MO DEFERRED COMP 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 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 the specific Internet Web site address shown below. You can also contact the Plan's Information Line 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 Web site can be obtained by contacting the Plan's Information Line 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 Web site[s].

Table 1 - Variable Return Investments

Name / Type of Option	Average Annual Total Return as of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION								
Missouri 2015 Target Date Fund https://www.modeferredcomp.org	12.31%	6.08%	6.87%		12.18%	6.10%	6.90%	
					2015 Composite Benchmark			
Missouri 2020 Target Date Fund https://www.modeferredcomp.org	13.89%	7.08%	7.77%		13.72%	7.08%	7.82%	
					2020 Composite Benchmark			
Missouri 2025 Target Date Fund https://www.modeferredcomp.org	15.49%	7.83%	8.43%		15.42%	7.90%	8.51%	
					2025 Composite Benchmark			
Missouri 2030 Target Date Fund https://www.modeferredcomp.org	17.01%	8.45%	9.00%		16.86%	8.50%	9.07%	
					2030 Composite Benchmark			
Missouri 2035 Target Date Fund https://www.modeferredcomp.org	18.54%	9.03%	9.52%		18.35%	9.05%	9.58%	
					2035 Composite Benchmark			
Missouri 2040 Target Date Fund https://www.modeferredcomp.org	20.32%	9.61%	10.04%		20.09%	9.63%	10.08%	
					2040 Composite Benchmark			
Missouri 2045 Target Date Fund https://www.modeferredcomp.org	21.38%	9.77%	10.29%		21.17%	9.82%	10.32%	
					2045 Composite Benchmark			

Table 1 - Variable Return Investments								
Name / Type of Option	**Average Annual Total Return as of 12/31/25**				**Benchmark**			
	1 yr	**5 yr**	**10 yr**	**Since Inception**	**1 yr**	**5 yr**	**10 yr**	**Since Inception**
Missouri 2050 Target Date Fund https://www.modeferredcomp.org	22.13%	9.87%	10.36%		21.91%	9.93%	10.40%	
					2050 Composite Benchmark			
Missouri 2055 Target Date Fund https://www.modeferredcomp.org	22.27%	9.91%	10.39%		22.08%	9.97%	10.42%	
					2055 Composite Benchmark			
Missouri 2060 Target Date Fund https://www.modeferredcomp.org	22.25%	9.92%	10.39%		22.09%	9.97%	10.42%	
					2060 Composite Benchmark			
Missouri 2065 Target Date Fund https://www.modeferredcomp.org	22.26%	9.92%		10.35%	22.09%	9.97%		10.38%
					2065 Composite Benchmark			
Missouri 2070 Target Date Fund https://www.modeferredcomp.org				23.10%				23.02%
					2070 Composite Benchmark			
Missouri Retirement Alloc Fund https://www.modeferredcomp.org	11.02%	4.80%	4.99%		10.99%	4.92%	5.10%	
					Retirement Allocation Composite Benchmark			
Vanguard LifeStrategy Conservative Growth Fund- Investor https://www.modeferredcomp.org	12.86%	4.24%	6.12%		7.30%	-0.36%	2.01%	
					Bloomberg US Agg Bond TR Index			
Vanguard LifeStrategy Growth Fund-Investor https://www.modeferredcomp.org	19.63%	8.76%	10.03%		17.06%	13.07%	14.21%	
					Dow Jones U.S. Total Stock Market Index TR			
Vanguard LifeStrategy Income Fund – Investor https://www.modeferredcomp.org	9.42%	1.92%	4.06%		11.30%	1.11%	3.79%	
					FTSEGlAllCpXUS8/CRSTtlMk12/BBgAgXUSDFlAjRIC24/BBgUSAgFlAd56			
Vanguard LifeStrategy Moderate Growth Fund – Investor https://www.modeferredcomp.org	16.24%	6.49%	8.09%		17.15%	6.17%	8.04%	
					FTSEGlAllCpXUS24/CRSTtlMk36/BBgAgXUSDFlAjRIC12/BBgUSAgFlAd28			
BONDS								
American Funds The Bond Fund of America - Class R6 https://www.modeferredcomp.org	7.52%	-0.02%	2.57%		7.30%	-0.36%	2.01%	
					Bloomberg US Agg Bond TR Index			

