works with all internal stakeholders to ensure the resources are available to resolve the issue to the County's satisfaction. Should the County raise a concern to Ray, he documents the discussion along with all of the pertinent facts within MissionSquare's communications system which ensures that any problems are addressed timely.