MOSERS
MISSOURI STATE EMPLOYEES' RETIREMENT SYSTEM

PO Box 209, Jefferson City, MO 65102-0209
(573) 632-6100 or (800) 827-1063
Fax (573) 632-6103 | ***www.mosers.org***

REQUEST FOR PROPOSAL (RFP)

for

Death Verification Audit Services

Abby Spieler
Executive Director

Project Manager: Lindsey Evers, Internal Auditor

Phone: (573) 632-6100

Email: lindseye@mosers.org

All communications and questions regarding this RFP should be directed to the project manager at the Missouri State Employees' Retirement System (MOSERS).

DUE DATE FOR RESPONSES TO RFP:

December 23, 2026
4:00 p.m. Central Standard Time

Table of Contents

Page

SECTION I - INTRODUCTION **3**

SECTION II – RESPONDENT MINIMUM QUALIFICATIONS **4**

SECTION III – RESPONSE REQUIREMENTS **4**

SECTION IV – INSTRUCTIONS FOR SUBMITTING PROPOSALS **7**

SECTION V – EVALUATION PROCESS AND CRITERIA **8**

SECTION VI - MISCELLANEOUS TERMS AND CONDITIONS **8**

EXHIBIT C – RFP QUESTIONNAIRE **21**

EXHIBIT D – FEE PROPOSAL **29**

SECTION I - INTRODUCTION

A. Nature of Request

MOSERS seeks services from qualified firms to provide death verification services. The purpose of the services is to enable MOSERS to identify, with high accuracy and timeliness, the deaths of benefit recipients and other covered persons so that MOSERS can suspend, adjust, or redirect benefit payments appropriately; prevent and recover overpayments; and reduce the risk of fraud associated with continued payments after death.

B. Closing Date for Receipt of Proposals

Proposals must be received by **4:00 p.m. Central Standard Time (CST) on Wednesday, December 23, 2026**, to be considered. There is no expressed or implied obligation for MOSERS to reimburse a respondent for any expenses incurred in preparing a response to this request. MOSERS reserves the right to request additional information or clarification from any respondent or to allow corrections for errors or omissions at any time during the evaluation process.

C. For More Information on the RFP

If you are interested in responding to this RFP and need additional information to prepare a proposal or have specific questions, please contact the project manager as noted on the cover page of this RFP. Any correspondence, including your submission of a proposal, should be emailed to the project manager by the date and time specified in Section IV.A.

D. Organizational Overview

MOSERS is an instrumentality of the State of Missouri, vested with the powers and duties specified in state law. It provides retirement, survivor, disability, and life insurance benefits to its members in the following retirement plans: MSEP[1], MSEP 2000, MSEP 2011, Judicial Plan, Judicial 2011 Plan, and Administrative Law Judges and Legal Advisors Plan. MOSERS is responsible for managing an investment portfolio valued at more than $10.6 billion, held in trust to pay member benefits. As of June 30, 2026, the defined benefit plans administered by MOSERS served approximately 162,300 members and beneficiaries, including approximately 44,700 active members, more than 57,300 retirees and survivors, more than 17,800 terminated vested members, and approximately 42,500 terminated, non-vested members.

MOSERS also administers two defined contribution plans: the State of Missouri Deferred Compensation Plan (MO Deferred Comp) for state employees and retirees, and the College and University Retirement Plan (CURP) for higher education faculty.

[1] Missouri State Employees' Plan

MO Deferred Comp has approximately 81,500 participants and more than $3.7 billion in assets. CURP has approximately 3,700 members with more than $231 million in assets.

An 11-member board of trustees governs MOSERS. The executive director is appointed by and reports to the Board.

For additional information about MOSERS, please see the following webpages available at MOSERS' website, https://mosers.org:

- General information: https://mosers.org/about
- Reports archive: https://mosers.org/about/reports-archive

SECTION II – RESPONDENT MINIMUM QUALIFICATIONS

Respondents must satisfy all of the following mandatory minimum qualifications to be considered for the contract award:

1. The respondent must agree to enter into a written contract.
2. The respondent must agree to provide the minimum services as detailed in Section III, as well as comply with all the requirements stated in the RFP.
3. The respondent must ensure that its key professionals and its organization do not have, nor could they potentially have, a material conflict of interest with MOSERS or any MOSERS service providers.
4. The respondent must agree to complete and submit the MOSERS Vendor Security Assessment within 30 days after receiving any contract award.
5. The respondent must demonstrate proficiency and experience in providing the services specified in Section III.
6. The respondent must agree to comply with the Political Contribution Policy in Exhibit A as well as the Federal Work Authorization Policy in Exhibit B.

