



EXPRESS ENROLLMENT FORM

PRINCE GEORGE'S COUNTY 457 DEFERRED COMPENSATION PLAN

Enrolling in the Prince George's County 457 Deferred Compensation Plan is the first step to saving for a secure retirement. Please follow the steps shown below to complete the enrollment process.

1. Tell us about yourself!
2. Determine how much you will contribute. You can change the amount of your contributions at any time, with changes effective the month following your request.
3. Review your investment options.

Mail or drop off in person to:

Prince George's County Government
Pensions & Investments Division
1400 McCormick Drive, Suite 125, Largo, Maryland 20774
301-883-6390

After you receive your Welcome Letter, log into Account Access to **designate your beneficiaries online: www.icmarc.org/pgcounty**



STEP 1: Your Information

Employer Plan Number **300428** Employer Name **Prince George's County** State **MD**

Social Security Number _____ - _____ - _____

Last Name _____

First Name _____ M.I. _____

Mailing Address/Street _____

City _____

State _____ Zip Code _____

Date of Birth (MM/DD/YYYY) ____ / ____ / ____

Date Employed/Rehired (MM/DD/YYYY) ____ / ____ / ____

Rehire? ☐ (CHECK IF YES.)

Email Address _____

Job Title _____

Preferred Phone Number (____) ____ - ____

Marital Status ☐ Married ☐ Single



STEP 2: Contributions

I would like to contribute the following pre-tax amount of my pay each pay period:

☐ \$20 ☐ \$50 ☐ \$100 ❖ Other: \$ _____



STEP 3: Investment Strategy – Select One Option

For more information, visit Prince George's County 457 Deferred Compensation website: www.icmarc.org/pgcounty. Please note that MissionSquare's **Guided Pathways*** can help you identify your risk level, build a diversified portfolio, and determine how much you should save.

- ☐ **Option 1: Simplified Investor:** I want to invest 100% of my contributions in a Target Date Fund that is designed to match the year I expect to begin making gradual withdrawals.

By selecting this option, your contributions will be invested in the plan's target date default investment fund selected by your employer. You have the right to direct the investment of assets in your account to any of the funds offered in your plan. To change the investment of your future contributions, or to allocate assets from the plan's default fund to other funds available in your plan, you may access your account online at www.icmarc.org/pgcounty.

- ☐ **Option 2: Do-It-Myself Investor:** I'm comfortable selecting investments, choosing funds, and making periodic adjustments as needed. Invest my contributions according to the allocation instructions shown below. Please use whole percentages (for example: 4%, not 4.5% or 4½%). For a list of investment options, go to www.icmarc.org/fundinfo. You may use an additional sheet of paper if more space is needed.

Allocate ____% to (Fund Code) _____

Allocate ____% to (Fund Code) _____

Allocate ____% to (Fund Code) _____

Allocate ____% to (Fund Code) _____

Total = 100%

Participant Signature _____ Date: ____ / ____ / ____

Fund Performance

PRINCE GEORGES COUNTY

Quarterly Report as of 12/31/2021

Fund past performance, as shown, is no guarantee of how the Fund will perform in the future. The performance shown has been annualized for periods greater than one year. Investment returns and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. For current performance, participants or plan sponsors in a MissionSquare Retirement administered account can log in at www.icmarc.org, or institutions can go to www.vantagepointfunds.org.

Stable Value/Cash												
Management Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
MissionSquare PLUS Fund R10 ^{A, B, C, D, E, F}	7071	N/A	0.46%	1.89%	1.89%	2.19%	2.19%	2.20%	-	Oct 2013	0.53%	0.53%
Dreyfus Gov Cash Management ^{G, H}	4604	DGCXX	0.01%	0.03%	0.03%	0.83%	1.00%	0.53%	3.35%	Mar 1985	0.21%	0.21%

