

MO DEFERRED COMP INCENTIVE 401(a) PLAN

Disclosure of Plan-Related Information

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

1. Explanation of circumstances under which participants & beneficiaries may give investment instructions.

The Plan permits participants to direct the investment of all of their accounts.

After you have enrolled in the Plan or have a beneficiary account established, you may direct your investments by accessing the Plan's website at <https://www.modeferredcomp.org>. You will need your login and password to access your account. You may also direct your investments by calling the MO Deferred Comp Service Center at 1-800-392-0925.

2. An explanation of any specified limitations on such instructions under the terms of the plan, including any restrictions on transfers to or from a designated investment alternative.

All funds except the Missouri Target Date Funds, the Missouri Stable Income Fund, and the Self-Directed Brokerage Account (Schwab PCRA) are closed to new investors. If an existing participant moves the balance from a frozen fund, they will be unable to move back into the fund.

3. A description of any "brokerage windows" or self-directed brokerage accounts that enable participants to select investments beyond those designated investment alternatives.

In addition to the Plan's designated investment options, you may invest in the Plan's self-directed brokerage option where you have access to a broader range of investments. Not all investments available through the brokerage option may be allowed by your Plan. Generally, there are additional fees for selecting this option. Please contact your benefits department for more details. Certain fees associated with the purchase and sale of a security through the brokerage account may exist and could vary across investments. For more information regarding trading fees and expenses in connection with this account, please refer to the Schwab PCRA Pricing Guide located at <https://www.schwab.com/resource/pcra-pricing-summary>.

4. An explanation of any fees for general plan administrative services (e.g., legal, accounting, recordkeeping) which may be charged or deducted from individual accounts. Must also include the basis on which such charges will be allocated (pro-rata or per capita).

Certain fees may be deducted from your Plan account balance. Such fees may be used to pay for services required to administer the plan (e.g. recordkeeping, accounting and legal services) and will be allocated to Plan participants on a per capita basis. You may review these fee deductions on your account statement or by logging into the Plan's website.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

Savers are charged \$21 a year (or \$1.75 per month) in addition to 0.08% of their account balance. The \$21 annual charge will show clearly as a transaction or charge on your quarterly statement while the 0.08% is reflected in fund performance. The total fee covers the cost of deferred comp plan staff, call center, education, mailings, printed materials, technology and tools, recordkeeping and the general administration of your plan.

Non-revenue closed funds and the SDBA are charged an explicit annual fee of 0.08% (0.0067% monthly) of assets up to a cap of \$100 (\$8.33 monthly).

An annual 0.08% fee will be deducted from the revenue sharing closed funds with the remainder returned to the participant.

5. An explanation of any fees and expenses that may be charged against the individual account of a participant/beneficiary on an individual rather than on a Plan-wide basis.

Separate fees may be deducted from your account if you elect certain transactions, or elect certain service programs. You will receive a confirmation statement for these transaction fees. You may also access your account information by logging onto the Plan's website or by reviewing your most recent account statement.

OPTIONAL SERVICES AND FEES: THESE FEES ARE DEDUCTED FROM PARTICIPANT ACCOUNTS WHEN USED.		
	FEES	PAYMENT METHOD
Expedited Mailing Fee: One-time charge per request	\$50.00	Deducted from account
QDRO Administration Fee: (Manual, per review)	\$0.00	Deducted from account
Subpoena Fee: (Per review)	\$0.00	Deducted from account
Guardianship/Conservatorship Fee: (Per review)	\$0.00	Deducted from account
Joinder Fee: (Per review)	\$0.00	Deducted from account

INVESTMENT-RELATED INFORMATION

MO DEFERRED COMP INCENTIVE 401(a) PLAN

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to www.modeferredcomp.org. You can also contact the MO Deferred Comp Service Center at 1-800-392-0925, Voya Financial Attn: MO Deferred Comp Plan, P.O. Box 389, Hartford, CT 06141. A free paper copy of the information available on the website can be obtained by contacting the MO Deferred Comp Service Center at 1-800-392-0925.

