



BART Retirement Plans

457(b) Deferred Compensation Plan and
401(a) Money Purchase Pension Plan

MissionSquare Brokerage

For the Bay Area Rapid Transit District



The **MissionSquare Brokerage program** provides you with access to additional investment options, including more than 13,000 mutual funds as well as exchange traded funds (ETFs) and individual securities such as stocks and bonds. Brokerage services are provided by Charles Schwab,¹ a registered broker-dealer and member of FINRA/SIPC.

Eligibility Requirements

Before you can open a MissionSquare Brokerage account, you must have a total account balance (across all of your MissionSquare plans combined) of at least \$6,000. This total balance, which excludes any assets you may have invested in MissionSquare Brokerage, is referred to as your "core" account balance.

IMPORTANT: The Plan ID and Access Code are required to open a new MissionSquare Brokerage account for the first time and have it linked to your retirement plan. This information is no longer needed once the brokerage account has been opened.

Opening an Account

Enroll online through the MissionSquare website.

- Log into your account at www.bartipc.org.
- To open a new MissionSquare Brokerage account, please navigate to your "My Portfolio" page. This can be found under My Account information.
- In the top righthand corner, please select "Change Investments".
- On the far right, please select "Choose My Investments" and hit Continue.
- Under Change Investments you will see a gray banner that reads: "Your plan includes a brokerage option."
- To open a new account, click here ... You'll need the following IDs and Code, for the **457 plan Retirement Plan ID TD08668046** and **Plan Access Code 08668046**, and for the **401 plan Retirement Plan ID TD08667930** and **Plan Access Code 08667930...**. Please follow the above instructions.

MissionSquare Fees/Charges

A one-time \$30 setup fee is charged when your MissionSquare Brokerage account is established. The fee is deducted directly from your core account at MissionSquare.

Charles Schwab Fees/Charges

For a complete list of brokerage account fees and charges, refer to Schwab Personal Choice Retirement Account® (PCRA) Pricing Summary at www.schwab.com/resource/pcra-pricing-summary. All Charles Schwab fees are deducted directly from your brokerage account.

¹Charles Schwab & Co., Inc. and MissionSquare are not affiliated and are not responsible for the products and services provided by the other. Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Funding Your Account²

Fund your MissionSquare Brokerage account by making transfers from your core account balance:

- The initial transfer must be at least \$5,000
- Subsequent transfers must be at least \$1,000
- Following a transfer, your core account balance must be at least \$1,000.

For example, if your core account balance is \$6,000, the maximum amount you are eligible to transfer to your MissionSquare Brokerage account is \$1,000.

You can transfer money to your brokerage account through your participant website, in the same way that you would transfer money to other available investments.

Brokerage Account Transactions

Request trades by accessing your brokerage account online or by calling Charles Schwab at 1-888-393-7272.

Assets you transfer to the brokerage account, and proceeds from the sale of securities within the account, will be automatically invested in the Charles Schwab Bank Sweep.

Withdrawals

To withdraw funds from your brokerage account, you must first transfer the assets back to your core account. You may not withdraw assets directly from your MissionSquare Brokerage account.

You can transfer money from your brokerage account to your core account funds through your participant website in the same way you would transfer money to other available investments. However, only assets in the Charles Schwab Bank Sweep can be transferred back to your core account funds, and, if applicable, only after settlement of securities you sell is complete, which may take up to three business days.

Transaction Confirmations and Statements

MissionSquare will send you transaction confirmations when you move funds from your core account to your brokerage account or from your brokerage account to your core account. Charles Schwab will send you confirmations of any transactions within your brokerage account.

MissionSquare's quarterly statements will include the total value of your MissionSquare Brokerage account, but the details of the underlying investments within the account will be provided on separate statements from Charles Schwab. Charles Schwab will send a separate monthly statement if any activity occurred within the account. Otherwise, Charles Schwab will send statements to you quarterly.

Additional Information

If you have any questions about your brokerage account, please contact Charles Schwab at 1-888-393-7272, Monday through Friday, 8 a.m. to 7:30 p.m., excluding NYSE holidays.

Please note that you bear the ultimate responsibility for selecting investments within your brokerage account. MissionSquare, the plan sponsor, and Charles Schwab will not provide you with any advice concerning your individual investment selections.

²The minimum requirements may differ for some plans. Please check with your employer or MissionSquare.