

|                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| <b>Form 5500</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).<br><br><p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p> | OMB Nos. 1210-0110<br>1210-0089<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
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|                                                                                                           |                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                             | <b>Annual Report Identification Information</b>                                                                                                                                                                                                                                                                                            |
| For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>  |                                                                                                                                                                                                                                                                                                                                            |
| <b>A</b> This return/report is for:                                                                       | <input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)<br><input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ |
| <b>B</b> This return/report is:                                                                           | <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report<br><input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)                                                                                                      |
| <b>C</b> If the plan is a collectively-bargained plan, check here. . . . .                                | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                   |
| <b>D</b> Check box if filing under:                                                                       | <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program<br><input type="checkbox"/> special extension (enter description)                                                                                                                                     |
| <b>E</b> If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------|-------------------------------------------------------|--|---------------------------------------------------------------------|--|------------------------------------------------------------------|--|-------------------------------------------------------------|--|
| <b>Part II</b>                                                                                                                                                                                                                                                                                                                                                                              | <b>Basic Plan Information—enter all requested information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>1a</b> Name of plan<br><u>MONEYGRAM INTERNATIONAL, INC. 401(K) PLAN</u>                                                                                                                                                                                                                                                                                                                  | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan<br/><u>07/01/2004</u></td> </tr> <tr> <td colspan="2"><b>2b</b> Employer Identification Number (EIN)<br/><u>16-1690064</u></td> </tr> <tr> <td colspan="2"><b>2c</b> Plan Sponsor's telephone number<br/><u>214-999-7665</u></td> </tr> <tr> <td colspan="2"><b>2d</b> Business code (see instructions)<br/><u>812990</u></td> </tr> </table> | <b>1b</b> Three-digit plan number (PN) ▶ | <u>002</u> | <b>1c</b> Effective date of plan<br><u>07/01/2004</u> |  | <b>2b</b> Employer Identification Number (EIN)<br><u>16-1690064</u> |  | <b>2c</b> Plan Sponsor's telephone number<br><u>214-999-7665</u> |  | <b>2d</b> Business code (see instructions)<br><u>812990</u> |  |
| <b>1b</b> Three-digit plan number (PN) ▶                                                                                                                                                                                                                                                                                                                                                    | <u>002</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>1c</b> Effective date of plan<br><u>07/01/2004</u>                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>2b</b> Employer Identification Number (EIN)<br><u>16-1690064</u>                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>2c</b> Plan Sponsor's telephone number<br><u>214-999-7665</u>                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>2d</b> Business code (see instructions)<br><u>812990</u>                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>MONEYGRAM INTERNATIONAL, INC.</u><br><br><u>2828 N HARWOOD ST.</u><br><u>11TH FLOOR</u><br><u>DALLAS, TX 75201-1621</u> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                          |            |                                                       |  |                                                                     |  |                                                                  |  |                                                             |  |

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

|                  |                                                   |            |                                                              |
|------------------|---------------------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 10/13/2022 | FRANCIRETTA FRISON                                           |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)  
v. 210624

|                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor                                                                                                                                                                                                                                                                                                                   |  | <b>3b</b> Administrator's EIN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |      |
|                                                                                                                                                                                                                                                                                                                                                                                                                            |  | <b>3c</b> Administrator's telephone number                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |      |
|                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                     |  | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |      |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                    |  | <b>5</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1647 |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).                                                                                                                                                                                                                           |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
| <b>a(1)</b> Total number of active participants at the beginning of the plan year.....                                                                                                                                                                                                                                                                                                                                     |  | <b>6a(1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 964  |
| <b>a(2)</b> Total number of active participants at the end of the plan year .....                                                                                                                                                                                                                                                                                                                                          |  | <b>6a(2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 898  |
| <b>b</b> Retired or separated participants receiving benefits.....                                                                                                                                                                                                                                                                                                                                                         |  | <b>6b</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0    |
| <b>c</b> Other retired or separated participants entitled to future benefits .....                                                                                                                                                                                                                                                                                                                                         |  | <b>6c</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 642  |
| <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....                                                                                                                                                                                                                                                                                                                                                |  | <b>6d</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1540 |
| <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....                                                                                                                                                                                                                                                                                                                 |  | <b>6e</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 4    |
| <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....                                                                                                                                                                                                                                                                                                                                                                    |  | <b>6f</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1544 |
| <b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....                                                                                                                                                                                                                                                                            |  | <b>6g</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1515 |
| <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....                                                                                                                                                                                                                                                                                 |  | <b>6h</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0    |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....                                                                                                                                                                                                                                                                                        |  | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |      |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>2E 2F 2G 2J 2K 2S 2T                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
| <b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                                                                                                                                                                                                                                |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                              |  | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                |      |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                          |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |
| <b>a Pension Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br>(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br>(3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary |  | <b>b General Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br>(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br>(3) <input type="checkbox"/> <b>A</b> (Insurance Information)<br>(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)<br>(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br>(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules) |      |

**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

**11c** Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        |                                                |
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| <b>SCHEDULE C<br/>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110                              |
|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        | <b>2021</b>                                    |
|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        | <b>This Form is Open to Public Inspection.</b> |

|                                                                                                |                                                             |     |
|------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----|
| For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021     |                                                             |     |
| <b>A</b> Name of plan<br>MONEYGRAM INTERNATIONAL, INC. 401(K) PLAN                             | <b>B</b> Three-digit plan number (PN) ▶                     | 002 |
|                                                                                                |                                                             |     |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br>MONEYGRAM INTERNATIONAL, INC. | <b>D</b> Employer Identification Number (EIN)<br>16-1690064 |     |

|               |                                                        |
|---------------|--------------------------------------------------------|
| <b>Part I</b> | <b>Service Provider Information (see instructions)</b> |
|---------------|--------------------------------------------------------|

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
| PRINCIPAL LIFE INSURANCE COMPANY                                                                                  |
| 42-0127290                                                                                                        |

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|-------------------------------------------------------------------------------------------------------------------|

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
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|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 13 37 50 64            | CONTRACT ADMINISTRATOR                                                                            | 110533                                                                 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

(a) Enter name and EIN or address (see instructions)

WELLS FARGO BANK, N.A.

94-1347393

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 15 50 62 64            | RECORDKEEPER /BOOKKEEPER                                                                          | 62534                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|                        |                                                                                                   |                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                             | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|                        |                                                                                                   |                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                             | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|                        |                                                                                                   |                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                             | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|                        |                                                                                                   |                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                             | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**Part I Service Provider Information (continued)**

**3.** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|--------------------------------------------------------------------------|-------------------------------|-------------------------------------------------------------------------------------|
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |

**Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
(complete as many entries as needed)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                                                                                                                                                                                                               |                                                                                                                                                                                                                              |                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SCHEDULE D</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small> | <b>DFE/Participating Plan Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br><b>► File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2021</div><br><br><b>This Form is Open to Public Inspection.</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

|                                                                                                              |                                                                    |            |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------|
| <b>A</b> Name of plan<br><u>MONEYGRAM INTERNATIONAL, INC. 401(K) PLAN</u>                                    | <b>B</b> Three-digit plan number (PN)                              | <u>002</u> |
| <b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500<br><u>MONEYGRAM INTERNATIONAL, INC.</u> | <b>D</b> Employer Identification Number (EIN)<br><u>16-1690064</u> |            |

|        |                                                                                                                                                                                  |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part I | <b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b><br>(Complete as many entries as needed to report all interests in DFEs) |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                              |                               |                                                                                                                     |
|----------------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>BLACKROCK EQUITY INDEX T FUND</u>          |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INST TRUST CO</u>             |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>94-3291426-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>BLACKROCK US DEBT INDEX W FUND</u>         |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INST TRUST CO</u>             |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>94-3385892-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>BLACKROCK TOTAL RTN BOND T FD</u>          |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INST TRUST CO</u>             |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>47-1246942-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3157517</u>  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>RUSSELL 2500 INDEX M FUND</u>              |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INST TRUST CO</u>             |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>46-1431095-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>SSGA GL AC EQ EXUS IDX SL II</u>           |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>STATE STREET BANK AND TRUST COMPANY</u> |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>04-0025081-444</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1101284</u>  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLS FARGO STABLE RETRN N FD</u>          |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>WELLS FARGO</u>                         |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>41-6202499-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>INVESCO STABLE VALUE TR CLS B1</u>         |                               |                                                                                                                     |
| <b>b</b> Name of sponsor of entity listed in (a): <u>INVESCO NATIONAL TRUST CO</u>           |                               |                                                                                                                     |
| <b>c</b> EIN-PN <u>84-1142974-001</u>                                                        | <b>d</b> Entity code <u>C</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>12818707</u> |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: SSGA SP 500 IDX SEC LND SER II

**b** Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

|                                |                        |                                                                                                              |
|--------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 04-0025081-078 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19060527 |
|--------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2025 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4522143-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2030 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4522244-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2035 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4532276-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2040 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4532325-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2045 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4532383-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2050 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4532440-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2055 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4532483-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LIFEPAATH IDX 2060 H

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 47-1914862-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: BLKRK MSCI ACWI EX-US IMI IX M

