AMERICAN BUSINESS SOLUTIONS INC. 401(K) PSP & TRUST Voya Plan 81B991 Your Investment Program - Plan-related Information June 30, 2023

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 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 Am Balanced R6	American Funds AMCAP Fund R6
American Funds Cap Wld Bd R6	American Funds Cap Wld G&I R6
American Funds Fundamental Inv R6	American Funds Income Fnd R6
American Funds New World R6	American Funds Wash Mutual Inv R6
ClrBrg Sm Cp Growth Fnd IS	DFA Inflat-Prot Securities Port Inst
DFA Real Estate Securities Port Inst	DFA U.S. Targeted Value Port Inst
Neuberger Berman Md Cp Grw Fnd R6	PGIM High Yield Fund R6
Vanguard 500 Index Fund Adm	Vanguard Mid-Cap Index Fund Adm
Vanguard Small-Cap Index Fund Adm	Vanguard Total Bnd Mrkt Ind F Adm
Vanguard Total Intl Stk Index Fd Adm	Virtus Crdx Md-Cp Val Eqty Fd R6
Voya Fixed Account (4062)	Voya Index Solution 2025 Portfolio Z
Voya Index Solution 2030 Portfolio Z	Voya Index Solution 2035 Portfolio Z
Voya Index Solution 2040 Portfolio Z	Voya Index Solution 2045 Portfolio Z
Voya Index Solution 2050 Portfolio Z	Voya Index Solution 2055 Portfolio Z
Voya Index Solution 2060 Portfolio Z	Voya Index Solution 2065 Portfolio Z
Voya Index Solution Income Port Z	



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
Hardship Distribution Processing, one-time charge per disbursement or withdrawal:	\$100.00	NATIONAL ASSOCIATES, INC. *
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:	\$100.00	NATIONAL ASSOCIATES, INC. *
Loan Initiation Fee, one-time charge per loan:	\$100.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$100.00	NATIONAL ASSOCIATES, INC. *
Overnight Mail, per occurrence:	\$50.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence:	\$750.00	NATIONAL ASSOCIATES, INC. *
Required Minimum Distribution (RMD) Fee, per occurrence:	\$120.00	NATIONAL ASSOCIATES, INC. *
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	\$100.00	NATIONAL ASSOCIATES, INC. *

^{*}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 AMERICAN BUSINESS SOLUTIONS INC. 401(K) PSP & TRUST

Voya Plan 81B991

June 30, 2023

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.

	Т	able 1 - Var	iable Returr	n Investmen	ts			
Name / Type of Option	Average /	Annual Total	Return as	of 12/31/22		Benc	hmark	B1746 B1746 - 7, 7 - 76 Yr - 18-
	1 уг	5 уг		Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION	– Vicense lake so establica en la cari			J	er over and endanced .			d verminero dos ros estas de la composição de la composiç
/oya Index Solution 2025 Portfolio Z vww.voyaretirementplans.com	-16.12%	3.29%	5.72%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-13.13%	3.75%	6.23%	
			<u>t</u>	1	S&P Targe	t Date 2025	Index TR U	SD
/oya Index Solution 2030 Portfolio	-16.69%	3.70%	6.40%		-13.96%	4.17%	6.84%	
www.voyaretirementplans.com	1	i i)	i			į.