Table 1 - Variable Return Investments								
Name / Type of Option	**Average Annual Total Return as of 12/31/25**				**Benchmark**			
	1 yr	**5 yr**	**10 yr**	**Since Inception**	**1 yr**	**5 yr**	**10 yr**	**Since Inception**
Federated Hermes Short-Interm Govt Fund – Instl Shares https://www.modeferredcomp.org	5.93%	-0.05%	1.19%		7.30%	-0.36%	2.01%	
					Bloomberg US Agg Bond TR Index			
PGIM Total Return Bond Fund-Class Z https://www.modeferredcomp.org	7.69%	0.04%	2.92%		7.30%	-0.36%	2.01%	
					Bloomberg US Agg Bond TR Index			
Vanguard Inflation-Protected Secs Adm https://www.modeferredcomp.org	6.87%	1.03%	2.98%		7.01%	1.12%	3.08%	
					Bloomberg US Treasury US TIPS TR Index			
GLOBAL / INTERNATIONAL								
T. Rowe Price International Stock Fund https://www.modeferredcomp.org	18.45%	4.05%	7.27%		32.38%	7.90%	8.41%	
					MSCI ACWI ex USA Index NR USD			
Janus Henderson Global Research T https://www.modeferredcomp.org	20.67%	12.29%	12.74%		21.09%	12.15%	12.17%	
					MSCI World Index NR USD			
Templeton Developing Markets A https://www.modeferredcomp.org	44.68%	5.04%	10.26%		33.57%	4.20%	8.42%	
					MSCI Emerging Markets Index NR USD			
LARGE CAP VALUE/BLEND								
American Century Equity Income Fund - R6 Class https://www.modeferredcomp.org	12.26%	8.12%	9.34%		17.14%	13.15%	14.29%	
					Russell 3000 TR Index USD			
Fidelity Equity-Income Fund https://www.modeferredcomp.org	18.98%	12.36%	11.54%		15.71%	11.18%	10.46%	
					Russell 3000 Value Index TR USD			
Nationwide Fund - Institutional Service Class https://www.modeferredcomp.org	14.00%	12.01%	13.53%		17.89%	14.43%	14.82%	
					S&P 500 Index TR USD			
Putnam Core Equity Fund - Class A https://www.modeferredcomp.org	17.02%	15.58%	15.21%		17.14%	13.15%	14.29%	
					Russell 3000 TR Index USD			
SEI Institutional Managed Trust S&P 500 Index Fund - Class F https://www.modeferredcomp.org	17.57%	14.13%	14.49%		17.89%	14.43%	14.82%	
					S&P 500 Index TR USD			

Table 1 - Variable Return Investments								
Name / Type of Option	**Average Annual Total Return as of 12/31/25**				**Benchmark**			
	1 yr	**5 yr**	**10 yr**	**Since Inception**	**1 yr**	**5 yr**	**10 yr**	**Since Inception**
Vanguard Total Stock Market Index Fund – Institutional https://www.modeferredcomp.org	17.13%	13.07%	14.25%		17.15%	13.08%	14.25%	
					CRSP US Total Market TR USD			
LARGE CAP GROWTH								
American Century Ultra Fund - R6 Class https://www.modeferredcomp.org	13.01%	12.10%	17.54%		18.56%	15.32%	18.13%	
					Russell 1000 Growth Index TR USD			
Fidelity Contrafund https://www.modeferredcomp.org	21.75%	15.53%	16.84%		17.89%	14.43%	14.82%	
					S&P 500 Index TR USD			
American Century Growth - R6 Class https://www.modeferredcomp.org	15.61%	13.14%	16.49%		18.56%	15.32%	18.13%	
					Russell 1000 Growth Index TR USD			
SMALL/MID/SPECIALTY								
BNY Mellon Smallcap Stock Index Fund - Investor Shares https://www.modeferredcomp.org	5.49%	6.80%	9.28%		6.01%	7.31%	9.81%	
					S&P SmallCap 600 Index TR USD			
Goldman Sachs Mid Cap Value Fund - Institutional Shares https://www.modeferredcomp.org	9.66%	10.07%	10.09%		11.05%	9.83%	9.78%	
					Russell Mid Cap Value Index TR USD			
Invesco Discovery Mid Cap Growth Fund - Class A https://www.modeferredcomp.org	4.78%	3.77%	11.08%		8.66%	6.65%	12.49%	
					Russell Mid Cap Growth Index TR USD			
Janus Henderson Small Cap Value Fund - Class T Shares https://www.modeferredcomp.org	7.63%	7.38%	7.55%		12.59%	8.88%	9.27%	
					Russell 2000 Value Index TR USD			
Neuberger Berman Genesis Fund - Trust Class https://www.modeferredcomp.org	-4.74%	2.67%	8.88%		12.81%	6.09%	9.62%	
					Russell 2000 Index TR USD			
The Brown Capital Management Small Company Fund – Inv https://www.modeferredcomp.org	-11.46%	-7.30%	5.95%		13.02%	3.18%	9.57%	
					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:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No **further distribution or dissemination of the MSCI data is** permitted without MSCI's express written consent.

