

**MURGADO AUTOMOTIVE GROUP 401(K) PLAN**  
**Voya Plan 81T167**  
**Your Investment Program - Plan-related Information**  
**October 31, 2025**

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:

Amer Cent Global Small Cap Fd R6	American Funds 2010 Target Date R6
American Funds 2015 Target Date R6	American Funds 2020 Target Date R6
American Funds 2025 Target Date R6	American Funds 2030 Target Date R6
American Funds 2035 Target Date R6	American Funds 2040 Target Date R6
American Funds 2045 Target Date R6	American Funds 2050 Target Date R6
American Funds 2055 Target Date R6	American Funds 2060 Target Date R6
American Funds 2065 Target Date R6	American Funds 2070 Target Date R6
American Funds American Balanced R6	American Funds Growth and Income R6
American Funds New Perspective R6	BlackRock High Yield Port K
DFA Real Estate Securities Port Inst	Dodge & Cox Global Bond Fund X
Fidelity 500 Index Fund	Fidelity Adv Small Cap Growth Fund Z
Fidelity Investment Grade Bond Fnd Z	First Eagle Global Fund R6
FullerThaler Bhvrl Sm Cp Eq Fd R6	John Hancock Mltmgr Lfsty Cons Pt R6
JPMorgan Growth Advantage Fund R6	JPMorgan Investor Growth Fund R6
JPMorgan U.S. Research Enhance Eq R6	MFS Corporate Bond Fund R6
MFS Mid Cap Value Fund R6	Nationwide Inv Dest Md Conserv Fd R6
Nuveen Lrg-Cp Grwth Index Fd R6	Principal Intl Equity Index Fd R6

Schwab Fndmntl U.S. Lg Cmp Ind Fd	TRwPr Diversified Mid-Cap Grw Fd I
Vanguard Emr Mkts Stck Ind Fd Adm	Vanguard Info Tech Index Fnd Adm
Vanguard Sm-Cap Val Index Fnd Adm	Vanguard Strategic Equity Fund Inv
Voya Fixed Account (4450)	

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.

### Professional Management Program

If elected, Voya Retirement Advisors, LLC (VRA), powered by Morningstar, actively manages the participant's account and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. With this Professional Management program, VRA assumes responsibility for monitoring the participant's account on a quarterly basis and executing appropriate transactions on the participant's behalf.

Annual Services Fees	Fee	Payment Method
Professional Management Program Fee	0.50%	Deducted from Participant Account

The Professional Management program fees are deducted from participant accounts on a calendar quarterly basis. Such fees are determined by multiplying the applicable fee and the number of days of enrollment in the Professional Management program for the quarterly period. A final fee deduction is made from participant accounts using the same methodology when a participant exits from the Professional Management program.

**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. Morningstar Investment Management LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

### 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)	\$25.00	Voya

Fee Type	Fees*	Entity Charging the Fee
of loan.)		
Hardship Distribution Processing, one-time charge per disbursement or withdrawal:	\$75.00	MY BENEFITS, LLC
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
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal:	\$75.00	MY BENEFITS, LLC
Loan Initiation Fee, one-time charge per loan:	\$100.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$75.00	MY BENEFITS, LLC
Overnight Mail, per occurrence:	\$50.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence:	\$450.00	MY BENEFITS, LLC
Required Minimum Distribution (RMD) Fee, per occurrence:	\$75.00	MY BENEFITS, LLC
Stop Payment, per occurrence:	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$75.00	MY BENEFITS, LLC

\*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**  
MURGADO AUTOMOTIVE GROUP 401(K) PLAN  
Voya Plan 81T167  
October 31, 2025

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 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
<b>ASSET ALLOCATION</b>								
American Funds 2010 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	7.67%	4.51%	4.76%		6.74%	4.17%	4.66%	
					S&P Target Date 2010 Index TR USD			
American Funds 2015 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.01%	4.81%	5.09%		7.25%	4.56%	5.11%	