SECTION III – RESPONSE REQUIREMENTS

A. General Requirements of Responding to this RFP

To be considered complete, a submission shall include, in a portable document format in 12-point font (.pdf):

1. A cover letter, including:
   (a) Statement indicating that the respondent meets the minimum qualifications in Section II;
   (b) The concluding statement: "*I hereby certify that I have read the Request for Proposal (RFP) in its entirety and fully understand the requirements listed in it. I further certify that I am an authorized agent of the respondent empowered to*

submit the response to the RFP and authorized to sign a contract with MOSERS on behalf of the respondent."; and

(c) Signature, title, and printed name of the authorized agent of the respondent.

2. Completed RFP Questionnaire (Exhibit C), including a completed Fee Proposal (Exhibit D).

B. Scope of Services

MOSERS is seeking to retain a death verification contractor to assist staff with best practices in death verification audits and, at a minimum, provide the following:

1. Accept MOSERS data records containing personally identifiable information (PII) (which may include first name, last name, date of birth, social security number (SSN), zip code, and internal member identifier).
2. Perform recurring matching of MOSERS-provided data against the contractor's data source(s) to identify and report recorded deaths on a schedule proposed by MOSERS. This population is approximately 154,000 records monthly.
3. Identify each death data source the contractor uses, including but not limited to the Social Security Administration Death Master File (DMF), state vital records data, obituary/funeral home data, and any proprietary or aggregated sources.
4. Perform an additional once-a-year death verification on approximately 81,500 records from our MO Deferred Comp population.
5. Support matching on full or partial SSN, name, and date of birth combinations; and fuzzy matching[2] to accommodate data-entry variation, name changes, and transposition.
6. Return, for each match, the data used to make the match, a match confidence score or tier, the reported date of death, the source of the death record, and supporting documentation sufficient for MOSERS to suspend benefit payments and pursue recovery of overpayments, including vital-records or other authoritative confirmation of the death where available.
7. Support ad hoc or on-demand matching.
8. Provide a secure file exchange, an Application Programming Interface, or both for submission of input files and retrieval of results, and describe available formats.
9. Provide a web portal or dashboard for reviewing matches with role-based access controls.

[2] Fuzzy matching is a data comparison technique that is commonly used to identify non-exact matches between two data sets.

10. Provide standard or configurable reporting, including new-match death reports, confirmed-death reports, exception and error reports, and periodic summary metrics suitable for audit and management review.
11. Provide ongoing unlimited client support, including a named account contact.
12. Provide training and documentation for MOSERS staff to use the web portal or dashboard.

C. Current Process

MOSERS generates a monthly file from its pension administration system containing PII for individuals who meet certain criteria and for whom MOSERS does not have a recorded date of death.

The file includes the following for individuals who do not have a death date on file:

(i) Any individual who is currently receiving an ongoing benefit payment.
(ii) Any individual who is terminated and vested.
(iii) Any individual who is terminated and in a contributory plan. These members can request a refund of their contributions at any time.
(iv) Any individual who has a disability status.
(v) Any individual who is a benefit recipient for life insurance only.
(vi) Any individual who is a beneficiary or potential beneficiary for any benefit type.

The file is a two-quote-encapsulated comma-separated values (CSV) file with a header row. Formatting includes the following columns: SSN, Last Name, First Name, Middle Initial, Date of Birth (DOB), MOSERS Group, Address (including ZIP Code), MOSERS Member ID Number, Retirement Plan, and Gender. MOSERS Group indicates the member's account status, such as retired, terminated vested, terminated non-vested, survivor, or benefit recipient.

MOSERS transfers the monthly file to our current contractor using a secure file transfer protocol. The most recent file, as of September 15, 2026, had approximately 154,000 records. This number varies slightly from month to month.

The current contractor processes the file and returns death match and obituary results weekly via the secure file transfer protocol. The current contractor provides MOSERS with a CSV file with a header row containing the following (in addition to the information MOSERS provided in the outgoing file): SSN, First Name, Middle Initial, Last Name, Name Suffix, Street Address, City, State, Zip Code, County, DOB, Death Date, and Match Code. The match code helps MOSERS determine the accuracy of the match. Current match codes consist of a combination of full name, first name, last name, full SSN, address, city and state, or zip code.

We also perform a death audit on the MO Deferred Comp population once per year. The population of records is approximately 81,500.

SECTION IV – INSTRUCTIONS FOR SUBMITTING PROPOSALS

A. General Requirements

1. Inquiries

   Any questions regarding this RFP must be submitted in writing via email to the project manager. Questions must be received at MOSERS by no later than **4:00 p.m. CST on Tuesday, December 1, 2026**. To ensure that all interested parties have the same information and instructions regarding the preparation of the proposal, all questions received will be answered in writing and posted on MOSERS' website with the parties asking questions remaining anonymous to the extent practicable.