Name / Type of Option		Annual Total	greation continues a service	ot 12/31/22		Benc	hmark	
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	.10 yr	Since Inception
	renoral est constant with				S&P Targe	t Date 2030	Index TR U	I\$D
Voya Index Solution 2035 Portfolio Z	-17.99%	3.92%	6.94%	***************************************	-14.99%	4.63%	7.42%	
www.voyaretirementplans.com	Commence of the contract of th	<u></u>	! } !		The state of the s	l l l	 	j
					S&P Targe	t Date 2035	Index TR U	SD
Voya Index Solution 2040 Portfolio Z	-18.30%	4.57%	7.50%		-15.56%	4.97%	7.84%	
www.voyaretirementplans.com	Í 		f } !	<u> </u>		M	r	
					S&P Targe	t Date 2040	Index TR U	SD
Voya Index Solution 2045 Portfolio Z	-18.47%	4.80%	7.75%	The second secon	-15.84%	5.16%	8.11%	1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1
www.voyaretirementplans.com	Í				!		E E E	
					S&P Targe	t Date 2045	Index TR U	SD
Voya Index Solution 2050 Portfolio Z	-18.51%	4.68%	7.71%		-15.97%	5.26%	8.33%	
www.voyaretirementplans.com) realizado e e escala de casa de escrição de	i 	tig g engles services and a second of second and a second] 	S&P Targe	t Date 2050	Index TR U	\$D
Voya Index Solution 2055 Portfolio Z	-18.57%	4.73%	7.76%		-15.97%	5.31%	8.46%	·
www.voyaretirementplans.com	: 	Source - More a concrete Marie Marketina	j Norman o morano momentu in	A no service recent control of the	manara in manara hara sari ante entre m	metro di fendise e i menolo i me	Z Services i communication and a service and	
turi o la companio desamo de montro de companio de la companio de la companio de la companio de la companio de	ega neesta manan na manan na an	e produce and a second policy of the second	garrier in transcription of the	Superior to the companion of the compani	S&P Targe	t Date 2055	+ Index IR	USD
Voya Index Solution 2060 Portfolio Z	-18.62%	4.82%	2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5.55%	-16.01%	5.35%		6.96%
www.voyaretirementplans.com					S&P Targe	t Date 2060	Index TR U	SD
Voya Index Solution 2065 Portfolio Z	-18.65%		·	4.82%	ļ.,	S		6.77%
www.voyaretirementplans.com		<u>.</u> 	i)	t - -		Make the light on the party of the party of	n Fransı müyelik ili enteşirin ili ili merinin ili ili ili ili ili ili ili ili ili	
and the Month Power of the Control of State of S	المرسوع والموسد الدرس والراب المالوطون الدارا والم	agency on the control of the control		· · · · · · · · · · · · · · · · · · ·	S&P Targe	t Date 2065	Index TR U	SD
Voya Index Solution Income Port Z www.voyaretirementplans.com	-14.33%	1.93%	3.54%		-11.17%	2.33%	3.59%	· Comment
					S&P Targe	t Date Retire	ement Incon	ne Index TF
BALANCED					- 1,			
American Funds Am Balanced R6 www.voyaretirementplans.com	-12.22%	5.37%	8.10%	The White the of the management of a public of the con-	-10.74%	7.18%	8.71%	and the delication of the state
		of the series of	5 Marine 1 20 18 20 20 20 20 20 20 20 20 20 20 20 20 20		BBg US Ag	g Bond 40%	5/S&P 500 6	60%
American Funds Income Fnd R6 www.voyaretirementplans.com	-6.58%	5.25%	7.32%		-11.65%	7.59%	9.25%	
A CONTRACT OF THE PARTY OF THE	diamental and the second	Security of a control	·	Andrews Control of the Control of th	S&P 500 69 Index 35%	5% / BBg U	S Aggregate	Bond
BONDS	19 1750 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	e toto see conseen, conserva	to any temperature to the pro-		A		national and a national statement of a section for	
American Funds Cap Wld Bd R6 www.voyaretirementplans.com	-17.54%	-1.85%	-0.60%	· who is a constant	-16.25%	-1.66%	-0.44%	
and the second of the second o	· · · · · · · · · · · · · · · · · · ·	18 801 91 1.01	Transfer of account of a first data account	·	Bloomberg	Global Agai	roacto TD in	dov