Bond												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
MissionSquare Core Bond Idx R5 ^{B, D, E, F, I}	0060	N/A	(0.15%)	(1.86%)	(1.86%)	4.56%	3.32%	2.66%	-	Apr 1999	0.19%	0.19%
MSQ Western Asst Core Plus Bnd ^{B, D, E, I, II, J}	8900	N/A	(0.14%)	(1.96%)	(1.96%)	6.42%	4.88%	-	4.15%	Jan 2015	0.52%	0.45%
MissionSquare Inflation Foc R7 ^{B, C, D, E, F, I}	7075	N/A	2.24%	5.72%	5.72%	8.26%	5.13%	2.79%	-	Oct 2013	0.50%	0.50%
MSQ PIMCO High Yield ^{B, D, E, I, J, K}	8176	N/A	0.65%	3.84%	3.84%	7.75%	5.36%	5.92%	-	Jul 2002	0.81%	0.81%

Guaranteed Lifetime Income												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
MissionSquare Ret IncomeAdv ^{B, D, E, L, M}	8077	N/A	4.67%	12.03%	12.03%	14.17%	9.67%	8.13%	-	Aug 2010	1.67%	1.67%

Balanced/Asset Allocation												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
Am Funds 2010 Trgt Date Ret R6 ^{G, H, III, N}	1560	RFTTX	3.86%	9.32%	9.32%	10.80%	7.93%	7.56%	8.54%	Jul 2009	0.30%	0.30%
Am Funds 2015 Trgt Date Ret R6 ^{G, H, III, N}	1561	RFJTX	4.11%	10.27%	10.27%	11.70%	8.55%	8.29%	9.13%	Jul 2009	0.30%	0.30%

Balanced/Asset Allocation	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
Am Funds 2020 Trgt Date Ret R6 ^{G, H, III, N}	1562	RRCTX	4.29%	10.64%	10.64%	12.38%	9.29%	9.12%	9.87%	Jul 2009	0.31%	0.31%
Am Funds 2025 Trgt Date Ret R6 ^{G, H, III, N}	1563	RFDTX	4.54%	11.44%	11.44%	14.29%	10.69%	10.55%	11.08%	Jul 2009	0.33%	0.33%
Am Funds 2030 Trgt Date Ret R6 ^{G, H, III, N}	1564	RFETX	5.12%	13.16%	13.16%	16.09%	12.16%	11.65%	12.02%	Jul 2009	0.35%	0.35%
Am Funds 2035 Trgt Date Ret R6 ^{G, H, III, N}	1565	RFFTX	5.80%	15.54%	15.54%	18.75%	13.97%	12.63%	12.79%	Jul 2009	0.37%	0.37%
Am Funds 2040 Trgt Date Ret R6 ^{G, H, III, N}	1566	RFGTX	6.13%	16.83%	16.83%	19.96%	14.75%	13.09%	12.49%	Jul 2009	0.38%	0.38%
Am Funds 2045 Trgt Date Ret R6 ^{G, H, III, N}	1567	RFHTX	6.22%	17.18%	17.18%	20.32%	15.02%	13.25%	13.29%	Jul 2009	0.39%	0.39%
Am Funds 2050 Trgt Date Ret R6 ^{G, H, III, N}	1568	RFITX	6.05%	17.27%	17.27%	20.53%	15.17%	13.33%	13.36%	Jul 2009	0.39%	0.39%
Am Funds 2055 Trgt Date Ret R6 ^{G, H, III, N}	1569	RFKTX	5.99%	17.28%	17.28%	20.54%	15.17%	13.32%	12.24%	Feb 2010	0.39%	0.39%
Am Funds 2060 Trgt Date Ret R6 ^{G, H, III, N}	1574	RFUTX	5.89%	17.19%	17.19%	20.50%	15.13%	-	12.04%	Mar 2015	0.40%	0.40%
Am Funds 2065 Trgt Date Ret R6 ^{G, H, II, III, N}	1912	RFVTX	5.93%	17.32%	17.32%	-	-	-	36.25%	Mar 2020	0.45%	0.40%
MissionSquare MP Cons Gr R7 ^{B, C, D, E, F}	7252	N/A	3.23%	8.52%	8.52%	11.03%	7.50%	6.49%	-	Oct 2013	0.64%	0.64%
MissionSquare MP Trad Gr R7 ^{B, C, D, E, F}	7253	N/A	5.45%	14.39%	14.39%	15.78%	10.88%	9.23%	-	Oct 2013	0.65%	0.65%
MissionSquare MP Lng-Trm Gr R7 ^{B, C, D, E, F}	7254	N/A	6.40%	17.78%	17.78%	18.34%	12.69%	10.86%	-	Oct 2013	0.66%	0.66%
MissionSquare MP Gbl Eq Gr R7 ^{B, C, D, E, F, O}	7256	N/A	6.69%	17.87%	17.87%	20.38%	14.30%	12.32%	-	Oct 2013	0.69%	0.69%
T Rowe Price® Cap Appreciation ^{G, H, II, III, P}	5354	PRWCX	6.01%	18.53%	18.53%	20.40%	15.17%	13.80%	11.79%	Jun 1986	0.70%	0.69%