**b** Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO

|                                |                        |                                                                                                       |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN 45-4552994-001 | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0 |
|--------------------------------|------------------------|-------------------------------------------------------------------------------------------------------|

|                                                                                       |                        |                                                                                                              |
|---------------------------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCKLIFEPATH IDX RET H FD         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): BLACKROCK INST TRUST CO             |                        |                                                                                                              |
| <b>c</b> EIN-PN 45-4521712-001                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: GW&K SM/MD CP CORE EQTY I CIT          |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY - GW&K         |                        |                                                                                                              |
| <b>c</b> EIN-PN 37-6558781-001                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0        |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: PARNASSUS SUST CR EQ CL 1 CIT          |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): SEI TRUST COMPANY                   |                        |                                                                                                              |
| <b>c</b> EIN-PN 85-3219828-001                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37134645 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET US BD ID SL XIV           |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET BANK AND TRUST COMPANY |                        |                                                                                                              |
| <b>c</b> EIN-PN 90-0337987-362                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3623149  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSS SM MD CP IDX CL II           |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 04-0025081-091                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4259626  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA TARGET RET INC SEC LND IV         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 32-6528132-030                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7066032  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA TARGET RET 2025 SEC LD IV         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 32-6528132-022                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6577377  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA TARGET RET 2030 SEC LD IV         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 32-6528132-023                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11681323 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA TARGET RET 2035 SEC LD IV         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 32-6528132-024                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14182199 |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SSGA TARGET RET 2040 SEC LD IV         |                        |                                                                                                              |
| <b>b</b> Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS        |                        |                                                                                                              |
| <b>c</b> EIN-PN 32-6528132-025                                                        | <b>d</b> Entity code C | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14822757 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [SSGA TARGET RET 2045 SEC LD IV](#)

**b** Name of sponsor of entity listed in (a): [STATE STREET GLOBAL ADVISORS](#)

|                                                |                                        |                                                                                                                              |
|------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">32-6528132-026</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">13214609</a> |
|------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [SSGA TARGET RET 2050 SEC LD IV](#)

**b** Name of sponsor of entity listed in (a): [STATE STREET GLOBAL ADVISORS](#)

|                                                |                                        |                                                                                                                             |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">32-6528132-027</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">8557206</a> |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [SSGA TARGET RET 2055 SEC LD IV](#)

**b** Name of sponsor of entity listed in (a): [STATE STREET GLOBAL ADVISORS](#)

|                                                |                                        |                                                                                                                             |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">32-6528132-028</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">4313661</a> |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [SSGA TARGET RET 2060 SEC LD IV](#)

**b** Name of sponsor of entity listed in (a): [STATE STREET GLOBAL ADVISORS](#)

|                                                |                                        |                                                                                                                             |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">32-6528132-029</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">1266913</a> |
|------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [SSGA TARGET RET 2065 SEC LD IV](#)

**b** Name of sponsor of entity listed in (a): [STATE STREET GLOBAL ADVISORS](#)

|                                                |                                        |                                                                                                                           |
|------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">32-6528132-045</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">71849</a> |
|------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: [EARNEST PARTNRS SMID CP CR A](#)

**b** Name of sponsor of entity listed in (a): [SEI TRUST COMPANY](#)

|                                                |                                        |                                                                                                                              |
|------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <a href="#">26-4377500-041</a> | <b>d</b> Entity code <a href="#">C</a> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <a href="#">15157881</a> |
|------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|

**Part II Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN

|                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                              |                                                                                           |
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| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).<br><br><b>► File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
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|                                                                                                          |                                                                          |            |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------|
| For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u> |                                                                          |            |
| <b>A</b> Name of plan<br><u>MONEYGRAM INTERNATIONAL, INC. 401(K) PLAN</u>                                | <b>B</b> Three-digit plan number (PN) <span style="float:right">►</span> | <u>002</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>MONEYGRAM INTERNATIONAL, INC.</u>    | <b>D</b> Employer Identification Number (EIN)<br><u>16-1690064</u>       |            |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

| Assets                                                                                            |                 | (a) Beginning of Year | (b) End of Year |
|---------------------------------------------------------------------------------------------------|-----------------|-----------------------|-----------------|
| <b>a</b> Total noninterest-bearing cash.....                                                      | <b>1a</b>       | 14                    |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                      |                 |                       |                 |
| <b>(1)</b> Employer contributions .....                                                           | <b>1b(1)</b>    |                       |                 |
| <b>(2)</b> Participant contributions.....                                                         | <b>1b(2)</b>    |                       |                 |
| <b>(3)</b> Other .....                                                                            | <b>1b(3)</b>    |                       |                 |
| <b>c</b> General investments:                                                                     |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....  | <b>1c(1)</b>    |                       |                 |
| <b>(2)</b> U.S. Government securities .....                                                       | <b>1c(2)</b>    |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                           |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....                                                                        | <b>1c(3)(B)</b> |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                     |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....                                                                           | <b>1c(4)(B)</b> |                       |                 |
| <b>(5)</b> Partnership/joint venture interests .....                                              | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                  | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                               | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....                                                                | <b>1c(8)</b>    | 1559821               | 1668387         |
| <b>(9)</b> Value of interest in common/collective trusts.....                                     | <b>1c(9)</b>    | 125299437             | 178067263       |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                   | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts.....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                 | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....       | <b>1c(13)</b>   | 41256014              | 7169790         |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts)..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other.....                                                                            | <b>1c(15)</b>   |                       |                 |

|                    |                                                                  | (a) Beginning of Year | (b) End of Year |
|--------------------|------------------------------------------------------------------|-----------------------|-----------------|
| <b>1d</b>          | Employer-related investments:                                    |                       |                 |
| (1)                | Employer securities.....                                         | 1d(1) 76423           | 104378          |
| (2)                | Employer real property.....                                      | 1d(2)                 |                 |
| <b>e</b>           | Buildings and other property used in plan operation .....        | 1e                    |                 |
| <b>f</b>           | Total assets (add all amounts in lines 1a through 1e) .....      | 1f 168191709          | 187009818       |
| <b>Liabilities</b> |                                                                  |                       |                 |
| <b>g</b>           | Benefit claims payable .....                                     | 1g                    |                 |
| <b>h</b>           | Operating payables .....                                         | 1h                    |                 |
| <b>i</b>           | Acquisition indebtedness.....                                    | 1i                    |                 |
| <b>j</b>           | Other liabilities.....                                           | 1j                    |                 |
| <b>k</b>           | Total liabilities (add all amounts in lines 1g through 1j) ..... | 1k 0                  | 0               |
| <b>Net Assets</b>  |                                                                  |                       |                 |
| <b>l</b>           | Net assets (subtract line 1k from line 1f) .....                 | 1l 168191709          | 187009818       |

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

|               |                                                                                                     | (a) Amount       | (b) Total |
|---------------|-----------------------------------------------------------------------------------------------------|------------------|-----------|
| <b>Income</b> |                                                                                                     |                  |           |
| <b>a</b>      | <b>Contributions:</b>                                                                               |                  |           |
| (1)           | Received or receivable in cash from: <b>(A)</b> Employers .....                                     | 2a(1)(A) 4201081 |           |
|               | <b>(B)</b> Participants .....                                                                       | 2a(1)(B) 9113047 |           |
|               | <b>(C)</b> Others (including rollovers).....                                                        | 2a(1)(C) 1942519 |           |
| (2)           | Noncash contributions.....                                                                          | 2a(2)            |           |
| (3)           | Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2) .....                             | 2a(3)            | 15256647  |
| <b>b</b>      | <b>Earnings on investments:</b>                                                                     |                  |           |
| (1)           | Interest:                                                                                           |                  |           |
|               | <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit)..... | 2b(1)(A)         |           |
|               | <b>(B)</b> U.S. Government securities .....                                                         | 2b(1)(B)         |           |
|               | <b>(C)</b> Corporate debt instruments .....                                                         | 2b(1)(C)         |           |
|               | <b>(D)</b> Loans (other than to participants) .....                                                 | 2b(1)(D)         |           |
|               | <b>(E)</b> Participant loans.....                                                                   | 2b(1)(E) 88662   |           |
|               | <b>(F)</b> Other .....                                                                              | 2b(1)(F)         |           |
|               | <b>(G)</b> Total interest. Add lines 2b(1)(A) through (F).....                                      | 2b(1)(G)         | 88662     |
| (2)           | Dividends: <b>(A)</b> Preferred stock.....                                                          | 2b(2)(A)         |           |
|               | <b>(B)</b> Common stock .....                                                                       | 2b(2)(B)         |           |
|               | <b>(C)</b> Registered investment company shares (e.g. mutual funds).....                            | 2b(2)(C) 463461  |           |
|               | <b>(D)</b> Total dividends. Add lines 2b(2)(A), (B), and (C) .....                                  | 2b(2)(D)         |           |
| (3)           | Rents .....                                                                                         | 2b(3)            |           |
| (4)           | Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....                              | 2b(4)(A) 5979    |           |
|               | <b>(B)</b> Aggregate carrying amount (see instructions).....                                        | 2b(4)(B) 4143    |           |
|               | <b>(C)</b> Subtract line 2b(4)(B) from line 2b(4)(A) and enter result .....                         | 2b(4)(C)         |           |
| (5)           | Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....                      | 2b(5)(A)         |           |
|               | <b>(B)</b> Other .....                                                                              | 2b(5)(B) 32081   |           |
|               | <b>(C)</b> Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) .....                | 2b(5)(C)         |           |