2. Timeline of Activities for the RFP

Event or Milestone	Date
RFP issued and posted to the MOSERS website	Monday, November 16, 2026
Deadline for the interested party to submit questions	Tuesday, December 1, 2026 4:00 p.m. CST
Responses from MOSERS	Monday, December 7, 2026 4:00 p.m. CST
Proposal due date	Wednesday, December 23, 2026, 4:00 p.m. CST
Expected award date	Monday, February 1, 2027

B. Specific Requirements

1. All proposals and accompanying documentation become the property of MOSERS and will not be returned. The proposals must be received no later than **4:00 p.m. CST on Wednesday, December 23, 2026**. Please refer to the RFP cover page for the project manager's name and email address.
2. Each proposal must conform to the requirements of this RFP. Concise and clear content is emphasized. Vague proposals will be considered non-responsive and may result in disqualification. The proposals must be in a font size of at least 12 point. Failure to provide the required information may also result in disqualification. MOSERS reserves the exclusive right to determine compliance

with these requirements and to exclude from consideration proposals which, in the judgment of MOSERS, do not conform.

3. A respondent's preparation and submission of a proposal or subsequent participation in presentations or contract negotiations creates no obligation for MOSERS to award a contract or to pay any associated costs.

SECTION V – EVALUATION PROCESS AND CRITERIA

A. Evaluation Process

Designated MOSERS staff will review proposals submitted by respondents and rank the proposals, culminating in staff recommendations to the executive director. A respondent and MOSERS representatives may discuss the respondent's proposal as part of the evaluation process.

B. Evaluation Criteria

1. Proposals submitted in response to this RFP may be accepted as submitted or may be used as a basis for further negotiation of specific project details with respondents. In evaluating proposals, MOSERS will consider the following criteria:

   (a) Demonstrated competence, knowledge, experience, reputation, and qualifications of the respondent as a whole and the respondent's staff;

   (b) Respondent's ability and willingness to meet the requirements and needs of MOSERS with respect to the scope of services outlined in Section III;

   (c) Respondent's questionnaire responses addressing IT security controls and data handling/protection practices;

   (d) Quality, conciseness, clarity, and completeness of the proposal; and

   (e) Reasonableness of costs in general, as compared with other respondents, and in light of the services to be performed and the deliverables to be provided and their importance to MOSERS.

2. If all other considerations are equal, a respondent whose principal place of business is within the state of Missouri, or who will manage the project wholly from one of its offices within the state of Missouri, may be given preference pursuant to § 104.550 of the Revised Statutes of Missouri.

SECTION VI - MISCELLANEOUS TERMS AND CONDITIONS

A. Contractual Agreement

1. A copy of this RFP (and any amendments to this RFP), the successful respondent's proposal, any best and final offer requests and responses submitted by the successful respondent, and the notice of contract award will, at MOSERS' sole

discretion, become the contract or will be incorporated into the contract. At MOSERS' sole discretion, the contract terms may be negotiated between MOSERS and the successful respondent, also referred to in this RFP as the contractor.

(a) Respondents are cautioned that a proposal shall be subject to acceptance by MOSERS without further clarification, and the respondent, by submitting a proposal, agrees to furnish the services and deliverables specified in the RFP at the prices quoted in the proposal, pursuant to all requirements and specifications in this RFP.

(b) The contractor may be asked to provide a contract template that is customary in the industry, and the respondent agrees to provide one upon request. MOSERS' legal counsel will review any such contract before it is approved and signed by the executive director.

(c) The initial contract term is one year, renewable at MOSERS' option for up to four additional one-year terms, not to exceed five years total. The term start date will be on April 1, 2027.

(d) The contractor may not assign its rights or obligations under the contract without the prior written consent of MOSERS.

2. Respondents agree that execution of any ensuing contract between MOSERS and the successful respondent by an electronically transmitted signature and delivery of a signed copy of a notice of award by email or other means of electronic transmission shall have the same legal effect as delivery of an original signed copy and be fully and legally effective and binding.

3. In the event of an inconsistency in any contract resulting from this RFP, the inconsistency shall be resolved by giving precedence in the following order:

(a) Applicable federal and Missouri statutes, regulations, and guidance;

(b) This RFP;

(c) The successful respondent's proposal except as expressly modified in such contract.

B. Proposals

1. Submission of a response to the RFP indicates acceptance by the respondent of the conditions contained in this RFP unless clearly and specifically noted in the proposal and confirmed in the contract between MOSERS and the contractor. MOSERS reserves the right to reject any and all responses to the RFP submitted

without any obligation or payment for costs incurred by any interested party or respondent.

2. MOSERS reserves the right, when it may serve MOSERS' best interests, to request additional information or clarification from any respondent, to allow corrections of errors or omissions, or to discuss points in proposals before and after their submission.
3. MOSERS reserves the right to waive any and all formalities contained within this RFP except for the deadline for filing. Responses to the RFP received after **4:00 p.m. CST on Wednesday, December 23, 2026**, will not be considered.
4. MOSERS reserves the right to retain each response submitted, and each such response shall become the sole property of MOSERS.
5. Copyrighted proposals are unacceptable and will be disqualified as non-responsive.