U.S. Stock	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
MSQ MFS® Value ^{B, D, E, J, Q}	8088	N/A	8.57%	25.42%	25.42%	19.23%	-	-	11.21%	Dec 2017	0.58%	0.58%
T Rowe Price® Equity Income ^{G, H, III, P, Q}	5352	PRFDX	7.18%	25.68%	25.68%	17.25%	11.17%	11.95%	10.86%	Oct 1985	0.65%	0.65%
MissionSquare 500 Stock Idx R5 ^{B, D, E, F}	0067	N/A	11.00%	28.51%	28.51%	25.86%	18.26%	16.34%	-	Apr 1999	0.19%	0.19%
American Funds Wash Mutual R4 ^{G, H, III}	4424	RWMEX	11.87%	28.43%	28.43%	20.18%	15.13%	14.19%	8.87%	May 2002	0.62%	0.62%
American Funds Fundamental Inv ^{G, H, III}	4389	RFNEX	8.69%	22.45%	22.45%	21.53%	15.61%	14.95%	11.63%	Jul 2002	0.63%	0.63%
PRIMECAP Odyssey Stock ^{G, H, III}	1523	POSKX	6.63%	25.11%	25.11%	20.49%	15.40%	15.22%	11.25%	Nov 2004	0.66%	0.66%
MSQ Contrafund® ^{B, D, E, J, Q, R}	7733	N/A	8.26%	24.43%	24.43%	28.93%	22.63%	17.95%	-	Apr 1999	0.86%	0.86%
T Rowe Price® Blue Chip Growth ^{G, H, III, P, Q}	5355	TRBCX	4.14%	17.70%	17.70%	27.26%	23.48%	19.43%	12.24%	Jun 1993	0.68%	0.68%
MSQ T Rowe Price® Growth Stk ^{B, D, E, J, P, Q}	8368	N/A	4.67%	19.71%	19.71%	28.71%	22.92%	18.83%	-	Dec 2004	0.92%	0.92%
MSQ Victory Sycamore Est Value ^{B, D, E, J, Q, S}	8535	N/A	8.04%	31.86%	31.86%	22.43%	-	-	13.99%	Jun 2017	0.63%	0.63%
T Rowe Price® Mid-Cap Growth ^{G, H, III, P, Q, S}	5302	RPMGX	4.64%	15.06%	15.06%	23.40%	18.11%	16.47%	14.18%	Jun 1992	0.73%	0.73%

U.S. Stock												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
JPMorgan Mid Cap Growth R6 ^{G, H, II, III, Q, S}	1539	JMGMX	3.66%	10.99%	10.99%	32.13%	23.25%	18.41%	18.04%	Nov 2011	0.74%	0.70%
MSQ JPMorgan Small Cap Val R5 ^{B, D, E, II, Q, T, U}	8823	N/A	5.88%	32.56%	32.56%	18.80%	8.26%	-	10.44%	Dec 2021	1.01%	0.99%
T Rowe Price® Small-Cap Value ^{G, H, III, P, T}	5353	PRSVX	4.63%	25.54%	25.54%	21.13%	12.26%	13.12%	11.93%	Jun 1988	0.80%	0.80%
Invesco Small Cap Growth A ^{G, H, III, Q, T}	4909	GTSAX	0.24%	7.33%	7.33%	27.94%	18.94%	16.58%	11.95%	Oct 1995	1.15%	1.15%