|                                                                                                |        | (a) Amount | (b) Total |
|------------------------------------------------------------------------------------------------|--------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts.....                              | 2b(6)  |            | 19715978  |
| (7) Net investment gain (loss) from pooled separate accounts.....                              | 2b(7)  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts.....                      | 2b(8)  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities.....                            | 2b(9)  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)..... | 2b(10) |            | 8307326   |
| c Other income.....                                                                            | 2c     |            | 8760      |
| d Total income. Add all <b>income</b> amounts in column (b) and enter total.....               | 2d     |            | 43874751  |
| <b>Expenses</b>                                                                                |        |            |           |
| e Benefit payment and payments to provide benefits:                                            |        |            |           |
| (1) Directly to participants or beneficiaries, including direct rollovers.....                 | 2e(1)  | 24883515   |           |
| (2) To insurance carriers for the provision of benefits.....                                   | 2e(2)  |            |           |
| (3) Other.....                                                                                 | 2e(3)  | 60         |           |
| (4) Total benefit payments. Add lines 2e(1) through (3).....                                   | 2e(4)  |            | 24883575  |
| f Corrective distributions (see instructions).....                                             | 2f     |            |           |
| g Certain deemed distributions of participant loans (see instructions).....                    | 2g     |            |           |
| h Interest expense.....                                                                        | 2h     |            |           |
| i Administrative expenses: (1) Professional fees.....                                          | 2i(1)  |            |           |
| (2) Contract administrator fees.....                                                           | 2i(2)  | 110533     |           |
| (3) Investment advisory and management fees.....                                               | 2i(3)  |            |           |
| (4) Other.....                                                                                 | 2i(4)  | 62534      |           |
| (5) Total administrative expenses. Add lines 2i(1) through (4).....                            | 2i(5)  |            | 173067    |
| j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....            | 2j     |            | 25056642  |
| <b>Net Income and Reconciliation</b>                                                           |        |            |           |
| k Net income (loss). Subtract line 2j from line 2d.....                                        | 2k     |            | 18818109  |
| l Transfers of assets:                                                                         |        |            |           |
| (1) To this plan.....                                                                          | 2l(1)  |            |           |
| (2) From this plan.....                                                                        | 2l(2)  |            |           |

**Part III Accountant's Opinion**

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: WHITLEY PENN LLP

(2) EIN: 75-2393478

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

|    | Yes | No | Amount |
|----|-----|----|--------|
| 4a |     | X  |        |

|                                                                                                                                                                                                                                                                                                                                                                                                 | Yes                 | No                 | Amount   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|----------|
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) .....                                                                                |                     |                    |          |
| <b>4b</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....                                                                                                                                                                                                            |                     |                    |          |
| <b>4c</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) .....                                                                                                                                                                                                 |                     |                    |          |
| <b>4d</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>e</b> Was this plan covered by a fidelity bond? .....                                                                                                                                                                                                                                                                                                                                        | X                   |                    | 10000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....                                                                                                                                                                                                                                                         |                     | X                  |          |
| <b>4f</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                                                                                                      |                     |                    |          |
| <b>4g</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                                                                                            |                     |                    |          |
| <b>4h</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....                                                                                                                                                                                                                                  | X                   |                    |          |
| <b>4i</b>                                                                                                                                                                                                                                                                                                                                                                                       | X                   |                    |          |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.) .....                                                                                                                                                                    |                     |                    |          |
| <b>4j</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....                                                                                                                                                                                                                             |                     |                    |          |
| <b>4k</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....                                                                                                                                                                                                                                                                                                              |                     |                    |          |
| <b>4l</b>                                                                                                                                                                                                                                                                                                                                                                                       |                     | X                  |          |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....                                                                                                                                                                                                                                                                    |                     |                    |          |
| <b>4m</b>                                                                                                                                                                                                                                                                                                                                                                                       | X                   |                    |          |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....                                                                                                                                                                                                        |                     |                    |          |
| <b>4n</b>                                                                                                                                                                                                                                                                                                                                                                                       | X                   |                    |          |
| <b>5a</b> Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br>If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.                                                                                                             |                     |                    |          |
| <b>5b</b> If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)                                                                                                                                                                                    |                     |                    |          |
| <b>5b(1)</b> Name of plan(s)                                                                                                                                                                                                                                                                                                                                                                    | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> PN(s) |          |
|                                                                                                                                                                                                                                                                                                                                                                                                 |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                 |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                 |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                 |                     |                    |          |
| <b>5c</b> Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not determined<br>If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. |                     |                    |          |

|                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <div>SCHEDULE R<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div> | <div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2021</div> <div>This Form is Open to Public Inspection.</div> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

|                                                                                                     |                                                                  |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <div>A Name of plan<br/>MONEYGRAM INTERNATIONAL, INC. 401(K) PLAN</div>                             | <div>B Three-digit plan number (PN) ►<br/>002</div>              |
| <div>C Plan sponsor's name as shown on line 2a of Form 5500<br/>MONEYGRAM INTERNATIONAL, INC.</div> | <div>D Employer Identification Number (EIN)<br/>16-1690064</div> |

|        |               |
|--------|---------------|
| Part I | Distributions |
|--------|---------------|

All references to distributions relate only to payments of benefits during the plan year.

|                                                                  |                                                                                                                                                                                                                                                               |   |   |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| 1                                                                | Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                                  | 1 | 0 |
| 2                                                                | Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):<br><br>EIN(s): 42-0127290 41-6257133 |   |   |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3. |                                                                                                                                                                                                                                                               |   |   |
| 3                                                                | Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....                                                                                                                                       | 3 |   |

|         |                                                                                                                                                                        |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part II | Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.) |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                      |                                                                                                                                                                                                                                                                                                                                                    |                              |                             |                              |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|------------------------------|
| 4                                                    | Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....                                                                                                                                                                                                                                        | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |
| If the plan is a defined benefit plan, go to line 8. |                                                                                                                                                                                                                                                                                                                                                    |                              |                             |                              |
| 5                                                    | If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule. |                              |                             |                              |
| 6                                                    | a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                              | 6a                           |                             |                              |
|                                                      | b Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                | 6b                           |                             |                              |
|                                                      | c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) .....                                                                                                                                                                                                          | 6c                           |                             |                              |
| If you completed line 6c, skip lines 8 and 9.        |                                                                                                                                                                                                                                                                                                                                                    |                              |                             |                              |
| 7                                                    | Will the minimum funding amount reported on line 6c be met by the funding deadline? .....                                                                                                                                                                                                                                                          | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |
| 8                                                    | If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |

|          |            |
|----------|------------|
| Part III | Amendments |
|----------|------------|

|   |                                                                                                                                                                                                                   |                                   |                                   |                               |                             |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|-----------------------------|
| 9 | If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... | <input type="checkbox"/> Increase | <input type="checkbox"/> Decrease | <input type="checkbox"/> Both | <input type="checkbox"/> No |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|-----------------------------|

|         |                                                                                                                                            |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Part IV | ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part. |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------|

|    |                                                                                                                                                                                       |                              |                             |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| 10 | Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....                                                         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11 | a Does the ESOP hold any preferred stock? .....                                                                                                                                       | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|    | b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 12 | Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021  
v. 201209

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

**a** The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

**14a**

**b** The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14b**

**c** The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

**a** The corresponding number for the plan year immediately preceding the current plan year.....

**15a**

**b** The corresponding number for the second preceding plan year.....

**15b**

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

**a** Enter the number of employers who withdrew during the preceding plan year.....

**16a**

**b** If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

**16b**

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

**Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

**a** Enter the percentage of plan assets held as:

Stock: \_\_\_\_\_% Investment-Grade Debt: \_\_\_\_\_% High-Yield Debt: \_\_\_\_\_% Real Estate: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

**c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): \_\_\_\_\_

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation \_\_\_\_\_

**MONEYGRAM INTERNATIONAL, INC.**  
**401(k) PLAN**

**FINANCIAL STATEMENTS  
AND SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2021 and 2020  
with Report of Independent Auditors**

**MONEYGRAM INTERNATIONAL, INC.**  
**401(k) PLAN**

**FINANCIAL STATEMENTS  
AND SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2021 and 2020**

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## REPORT OF INDEPENDENT AUDITORS

To the Plan Administrator of the  
MoneyGram International, Inc. 401(k) Plan

### Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of MoneyGram International, Inc. 401(k) Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note D to the financial statements, is complete and accurate.

### Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor’s Responsibilities for the Audit of the 2021 Financial Statements section:

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

## **Basis for Opinion on the 2021 Financial Statements**

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (“GAAS”). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## **Responsibilities of Management for the 2021 Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management’s election of the ERISA Section 103(a)(3)(C) audit does not affect management’s responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan’s ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan’s transactions that are presented and disclosed in the financial statements are in conformity with the Plan’s provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

## **Auditor’s Responsibilities for the Audit of the 2021 Financial Statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

## **Other Matters**

### **2021 Supplemental Schedule Required by ERISA**

The supplemental schedule of Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2021, is presented for the purpose of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

#### **Auditor's Report on the 2020 Financial Statements**

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report dated August 2, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "Whitley Penn LLP". The signature is written in a cursive, flowing style.