C. Open Records

1. As an instrumentality of the State of Missouri, MOSERS is subject to the Missouri Open Records Act, Chapter 610 of the Revised Statutes of Missouri. Accordingly, MOSERS may be required to release to third parties all information a respondent provides in response to this RFP, regardless of whether a respondent labeled such information "confidential" or "proprietary" or intended that the information not be released to third parties. MOSERS may be required to release the information without providing advance notice or without requesting permission to release such information.
2. MOSERS assumes no obligation or responsibility for asserting legal arguments on behalf of any interested party or respondent to this RFP to maintain any portion of a record relating to this RFP, including any proposal, as a closed record under the Missouri Open Records Act.
3. By submitting a proposal, a respondent:

   (a) Acknowledges and agrees that MOSERS, its officers, agents, and employees shall have no liability to the respondent or to any other person or entity for disclosing records in accordance with the Missouri Open Records Act, as interpreted by MOSERS; and

   (b) Waives any and all claims or causes of action against MOSERS, its officers, agents, and employees for compensation or any damages incurred by the respondent in connection with MOSERS', its officers', agents', or employees' compliance with the Missouri Open Records Act.

D. Competitive Negotiations of Proposals

Under the provisions of this RFP, MOSERS reserves the right to negotiate the proposals received, to award a contract without negotiation, and to decline to award a contract. If such negotiations are conducted, the following conditions shall apply:

1. Negotiations may be conducted in person, in hard copy writing, or by email, fax, or phone;
2. Negotiations will be conducted only with respondents who have submitted potentially acceptable proposals;
3. Terms, conditions, prices, methodology, or other features of the respondent's proposal may be subject to negotiation and subsequent revision;
4. As part of the negotiations, the respondent may be required to submit supporting financial, pricing, and other data to allow a detailed evaluation of the feasibility, reasonableness, and acceptability of the proposal; and
5. All respondents involved in the negotiation process may be invited to submit a best and final offer.

E. Confidentiality

1. For purposes of this RFP and any resulting contract, the following terms and definitions shall apply:

   (a) "Breach" or "breaches" shall mean an unauthorized acquisition of data that compromises the security, confidentiality, or integrity of Confidential Information or Personal Information;

   (b) "Confidential Information" shall mean all files and any other information or materials provided by MOSERS necessary to provide the services described in this RFP;

   (c) "Personal Information" shall mean information provided by MOSERS or maintained by MOSERS that the contractor receives access to or accesses that includes an individual's first name or initial and last name linked with: (i) social security number; (ii) driver's license number or other government-collected or -created unique identification number; (iii) account, credit card, or debit card number in combination with any security code, access code, or password required to access the account; (iv) unique electronic identifier or routing code in combination with any required security code, access code, or password that would permit access to an individual's financial account; (v) information about an individual's medical history, mental or physical condition, medical treatment, or diagnosis by a health care professional; or

(vi) health insurance policy number, subscriber identification number, or any unique identifier used by a health insurer to identify the individual.

2. The contractor shall maintain Confidential Information and Personal Information in a secure and limited access area, under the strictest confidence and, accordingly, will not alter or disclose such Information except as provided in this RFP and in any resulting contract. Upon the completion of the services, or at the earliest date permitted under applicable law and policies, the contractor shall delete or destroy all Confidential Information and Personal Information provided by MOSERS unless MOSERS otherwise directs, with such deletion or destruction consistent with the manner in which the contractor would delete or destroy its own Confidential Information.

3. The contractor will not disclose any Confidential Information or Personal Information in whole or in part without the prior written consent of MOSERS, unless required to do so by a court order or by law, in which case the contractor shall notify MOSERS in writing before making any such disclosure. The contractor shall further limit access to Confidential Information and Personal Information to those of its employees, officers, and directors who reasonably require such access in the performance of the contract with MOSERS and shall take all such necessary precautions and exercise the highest level of care that the contractor would undertake to prevent the disclosure of its confidential, proprietary, and personal information.

4. In the event the contractor, including any of its officers, owners, employees, contractors, and agents, breaches any provision or becomes aware of any Breach of the confidentiality provisions in this RFP or in any resulting contract:

   (a) MOSERS and the contractor recognize and agree that MOSERS will suffer irreparable injury and that MOSERS will, therefore, be entitled to obtain injunctive relief without the obligation to post a bond;

   (b) The contractor must notify MOSERS without unreasonable delay, subject to measures necessary to determine the scope of the Breach; restore reasonable integrity, security, and confidentiality of the data or other affected system; and identify affected Confidential Information, Personal Information, and affected persons and entities;

   (c) If MOSERS determines that the facts and applicable law require notification of the affected persons and entities as a result of the Breach, MOSERS shall provide such notification and may identify the respondent in such notice; and

(d) In addition to reimbursement for notification costs, MOSERS will be entitled to seek any relief and remedy available at law or in equity from the contractor or any third party.

