

**401(K)/PSP & TRUST FOR EMPLOYEES OF ESTES, INGRAM, FOELS & GIBBS**  
**Voya Plan 873501**  
**Your Investment Program - Plan-related Information**  
**August 31, 2024**

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment-related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya. This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.

Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

**Where and How to Give investment instructions**

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at [www.voyaretirementplans.com](http://www.voyaretirementplans.com) or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

**Designated Investment Alternatives**

The designated investment alternatives available under the plan as of the date above are as follows:

American Funds EuroPacific Grw R3	American Funds New Perspective R3
BlackRock Equity Dividend Fund R	Fidelity Adv New Insights Fund M
Franklin Rising Dividends Fund R	Franklin Utilities Fund R
Inv Dev Mrkts Fd A	Inv V.I. Mn Strt Sm Cp F S I
Mann&Napier Fd ProBld Cnsr Trm Srs R	Mann&Napier Fd ProBld Ext Trm Srs R
Mann&Napier Fd ProBld Max Trm Srs R	Mann&Napier Fd ProBld Mod Trm Srs R
PIMCO All Asset Fund R	PIMCO CommodityRIRtn Strat Fnd R
PIMCO Intl Bnd Fd (Unhedged) A	PIMCO Real Return Fund A
PIMCO Total Return Fund A	Pioneer Strategic Income Fund R
TRowePrc Retirement 2005 Fund R	TRowePrc Retirement 2010 Fund R
TRowePrc Retirement 2015 Fund R	TRowePrc Retirement 2020 Fund R
TRowePrc Retirement 2025 Fund R	TRowePrc Retirement 2030 Fund R
TRowePrc Retirement 2035 Fund R	TRowePrc Retirement 2040 Fund R
TRowePrc Retirement 2045 Fund R	TRowePrc Retirement 2050 Fund R
TRowePrc Retirement 2055 Fund R	TRowePrc Retirement 2060 Fund R
TRowePrc Retirement 2065 Fund R	TRowePrc Retirement Balanced Fnd R
Voya Fixed Account	Voya Large Cap Growth Port Srv

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

### Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan: (Set at loan initiation. Fee amount does not change for duration of loan.)	\$25.00	Voya
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal: [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	\$50.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$100.00	Voya
Other Admin Fee	\$10.00	DCS Retire, Inc.
Overnight Mail, per occurrence:	\$50.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence:	\$375.00	DCS Retire, Inc.
Required Minimum Distribution (RMD) Fee, per occurrence:	\$125.00	DCS Retire, Inc.
Stop Payment, per occurrence:	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$50.00	Voya

\*The above fees are subject to change from time to time.

### Additional Disclosures

Separate fees may be assessed against your account if you elect other transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

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

**Voya Retirement Insurance and Annuity Company**  
**INVESTMENT-RELATED INFORMATION**  
401(K)/PSP & TRUST FOR EMPLOYEES OF ESTES, INGRAM, FOELS & GIBBS  
Voya Plan 873501  
August 31, 2024

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095. A free paper copy of the information available on the Web site can be obtained by contacting Voya Retirement Services Customer Contact Center at 1-800-584-6001.

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

**Document Summary**

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

**Part I. Performance Information**

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

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
<b>ASSET ALLOCATION</b>								
Mann&Napier Fd ProBld Cnsr Trm Srs R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.13%	4.59%	3.26%		5.53%	1.10%	1.81%	
					Bloomberg US Agg Bond TR Index			
Mann&Napier Fd ProBld Ext Trm Srs R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	12.74%	7.70%	4.98%		25.64%	14.79%	11.00%	