Plano, Texas  
October 12, 2022

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

|                                            | <b>December 31,</b>              |                                  |
|--------------------------------------------|----------------------------------|----------------------------------|
|                                            | <b>2021</b>                      | <b>2020</b>                      |
| <b>Assets</b>                              |                                  |                                  |
| Investments, at fair value:                |                                  |                                  |
| Shares of registered investment companies: |                                  |                                  |
| Mutual funds                               | \$ 7,169,790                     | \$ 41,256,028                    |
| Common/collective trusts                   | 178,067,263                      | 125,299,437                      |
| MoneyGram International, Inc. common stock | 104,378                          | 76,423                           |
| Total investments at fair value            | <u>185,341,431</u>               | <u>166,631,888</u>               |
| <br>Employee contributions receivable      | <br>-                            | <br>219,097                      |
| Employer contributions receivable          | 518,222                          | 380,215                          |
| Notes receivable from participants         | <u>1,668,387</u>                 | <u>1,559,821</u>                 |
| <br>Net assets available for benefits      | <br><u><u>\$ 187,528,040</u></u> | <br><u><u>\$ 168,791,021</u></u> |

See accompanying notes to financial statements.

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**

|                                                         | <b>Year Ended December 31,<br/>2021</b> | <b>2020</b>                  |
|---------------------------------------------------------|-----------------------------------------|------------------------------|
| <b>Additions to Net Assets</b>                          |                                         |                              |
| Investment income:                                      |                                         |                              |
| Net realized and unrealized gains on investments        | \$ 28,081,614                           | \$ 21,691,256                |
| Dividends                                               | 469,734                                 | 385,566                      |
| Total investment income                                 | <u>28,551,348</u>                       | <u>22,076,822</u>            |
| Interest income from notes receivable from participants | 81,954                                  | 77,327                       |
| Contributions:                                          |                                         |                              |
| Participant                                             | 8,893,950                               | 8,647,813                    |
| Employer                                                | 4,339,088                               | 4,102,092                    |
| Rollover                                                | 1,942,519                               | 136,763                      |
| Total contributions                                     | <u>15,175,557</u>                       | <u>12,886,668</u>            |
| Total additions to net assets                           | <u>43,808,859</u>                       | <u>35,040,817</u>            |
| <b>Deductions from Net Assets</b>                       |                                         |                              |
| Benefits paid to participants                           | 24,897,801                              | 20,782,282                   |
| Administrative expenses                                 | 174,039                                 | 135,411                      |
| Total deductions from net assets                        | <u>25,071,840</u>                       | <u>20,917,693</u>            |
| Net increase in net assets available for benefits       | 18,737,019                              | 14,123,124                   |
| Net assets available for benefits at beginning of year  | <u>168,791,021</u>                      | <u>154,667,897</u>           |
| Net assets available for benefits at end of year        | <u><u>\$ 187,528,040</u></u>            | <u><u>\$ 168,791,021</u></u> |

See accompanying notes to financial statements.

# **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

## **NOTES TO FINANCIAL STATEMENTS**

**December 31, 2021 and 2020**

### **A. Description of the Plan**

#### **General**

The following brief description of the MoneyGram International, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by MoneyGram International, Inc. (the “Company” or “MoneyGram”). Participants should refer to the Plan document for more complete information. The Company’s corporate offices are located in Dallas, Texas.

The Plan was effective July 1, 2004, and restated January 1, 2015, and is a defined contribution plan available to all employees of the Company except: (1) those who are a member of a collective bargaining unit as to which there is evidence that retirement benefits were the subject of good faith collective bargaining unless a collective bargaining agreement covering such employee provides for the employee’s participation in the Plan; (2) a leased employee; (3) a non-resident alien; (4) an employee not included on a United States payroll; and (5) an employee assigned to work permanently or for an indefinite period outside of the United States. Eligible full-time and part-time employees may enter the Plan as soon as administratively possible following their date of hire. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current eligible compensation so that they and their families may have a source of additional income upon their retirement, or in the event of death.

The Benefit Plan Administrative Committee and the Benefit Plan Investment Committee, collectively referred to as the Committee, supervise and monitor the administrative and financial aspects, respectively, for the Plan. The Committee members are appointed by the Human Resources and Nominating Committee of the Board of Directors.

During 2020 the Plan was amended to allow participants a) a COVID-19 distribution up to \$100,000, b) an increase in the available participant loan amount up to \$100,000, not to exceed 100% of the participant’s account balance for loans taken between March 27, 2020 and September 22, 2020, and c) deferral of loan repayments due between March 27, 2020 and December 31, 2020 for a year, which are changes related to the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”).

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS (*continued*)**

#### **A. Description of the Plan – continued**

##### **Contributions**

Participants may contribute up to 50% of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code (the “Code”) limitations. The Company matches 100% of the first 3% of eligible compensation and 50% of the next 2% of eligible compensation deferred by an eligible employee per payroll period. Employees who became eligible on or after January 1, 2007, who fail to make an affirmative election to enroll or opt out of the Plan within 31 days of becoming an eligible employee are automatically enrolled. Such employees will be deemed to have elected to contribute the automatic enrollment percentage, which is currently 10% of eligible compensation. For each subsequent Plan year, any participant who is not contributing or is contributing at a rate of less than 10% of their eligible compensation, shall be deemed to have made a contribution election that increases pre-tax contributions by 1% of eligible compensation.

In addition, profit-sharing amounts may be contributed at the discretion of the Company’s board of directors. There were no discretionary profit-sharing contributions granted for the years ended December 31, 2021 and 2020. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective January 1, 2012, participants may make Roth 401(k) contributions to the Plan.

##### **Participant Accounts**

Each participant’s account is credited with the participant’s contributions and allocations of: (a) the Company’s safe harbor, matching and discretionary contributions; (b) Plan earnings, (c) withdrawals, and, (d) Plan losses and administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s account.

##### **Vesting**

Participants are immediately vested in their voluntary contributions, Company safe harbor matching contributions, and Company discretionary contributions plus actual earnings thereon. As participant vesting in contributions is immediate, there are no forfeitures in the Plan.

##### **Participant Loans**

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum amount equal to the lesser of \$50,000 or 50% of their account balance minus the highest outstanding loan balance during the last year. Loan terms range up to five years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant’s account and bear interest at the prime rate plus 1%. As of December 31, 2021 and 2020, interest rates range from 4.25% to 6.50% for both years. Principal and interest is paid ratably through payroll deductions. Participant loans are classified as notes receivable from participants in the Plan’s financial statements.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **A. Description of the Plan – continued**

##### **Benefit Payments**

Participants withdrawing during the year for reasons of service or disability, retirement, death, or termination are entitled to their vested account balance. Benefits are distributed in the form of rollovers or lump sum payments. If the participant's account balance is less than \$1,000 and the participant does not elect a distribution within a reasonable period of time after employment ends, the entire amount will be automatically distributed in a single-sum cash payment. If the account balance is less than \$5,000, but greater than \$1,000, and the participant does not elect a distribution within a reasonable period of time after the employment ends, the entire amount will automatically roll over directly to an individual retirement account established in the participant's name.

A participant may receive a hardship distribution from salary reduction contributions if the distribution is: (1) on account of uninsured medical expenses incurred by the participant, their spouse or dependents; (2) to purchase (excluding mortgage payments) a principal residence of the participant; (3) for the payment of post-secondary tuition expenses; (4) for the payment of burial or funeral expenses; (5) for the payment of expense for repair of damage to principal residence that would qualify for the casualty deduction under the Code; or, (6) needed to prevent eviction of the participant from their principal residence or foreclosure upon the mortgage of the participant's principal residence.

Effective January 1, 2020, the Plan's hardship withdrawal provisions were updated in connection with the Bipartisan Budget Act. Participants will no longer (1) be required to obtain a loan prior to requesting a hardship withdrawal; (2) participant deferral contributions will no longer be suspended after receipt of a hardship withdrawal; and (3) earnings on elective deferral contributions in a participant's account will be included as part of a hardship withdrawal. The reasons for heavy financial need were expanded to include repair of a primary residence, even if that repair would not otherwise qualify for the casualty loss deduction.

##### **Investment Options**

Upon enrollment in the Plan, a participant may direct their salary deferrals in 1% increments into any of the Plan's investment options. The Committee determines the general investment characteristics and objectives of each investment option or fund and shall either designate that the Committee, the trustee, or an investment manager has investment discretion over such investment fund or shall designate one or more selected pooled investment vehicles to constitute such investment fund. Transfers into the employer stock fund made by participants on or after January 1, 2009, are made with employer-sourced funds only, and after such transfer, no more than 10% of the participant's total 401(k) account can be invested in the Company common stock.

##### **Plan Expenses**

Employees of the Company perform certain administrative functions with no compensation from the Plan. In accordance with Plan provisions, the Plan pays substantially all costs relating to asset charges. All significant administrative expenses are paid by the Company and are not reflected in the accompanying financial statements.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **B. Summary of Significant Accounting Policies**

##### **Basis of Accounting**

The financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”).

##### **Use of Estimates**

The preparation of the financial statements in conformity with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

##### **Risks and Uncertainties**

The Plan utilizes various investment instruments, including common stock, common/collective trusts, and mutual funds. In general, investment securities are exposed to various risks, such as interest rate, credit, and overall market volatility. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

##### **Contributions**

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the Plan’s administrator, and in the period in which they are deducted, in accordance with salary deferral agreements.

##### **Investment Valuation and Income**

The investments of the Plan are stated at fair value as of the end of the year and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with U.S. GAAP, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about investments measured at fair value. See Note C for information related to the Plan’s valuation methodologies.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS (*continued*)**

#### **B. Summary of Significant Accounting Policies – continued**

##### **Investment Valuation and Income – continued**

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the year and unrealized increases or decreases in the market value of investments held at year end. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of securities are recorded on a trade-date basis. Following is a description of the Plan's investments:

- *Common/Collective Trusts* – These investments in equity and fixed-income securities comprise the substantial portion of the Plan trust and are held in various common/collective trusts that are maintained by a bank, trust company or similar institution that is regulated, supervised and subject to periodic examination by a state or federal agency for the collective investment and reinvestment of assets contributed thereto from employee benefit plans maintained by more than one employer or a controlled group of corporations, as the term is used in Code Section 1563.
- *Mutual Funds* – These investments represent an investment in mutual funds, which are issued by companies registered under the Investment Company Act of 1940.
- *Common Stock* – This is an investment in common stock of the Company.