5. The remedies provided in this RFP and those otherwise available at law or in equity shall be cumulative, and no one remedy will be construed as exclusive of any other.

F. Jurisdiction, Venue, and Choice of Law

1. Any litigation involving MOSERS must be brought in the Cole County Circuit Court in Cole County, Missouri, and be subject to Missouri law, excluding choice of law provisions. In addition, any alternative dispute resolution procedures involving MOSERS must occur in Cole County, Missouri. By submitting a proposal, the respondent agrees to submit to this choice of law, subject matter and personal jurisdiction, and venue for any and all such litigation or alternative dispute resolution proceedings.
2. The contract shall be construed according to the laws of the state of Missouri, and such law shall apply in all respects to this RFP and related procedures. The contractor shall comply with all local, state, and federal laws and regulations related to the performance of the contract to the extent that the same may be applicable.

G. No Representations or Warranties by MOSERS

MOSERS makes no representations or warranties, expressed or implied, as to the accuracy or completeness of the information in the RFP, and nothing contained in this RFP is or shall be relied upon as a promise or representation, whether as to the past or the future. The RFP does not purport to contain all of the information that may be required to evaluate the RFP, and any interested party or respondent should conduct its own independent analysis of MOSERS and the information contained or referenced in this RFP.

H. Survival of Provisions

The provisions in Section VI. C, E, F, H, I.1 and 6, O, and R shall survive termination of any contract resulting from this RFP.

I. Representations and Warranties by Respondent

1. The respondent represents and warrants that it shall defend, protect, and hold harmless MOSERS, its officers, agents, and employees against all suits of law or in

equity resulting from patent and copyright infringement concerning the performance of any contract resulting from or incorporating this RFP.

2. The respondent represents that the information provided in the respondent's proposal is accurate and complete, and the respondent warrants that it will provide prompt notice to MOSERS in the event of any material change to that information before the contract award and, for the contractor, during the contract term.

3. The respondent represents that its key professionals and its organization do not have, nor could they potentially have, a material conflict of interest with MOSERS or any service providers of MOSERS. For a list of MOSERS service providers, see its most recent Annual Comprehensive Financial Report, available at: https://mosers.org/funding/annual-reports.

4. The respondent represents and warrants to MOSERS that:
   (a) it is a duly organized, validly existing entity in good standing under the laws of its state of incorporation or formation and it is duly qualified to conduct business in the State of Missouri;

   (b) it has requisite corporate power and authority to carry on its business as presently conducted and enter into and perform the contractor's obligations under this RFP and any resulting contract; and

   (c) its proposal to this RFP has been duly executed and delivered by the respondent and constitutes legal, valid, and binding obligations of the respondent enforceable against the respondent in the event that MOSERS awards the respondent the contract and MOSERS exercises its discretion such that the RFP, the respondent's proposal, and the notice of contract award become the parties' contract.

5. The respondent represents that it has, and warrants that it will maintain for the duration of any contract awarded, adequate controls and operational support to fully execute the requirements of the contract contemplated by this RFP.

6. The respondent represents that it has, and warrants that it will maintain, adequate liability insurance coverage, including but not limited to cyber liability and professional liability (errors and omissions) coverage, consistent with the parties' obligations and services to be provided under this RFP, including but not limited to the electronic exchange of Confidential Information and Personal Information between MOSERS and the contractor, for the term of any contract and for three years following the date of the contract's end.

7. The respondent represents and warrants that it will comply with the Political Contribution Policy in Exhibit A before and during the contract term.

8. The respondent represents and warrants that it is, and will continue to be throughout the contract term if it becomes the contractor, in compliance with the Federal Work Authorization Policy in Exhibit B.

J. Revision of the RFP

If MOSERS revises any part of this RFP, or if MOSERS determines that any additional information is needed to clarify the provisions of this RFP, MOSERS will issue a written addendum, which shall be posted on the MOSERS website. MOSERS shall not be bound by any deviation from, or to, this RFP unless an authorized official of MOSERS agrees to such term in writing.

K. Required Materials

1. Proposals must address all the requirements of this RFP. MOSERS is not responsible for the receipt of any proposal that is not submitted or delivered properly or completely. All RFP materials and proposals shall include complete, properly executed, and detailed supporting documentation as required. The respondent and its associates agree that none of them shall discuss any aspect of the respondent's proposal with any other interested party, respondent, or potential respondent to this RFP.
2. It is the respondent's responsibility to review this RFP and all related documents carefully. Submittal of a proposal is conclusive evidence that the respondent understands and agrees to all RFP requirements and specifications.
   (a) Although deviations from the RFP are strongly discouraged, the respondent must enumerate and provide a detailed description of any exceptions. The respondent should state with specificity any inability to comply with, or any deviation from, any term or requirement of this RFP. MOSERS shall interpret any lack of exception as the respondent's full agreement to the provisions of the RFP requirements unless specifically noted.
   (b) Exceptions will not become a part of the contract resulting from this RFP unless expressly agreed to by MOSERS in writing.