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					MSCI USA IMI NR			
Mann&Napier Fd ProBld Max Trm Srs R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	18.70%	11.52%	7.55%		25.64%	14.79%	11.00%	
					MSCI USA IMI NR			
Mann&Napier Fd ProBld Mod Trm Srs R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	10.78%	6.19%	3.89%		5.53%	1.10%	1.81%	
					Bloomberg US Agg Bond TR Index			
TRowePrc Retirement 2005 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.17%	5.37%	4.14%		10.35%	4.90%	3.98%	
					S&P Target Date Retirement Income Index TR USD			
TRowePrc Retirement 2010 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.79%	5.86%	4.50%		10.79%	5.61%	4.50%	
					S&P Target Date 2010 Index TR USD			
TRowePrc Retirement 2015 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	12.29%	6.43%	4.96%		11.38%	6.10%	4.94%	
					S&P Target Date 2015 Index TR USD			
TRowePrc Retirement 2020 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	12.87%	7.06%	5.46%		12.32%	6.47%	5.28%	
					S&P Target Date 2020 Index TR USD			
TRowePrc Retirement 2025 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	13.91%	7.85%	6.00%		12.99%	7.42%	5.85%	
					S&P Target Date 2025 Index TR USD			
TRowePrc Retirement 2030 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.66%	8.65%	6.53%		14.80%	8.42%	6.44%	
					S&P Target Date 2030 Index TR USD			
TRowePrc Retirement 2035 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	17.52%	9.44%	6.99%		16.63%	9.45%	7.04%	
					S&P Target Date 2035 Index TR USD			
TRowePrc Retirement 2040 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	18.89%	10.08%	7.37%		18.16%	10.22%	7.49%	
					S&P Target Date 2040 Index TR USD			
TRowePrc Retirement 2045 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	19.83%	10.56%	7.62%		19.14%	10.68%	7.76%	
					S&P Target Date 2045 Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
TRowePrc Retirement 2050 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	20.05%	10.63%	7.65%		19.58%	10.92%	7.92%	
					S&P Target Date 2050 Index TR USD			
TRowePrc Retirement 2055 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	20.08%	10.59%	7.62%		19.62%	10.98%	7.99%	
					S&P Target Date 2055+ Index TR USD			
TRowePrc Retirement 2060 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	20.16%	10.59%		7.39%	19.74%	11.04%		7.79%
					S&P Target Date 2060 Index TR USD			
TRowePrc Retirement 2065 Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	20.11%			7.53%	19.84%			8.88%
					S&P Target Date 2065 Index TR USD			
<b>BALANCED</b>								
PIMCO All Asset Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	7.79%	5.42%	3.52%		7.15%	1.40%	2.41%	
					Bloomberg Global Aggregate TR Hdg Index			
TRowePrc Retirement Balanced Fnd R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	10.81%	5.60%	4.12%		5.53%	1.10%	1.81%	
					Bloomberg US Agg Bond TR Index			
<b>BONDS</b>								
PIMCO Intl Bnd Fd (Unhedged) A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	6.21%	-1.03%	-0.32%		5.72%	-1.56%	-0.79%	
					Bloomberg Gbl Agg Ex USD TR Index			
PIMCO Real Return Fund A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	3.28%	2.82%	1.92%		3.90%	3.15%	2.42%	
					Bloomberg US Treasury US TIPS TR Index			
PIMCO Total Return Fund A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	5.89%	0.92%	1.52%		5.53%	1.10%	1.81%	
					Bloomberg US Agg Bond TR Index			
Pioneer Strategic Income Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	7.75%	2.20%	2.27%		6.17%	1.44%	2.08%	
					Bloomberg US Universal TR Index			
<b>GLOBAL / INTERNATIONAL</b>								
American Funds EuroPacific Grw R3 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.24%	7.28%	4.17%		15.62%	7.08%	3.83%	
					MSCI ACWI ex USA Index NR USD			
American Funds New Perspective R3 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	24.13%	13.11%	9.33%		22.20%	11.72%	7.92%	

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					MSCI ACWI NR USD			
Inv Dev Mrkts Fd A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.11%	2.21%	1.43%		9.83%	3.68%	2.66%	
					MSCI Emerging Markets Index NR USD			
<b>LARGE CAP GROWTH</b>								
Fidelity Adv New Insights Fund M <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	35.53%	14.03%	10.69%		26.29%	15.69%	12.03%	
					S&P 500 Index TR USD			
Voya Large Cap Growth Port Srv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	37.31%	14.40%	11.98%		42.68%	19.50%	14.86%	
					Russell 1000 Growth Index TR USD			
<b>LARGE CAP VALUE/BLEND</b>								
BlackRock Equity Dividend Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.95%	10.83%	8.36%		11.46%	10.91%	8.40%	
					Russell 1000 Value Index TR USD			
Franklin Rising Dividends Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.82%	13.56%	9.88%		26.29%	15.69%	12.03%	
					S&P 500 Index TR USD			
<b>SMALL/MID/SPECIALTY</b>								
Franklin Utilities Fund R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	-5.20%	6.84%	7.78%		-7.08%	7.11%	8.91%	
					S&P 500 Sec/Utilities Index TR			
Inv V.I. Mn Strt Sm Cp F S I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	18.07%	13.01%	8.88%		16.93%	9.97%	7.16%	
					Russell 2000 Index TR USD			
PIMCO CommodityRIRtn Strat Fnd R <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	-8.22%	7.97%	-1.37%		26.29%	15.69%	12.03%	
					S&P 500 Index TR USD			
Voya MidCap Opportunities Port S <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	23.28%	13.33%	9.60%		25.87%	13.81%	10.57%	
					Russell Mid Cap Growth Index TR USD			
VY CBRE RI Estate Prt Srv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	13.99%	8.57%	7.37%		12.27%	6.15%	6.29%	
					MSCI US REIT Index NR USD			

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

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special,

punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No **further distribution or dissemination of the MSCI data** is permitted without MSCI's express written consent.

Source: BofA Merrill Lynch, used with permission. BOFA MERRILL LYNCH IS LICENSING THE BOFA MERRILL LYNCH INDICES AS IS MAKES NO WARRANTIES REGARDING SAME, DOES NOT GUARANTEE THE SUITABILITY, QUALITY, ACCURACY, TIMELINESS, AND/OR COMPLETENESS OF THE BOFA MERRILL LYNCH INDICES OR ANY DATA INCLUDED IN, RELATED TO, OR DERIVED THERE FROM, ASSUMES NO LIABILITY IN CONNECTION WITH THEIR USE, AND DOES NOT SPONSOR, ENDORSE, OR RECOMMEND VOYA, OR ANY OF ITS PRODUCTS OR SERVICES.

