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Date prepared	June 19, 2025
Plan name	City of Sacramento
Questions?	Call 877 677 3678
Visit us online	cityofsacretplan.com

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Your City of Sacramento Retiree Health Savings Plan retirement account is moving to Nationwide

After a competitive request for proposals and careful evaluation process, the City of Sacramento (City) has selected Nationwide Retirement Plans to serve as the new administrative recordkeeper for the City's retiree health savings Plans. As part of this transition, your existing MissionSquare Retiree Health Savings account will transfer to a Nationwide Post Employment Health Plan (PEHP) on August 5, 2025. Your investments will be moved as part of the transfer and will follow a new investment lineup under Nationwide.

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Go paperless
Enroll in eDelivery, a secure way to receive paperless statements and confirmations. Sign up at cityofsacretplan.com.

What to expect

As a result of this move to Nationwide Retirement Plans, you'll be temporarily unable to direct or diversify investments in your individual account, obtain a loan and/or obtain a distribution from the Plan. This period, during which you will be unable to exercise these rights otherwise available under the Plan is called a blackout period. Please refer to the blackout notice below for specific dates impacting the Plan's blackout period.

Important Transition Dates	
July 24, 2025	This is the last day MissionSquare will process the following: • Distributions • Any changes to your account
July 25, 2025	The blackout period begins at the close of business. No transactions can be accepted or processed, and you may not be able to view your account online. During the blackout period, your money will stay fully invested until August 4, 2025, when MissionSquare liquidates account assets.
Week of July 28, 2025	A letter with your PEHP account number will be mailed approximately five days prior to the August 5, 2025, transition date. On or after August 5, 2025, you can establish an online account by visiting cityofsacretplan.com.

See next page for additional information

Important Transition Dates	
August 4, 2025	Your assets will be liquidated. Please allow 3-5 days for your balances to appear on the Nationwide website.
Week of August 4, 2025	The expected end of the blackout. Visit **cityofsacretplan.com** with your favorite web-enabled device and use the easy-to-follow prompts to set up your online account. The expected end of the blackout. You can also manage your account by phone on this date. Just call 877-677-3678 and follow the prompts to establish your PIN for account access.

Your current account balance and future contributions will be invested based on the enclosed fund mapping document.

What you need to do

Your account information, such as name, investment allocations and legal dependent information (if available) will be transmitted to Nationwide. After the transition is complete, please take a moment to log into your Nationwide account and review and update your information so Nationwide has the most current details.

Keep in mind

If you currently receive a recurring distribution from your MissionSquare RHS account

The amount of the distribution, frequency and tax withholding may change at Nationwide based on current state and federal tax rules. Distributions will be taken equally from all your funds unless you call and notify us otherwise, after your assets are deposited. If you are receiving direct deposit payments you will need to complete a new ACH form with Nationwide, otherwise your payments will be sent via check to your home address. This form can be obtained by contacting Nationwide at 877-677-3678 or visiting cityofsacretplan.com after August 5, 2025**.** If you are scheduled to receive a distribution during the blackout and transition period, you will not receive that payment until after your assets are transferred to Nationwide.

If you are currently contributing to the City's retiree health savings Plan

All City payroll contributions will be directed to your Nationwide PEHP account starting with your City paycheck dated August 5, 2025. You can access your Nationwide PEHP account by setting up an online profile at cityofsacretplan.com.

Additional enhancements

As part of the transition to Nationwide, your Plan Sponsor is excited to introduce the following features and services:

See next page for additional information

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- Access to the My Income & Retirement Planner tool, available on cityofsacretplan.com
- Automatic Asset Rebalancing features elected by you
- A customized list of investment options selected by the City and consistent with the City's 457(b) and 401(a) deferred compensation Plans
- An online appointment scheduler to set up time to talk with your local Nationwide Retirement Specialist

How to learn more

Please see the information below for virtual educational workshops regarding transition support. Your local Nationwide Retirement Specialist will gladly assist you as you make decisions about your account. We encourage you to attend one of the transition workshops to learn more about your options.

Date	Location	Time	Workshop Meeting Information
July 8, 2025	Virtual	12-2 p.m. Pacific standard time	https://bit.ly/sacwebinarJuly8
July 10, 2025	Virtual	12-2 p.m. Pacific standard time	https://bit.ly/SacWebinarjuly10

To schedule a virtual one-on-one appointment with your local Nationwide Retirement Specialist, please visit:
http://sacphoneappointments.checkAppointments.com

Contact your local Nationwide Retirement Specialist

Your local Nationwide Retirement Specialist is available to answer any questions you may have about preparing for retirement. Contact Rick Watson at 916-633-0010 or rick.watson@nationwide.com.

See next page for additional information

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We're here to help

If you have any questions or need additional information, contact our solutions center at 877-677-3678. Our specialists are available Monday through Friday, 5 a.m. to 8 p.m. Pacific time, and Saturday, 6 a.m. to 3 p.m. Pacific time.