##### **Notes Receivable from Participants**

Notes receivable from participants are recorded at the unpaid principal balance.

##### **Payment of Benefits**

Benefits are recorded when paid.

## MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

### NOTES TO FINANCIAL STATEMENTS (*continued*)

#### C. Fair Value Measurements

U.S. GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined are as follows:

- Level 1 – observable inputs that are based upon quoted market prices for identical assets or liabilities within active markets.
- Level 2 – observable inputs other than Level 1 that are based upon quoted market prices for similar assets or liabilities, based upon quoted prices within inactive markets, or inputs other than quoted market prices that are observable through market data for substantially the full term of the asset or liability.
- Level 3 – inputs that are unobservable for the particular asset or liability due to little or no market activity and are significant to the fair value of the asset or liability. These inputs reflect assumptions that market participants would use when valuing the particular asset or liability.

U.S. GAAP requires that we describe the methodologies used to measure the fair value of assets and liabilities. We have described below the methodology used to measure each major category of assets and liabilities. There have been no changes in the methodologies used at December 31, 2021 and 2020.

- Mutual funds and MoneyGram International, Inc. common stock are measured at quoted market prices on the day of valuation. Accordingly, these investments are classified as Level 1 financial instruments.
- The fair values of the underlying funds in the common/collective trusts are valued based on the unit value established for each fund at each valuation date. The unit value of a collective investment fund is calculated by dividing the fund's net asset value on the calculation date by the number of units of the fund that are outstanding on the calculation date, which is derived from observable purchase and redemption activity in the collective investment fund. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund sell the investment for an amount different from the reported net asset value.

# MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS *(continued)*

### C. Fair Value Measurements – continued

The following table details the Plan's investments at fair value by level, within the fair value hierarchy, as of December 31, 2021 and 2020. The Plan has no assets classified within Level 2 or 3 of the valuation hierarchy for the years ended December 31, 2021 and 2020.

|                                                        | <b>2021</b>          |                      |
|--------------------------------------------------------|----------------------|----------------------|
|                                                        | <b>Level 1</b>       | <b>Total</b>         |
| Mutual Funds                                           | \$ 7,169,790         | \$ 7,169,790         |
| MoneyGram International, Inc. common stock             | 104,378              | 104,378              |
| Total investments in the fair value hierarchy          | <u>\$ 7,274,168</u>  | 7,274,168            |
| Investments measured at net asset value <sup>(1)</sup> |                      | <u>178,067,263</u>   |
| Total investments at fair value                        |                      | <u>\$185,341,431</u> |
|                                                        |                      |                      |
|                                                        | <b>2020</b>          |                      |
|                                                        | <b>Level 1</b>       | <b>Total</b>         |
| Mutual Funds                                           | \$ 41,256,028        | \$ 41,256,028        |
| MoneyGram International, Inc. common stock             | 76,423               | 76,423               |
| Total investments in the fair value hierarchy          | <u>\$ 41,332,451</u> | 41,332,451           |
| Investments measured at net asset value <sup>(1)</sup> |                      | <u>125,299,437</u>   |
| Total investments at fair value                        |                      | <u>\$166,631,888</u> |

- <sup>(1)</sup> Common/collective trusts measured at net asset value per share have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the investments at fair value presented in the statements of net assets available for benefits.

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**NOTES TO FINANCIAL STATEMENTS (continued)**

**C. Fair Value Measurements – continued**

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2021 and 2020, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

| <b>December 31, 2021</b>       | <b>Fair Value</b> | <b>Unfunded<br/>Commitments</b> | <b>Redemption<br/>Frequency<br/>(if Currently Eligible)</b> | <b>Redemption<br/>Notice<br/>Period</b> |
|--------------------------------|-------------------|---------------------------------|-------------------------------------------------------------|-----------------------------------------|
| Parnassus Sust CR EO CL 1 CIT  | \$37,134,645      | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA SP 500 IDX SEC LND SER II | 19,060,527        | n/a                             | Daily                                                       | 30 Days                                 |
| Earnest Partners SMID CP CR A  | 15,157,881        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2040 SEC LD IV | 14,822,757        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2035 SEC LD IV | 14,182,199        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2045 SEC LD IV | 13,214,609        | n/a                             | Daily                                                       | 30 Days                                 |
| Invesco Stable Value TR CLS B1 | 12,818,707        | n/a                             | Daily                                                       | 12 months                               |
| SSGA Target RET 2030 SEC LD IV | 11,681,323        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2050 SEC LD IV | 8,557,206         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret INC SEC LND IV | 7,066,032         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2025 SEC LD IV | 6,577,377         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2055 SEC LD IV | 4,313,661         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Russ SM MD CP IDX CL II   | 4,259,626         | n/a                             | Daily                                                       | 30 Days                                 |
| State Street US BD ID SL XIV   | 3,623,149         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock Total RTN Bond T FD  | 3,157,518         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2060 SEC LD IV | 1,266,913         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA GL AC EO Exus IDX SL II   | 1,101,284         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2065 SEC LD IV | 71,849            | n/a                             | Daily                                                       | 30 Days                                 |

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**NOTES TO FINANCIAL STATEMENTS (continued)**

**C. Fair Value Measurements – continued**

| <b>December 31, 2020</b>                          | <b>Fair Value</b> | <b>Unfunded<br/>Commitments</b> | <b>Redemption<br/>Frequency<br/>(if Currently Eligible)</b> | <b>Redemption<br/>Notice<br/>Period</b> |
|---------------------------------------------------|-------------------|---------------------------------|-------------------------------------------------------------|-----------------------------------------|
| BlackRock Equity Index Fund T                     | \$ 16,121,215     | n/a                             | Daily                                                       | 30 Days                                 |
| Wells Fargo Stable Return Fund N                  | 14,338,252        | n/a                             | Daily                                                       | 12 Months                               |
| BlackRock LifePath Index 2040<br>Instl            | 13,580,137        | n/a                             | Daily                                                       | 30 Days                                 |
| GW&K Collective Small Mid Cap<br>Core Equity Fund | 12,551,403        | n/a                             | Daily                                                       | 5 Days                                  |
| BlackRock LifePath Index 2035<br>Instl            | 12,420,128        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2030<br>Instl            | 12,014,832        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2045<br>Instl            | 11,211,483        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2050<br>Instl            | 7,374,675         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index<br>Retirement Instl      | 6,739,577         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2025<br>Instl            | 6,588,066         | n/a                             | Daily                                                       | 30 Days                                 |
| Barclays Global Index US Debt<br>Fund W           | 4,481,722         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock Russell 2500 Index Fund<br>Instl        | 3,274,860         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2055<br>Instl            | 3,012,772         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock MSCI ACWI<br>Ex-US Index Fund Instl     | 913,443           | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2060<br>Instl            | 676,872           | n/a                             | Daily                                                       | 30 Days                                 |

**D. Certified Investments**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, and Wells Fargo Bank N.A. prior to May 21, 2021 (the trustees of the Plan).

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **E. Tax Status**

The Internal Revenue Service (“IRS”) has determined and informed the Plan sponsor by a letter dated June 16, 2015, that the Plan and related trust are designed in accordance with applicable sections of the Code. Although the Plan has been amended since receiving the letter, the Plan Administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions.

#### **F. Plan Termination**

Although it has not expressed any intention to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA.

#### **G. Parties-in-Interest Transactions**

Parties-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee organization, or relatives of such persons.

Certain Plan investments are shares of common/collective trusts managed by Wells Fargo Bank, N.A. for the period from January 1, 2021 to May 21, 2021 and by Delaware Charter Guarantee & Trust Company DBA Principal Trust Company for the period from May 22, 2021 to December 31, 2021, the trustees as defined by the Plan, and therefore, these transactions qualify as parties-in-interest transactions. As participant loans are processed through the trustee, these qualify as parties-in-interest transactions. Shares of MoneyGram International, Inc. common stock held by the Plan also qualify as parties-in-interest transactions. Transactions in such investments qualify as parties-in-interest transactions, which are exempt from the prohibited transaction rules.

# MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS *(continued)*

### H. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits as of December 31, 2021 and 2020, per the accompanying financial statements to the Form 5500:

|                                                                | <u>2021</u>          | <u>2020</u>          |
|----------------------------------------------------------------|----------------------|----------------------|
| Net assets available for benefits per the financial statements | \$187,528,040        | \$168,791,021        |
| Employee contributions receivable                              | -                    | (219,097)            |
| Employer contributions receivable                              | <u>(518,222)</u>     | <u>(380,215)</u>     |
| Net assets available for benefits per the Form 5500            | <u>\$187,009,818</u> | <u>\$168,191,709</u> |

The following is a reconciliation of the net increase in assets available for benefits for the years ended December 31, 2021 and 2020, per the accompanying financial statements to the Form 5500:

|                                                                            | <u>2021</u>          | <u>2020</u>          |
|----------------------------------------------------------------------------|----------------------|----------------------|
| Net increase in assets available for benefits per the financial statements | \$ 18,737,019        | \$ 14,123,124        |
| Prior year employer contribution receivable                                | 380,215              | 215,689              |
| Prior year employee contribution receivable                                | 219,097              | -                    |
| Current year employee contributions receivable                             | -                    | (219,097)            |
| Current year employer contributions receivable                             | <u>(518,222)</u>     | <u>(380,215)</u>     |
| Net increase in assets available for benefits per the Form 5500            | <u>\$ 18,818,109</u> | <u>\$ 13,739,501</u> |

The reconciling items noted above are due to the difference in the method of accounting used in preparing the Form 5500 as compared to the Plan's financial statements.