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					S&P Target Date 2015 Index TR USD			
American Funds 2020 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.45%	5.16%	5.52%		8.09%	4.88%	5.52%	
					S&P Target Date 2020 Index TR USD			
American Funds 2025 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.85%	5.76%	6.20%		8.44%	5.55%	6.14%	
					S&P Target Date 2025 Index TR USD			
American Funds 2030 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	10.36%	6.70%	7.14%		9.90%	6.46%	6.87%	
					S&P Target Date 2030 Index TR USD			
American Funds 2035 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	12.22%	7.95%	8.22%		11.38%	7.44%	7.60%	
					S&P Target Date 2035 Index TR USD			
American Funds 2040 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	14.28%	8.91%	8.86%		12.87%	8.27%	8.19%	
					S&P Target Date 2040 Index TR USD			
American Funds 2045 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	14.65%	9.11%	9.03%		13.58%	8.75%	8.54%	
					S&P Target Date 2045 Index TR USD			
American Funds 2050 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	14.91%	9.15%	9.10%		14.30%	9.06%	8.77%	
					S&P Target Date 2050 Index TR USD			
American Funds 2055 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.06%	9.11%	9.08%		14.32%	9.11%	8.84%	
					S&P Target Date 2055+ Index TR USD			
American Funds 2060 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.08%	9.10%		9.06%	14.44%	9.14%		8.81%
					S&P Target Date 2060 Index TR USD			
American Funds 2065 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.12%			14.53%	14.83%			17.98%
					S&P Target Date 2065 Index TR USD			
American Funds 2070 Target Date R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>				9.36%				8.60%
					Morningstar Lifetime Mod 2060 TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
American Funds Growth and Income R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	14.43%	9.02%	8.38%		25.02%	14.53%	13.10%	
					S&P 500 Index TR USD			
John Hancock Mltmgr Lfsty Cons Pt R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	5.60%	2.63%	3.09%		6.55%	2.92%	3.78%	
					Morningstar US Con Tgt Alloc NR			
Nationwide Inv Dest Md Conserv Fd R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	6.84%	3.70%	4.28%		1.25%	-0.33%	1.35%	
					Bloomberg US Agg Bond TR Index			
BALANCED								
American Funds American Balanced R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	14.78%	7.98%	7.98%		15.04%	8.67%	8.52%	
					BBg US Agg Bond 40%/S&P 500 60%			
First Eagle Global Fund R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.63%	7.33%	6.75%		18.67%	11.17%	9.95%	
					MSCI World Index NR USD			
JPMorgan Investor Growth Fund R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.10%	10.20%	9.08%		23.81%	13.86%	12.55%	
					Russell 3000 TR Index USD			
BONDS								
BlackRock High Yield Port K <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.24%	3.97%	4.70%		8.19%	4.20%	5.16%	
					Bloomberg US HY 2% Issuer Cap TR Index			
Dodge & Cox Global Bond Fund X <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	0.19%	2.42%	3.01%		3.40%	0.48%	2.01%	
					Bloomberg Global Aggregate TR Hdg Index			
Fidelity Investment Grade Bond Fnd Z <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	1.23%	0.06%	1.45%		1.25%	-0.33%	1.41%	
					Bloomberg US Agg Bond TR Index			
MFS Corporate Bond Fund R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	2.57%	0.27%	2.24%		1.25%	-0.33%	1.41%	
					Bloomberg US Agg Bond TR Index			
GLOBAL / INTERNATIONAL								
Amer Cent Global Small Cap Fd R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	12.38%	8.45%		11.77%	17.49%	10.06%		*
					MSCI ACWI NR USD			
American Funds New Perspective R6	16.63%	10.98%	10.97%		17.49%	10.06%	9.23%	