L. Substitution of Personnel

1. The respondent acknowledges and agrees that MOSERS' agreement to any definitive contract is predicated, in part and among other considerations, on the utilization of the specific individual(s) or personnel qualification(s) identified and described in the respondent's proposal. If any of the specific individuals or

personnel qualifications change from the respondent's proposal, the respondent must immediately notify MOSERS in writing.

2. The respondent further agrees that any substitution of individuals or personnel qualifications must be equal to or better than originally proposed and that the notification of a substitution shall not be construed as MOSERS' acceptance of the substitution. MOSERS reserves the right to reject any substitution of individual or personnel qualification made if, in MOSERS' discretion, the substitution is not equal to or better than that originally proposed.
3. The respondent agrees that failure to utilize individuals and personnel qualifications that, in MOSERS' sole discretion, are equal to or better than originally proposed entitles MOSERS to terminate the contract pursuant to the contract's provisions.

M. Contract Termination or Conclusion

1. MOSERS may, in its discretion, terminate the contract, in whole or in part, at any time due to the contractor's breach of a contractual obligation. If MOSERS exercises its right to terminate the contract for such a reason, the termination shall become effective on the date specified in a written termination notice sent to the contractor.
2. MOSERS reserves the right to terminate the contract, in whole or in part, at any time, for the convenience of MOSERS, without penalty or recourse, by giving written notice to the contractor at least 30 days before the effective date of such termination. The contractor shall be entitled to receive just and equitable compensation for the work completed pursuant to the contract before the effective date of such termination.
3. The contractor may terminate the contract by giving written notice to the MOSERS executive director at least 90 days before the effective date of such termination. In the event of such termination, all documents, data, reports, supplies, and accomplishments the contractor has prepared, furnished, or completed pursuant to the terms of the contract shall, at the option of MOSERS, become MOSERS' property. The contractor shall be entitled to receive just and equitable compensation for the work completed pursuant to the contract before the effective date of such termination.
4. Upon the termination or conclusion of the contract, all documents, data, reports, supplies, and accomplishments prepared, furnished, or completed by the contractor pursuant to the terms of the contract shall become MOSERS' property.

N. Payment

The contractor further agrees and acknowledges that any payment due from MOSERS under the terms of the contract shall be made monthly following the contractor's submission of a unique invoice to MOSERS, in accordance with Exhibit D, which outlines the services rendered, deliverables provided, and the cost associated with each. Payment by MOSERS will be required only after its approval and acceptance of the contractor's performance, services, and deliverables under the contract's terms.

O. No Waiver

1. The respondent agrees that no provision in this RFP or in the respondent's proposal shall be construed, expressly or impliedly, as a waiver by MOSERS of any existing or future right or remedy available in the event of any claim of default or breach of contract.
2. The failure of MOSERS or the successful respondent to exercise any right under any ensuing contract between them shall not be construed, expressly or impliedly, as a waiver of any existing or future right or remedy available by law or contract.

P. Notice

1. The respondent agrees that any written notice to the respondent is sufficient when presented to an authorized employee of the respondent at the respondent's address as listed on the respondent's response or the contract's signature page, or when deposited in the United States mail, postage prepaid, and addressed to the respondent at its address as listed on the signature page of the respondent's response or the contract, or at such address as the respondent may have requested in a writing to MOSERS.
2. Notice to MOSERS shall be sufficient when presented to the MOSERS executive director at the address listed on this RFP, or when deposited in the United States mail, postage prepaid.
3. Any notice provided pursuant to this Section VI.P shall also be provided via email as follows: for notice to the respondent, to the respondent's email address as listed on the respondent's response; for notice to MOSERS, to the MOSERS executive director at mosers@mosers.org.

Q. Anti-Discrimination Against Israel Act

The respondent agrees that it is not, in accordance with the Anti-Discrimination Against Israel Act, § 34.600 of the Revised Statutes of Missouri, currently engaged in, and shall not, for the duration of the contract, engage in a boycott of goods or services from: (a) the State of Israel; (b) companies doing business in or with Israel or authorized by,

licensed by, or organized under the laws of the State of Israel; or (c) persons or entities doing business in the State of Israel.

R. References, Titles, and Headings

1. Unless otherwise indicated, references to sections and paragraphs in this RFP refer to the RFP.
2. Titles and headings of sections and paragraphs used in this RFP are solely for ease of reference and shall not be construed to infer a contractual construction of language.

EXHIBIT A - POLITICAL CONTRIBUTION POLICY

Interested parties and respondents are advised that the Board has taken the position that it is inappropriate and unethical for any outside service provider to make any political contribution with the intent of influencing a purchasing, hiring, or firing decision made at MOSERS. With respect to personnel, violation of this policy may lead to termination of employment or prohibition from hiring. With respect to an outside service provider, if the executive director has reason to believe that this policy may or will be violated, the executive director shall require the external service provider (including officers, owners, and key employees) to disclose political contributions made to any incumbent or candidate for state office in Missouri in the last two years and shall provide written notice to the Board in the event the disclosure reveals any such contributions were so made.