### I. Subsequent Events

In preparing the accompanying financial statements, management of the Company has evaluated all subsequent events and transactions for potential recognition or disclosure through October 12, 2022, the date the financial statements were available for issuance.

## **SUPPLEMENTAL SCHEDULE**

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

**December 31, 2021**

**EIN: 16-1690064**

**Plan #: 002**

| (a) | (b)<br>Identity of issue, borrower,<br>lessor, or similar party | (c)<br>Description of investment including<br>maturity date, rate of interest,<br>collateral, par, or maturity value | (d)<br>Cost | (e)<br>Current<br>Value      |
|-----|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------|------------------------------|
|     | Parnassus Sust CR EO CL 1 CIT                                   | Common/Collective trust                                                                                              | **          | \$ 37,134,645                |
|     | SSGA SP 500 IDX SEC LND SER II                                  | Common/Collective trust                                                                                              | **          | 19,060,527                   |
|     | Earnest Partners SMID CP CR A                                   | Common/Collective trust                                                                                              | **          | 15,157,881                   |
|     | SSGA Target Ret 2040 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 14,822,757                   |
|     | SSGA Target Ret 2035 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 14,182,199                   |
|     | SSGA Target Ret 2045 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 13,214,609                   |
|     | Invesco Stable Value TR CLS B1                                  | Common/Collective trust                                                                                              | **          | 12,818,707                   |
|     | SSGA Target RET 2030 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 11,681,323                   |
|     | SSGA Target Ret 2050 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 8,557,206                    |
|     | MFS Institutional International Equity Fund                     | Mutual fund                                                                                                          | **          | 7,169,790                    |
|     | SSGA Target Ret INC SEC LND IV                                  | Common/Collective trust                                                                                              | **          | 7,066,032                    |
|     | SSGA Target Ret 2025 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 6,577,377                    |
|     | SSGA Target Ret 2055 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 4,313,661                    |
|     | SSGA Russ SM MD CP IDX CL II                                    | Common/Collective trust                                                                                              | **          | 4,259,626                    |
|     | State Street US BD ID SL XIV                                    | Common/Collective trust                                                                                              | **          | 3,623,149                    |
|     | BlackRock Total RTN Bond T FD                                   | Common/Collective trust                                                                                              | **          | 3,157,518                    |
|     | SSGA Target Ret 2060 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 1,266,913                    |
|     | SSGA GL AC EO Exus IDX SL II                                    | Common/Collective trust                                                                                              | **          | 1,101,284                    |
| *   | MoneyGram International, Inc. Common Stock                      | Common stock                                                                                                         | **          | 104,378                      |
|     | SSGA Target Ret 2065 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 71,849                       |
| *   | Participant Loans                                               | Interest rates ranging from 4.25% to<br>6.50% with various due dates                                                 | -0-         | 1,668,387                    |
|     |                                                                 |                                                                                                                      |             | <u><u>\$ 187,009,818</u></u> |

\* A party-in-interest as defined by ERISA

\*\* Cost omitted for participant directed investments

**MONEYGRAM INTERNATIONAL, INC.**  
**401(k) PLAN**

**FINANCIAL STATEMENTS  
AND SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2021 and 2020  
with Report of Independent Auditors**

**MONEYGRAM INTERNATIONAL, INC.  
401(k) PLAN**

**FINANCIAL STATEMENTS  
AND SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2021 and 2020**

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## REPORT OF INDEPENDENT AUDITORS

To the Plan Administrator of the  
MoneyGram International, Inc. 401(k) Plan

### Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of MoneyGram International, Inc. 401(k) Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note D to the financial statements, is complete and accurate.

### Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor’s Responsibilities for the Audit of the 2021 Financial Statements section:

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

## **Basis for Opinion on the 2021 Financial Statements**

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (“GAAS”). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## **Responsibilities of Management for the 2021 Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management’s election of the ERISA Section 103(a)(3)(C) audit does not affect management’s responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan’s ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan’s transactions that are presented and disclosed in the financial statements are in conformity with the Plan’s provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

## **Auditor’s Responsibilities for the Audit of the 2021 Financial Statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

## **Other Matters**

### **2021 Supplemental Schedule Required by ERISA**

The supplemental schedule of Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2021, is presented for the purpose of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

#### **Auditor's Report on the 2020 Financial Statements**

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report dated August 2, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "Whitley Penn LLP". The signature is written in a cursive, flowing style.

Plano, Texas  
October 12, 2022

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

|                                            | <b>December 31,</b>          |                              |
|--------------------------------------------|------------------------------|------------------------------|
|                                            | <b>2021</b>                  | <b>2020</b>                  |
| <b>Assets</b>                              |                              |                              |
| Investments, at fair value:                |                              |                              |
| Shares of registered investment companies: |                              |                              |
| Mutual funds                               | \$ 7,169,790                 | \$ 41,256,028                |
| Common/collective trusts                   | 178,067,263                  | 125,299,437                  |
| MoneyGram International, Inc. common stock | 104,378                      | 76,423                       |
| Total investments at fair value            | <u>185,341,431</u>           | <u>166,631,888</u>           |
| Employee contributions receivable          | -                            | 219,097                      |
| Employer contributions receivable          | 518,222                      | 380,215                      |
| Notes receivable from participants         | <u>1,668,387</u>             | <u>1,559,821</u>             |
| Net assets available for benefits          | <u><u>\$ 187,528,040</u></u> | <u><u>\$ 168,791,021</u></u> |

See accompanying notes to financial statements.

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**

|                                                         | <b>Year Ended December 31,<br/>2021</b> | <b>2020</b>                  |
|---------------------------------------------------------|-----------------------------------------|------------------------------|
| <b>Additions to Net Assets</b>                          |                                         |                              |
| Investment income:                                      |                                         |                              |
| Net realized and unrealized gains on investments        | \$ 28,081,614                           | \$ 21,691,256                |
| Dividends                                               | 469,734                                 | 385,566                      |
| Total investment income                                 | <u>28,551,348</u>                       | <u>22,076,822</u>            |
| Interest income from notes receivable from participants | 81,954                                  | 77,327                       |
| Contributions:                                          |                                         |                              |
| Participant                                             | 8,893,950                               | 8,647,813                    |
| Employer                                                | 4,339,088                               | 4,102,092                    |
| Rollover                                                | 1,942,519                               | 136,763                      |
| Total contributions                                     | <u>15,175,557</u>                       | <u>12,886,668</u>            |
| Total additions to net assets                           | <u>43,808,859</u>                       | <u>35,040,817</u>            |
| <b>Deductions from Net Assets</b>                       |                                         |                              |
| Benefits paid to participants                           | 24,897,801                              | 20,782,282                   |
| Administrative expenses                                 | 174,039                                 | 135,411                      |
| Total deductions from net assets                        | <u>25,071,840</u>                       | <u>20,917,693</u>            |
| Net increase in net assets available for benefits       | 18,737,019                              | 14,123,124                   |
| Net assets available for benefits at beginning of year  | <u>168,791,021</u>                      | <u>154,667,897</u>           |
| Net assets available for benefits at end of year        | <u><u>\$ 187,528,040</u></u>            | <u><u>\$ 168,791,021</u></u> |

See accompanying notes to financial statements.

# **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

## **NOTES TO FINANCIAL STATEMENTS**

**December 31, 2021 and 2020**

### **A. Description of the Plan**

#### **General**

The following brief description of the MoneyGram International, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by MoneyGram International, Inc. (the “Company” or “MoneyGram”). Participants should refer to the Plan document for more complete information. The Company’s corporate offices are located in Dallas, Texas.

The Plan was effective July 1, 2004, and restated January 1, 2015, and is a defined contribution plan available to all employees of the Company except: (1) those who are a member of a collective bargaining unit as to which there is evidence that retirement benefits were the subject of good faith collective bargaining unless a collective bargaining agreement covering such employee provides for the employee’s participation in the Plan; (2) a leased employee; (3) a non-resident alien; (4) an employee not included on a United States payroll; and (5) an employee assigned to work permanently or for an indefinite period outside of the United States. Eligible full-time and part-time employees may enter the Plan as soon as administratively possible following their date of hire. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current eligible compensation so that they and their families may have a source of additional income upon their retirement, or in the event of death.

The Benefit Plan Administrative Committee and the Benefit Plan Investment Committee, collectively referred to as the Committee, supervise and monitor the administrative and financial aspects, respectively, for the Plan. The Committee members are appointed by the Human Resources and Nominating Committee of the Board of Directors.

During 2020 the Plan was amended to allow participants a) a COVID-19 distribution up to \$100,000, b) an increase in the available participant loan amount up to \$100,000, not to exceed 100% of the participant’s account balance for loans taken between March 27, 2020 and September 22, 2020, and c) deferral of loan repayments due between March 27, 2020 and December 31, 2020 for a year, which are changes related to the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”).