PO Box 182797, Columbus OH 43218-2797

NRN 1549AO.13 (06/24)

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Nationwide®
is on your side

Investment Option Information

Your funds in the existing investment options will be directed as follows:

Assets invested in and contributions to:			Will be directed to:		
Current Fund Name	**Ticker**	**Gross Expense Ratio %**	**New Fund Name**	**Ticker**	**Gross Expense Ratio %**
Fidelity Mmkt Govt Por	N/A	0.43%	Nationwide Fixed Fund	N/A	0.40%
Missionsquare Plus S3	N/A	0.98%	Nationwide Fixed Fund	N/A	0.40%
Msq 500 Stk Idx S3	N/A	0.59%	Fidelity 500 Index	FXAIX	0.02%
Msq Aggrsve Opps S3	N/A	1.04%	MFS Mid Cap Growth R6	OTCKX	0.70%
Msq Broad Mkt Idx S3	N/A	0.60%	Fidelity 500 Index	FXAIX	0.02%
Msq Core Bd Idx S3	N/A	0.59%	Fidelity US Bond Index	FXNAX	0.03%
Msq Emerging Mkts S3	N/A	1.23%	Vanguard International Growth	VWILX	0.32%
Msq Equity Income S3	N/A	0.93%	MFS Value R6	MEIKX	0.47%
Msq Growth & Inc S3	N/A	0.79%	Fidelity 500 Index	FXAIX	0.02%
Msq Growth S3	N/A	0.96%	Vanguard US Growth	VWUAX	0.28%
Msq High Yield S3	N/A	1.03%	PGIM Total Return Bond R6	PTRQX	0.39%
Msq Inflation Foc S3	N/A	0.80%	Fidelity US Bond Index	FXNAX	0.03%
Msq International S3	N/A	1.15%	MFS International Diversification R6	MDIZX	0.75%
Msq Low Dur Bd S3	N/A	0.82%	Nationwide Fixed Fund	N/A	0.40%
Msq Mid/Sm Co Idx S3	N/A	0.43%	Fidelity Mid Cap Index	FSMDX	0.03%
Msq Mp Cons Gr S3	N/A	0.98%	Vanguard Instl Target Retirement Income Instl	VTINX	0.09%
Msq Mp Glbl Eq Gr S3	N/A	0.59%	Vanguard Instl Target Retirement 2060 Instl	VTTSX	0.09%
Msq Mp Lng-Trm Gr S3	N/A	1.04%	Vanguard Instl Target Retirement 2045 Instl	VTIVX	0.09%
Msq Mp Trad Gr S3	N/A	0.60%	Vanguard Instl Target Retirement 2030 Instl	VTHRX	0.09%
Msq Ovrs Eq Index S3	N/A	0.59%	Fidelity Total International Index	FTIHX	0.06%
Msq Ret Tgt 2015 S3	N/A	1.23%	Vanguard Instl Target Retirement Income Instl	VTINX	0.09%

Assets invested in and contributions to:			Will be directed to:		
Current Fund Name	**Ticker**	**Gross Expense Ratio %**	**New Fund Name**	**Ticker**	**Gross Expense Ratio %**
Msq Ret Tgt 2020 S3	N/A	0.93%	Vanguard Instl Target Retirement Income Instl	VTINX	0.09%
Msq Ret Tgt 2025 S3	N/A	0.79%	Vanguard Instl Target Retirement 2025 Instl	VTTVX	0.09%
Msq Ret Tgt 2030 S3	N/A	0.96%	Vanguard Instl Target Retirement 2030 Instl	VTHRX	0.09%
Msq Ret Tgt 2035 S3	N/A	1.03%	Vanguard Instl Target Retirement 2035 Instl	VTTHX	0.09%
Msq Ret Tgt 2040 S3	N/A	0.80%	Vanguard Instl Target Retirement 2040 Instl	VFORX	0.09%
Msq Ret Tgt 2045 S3	N/A	1.15%	Vanguard Instl Target Retirement 2045 Instl	VTIVX	0.09%
Msq Ret Tgt 2050 S3	N/A	0.82%	Vanguard Instl Target Retirement 2050 Instl	VFIFX	0.09%
Msq Ret Tgt 2055 S3	N/A	0.60%	Vanguard Instl Target Retirement 2055 Instl	VFFVX	0.09%
Msq Ret Tgt 2060 S3	N/A	0.94%	Vanguard Instl Target Retirement 2060 Instl	VTTSX	0.09%
Msq Ret Tgt Inc S3	N/A	0.99%	Vanguard Instl Target Retirement Income Instl	VTINX	0.09%
Msq Select Value S3	N/A	0.96%	American Century Mid Cap Value R6	AMDVX	0.63%
Msq Sm Cap Disc S3	N/A	0.95%	Fidelity Small Cap Index	FSSNX	0.03%

The following investment options will be added to your Plan:

Investment Addition Name	Ticker
DFA U.S. Targeted Value Portfolio - Institutional Class	DFFVX
Invesco Discovery Fund - Class R6	ODIIX
Nuveen Real Estate Securities Select Fund - Class R6	TIREX

Investment Addition Name	Ticker
Vanguard Federal Money Market Fund - Investor Class	VMFXX
Vanguard Target Retirement 2065 Fund - Investor Shares	VLXVX
Vanguard Target Retirement 2070 Fund - Investor Shares	VSVNX

Fund prospectuses can be obtained by calling 877-677-3678 or visit the website at nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

Ticker symbols are provided to help research mutual funds. Information related to pricing or performance of these funds published in publicly available media such as newspapers and websites may be different than performance data and pricing specific to the employer sponsored retirement plan. To find pricing or performance related information specific to the Plan's account visit the Investment Info tab on the Plan's website at nrsforu.com.

Retirement Specialists are Registered Representatives of Nationwide Investment Services. Corporation, Member FINRA.