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>								
					MSCI ACWI NR USD			
Principal Intl Equity Index Fd R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	3.00%	4.12%	4.58%		3.82%	4.73%	5.20%	
					MSCI EAFE Index NR USD			
Vanguard Emr Mkts Stck Ind Fd Adm <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	10.48%	2.51%	3.52%		11.63%	3.39%	4.24%	
					FTSE EMs AC CHN A Inc(US RIC)Trns NR			
LARGE CAP GROWTH								
JPMorgan Growth Advantage Fund R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	30.84%	19.01%	16.85%		32.46%	18.25%	16.22%	
					Russell 3000 Growth Index TR USD			
Nuveen Lrg-Cp Grwth Index Fd R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	32.68%	18.37%	16.19%		33.36%	18.96%	16.77%	
					Russell 1000 Growth Index TR USD			
LARGE CAP VALUE/BLEND								
Fidelity 500 Index Fund <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	24.44%	14.00%	12.59%		25.02%	14.53%	13.10%	
					S&P 500 Index TR USD			
JPMorgan U.S. Research Enhance Eq R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	24.20%	15.14%	12.39%		25.02%	14.53%	13.10%	
					S&P 500 Index TR USD			
Schwab Fndmntl U.S. Lg Cmp Ind Fd <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	16.25%	12.53%	10.79%		16.74%	13.92%	11.77%	
					RAFI Fund Hi Liq US Large TR Index			
SMALL/MID/SPECIALTY								
DFA Real Estate Securities Port Inst <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	5.05%	3.01%	5.24%		8.10%	3.40%	4.89%	
					Dow Jones US Select REIT Index TR USD			
Fidelity Adv Small Cap Growth Fund Z <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	20.10%	9.69%	11.88%		15.15%	6.86%	8.09%	
					Russell 2000 Growth Index TR USD			
FullerThaler Bhvrl Sm Cp Eq Fd R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	15.87%	13.34%	11.65%		11.54%	7.40%	7.82%	
					Russell 2000 Index TR USD			
MFS Mid Cap Value Fund R6 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	13.59%	9.50%	8.73%		13.07%	8.59%	8.10%	
					Russell Mid Cap Value Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/24				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
TRwPr Diversified Mid-Cap Grw Fd <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	23.39%	10.74%	11.57%		22.10%	11.47%	11.54%	
					Russell Mid Cap Growth Index TR USD			
Vanguard Info Tech Index Fnd Adm <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	28.68%	20.90%	20.22%		29.38%	21.55%	20.54%	
					MSCI US IMI/Info Tech 25-50 GR			
Vanguard Sm-Cap Val Index Fnd Adm <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	11.88%	9.40%	8.19%		12.42%	9.89%	8.67%	
					CRSP US Small Cap Value TR Index			
Vanguard Strategic Equity Fund Inv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	16.64%	11.69%	9.64%		14.90%	10.16%	9.76%	
					MSCI US Small + Mid Cap 2200 Index GR USD			

\*Inception to date benchmark information has not been made available by the designated investment option provider at this time.

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 (4450) <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



Name / Type of Option	Return	Term	Other
			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	
ASSET ALLOCATION					
American Funds 2010 Target Date R6	0.74%	\$7.40	0.74%	\$7.40	
American Funds 2015 Target Date R6	0.75%	\$7.50	0.75%	\$7.50	
American Funds 2020 Target Date R6	0.75%	\$7.50	0.75%	\$7.50	
American Funds 2025 Target Date R6	0.76%	\$7.60	0.76%	\$7.60	
American Funds 2030 Target Date R6	0.78%	\$7.80	0.78%	\$7.80	
American Funds 2035 Target Date R6	0.79%	\$7.90	0.79%	\$7.90	
American Funds 2040 Target Date R6	0.81%	\$8.10	0.81%	\$8.10	
American Funds 2045 Target Date R6	0.82%	\$8.20	0.82%	\$8.20	
American Funds 2050 Target Date R6	0.82%	\$8.20	0.82%	\$8.20	
American Funds 2055 Target Date R6	0.84%	\$8.40	0.84%	\$8.40	
American Funds 2060 Target Date R6	0.84%	\$8.40	0.84%	\$8.40	
American Funds 2065 Target Date R6	0.84%	\$8.40	0.84%	\$8.40	
American Funds 2070 Target Date R6	0.84%	\$8.40	0.84%	\$8.40	
American Funds Growth and Income R6	0.79%	\$7.90	0.79%	\$7.90	
John Hancock Mltmgr Lfsty Cons Pt R6	1.27%	\$12.70	1.27%	\$12.70	
Nationwide Inv Dest Md Conserv Fd R6	0.97%	\$9.70	0.97%	\$9.70	
BALANCED					