**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 - Fixed Return Investments			
Name / Type of Option	Return	Term	Other
<b>STABILITY OF PRINCIPAL</b>			
Voya Fixed Account <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	1.50%	N/A	Rates are subject to change at any time subject to contract guarantees. The Guaranteed Minimum Interest rate is 1.00%. Current rate information is available by calling 1-800-584-6001.

## Part II. Fee and Expense Information

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

Table 3 - Fees and Expenses					
Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
<b>ASSET ALLOCATION</b>					
Mann&Napier Fd ProBld Cnsr Trm Srs R	1.17%	\$11.70	1.17%	\$11.70	
Mann&Napier Fd ProBld Ext Trm Srs R	1.33%	\$13.30	1.33%	\$13.30	
Mann&Napier Fd ProBld Max Trm Srs R	1.38%	\$13.80	1.38%	\$13.80	
Mann&Napier Fd ProBld Mod Trm Srs R	1.35%	\$13.50	1.35%	\$13.50	
TRowePrc Retirement 2005 Fund R	1.04%	\$10.40	1.04%	\$10.40	

Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
TRowePrc Retirement 2010 Fund R	1.04%	\$10.40	1.04%	\$10.40	
TRowePrc Retirement 2015 Fund R	1.05%	\$10.50	1.05%	\$10.50	
TRowePrc Retirement 2020 Fund R	1.08%	\$10.80	1.08%	\$10.80	
TRowePrc Retirement 2025 Fund R	1.09%	\$10.90	1.09%	\$10.90	
TRowePrc Retirement 2030 Fund R	1.12%	\$11.20	1.12%	\$11.20	
TRowePrc Retirement 2035 Fund R	1.14%	\$11.40	1.14%	\$11.40	
TRowePrc Retirement 2040 Fund R	1.15%	\$11.50	1.15%	\$11.50	
TRowePrc Retirement 2045 Fund R	1.17%	\$11.70	1.17%	\$11.70	
TRowePrc Retirement 2050 Fund R	1.18%	\$11.80	1.18%	\$11.80	
TRowePrc Retirement 2055 Fund R	1.19%	\$11.90	1.19%	\$11.90	
TRowePrc Retirement 2060 Fund R	1.19%	\$11.90	1.19%	\$11.90	
TRowePrc Retirement 2065 Fund R	1.19%	\$11.90	1.19%	\$11.90	
<b>BALANCED</b>					
PIMCO All Asset Fund R	2.70%	\$27.00	2.62%	\$26.20	
TRowePrc Retirement Balanced Fnd R	1.04%	\$10.40	1.04%	\$10.40	
<b>BONDS</b>					
PIMCO Intl Bnd Fd (Unhedged) A	1.11%	\$11.10	1.11%	\$11.10	
PIMCO Real Return Fund A	0.95%	\$9.50	0.95%	\$9.50	
PIMCO Total Return Fund A	0.88%	\$8.80	0.88%	\$8.80	
Pioneer Strategic Income Fund R	1.45%	\$14.50	1.45%	\$14.50	
<b>GLOBAL / INTERNATIONAL</b>					
American Funds EuroPacific Grw R3	1.17%	\$11.70	1.17%	\$11.70	
American Funds New Perspective R3	1.12%	\$11.20	1.12%	\$11.20	
Inv Dev Mrkts Fd A	1.31%	\$13.10	1.31%	\$13.10	
<b>LARGE CAP GROWTH</b>					
Fidelity Adv New Insights Fund M	0.95%	\$9.50	0.95%	\$9.50	
Voya Large Cap Growth Port Srv	1.01%	\$10.10	0.97%	\$9.70	
<b>LARGE CAP VALUE/BLEND</b>					
BlackRock Equity Dividend Fund R	1.34%	\$13.40	1.33%	\$13.30	
Franklin Rising Dividends Fund R	1.15%	\$11.50	1.14%	\$11.40	
<b>SMALL/MID/SPECIALTY</b>					
Franklin Utilities Fund R	1.11%	\$11.10	1.11%	\$11.10	
Inv V.I. Mn Strt Sm Cp F S I	0.93%	\$9.30	0.93%	\$9.30	



Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
PIMCO CommodityRIRtn Strat Fnd R	1.82%	\$18.20	1.75%	\$17.50	
Voya MidCap Opportunities Port S	1.28%	\$12.80	1.05%	\$10.50	
VY CBRE RI Estate Prt Srv	1.33%	\$13.30	1.05%	\$10.50	
<b>STABILITY OF PRINCIPAL</b>					
Voya Fixed Account	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> <li>•Transfers from this Fund may not be made directly to a Competing Fund.</li> <li>•Transfers from this Fund will prevent transfers to a Competing Fund for 90 days.</li> <li>•Market Value Adjustments per contract formula for non-benefit Surrenders.</li> </ul>

**Voya "Excessive Trading" Policy**

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a "roundtrip"). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya's definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya's variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

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

Please visit Voya Retirement Plans Website at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.