DOCUMENT SUMMARY

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

PART I. PERFORMANCE INFORMATION

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website.

Table 1 – Variable Return Investments

CURRENT FUND OPTIONS

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION								
Missouri 2015 Fund	8.42%	5.47%	5.45%		8.48%	5.44%	5.50%	
					2015 Composite Benchmark			
Missouri 2020 Fund	9.71%	6.29%	6.18%		9.81%	6.34%	6.25%	
					2020 Composite Benchmark			
Missouri 2025 Fund	10.66%	6.89%	6.67%		10.95%	6.97%	6.76%	
					2025 Composite Benchmark			
Missouri 2030 Fund	11.47%	7.29%	7.08%		11.80%	7.39%	7.17%	
					2030 Composite Benchmark			
Missouri 2035 Fund	12.23%	7.65%	7.42%		12.62%	7.75%	7.51%	
					2035 Composite Benchmark			
Missouri 2040 Fund	12.90%	8.14%	7.75%		13.34%	8.21%	7.82%	
					2040 Composite Benchmark			
Missouri 2045 Fund	12.90%	8.32%	7.90%		13.40%	8.39%	7.96%	
					2045 Composite Benchmark			
Missouri 2050 Fund	12.86%	8.31%	7.90%		13.42%	8.40%	7.97%	
					2050 Composite Benchmark			
Missouri 2055 Fund	12.92%	8.34%	7.92%		13.45%	8.42%	7.98%	
					2055 Composite Benchmark			
Missouri 2060 Fund	12.88%	8.34%	7.92%		13.45%	8.42%	7.98%	
					2060 Composite Benchmark			
Missouri 2065 Fund	12.91%			8.09%	13.45%			8.15%
					2065 Composite Benchmark			
Missouri 2070 Fund					2070 Composite Benchmark			
Missouri Retirement Allocation Fund	7.05%	3.99%	3.79%		7.18%	4.15%	3.92%	
					Retirement Allocation Composite Benchmark			

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return.

Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 – Fixed Return Investments

Name / Type of Option	Return	Term	Other
STABILITY OF PRINCIPAL			
Missouri Stable Income	2.73%	N/A	Rates are reviewed 4 times a year and are subject to change. Current rate information is available by calling 1-800-392-0925.

For the other funds that are listed here, please note the following important information. Transfers in are not allowed, but contributions can be received if those contribution investment elections were determined and finalized by you prior to May 1, 2009. If you want to make any changes to your investment election going forward, you can choose from the standard line-up (Missouri Target Date Funds, Missouri Stable Income Fund and the Schwab Self-Directed Brokerage Account). Any alteration of the original 100% of contribution investment elections in place prior to May 1, 2009 (other funds) (if applicable to you) will forfeit your ability to continue contribution to the 26 eliminated (frozen) options.