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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 Fund https://www.modeferredcomp.org	3.02%	N/A	Rates are reviewed 4 times a year and are subject to change at that time. Current rate information is available by calling 1-800-392-0925.

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			
Name / Type of Option	**Total Gross Annual Operating Expenses**		**Shareholder Type Fees/ Fund Restrictions**
	As a %	**Per $1,000**	
ASSET ALLOCATION			
Missouri 2015 Target Date Fund	0.17%	$1.70	
Missouri 2020 Target Date Fund	0.17%	$1.70	
Missouri 2025 Target Date Fund	0.17%	$1.70	
Missouri 2030 Target Date Fund	0.17%	$1.70	
Missouri 2035 Target Date Fund	0.17%	$1.70	
Missouri 2040 Target Date Fund	0.17%	$1.70	
Missouri 2045 Target Date Fund	0.17%	$1.70	

Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per $1,000	
Missouri 2050 Target Date Fund	0.17%	$1.70	
Missouri 2055 Target Date Fund	0.16%	$1.60	
Missouri 2060 Target Date Fund	0.16%	$1.60	
Missouri 2065 Target Date Fund	0.16%	$1.60	
Missouri 2070 Target Date Fund	0.16%	$1.60	
Missouri Retirement Alloc Fund	0.17%	$1.70	
Vanguard LifeStrategy Conservative Growth Fund- Investor	0.10%	$1.00	
Vanguard LifeStrategy Growth Fund- Investor	0.10%	$1.00	
Vanguard LifeStrategy Income Fund – Investor	0.10%	$1.00	
Vanguard LifeStrategy Moderate Growth Fund – Investor	0.10%	$1.00	
BONDS			
American Funds The Bond Fund of America - Class R-6	0.23%	$2.30	
Federated Hermes Short-Interm Govt Fund – Instl Shares	1.11%	$11.10	
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	0.84%	$8.40	
Janus Henderson Global Research T	0.98%	$9.80	
Templeton Developing Markets A	1.52%	$15.20	
LARGE CAP VALUE/BLEND			
American Century Equity Income Fund - R6 Class	0.59%	$5.90	
Fidelity Equity-Income Fund	0.52%	$5.20	
Nationwide Fund - Institutional Service Class	0.67%	$6.70	
Putnam Core Equity Fund - Class A	0.95%	$9.50	
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	0.54%	$5.40	
Fidelity Contrafund	0.74%	$7.40	
American Century Growth - R6 Class	0.61%	$6.10	
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	1.04%	$10.40	

Name / Type of Option	Total Gross Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per $1,000	
Janus Henderson Small Cap Value Fund - Class T Shares	1.23%	$12.30	
Neuberger Berman Genesis Fund - Trust Class	1.09%	$10.90	
The Brown Capital Management Small Company Fund - Inv	1.32%	$13.20	
STABILITY OF PRINCIPAL			
Missouri Stable Income Fund	0.29%	$2.90	

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.