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	
American Funds American Balanced R6	0.70%	\$7.00	0.70%	\$7.00	
First Eagle Global Fund R6	1.24%	\$12.40	1.24%	\$12.40	
JPMorgan Investor Growth Fund R6	0.94%	\$9.40	0.94%	\$9.40	
BONDS					
BlackRock High Yield Port K	0.94%	\$9.40	0.93%	\$9.30	
Dodge & Cox Global Bond Fund X	0.91%	\$9.10	0.82%	\$8.20	
Fidelity Investment Grade Bond Fnd Z	0.85%	\$8.50	0.81%	\$8.10	
MFS Corporate Bond Fund R6	0.88%	\$8.80	0.87%	\$8.70	
GLOBAL / INTERNATIONAL					
Amer Cent Global Small Cap Fd R6	1.21%	\$12.10	1.21%	\$12.10	
American Funds New Perspective R6	0.86%	\$8.60	0.86%	\$8.60	
Principal Intl Equity Index Fd R6	0.76%	\$7.60	0.74%	\$7.40	
Vanguard Emr Mkts Stck Ind Fd Adm	0.58%	\$5.80	0.58%	\$5.80	
LARGE CAP GROWTH					
JPMorgan Growth Advantage Fund R6	1.03%	\$10.30	0.95%	\$9.50	
Nuveen Lrg-Cp Grwth Index Fd R6	0.50%	\$5.00	0.50%	\$5.00	
LARGE CAP VALUE/BLEND					
Fidelity 500 Index Fund	0.47%	\$4.70	0.47%	\$4.70	
JPMorgan U.S. Research Enhance Eq R6	0.79%	\$7.90	0.70%	\$7.00	
Schwab Fndmntl U.S. Lg Cmp Ind Fd	0.70%	\$7.00	0.70%	\$7.00	
SMALL/MID/SPECIALTY					
DFA Real Estate Securities Port Inst	0.65%	\$6.50	0.63%	\$6.30	
Fidelity Adv Small Cap Growth Fund Z	1.25%	\$12.50	1.25%	\$12.50	
FullerThaler Bhvrl Sm Cp Eq Fd R6	1.08%	\$10.80	1.08%	\$10.80	
MFS Mid Cap Value Fund R6	1.08%	\$10.80	1.07%	\$10.70	
TRwPr Diversified Mid-Cap Grw Fd I	1.12%	\$11.20	1.12%	\$11.20	
Vanguard Info Tech Index Fnd Adm	0.54%	\$5.40	0.54%	\$5.40	
Vanguard Sm-Cap Val Index Fnd Adm	0.52%	\$5.20	0.52%	\$5.20	
Vanguard Strategic Equity Fund Inv	0.62%	\$6.20	0.62%	\$6.20	
STABILITY OF PRINCIPAL					
Voya Fixed Account (4450)	N/A	N/A	N/A	N/A	•Transfers from this Fund may not be made directly to a Competing Fund. •Transfers from this Fund will prevent transfers to a Competing Fund for 90 days.

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	
					•Market Value Adjustments per contract formula for non-benefit Surrenders.

#### **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.**