International/Global Stock												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
American Funds New Perspective ^{G, H, III}	4415	RNPEX	6.65%	17.70%	17.70%	26.84%	19.86%	15.41%	10.82%	May 2002	0.77%	0.77%
MissionSquare Ovrs Eq Index R5 ^{B, D, E, F, O}	0066	N/A	3.15%	11.16%	11.16%	13.60%	9.72%	8.01%	-	Apr 1999	0.26%	0.26%
MSQ Diversified International ^{B, D, E, J, O, Q}	7753	N/A	4.11%	12.82%	12.82%	20.28%	13.31%	10.38%	-	Dec 2004	1.05%	1.05%
MissionSquare Emerging Mkts R7 ^{B, C, D, E, F, O}	7046	N/A	0.00%	(2.61%)	(2.61%)	12.20%	-	-	6.96%	Dec 2017	0.93%	0.93%
Invesco Developing Markets A ^{G, H, III, O}	5113	ODMAX	(4.17%)	(7.50%)	(7.50%)	10.37%	9.74%	6.19%	11.06%	Nov 1996	1.22%	1.22%

Specialty												
Fund Name	Fund Code	Ticker	Prior QTR Ended 12/31/2021	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	Net Expense Ratio
MSQ Cohen & Steers Realty R5 ^{B, D, E, II, U, V}	7503	N/A	16.04%	42.70%	42.70%	22.60%	13.57%	-	12.09%	Dec 2021	0.97%	0.88%

GENERAL Disclosures

Investment options listed were available at the time this information was generated and can change overtime. Investment option performance is available the 5th business day after month end and benchmark/peer group performance is available on the 10th business day after quarter end. Information prior to those time periods may be incomplete. Please refer to <https://www.icmarc.org/for-individuals/education/glossary> for a glossary of investment and fee related terms.

INVESTMENT OPTION Disclosures

- MissionSquare Retirement and your employer may negotiate a different fund management or service fee for your Plan that would lower the total expense ratio. The performance and total expense ratio shown do not reflect any such alternative fee arrangements.
- Before investing in the Fund you should carefully consider your investment goals, tolerance for risk, investment time horizon, and personal circumstances. There is no guarantee that the Fund will meet its investment objective and you can lose money.

- C. Performance information for this class prior to its inception date is the performance of the Fund adjusted to reflect the estimated fees and expenses of this class.
- D. The Fund is an investment option of VantageTrust, a group trust established and maintained by VantageTrust Company, LLC, a wholly owned subsidiary of MissionSquare Retirement. VantageTrust provides for the commingling of assets of certain trusts and plans as described in its Declaration of Trust, and is only available for investment by such eligible trusts and plans. The Fund is not a mutual fund. Its units are not deposits of VantageTrust Company and are not insured by the Federal Deposit Insurance Corporation or any other agency. The Fund is a security that has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Company Act of 1940. For additional information regarding the Fund, including a description of the principal risks, please consult the Funds Disclosure Memorandum, which is available when plan administration clients log in at www.icmarc.org, at www.vantagepointfunds.org for institutions, or upon request by calling 800-669-7400.
- E. When Funds are marketed to institutional clients, the Funds are offered by MissionSquare Investment Services, an SEC registered broker-dealer and FINRA member firm. MissionSquare Investment Services is a wholly-owned subsidiary of MissionSquare Retirement and is an affiliate of VantageTrust Company, LLC and MissionSquare Investments.
- F. Effective September 10, 2021, the Vantagepoint Funds are now known as the MissionSquare Funds.
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- H. Please read the fund's prospectus or disclosure materials carefully for a complete summary of all fees, expenses, investment objectives and strategies, risks, financial highlights, and performance information. Investing involves risk, including possible loss of the amount invested. Investors should carefully consider the information contained in the prospectus or disclosure materials before investing. To request a prospectus or disclosure materials, you may contact us by calling 800-669-7400, or log in at www.icmarc.org.
- I. A fixed income fund is subject to credit risk and interest rate risk. Credit risk is when an issuer of a fixed income security may be unable or unwilling to make payments of principal or interest to the holders of these securities or may declare bankruptcy. Fixed income securities fluctuate in value as interest rates change. When interest rates rise, the market prices of fixed income securities will usually decrease; when interest rates fall, the market prices of fixed income securities usually will increase.
- J. Effective September 10, 2021, the VT Funds are now known as the MSQ Funds.
- K. Funds that invest primarily in high yield bonds (bonds that are rated below investment grade and also known as "junk bonds") are subject to additional risk as these high yield bonds are considered speculative and involve a greater risk of default than "investment grade" securities. The values of these securities are particularly sensitive to changes in interest rates, issuer creditworthiness, and economic and political conditions. The market prices of these securities may decline significantly in periods of general economic difficulty, may be harder to value, and may be less liquid than higher rated securities.
- L. Prudential Retirement Insurance and Annuity Company (Prudential), CA COA #08003, Hartford, CT. Neither Prudential nor MissionSquare Retirement guarantees the investment performance or return on contributions to Prudential's Separate Account. You should carefully consider the objectives, risks, charges, expenses and underlying guarantee features before purchasing this product. Prudential may increase the Guarantee Fee in the future, from 1.00% up to a maximum of 1.50%. Like all variable investments, this Fund may lose value. Availability and terms may vary by jurisdiction. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Guarantees are based on Prudential's claims-paying ability. This annuity is issued under Contract form # GA-2020-TGWB4-0805-RC. MissionSquare Retirement provides recordkeeping services to your Plan and its affiliate is the investment manager of the underlying Prudential separate account. Prudential or its affiliates