EXHIBIT B – FEDERAL WORK AUTHORIZATION POLICY

The executive director shall advise all external service providers when the purchase of goods or services is in excess of five thousand dollars that as a condition for the award of contract, the external service provider shall be enrolled and participate in a federal work authorization program with respect to the employees working in connection with the contracted services and shall not knowingly employ any person who is an unauthorized alien in connection with the contracted services.

EXHIBIT C – RFP QUESTIONNAIRE

Please provide the following information.

Respondent Information

Firm Name		**Contact Name**	
Address		**Contact Title**	
		Phone	
		Email	
		Website	

Item	Question / Requirement	Response
Section 1 — Firm Background & Organization		
1	Provide the corporate entity's legal name and a brief history of the organization, including the year organized and the year the organization began providing death verification services.	
2	Provide the location of the business unit or division that is responding to this request, including which office would service the engagement.	
3	Does your organization have a physical presence in Missouri? If yes, please list the location.	
4	Are there any planned changes in the organization's operations and/or ownership? If yes, please describe.	
Section 2 — Team, Experience & References		
5	Provide the names of team members who would be assigned to this engagement, their years of experience, professional certifications, years employed at your organization, and their contact information.	

Item	Question / Requirement	Response
6	Describe the experience in providing death verification services for public employee retirement systems and a list of the public employee retirement systems for which your organization has performed services similar to those listed in this RFP.	
7	Provide three client references from the last three years relating to engagements similar to the one for which your organization is providing a proposal to MOSERS. In providing this information, you and your organization consent to and release MOSERS from liability regarding contacting the references and communicating with them about prior engagements and their opinions regarding the work performed. Include the name of the organization and contact person, and that person's business title, address, telephone number, and email address.	
Section 3 — Financial Stability, Litigation & Disclosures		
8	Does your organization have an external party review or audit its financial statements? If so, what organization conducted the audit, and what type of opinion was provided on the most recent report (if applicable)? If the opinion was other than unqualified, have all deficiencies or findings been remedied? If not, why?	
9	Disclose any regulatory action, data-breach notification, or contract termination for cause within the past five years relevant to death verification services or similar services.	

Item	Question / Requirement	Response
10	Has your organization been subject to new or pending litigation in the last three years? If so, describe the nature of the litigation. Please also include the jurisdiction and venue, the case number, the date the case was filed, a brief case status (e.g., jury verdict, settlement, pending trial), and the resolution date.	
Section 4 — Quality Assurance & Subcontractor Oversight		
11	Describe the resources dedicated to quality assurance and quality control at your organization.	
12	Describe any subcontractors or third parties that would be used to deliver the services, the functions they would perform, and your organization's oversight of them.	
Section 5 — Death Data Sources & Coverage		
13	Identify each source of death information your organization uses (e.g., Social Security Administration Death Master File / Limited Access DMF, state vital records, obituary and funeral-home data, credit-bureau or commercial aggregated data). For each source, state the update frequency and typical lag between the date of death and availability.	
14	Describe your organization's access to and use of the SSA Limited Access DMF, including its status as a certified subscriber under the Limited Access DMF certification program.	
15	Explain your organization's ability to obtain authoritative confirmation of a death from the issuing jurisdiction's vital records office, including coverage for deaths occurring in Missouri under § 193.255 of the Revised Statutes of Missouri, as well as out-of-state deaths.	

Item	Question / Requirement	Response
16	Describe your organization's geographic coverage and any known gaps in death-record availability to your organization, by state or by data source.	
Section 6 — Matching Methodology & Accuracy		
17	Describe the matching algorithm used to link MOSERS member records to death records, including the identifiers used (SSN, name, date of birth, last known address) and how partial or fuzzy matches are handled.	
18	Explain how the organization scores or tiers match by confidence level and how it distinguishes a confirmed match from a probable or possible match.	
19	Provide documented false-positive and false-negative rates, or your organization's best available estimates, and describe how these rates are measured.	
20	Describe the process for resolving a potential match to an authoritative confirmation before it is reported to the client as confirmed.	
21	Explain how your organization handles common data-quality issues such as name variations, transposed identifiers, common names, and members with incomplete records, etc..	
Section 7 — Service Delivery & Reporting		
22	Describe the standard match cycle (e.g., continuous, monthly, quarterly) and the options available to MOSERS for frequency of processing.	
23	Describe the format and content of match reports, including how confirmed deaths, probable matches, and items requiring further review are presented to the client.	