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS (*continued*)**

#### **A. Description of the Plan – continued**

##### **Contributions**

Participants may contribute up to 50% of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code (the “Code”) limitations. The Company matches 100% of the first 3% of eligible compensation and 50% of the next 2% of eligible compensation deferred by an eligible employee per payroll period. Employees who became eligible on or after January 1, 2007, who fail to make an affirmative election to enroll or opt out of the Plan within 31 days of becoming an eligible employee are automatically enrolled. Such employees will be deemed to have elected to contribute the automatic enrollment percentage, which is currently 10% of eligible compensation. For each subsequent Plan year, any participant who is not contributing or is contributing at a rate of less than 10% of their eligible compensation, shall be deemed to have made a contribution election that increases pre-tax contributions by 1% of eligible compensation.

In addition, profit-sharing amounts may be contributed at the discretion of the Company’s board of directors. There were no discretionary profit-sharing contributions granted for the years ended December 31, 2021 and 2020. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective January 1, 2012, participants may make Roth 401(k) contributions to the Plan.

##### **Participant Accounts**

Each participant’s account is credited with the participant’s contributions and allocations of: (a) the Company’s safe harbor, matching and discretionary contributions; (b) Plan earnings, (c) withdrawals, and, (d) Plan losses and administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s account.

##### **Vesting**

Participants are immediately vested in their voluntary contributions, Company safe harbor matching contributions, and Company discretionary contributions plus actual earnings thereon. As participant vesting in contributions is immediate, there are no forfeitures in the Plan.

##### **Participant Loans**

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum amount equal to the lesser of \$50,000 or 50% of their account balance minus the highest outstanding loan balance during the last year. Loan terms range up to five years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant’s account and bear interest at the prime rate plus 1%. As of December 31, 2021 and 2020, interest rates range from 4.25% to 6.50% for both years. Principal and interest is paid ratably through payroll deductions. Participant loans are classified as notes receivable from participants in the Plan’s financial statements.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **A. Description of the Plan – continued**

##### **Benefit Payments**

Participants withdrawing during the year for reasons of service or disability, retirement, death, or termination are entitled to their vested account balance. Benefits are distributed in the form of rollovers or lump sum payments. If the participant's account balance is less than \$1,000 and the participant does not elect a distribution within a reasonable period of time after employment ends, the entire amount will be automatically distributed in a single-sum cash payment. If the account balance is less than \$5,000, but greater than \$1,000, and the participant does not elect a distribution within a reasonable period of time after the employment ends, the entire amount will automatically roll over directly to an individual retirement account established in the participant's name.

A participant may receive a hardship distribution from salary reduction contributions if the distribution is: (1) on account of uninsured medical expenses incurred by the participant, their spouse or dependents; (2) to purchase (excluding mortgage payments) a principal residence of the participant; (3) for the payment of post-secondary tuition expenses; (4) for the payment of burial or funeral expenses; (5) for the payment of expense for repair of damage to principal residence that would qualify for the casualty deduction under the Code; or, (6) needed to prevent eviction of the participant from their principal residence or foreclosure upon the mortgage of the participant's principal residence.

Effective January 1, 2020, the Plan's hardship withdrawal provisions were updated in connection with the Bipartisan Budget Act. Participants will no longer (1) be required to obtain a loan prior to requesting a hardship withdrawal; (2) participant deferral contributions will no longer be suspended after receipt of a hardship withdrawal; and (3) earnings on elective deferral contributions in a participant's account will be included as part of a hardship withdrawal. The reasons for heavy financial need were expanded to include repair of a primary residence, even if that repair would not otherwise qualify for the casualty loss deduction.

##### **Investment Options**

Upon enrollment in the Plan, a participant may direct their salary deferrals in 1% increments into any of the Plan's investment options. The Committee determines the general investment characteristics and objectives of each investment option or fund and shall either designate that the Committee, the trustee, or an investment manager has investment discretion over such investment fund or shall designate one or more selected pooled investment vehicles to constitute such investment fund. Transfers into the employer stock fund made by participants on or after January 1, 2009, are made with employer-sourced funds only, and after such transfer, no more than 10% of the participant's total 401(k) account can be invested in the Company common stock.

##### **Plan Expenses**

Employees of the Company perform certain administrative functions with no compensation from the Plan. In accordance with Plan provisions, the Plan pays substantially all costs relating to asset charges. All significant administrative expenses are paid by the Company and are not reflected in the accompanying financial statements.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **B. Summary of Significant Accounting Policies**

##### **Basis of Accounting**

The financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”).

##### **Use of Estimates**

The preparation of the financial statements in conformity with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

##### **Risks and Uncertainties**

The Plan utilizes various investment instruments, including common stock, common/collective trusts, and mutual funds. In general, investment securities are exposed to various risks, such as interest rate, credit, and overall market volatility. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

##### **Contributions**

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the Plan’s administrator, and in the period in which they are deducted, in accordance with salary deferral agreements.

##### **Investment Valuation and Income**

The investments of the Plan are stated at fair value as of the end of the year and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with U.S. GAAP, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about investments measured at fair value. See Note C for information related to the Plan’s valuation methodologies.

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS (*continued*)**

#### **B. Summary of Significant Accounting Policies – continued**

##### **Investment Valuation and Income – continued**

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the year and unrealized increases or decreases in the market value of investments held at year end. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of securities are recorded on a trade-date basis. Following is a description of the Plan's investments:

- *Common/Collective Trusts* – These investments in equity and fixed-income securities comprise the substantial portion of the Plan trust and are held in various common/collective trusts that are maintained by a bank, trust company or similar institution that is regulated, supervised and subject to periodic examination by a state or federal agency for the collective investment and reinvestment of assets contributed thereto from employee benefit plans maintained by more than one employer or a controlled group of corporations, as the term is used in Code Section 1563.
- *Mutual Funds* – These investments represent an investment in mutual funds, which are issued by companies registered under the Investment Company Act of 1940.
- *Common Stock* – This is an investment in common stock of the Company.

##### **Notes Receivable from Participants**

Notes receivable from participants are recorded at the unpaid principal balance.

##### **Payment of Benefits**

Benefits are recorded when paid.

## MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

### NOTES TO FINANCIAL STATEMENTS (*continued*)

#### C. Fair Value Measurements

U.S. GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined are as follows:

- Level 1 – observable inputs that are based upon quoted market prices for identical assets or liabilities within active markets.
- Level 2 – observable inputs other than Level 1 that are based upon quoted market prices for similar assets or liabilities, based upon quoted prices within inactive markets, or inputs other than quoted market prices that are observable through market data for substantially the full term of the asset or liability.
- Level 3 – inputs that are unobservable for the particular asset or liability due to little or no market activity and are significant to the fair value of the asset or liability. These inputs reflect assumptions that market participants would use when valuing the particular asset or liability.

U.S. GAAP requires that we describe the methodologies used to measure the fair value of assets and liabilities. We have described below the methodology used to measure each major category of assets and liabilities. There have been no changes in the methodologies used at December 31, 2021 and 2020.

- Mutual funds and MoneyGram International, Inc. common stock are measured at quoted market prices on the day of valuation. Accordingly, these investments are classified as Level 1 financial instruments.
- The fair values of the underlying funds in the common/collective trusts are valued based on the unit value established for each fund at each valuation date. The unit value of a collective investment fund is calculated by dividing the fund's net asset value on the calculation date by the number of units of the fund that are outstanding on the calculation date, which is derived from observable purchase and redemption activity in the collective investment fund. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund sell the investment for an amount different from the reported net asset value.

# MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS *(continued)*

### C. Fair Value Measurements – continued

The following table details the Plan's investments at fair value by level, within the fair value hierarchy, as of December 31, 2021 and 2020. The Plan has no assets classified within Level 2 or 3 of the valuation hierarchy for the years ended December 31, 2021 and 2020.

|                                                        | <b>2021</b>          |                             |
|--------------------------------------------------------|----------------------|-----------------------------|
|                                                        | <b>Level 1</b>       | <b>Total</b>                |
| Mutual Funds                                           | \$ 7,169,790         | \$ 7,169,790                |
| MoneyGram International, Inc. common stock             | 104,378              | 104,378                     |
| Total investments in the fair value hierarchy          | <u>\$ 7,274,168</u>  | 7,274,168                   |
| Investments measured at net asset value <sup>(1)</sup> |                      | <u>178,067,263</u>          |
| Total investments at fair value                        |                      | <u><u>\$185,341,431</u></u> |
| <br>                                                   |                      |                             |
|                                                        | <b>2020</b>          |                             |
|                                                        | <b>Level 1</b>       | <b>Total</b>                |
| Mutual Funds                                           | \$ 41,256,028        | \$ 41,256,028               |
| MoneyGram International, Inc. common stock             | 76,423               | 76,423                      |
| Total investments in the fair value hierarchy          | <u>\$ 41,332,451</u> | 41,332,451                  |
| Investments measured at net asset value <sup>(1)</sup> |                      | <u>125,299,437</u>          |
| Total investments at fair value                        |                      | <u><u>\$166,631,888</u></u> |

- <sup>(1)</sup> Common/collective trusts measured at net asset value per share have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the investments at fair value presented in the statements of net assets available for benefits.