CLOSED FUNDS

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION								
Vanguard LifeStrategy Conservative Growth Fund – Investor	7.54%	3.99%	4.82%		5.93%	3.38%	4.39%	FTSEGIALLCpXUS16/CRSTHMK24/BBgAgXUSDFIAjRIC18/BBgUSAgFIAd42
Vanguard LifeStrategy Growth Fund – Investor	13.18%	7.99%	7.95%		12.84%	7.96%	7.99%	FTSEGIALLCpXUS32/CRSTHMK48/BBgAgXUSDFIAjRIC6/BBgUSAgFIAd14
Vanguard LifeStrategy Income Fund – Investor	4.66%	1.87%	3.15%		2.60%	1.03%	2.53%	FTSEGIALLCpXUS8/CRSTHMK12/BBgAgXUSDFIAjRIC24/BBgUSAgFIAd56
Vanguard LifeStrategy Moderate Growth Fund – Investor	10.31%	6.00%	6.41%		9.34%	5.69%	6.21%	FTSEGIALLCpXUS24/CRSTHMK36/BBgAgXUSDFIAjRIC12/BBgUSAgFIAd28
BONDS								
American Funds The Bond Fund of America – Class R6	1.51%	0.64%	1.88%		1.25%	-0.33%	1.41%	Bloomberg US Agg Bond TR Index
Federated Hermes Short-Interm Govt Fund – Instl Shares	1.72%	-0.09%	0.62%		2.40%	0.47%	1.28%	ICE BofA 3-5Y US Trsy TR Index
PGIM Total Return Bond Fund – Class Z	2.84%	0.10%	2.15%		1.25%	-0.33%	1.41%	Bloomberg US Agg Bond TR Index
Vanguard Inflation-Protected Secs Adm	1.86%	1.79%	2.12%		1.84%	1.87%	2.24%	Bloomberg US Treasury US TIPS TR Index
GLOBAL / INTERNATIONAL								
T. Rowe Price International Stock Fund	3.44%	3.37%	5.39%		5.53%	4.10%	4.80%	MSCI ACWI ex USA Index NR USD
Janus Henderson Global Research T	23.39%	12.18%	10.38%		18.67%	11.17%	9.95%	MSCI World Index NR USD
Templeton Developing Markets A	7.39%	0.96%	3.96%		7.50%	1.70%	3.64%	MSCI EM NR USD
LARGE CAP VALUE/BLEND								
American Century Equity Income Fund – R6 Class	10.89%	5.95%	8.19%		23.81%	13.86%	12.55%	Russell 3000 TR Index USD
Fidelity Equity-Income Fund	15.29%	9.96%	9.23%		13.98%	8.60%	8.40%	Russell 3000 Value Index TR USD

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Nationwide Fund – Institutional Service Class	21.95%	13.65%	12.17%		25.02%	14.53%	13.10%	S&P 500 Index TR USD
Putnam Core Equity Fund – Class A	26.15%	15.65%	13.05%		23.81%	13.86%	12.55%	Russell 3000 TR Index USD
SEI Institutional Managed Trust S&P 500 Index Fund – Class F	24.66%	14.23%	12.77%		25.02%	14.53%	13.10%	S&P 500 Index TR USD
Vanguard Total Stock Market Index Fund – Institutional	23.75%	13.81%	12.50%		23.77%	13.81%	12.50%	CRSP US Total Market TR USD
LARGE CAP GROWTH								
American Century Ultra Fund – R6 Class	29.99%	18.68%	16.85%		33.36%	18.96%	16.77%	Russell 1000 Growth Index TR USD
Fidelity Contrafund	35.97%	17.51%	15.29%		25.02%	14.53%	13.10%	S&P 500 Index TR USD
American Century Growth – R6 Class	26.67%	16.81%	15.37%		33.36%	18.96%	16.78%	Russell 1000 Growth Index TR USD
SMALL/MID/SPECIALTY								
BNY Mellon Smallcap Stock Index Fund – Investor Shares	8.26%	7.88%	8.45%		8.70%	8.36%	8.96%	S&P SmallCap 600 Index TR USD
Goldman Sachs Mid Cap Value Fund – Institutional Shares	12.20%	9.89%	8.04%		13.07%	8.59%	8.10%	Russell Mid Cap Value Index TR USD
Invesco Discovery Mid Cap Growth Fund – Class A	24.12%	9.98%	11.21%		22.10%	11.47%	11.54%	Russell Mid Cap Growth Index TR USD
Janus Henderson Small Cap Value Fund – Class T Shares	6.16%	4.33%	6.48%		8.05%	7.29%	7.14%	Russell 2000 Value Index TR USD
Neuberger Berman Genesis Fund – Trust Class	8.92%	8.36%	9.42%		11.54%	7.40%	7.82%	Russell 2000 Index TR USD
The Brown Capital Management Small Company Fund – Inv	9.20%	2.35%	8.15%		15.15%	6.86%	8.09%	Russell 2000 Growth Index TR USD