Item	Question / Requirement	Response
24	Describe the client web portal or dashboard, or both, including reporting, case tracking, audit-trail capabilities, and the maximum number of users.	
25	Describe how your organization would provide the documentation described in Section III.B.6, including the evidentiary basis for each reported death and how your organization obtains authoritative confirmation of matches.	
26	Describe standard turnaround time from receipt of a member file to delivery of results, and from a match to authoritative confirmation.	
Section 8 — IT Security & Data Protection *Responses in this section will be reviewed as part of the IT security and data protection evaluation criterion.*		
27	State whether the firm performs background checks on new hires and employees, and describe the scope. If yes, what is done if the information is unfavorable?	
28	Describe the firm's information security program and identify any recognized framework it is aligned with or built upon (e.g., NIST, ISO, CIS). If certified, list current certifications.	
29	Describe how frequently the firm conducts penetration testing and vulnerability scanning, whether it is internal or external, whether it is by an independent third party or self-administered, and the firm's process for remediating identified findings.	
30	State whether any MOSERS data will be stored or processed outside the United States, including cloud hosting providers.	

Item	Question / Requirement	Response
31	Identify any subcontractors or third parties that will access, process, or store MOSERS data. State whether any personnel, employees, or subcontractors located outside the United States would have logical access to MOSERS data or systems, and describe that access.	
32	Describe the firm's access control practices, including the use of multi-factor authentication, role-based/least-privilege access, and how access to MOSERS data is granted, reviewed, and revoked.	
33	Describe the firm's security and privacy awareness training, including frequency.	
34	Describe the firm's incident response plan, the coverage (e.g., 24x7), and its process for detecting, containing, and remediating security incidents. State if there have been any security incidents involving customer data (such as unauthorized access to or disclosure of customer data) in the last 24 months, and state the standard timeframe in days for notifying customers of incidents affecting their data.	
35	Describe the firm's disaster recovery and business continuity policies and procedures. Include geographic areas where facilities are located, how data is secured, backup frequency, and the time frame for bringing facilities fully online. State when the last disaster recovery exercise/test was performed.	
36	Describe how member data, including Social Security numbers, will be protected in transit and at rest (including data in backup files), encryption standards used, and cryptographic key management.	
37	Explain the method of secure file exchange for inbound member files and outbound results, including supported protocols and encryption in transit.	

Item	Question / Requirement	Response
38	State whether the firm has undergone an independent third-party assessment of its own information security controls (such as SOC 2 Type II, ISO 27001, etc.), the period covered, the outcome of the review, and whether there were exceptions or qualified opinions. If the firm has not undergone such an assessment, describe how it otherwise validates the effectiveness of its security controls.	
39	How long does your organization retain client data, and how is it destroyed after an engagement?	
40	Confirm compliance with the SSA Limited Access DMF use, security, and audit requirements, and describe how the firm demonstrates ongoing compliance.	
41	State whether the firm uses artificial intelligence or large language model tools in performing the engagement. If yes, describe whether MOSERS data would be input into such tools, where that data is processed and stored, and the controls in place to prevent it from being used to train external models or otherwise disclosed.	
42	Describe your organization's current post-quantum cryptography (PQC) readiness, including any cryptographic inventory efforts, migration roadmap, and crypto-agility measures undertaken to mitigate "harvest now, decrypt later" risk.	
Section 9 — Insurance		
43	State the amount of cyber-liability and professional-liability (errors and omissions) insurance the firm carries and confirm your organization’s willingness to name MOSERS as an additional insured where applicable.	
Section 10 — Implementation, Onboarding & Support		

Item	Question / Requirement	Response
44	Describe your organization's implementation process and provide a typical timeline from contract execution to the first production match cycle.	
45	Describe onboarding support for file-layout mapping, test cycles, and validation of initial results.	
46	Describe ongoing client support, including hours of coverage, escalation paths, and the standard method of contact.	
47	Describe training and documentation provided to client staff.	
Section 11 — Fit & Fee		
48	Provide why your organization is a good fit for this service.	
49	Complete Exhibit D – Fee Proposal.	

EXHIBIT D – FEE PROPOSAL

The services listed in Section III of this RFP under "Scope of Services" should form the basis for the proposed fees in the following table.

Respondents must incorporate all costs, including, but not limited to, materials, travel, communications, technology, data transfers or storage, and licensure, into the fee proposal.

Item	Question / Requirement	Response
1	Describe the firm's pricing model (e.g., per member per cycle, flat annual fee, per-confirmed-match, tiered) and state all recurring and one-time fees.	
2	State any implementation, setup, or onboarding fees.	
3	Confirm whether MOSERS, as a governmental retirement system, qualifies for government pricing on any pass-through service and describe that pricing.	
4	Identify any fees for optional services, additional match cycles, ad hoc requests, or custom reporting.	
5	State the period for which the quoted pricing is firm and describe any price-escalation terms over a multi-year contract.	
6	Provide an estimated annual cost using a population of approximately 154,000 records per month.	
7	Provide an estimated cost of an annual review of the MO Deferred Comp population of approximately 81,500 records.	

---------- End of Document ----------