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**NOTES TO FINANCIAL STATEMENTS (continued)**

**C. Fair Value Measurements – continued**

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2021 and 2020, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

| <b>December 31, 2021</b>       | <b>Fair Value</b> | <b>Unfunded<br/>Commitments</b> | <b>Redemption<br/>Frequency<br/>(if Currently Eligible)</b> | <b>Redemption<br/>Notice<br/>Period</b> |
|--------------------------------|-------------------|---------------------------------|-------------------------------------------------------------|-----------------------------------------|
| Parnassus Sust CR EO CL 1 CIT  | \$37,134,645      | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA SP 500 IDX SEC LND SER II | 19,060,527        | n/a                             | Daily                                                       | 30 Days                                 |
| Earnest Partners SMID CP CR A  | 15,157,881        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2040 SEC LD IV | 14,822,757        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2035 SEC LD IV | 14,182,199        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2045 SEC LD IV | 13,214,609        | n/a                             | Daily                                                       | 30 Days                                 |
| Invesco Stable Value TR CLS B1 | 12,818,707        | n/a                             | Daily                                                       | 12 months                               |
| SSGA Target RET 2030 SEC LD IV | 11,681,323        | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2050 SEC LD IV | 8,557,206         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret INC SEC LND IV | 7,066,032         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2025 SEC LD IV | 6,577,377         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2055 SEC LD IV | 4,313,661         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Russ SM MD CP IDX CL II   | 4,259,626         | n/a                             | Daily                                                       | 30 Days                                 |
| State Street US BD ID SL XIV   | 3,623,149         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock Total RTN Bond T FD  | 3,157,518         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2060 SEC LD IV | 1,266,913         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA GL AC EO Exus IDX SL II   | 1,101,284         | n/a                             | Daily                                                       | 30 Days                                 |
| SSGA Target Ret 2065 SEC LD IV | 71,849            | n/a                             | Daily                                                       | 30 Days                                 |

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**NOTES TO FINANCIAL STATEMENTS (continued)**

**C. Fair Value Measurements – continued**

| <b>December 31, 2020</b>                          | <b>Fair Value</b> | <b>Unfunded<br/>Commitments</b> | <b>Redemption<br/>Frequency<br/>(if Currently Eligible)</b> | <b>Redemption<br/>Notice<br/>Period</b> |
|---------------------------------------------------|-------------------|---------------------------------|-------------------------------------------------------------|-----------------------------------------|
| BlackRock Equity Index Fund T                     | \$ 16,121,215     | n/a                             | Daily                                                       | 30 Days                                 |
| Wells Fargo Stable Return Fund N                  | 14,338,252        | n/a                             | Daily                                                       | 12 Months                               |
| BlackRock LifePath Index 2040<br>Instl            | 13,580,137        | n/a                             | Daily                                                       | 30 Days                                 |
| GW&K Collective Small Mid Cap<br>Core Equity Fund | 12,551,403        | n/a                             | Daily                                                       | 5 Days                                  |
| BlackRock LifePath Index 2035<br>Instl            | 12,420,128        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2030<br>Instl            | 12,014,832        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2045<br>Instl            | 11,211,483        | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2050<br>Instl            | 7,374,675         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index<br>Retirement Instl      | 6,739,577         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2025<br>Instl            | 6,588,066         | n/a                             | Daily                                                       | 30 Days                                 |
| Barclays Global Index US Debt<br>Fund W           | 4,481,722         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock Russell 2500 Index Fund<br>Instl        | 3,274,860         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2055<br>Instl            | 3,012,772         | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock MSCI ACWI<br>Ex-US Index Fund Instl     | 913,443           | n/a                             | Daily                                                       | 30 Days                                 |
| BlackRock LifePath Index 2060<br>Instl            | 676,872           | n/a                             | Daily                                                       | 30 Days                                 |

**D. Certified Investments**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, and Wells Fargo Bank N.A. prior to May 21, 2021 (the trustees of the Plan).

## **MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

### **NOTES TO FINANCIAL STATEMENTS *(continued)***

#### **E. Tax Status**

The Internal Revenue Service (“IRS”) has determined and informed the Plan sponsor by a letter dated June 16, 2015, that the Plan and related trust are designed in accordance with applicable sections of the Code. Although the Plan has been amended since receiving the letter, the Plan Administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions.

#### **F. Plan Termination**

Although it has not expressed any intention to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA.

#### **G. Parties-in-Interest Transactions**

Parties-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee organization, or relatives of such persons.

Certain Plan investments are shares of common/collective trusts managed by Wells Fargo Bank, N.A. for the period from January 1, 2021 to May 21, 2021 and by Delaware Charter Guarantee & Trust Company DBA Principal Trust Company for the period from May 22, 2021 to December 31, 2021, the trustees as defined by the Plan, and therefore, these transactions qualify as parties-in-interest transactions. As participant loans are processed through the trustee, these qualify as parties-in-interest transactions. Shares of MoneyGram International, Inc. common stock held by the Plan also qualify as parties-in-interest transactions. Transactions in such investments qualify as parties-in-interest transactions, which are exempt from the prohibited transaction rules.

# MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS *(continued)*

### H. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits as of December 31, 2021 and 2020, per the accompanying financial statements to the Form 5500:

|                                                                | <u>2021</u>          | <u>2020</u>          |
|----------------------------------------------------------------|----------------------|----------------------|
| Net assets available for benefits per the financial statements | \$187,528,040        | \$168,791,021        |
| Employee contributions receivable                              | -                    | (219,097)            |
| Employer contributions receivable                              | <u>(518,222)</u>     | <u>(380,215)</u>     |
| Net assets available for benefits per the Form 5500            | <u>\$187,009,818</u> | <u>\$168,191,709</u> |

The following is a reconciliation of the net increase in assets available for benefits for the years ended December 31, 2021 and 2020, per the accompanying financial statements to the Form 5500:

|                                                                            | <u>2021</u>          | <u>2020</u>          |
|----------------------------------------------------------------------------|----------------------|----------------------|
| Net increase in assets available for benefits per the financial statements | \$ 18,737,019        | \$ 14,123,124        |
| Prior year employer contribution receivable                                | 380,215              | 215,689              |
| Prior year employee contribution receivable                                | 219,097              | -                    |
| Current year employee contributions receivable                             | -                    | (219,097)            |
| Current year employer contributions receivable                             | <u>(518,222)</u>     | <u>(380,215)</u>     |
| Net increase in assets available for benefits per the Form 5500            | <u>\$ 18,818,109</u> | <u>\$ 13,739,501</u> |

The reconciling items noted above are due to the difference in the method of accounting used in preparing the Form 5500 as compared to the Plan's financial statements.

### I. Subsequent Events

In preparing the accompanying financial statements, management of the Company has evaluated all subsequent events and transactions for potential recognition or disclosure through October 12, 2022, the date the financial statements were available for issuance.

## **SUPPLEMENTAL SCHEDULE**

**MONEYGRAM INTERNATIONAL, INC. 401(k) PLAN**

**FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

**December 31, 2021**

**EIN: 16-1690064**

**Plan #: 002**

| (a) | (b)<br>Identity of issue, borrower,<br>lessor, or similar party | (c)<br>Description of investment including<br>maturity date, rate of interest,<br>collateral, par, or maturity value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------|-------------------------|
|     | Parnassus Sust CR EO CL 1 CIT                                   | Common/Collective trust                                                                                              | **          | \$ 37,134,645           |
|     | SSGA SP 500 IDX SEC LND SER II                                  | Common/Collective trust                                                                                              | **          | 19,060,527              |
|     | Earnest Partners SMID CP CR A                                   | Common/Collective trust                                                                                              | **          | 15,157,881              |
|     | SSGA Target Ret 2040 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 14,822,757              |
|     | SSGA Target Ret 2035 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 14,182,199              |
|     | SSGA Target Ret 2045 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 13,214,609              |
|     | Invesco Stable Value TR CLS B1                                  | Common/Collective trust                                                                                              | **          | 12,818,707              |
|     | SSGA Target RET 2030 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 11,681,323              |
|     | SSGA Target Ret 2050 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 8,557,206               |
|     | MFS Institutional International Equity Fund                     | Mutual fund                                                                                                          | **          | 7,169,790               |
|     | SSGA Target Ret INC SEC LND IV                                  | Common/Collective trust                                                                                              | **          | 7,066,032               |
|     | SSGA Target Ret 2025 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 6,577,377               |
|     | SSGA Target Ret 2055 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 4,313,661               |
|     | SSGA Russ SM MD CP IDX CL II                                    | Common/Collective trust                                                                                              | **          | 4,259,626               |
|     | State Street US BD ID SL XIV                                    | Common/Collective trust                                                                                              | **          | 3,623,149               |
|     | BlackRock Total RTN Bond T FD                                   | Common/Collective trust                                                                                              | **          | 3,157,518               |
|     | SSGA Target Ret 2060 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 1,266,913               |
|     | SSGA GL AC EO Exus IDX SL II                                    | Common/Collective trust                                                                                              | **          | 1,101,284               |
| *   | MoneyGram International, Inc. Common Stock                      | Common stock                                                                                                         | **          | 104,378                 |
|     | SSGA Target Ret 2065 SEC LD IV                                  | Common/Collective trust                                                                                              | **          | 71,849                  |
| *   | Participant Loans                                               | Interest rates ranging from 4.25% to<br>6.50% with various due dates                                                 | -0-         | 1,668,387               |
|     |                                                                 |                                                                                                                      |             | <u>\$ 187,009,818</u>   |

\* A party-in-interest as defined by ERISA

\*\* Cost omitted for participant directed investments