Certain benchmark performance data that appears in Table 1 may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

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PART II. FEE AND EXPENSE INFORMATION

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 3 – Fees and Expenses**CURRENT FUND OPTIONS**

Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per \$1,000	
ASSET ALLOCATION			
Missouri 2015 Fund	0.18%	\$1.80	
Missouri 2020 Fund	0.18%	\$1.80	
Missouri 2025 Fund	0.18%	\$1.80	
Missouri 2030 Fund	0.18%	\$1.80	
Missouri 2035 Fund	0.18%	\$1.80	
Missouri 2040 Fund	0.18%	\$1.80	
Missouri 2045 Fund	0.18%	\$1.80	
Missouri 2050 Fund	0.18%	\$1.80	
Missouri 2055 Fund	0.18%	\$1.80	
Missouri 2060 Fund	0.18%	\$1.80	
Missouri 2065 Fund	0.18%	\$1.80	
Missouri 2070 Fund	0.18%	\$1.80	
Missouri Retirement Allocation Fund	0.18%	\$1.80	
STABILITY OF PRINCIPAL			
Missouri Stable Income Fund	0.30%	\$3.00	

CLOSED FUNDS

Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per \$1,000	
ASSET ALLOCATION			
Vanguard LifeStrategy Conservative Growth Fund — Investor	0.12%	\$1.20	
Vanguard LifeStrategy Growth Fund — Investor	0.14%	\$1.40	
Vanguard LifeStrategy Income Fund — Investor	0.11%	\$1.10	
Vanguard LifeStrategy Moderate Growth Fund — Investor	0.13%	\$1.30	
BONDS			
American Funds The Bond Fund of America — Class R-6	0.25%	\$2.50	
Federated Hermes Short-Interm Govt Fund — Instl Shares	1.08%	\$10.80	
PGIM Total Return Bond Fund — Class Z	0.50%	\$5.00	
Vanguard Inflation-Protected Secs Adm	0.10%	\$1.00	
GLOBAL / INTERNATIONAL			
T. Rowe Price International Stock Fund	0.83%	\$8.30	
Janus Henderson Global Research T	0.87%	\$8.70	
Templeton Developing Markets A	1.56%	\$15.60	
LARGE CAP VALUE/BLEND			
American Century Equity Income Fund — R6 Class	0.58%	\$5.80	
Fidelity Equity-Income Fund	0.53%	\$5.30	
Nationwide Fund — Institutional Service Class	0.67%	\$6.70	
Putnam Core Equity Fund — Class A	0.98%	\$9.80	

Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per \$1,000	
SEI Institutional Managed Trust S&P 500 Index Fund – Class F	0.54%	\$5.40	
Vanguard Total Stock Market Index Fund – Institutional	0.03%	\$0.30	
LARGE CAP GROWTH			
American Century Ultra Fund – R6 Class	0.57%	\$5.70	
Fidelity Contrafund	0.63%	\$6.30	
American Century Growth – R6 Class	0.62%	\$6.20	
SMALL/MID/SPECIALTY			
BNY Mellon Smallcap Stock Index Fund – Investor Shares	0.51%	\$5.10	
Goldman Sachs Mid Cap Value Fund – Institutional Shares	0.84%	\$8.40	
Invesco Discovery Mid Cap Growth Fund – Class A	1.05%	\$10.57	
Janus Henderson Small Cap Value Fund – Class T Shares	1.22%	\$12.20	
Neuberger Berman Genesis Fund – Trust Class	1.09%	\$10.90	
The Brown Capital Management Small Company Fund – Inv	1.31%	\$13.10	

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

Please visit www.modeferredcomp.org for more information about the MO Deferred Comp Plan's investment options and fees.