may compensate MissionSquare Retirement or its affiliates for providing these and related administrative services in connection with the Fund. Variable annuities are suitable for long-term investing, particularly retirement savings. ©2021 Prudential, the Prudential logo, and the Rock symbol and Bring Your Challenges are service marks of the Prudential Insurance Company of America, Newark, NJ, and its related entities, registered in many jurisdictions worldwide. Note: Participants who are interested in the MissionSquare Retirement IncomeAdvantage Fund must first receive and read the MissionSquare Retirement IncomeAdvantage Fund Important Considerations document, before investing.

- M. Effective September 10, 2021, the VT Retirement IncomeAdvantage Fund is now known as the MissionSquare Retirement IncomeAdvantage Fund.
- N. The Fund is not a complete solution for all of your retirement savings needs. An investment in the Fund includes the risk of loss, including near, at or after the target date of the Fund. There is no guarantee that the Fund will provide adequate income at and through an investor's retirement.
- O. Funds that invest in foreign securities are exposed to the risk of loss due to political, economic, legal, regulatory, and operational uncertainties; differing accounting and financial reporting standards; limited availability of information; currency fluctuations; and higher transaction costs. Investments in foreign currencies or securities denominated in foreign currencies (including derivative instruments that provide exposure to foreign currencies) may experience gains or losses solely based on changes in the exchange rate between foreign currencies and the U.S. dollar. The risk of investing in foreign securities may be greater with respect to securities of companies located in emerging market countries. The value of developing or emerging market currencies may fluctuate more than the currencies of companies with more mature markets.
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- Q. Certain funds may be subject to style risk, which is the possibility that the investment style of its investment adviser will trail the returns of the overall market. In the past, different types of securities have experienced cycles of outperformance and underperformance in comparison to the market in general. For example, growth stocks have performed best during the later stages of economic expansion and value stocks have performed best during periods of economic recovery. Both styles may go in and out of favor. When the investing style used by a fund is out of favor, that fund is likely to underperform other funds that use investing styles that are in favor.
- R. PURITAN and CONTRAFUND are registered service marks of FMR LLC. Used with permission.
- S. Funds that invest primarily in mid-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of mid-capitalization companies generally trade in lower volume and are generally subject to greater and less predictable price changes than the securities of larger companies.
- T. Funds that invest primarily in small-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of small-capitalization companies are generally subject to greater price volatility than those of larger companies due to less certain growth prospects, the lower degree of liquidity in the markets for their securities, and the greater sensitivity of smaller companies to changing economic conditions. Also, small-capitalization companies may have more limited product lines, fewer capital resources and less experienced management than larger companies.
- U. Performance for this fund prior to its inception date is the performance of the underlying mutual fund adjusted to reflect the estimated fees and expenses of this fund and class.
- V. Sector funds tend to be riskier and more volatile than the broad market because they are generally less diversified and more volatile than other mutual funds.

EXPENSE Disclosures

- II. Differences between the net and gross expense ratios of a fund are typically due to fee waivers, expense reimbursements, and/or expense limits.
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