Name / Type of Option	Average /	Annual Total	Return as	of 12/31/22	Benchmark			
	1 yr	5 уг	10 уг	Since Inception	1 yr	5 yr	10 уг	Since Inception
DFA Inflat-Prot Securities Port Inst	10.040/	4.000/	0.500/	1	14 050/		1.000	***************************************
www.voyaretirementplans.com	-12.61%	1.60%	0.59%	! ! !	-11.85%	2.11%	1.12%	
					Bloomberg	US Treasur	y US TIPS	TR Index
PGIM High Yield Fund R6 www.voyaretirementplans.com	-11.95%	2.27%	3.88%		-11.11%	2.17%	3.96%	
					Bloomberg	US HY 1%	Issuer Cap	TR Index
Vanguard Total Bnd Mrkt Ind F Adm	-13.55%	-0.46%	0.55%		-13.07%	0.06%	1.08%	9-1-
www.voyaretirementplans.com	and the second section of the) 	} &		Calland Dia) } } >	i i i sa nama namanan mananan sasaran A sa nama Ella Sa i	Acres and a second and a second
					Index	omberg US	Agg Float A	Adj IR
GLOBAL / INTERNATIONAL	Control of the Contro		eg A ser retroduceres and a sound sound		metrici. Provincia de locario de estado en como	per the state of t		
American Funds Cap Wld G&I R6 www.voyaretirementplans.com	-17.38%	4.14%	7.46%		-18.36%	5.23%	7.98%	
					MSCI ACV	/I NR USD		
American Funds New World R6 www.voyaretirementplans.com	-22.10%	2.58%	4.51%		-18.36%	5.23%	7.98%	
					MSCI ACW	I NR USD		
Vanguard Total Intl Stk Index Fd Adm	-16.39%	0.63%	3.59%		-16.10%	1.10%	4.18%	The state of the s
www.voyaretirementplans.com		F. 1101 Water Mr. and April 2 (1921)			ETOE OLL	1.411.0	110 (101)	
)	MANUSERVANIEN A. M		e de la companya de l	e and reference the control of the c	FISE GIOD	al All Cap ex	K US (USA)	NR USD
LARGE CAP GROWTH American Funds AMCAP Fund R6	20.050/	F 000/	40.440/	···	101101			
www.voyaretirementplans.com	-28.85%	5.66%	10.41%	and the second control of the second	-18.11%	9.43%	were without the chief of the chief of chief we want	and an account the same of the same of the same of the same
те от выполня положения в том на настройний в на полня на	to a second service of the second of the second	· Service Commission of the service	faller and control of the stage of the particular	- Afficial Montage for an amount of Afficial	S&P 500 In	dex TR US		elika od konstructura a obel grypy (, , , , , , , , , , , , , , , , , ,
LARGE CAP VALUE/BLEND					y		- homography is no state of the state of the	ميرورد رادر والمدار الاحداد وي
American Funds Fundamental Inv R6 www.voyaretirementplans.com	-16.77%	6.79%	10.98%		-18.11%	9.43%	12.56%	
	P. C. C. P. B. B. C. C. C. C. C. C. C.	ter months that I are transmitted, comment	erent territoria de la Topa de La	om a seminoraria antico de Em Triba Academica.	S&P 500 In	dex TR US)	Level marine successive en Land
American Funds Wash Mutual Inv R6 www.voyaretirementplans.com	-8.59%	8.92%	11.75%		-18.11%	9.43%	12.56%	
The second of th	ابر ، ما د د ار ماست.			en estantista se et la se sua	S&P 500 In	dex TR USE		Parl Mari Mari and I Manga integration of
Vanguard 500 Index Fund Adm www.voyaretirementplans.com	-18.52%	8.90%	12.02%		-18.11%	9.43%	12.56%	PP (P) () (P) () (P) () (P) () (P) (P) (
de describes equipments (tempers, personness or personness of personness or personness		المهاب بالمالات		***************************************	S&P 500 In	dex TR USE)	
SMALL/MID/SPECIALTY		to the good to be a single good and the	and and the second of the second	28 - 5 - 41 - 61 - 61 - 61 - 61 - 61 - 61 - 61		vanis or or a consistent	Viscol or annihilating changing	
ClrBrg Sm Cp Growth Fnd IS www.voyaretirementplans.com	-28.87%	8.25%	10.85%	an hann annhaean d'iam y p Naga y a ny grafin a	-26.36%	3.51%	9.20%	4 1 An
The state of the s		المساوري والمساورة	······································	- 14	Russell 200	0 Growth In	dex TR US)
DFA Real Estate Securities Port Inst	-25.30%	4.20%	6.57%		-25.96%	2.50%	5.74%	
www.voyaretirementplans.com							ore and the company of	



Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr	5 уг	10 уг	Since Inception	1 yr	5 уг	10 yr	Since Inception
					Dow Jones	US Select	REIT Index	TR USD
DFA U.S. Targeted Value Port Inst	-5.05%	6.56%	10.00%		-14.48%	4.13%	8.48%	**************************************
and the common and an experience of the community of the		6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Russell 200	00 Value Inc	lex TR USD	·
Neuberger Berman Md Cp Grw Fnd R6 www.voyaretirementplans.com	-28.90%	6.87%	10.08%		-26.72%	7.64%	11.41%	manifestation in non-money and manifestation in the second of the second
en in de ser de la commence de servicio de la composition de la composition de la composition de la compositio	Fragment with the Lorentz	5	Se manuscripe error i i i i i	The same of the sa	Russell Mid	d Cap Grow	th Index TR	USD
Vanguard Mid-Cap Index Fund Adm www.voyaretirementplans.com	-19.07%	6.83%	10.60%		-18.68%	7.34%	11.13%	
Committee of the Commit	Francisco (m. 1920). The state of the state	ilia er yeyyətlər — en yayız eyd	afigure in the property of the second	- d., x. − µ. − y , d. − ···−·		/lid Cap 450 p thereafter	Jan 30, 20	13/CRSP
Vanguard Small-Cap Index Fund Adm www.voyaretirementplans.com	-17.98%	5.46%	9.62%	1	-17.64%	5.92%	10.15%	
The second control of	-			and the second and the second	CRSP US	Small Cap T	R USD	
Virtus Crdx Md-Cp Val Eqty Fd R6 www.voyaretirementplans.com	-14.15%	5.88%	9.22%	1	-12.03%	5.72%	10.11%	1
THE RESERVE OF THE PROPERTY OF				andream P. P. S. Communication of the Communication	Russell Mid	d Cap Value	Index TR L	SD

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.

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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				
				No. 1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (
STABILITY OF PRINCIPAL				HAN E. E. S. S. S. T. TOOLSMAN, MICH. S. MARRIS, E. M. MANNING, COMPANIAN AND THE CONTRACT OF				

Name / Type of Option	Return	Term	Other
Voya Fixed Account (4062) www.voyaretirementplans.com	2.25% 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		oss Annual g Expenses		let Annual g Expenses	Shareholder Type Fees/ Fund Restrictions					
	As a %	Per \$1,000	As a %	Per \$1,000	e kanada tara 1947 (1944). A sajah sati situ da kara ke kanada makada da kara 195 sati yang dagaha pergesi sag					
The second secon	an the TeapenSpan cope powerly by Describe	nt to Military of Section 1 Assessment of part of the control of	man stylenoglygenessa (m. 1911).	Audio 101 banks and becomes account						
ASSET ALLOCATION	A-1	-		ran est returne e annem terre e con grand e an						
Voya Index Solution 2025 Portfolio Z	0.85%	\$8.50	0.61%	\$6.10						
Voya Index Solution 2030 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	menerican control of the 100 fee for the deformable of the 100 feet of the 100 feet of the 100 feet of the 100					
Voya Index Solution 2035 Portfolio Z	0.85%	\$8.50	0.62%	\$6.20	and demonstratives and the state of the following the state of the sta					
Voya Index Solution 2040 Portfolio Z	0.85%	\$8.50	0.62%	\$6.20	r Maria (1996). Maria sana ana ana ana ana ana ana ang atao ang atao ang					
Voya Index Solution 2045 Portfolio Z	0.83%	\$8.30	0.60%	\$6.00	the Proof Committee on the Committee of Maria Property and State and Engine Problems of October 2011, and Adv. and					
Voya Index Solution 2050 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	n 1991 dad NASaya Makandiri yan 1994, 1994 (NASA) Albasi Abadi Abada (yanaga 1994) ya mayaya 1994, 1994 (NASA) ya 199					
Voya Index Solution 2055 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	morphones constant de authorisentes quant income progresse in a finish holder auch test constant constant and					
Voya Index Solution 2060 Portfolio Z	0.85%	\$8.50	0.61%	\$6.10	a 1996 of the 1991 to the second control to the second to the second of the second of the second of the second					
Voya Index Solution 2065 Portfolio Z	0.92%	\$9.20	0.62%	\$6.20	efementen (m. 1. m. 1. m. 1900), quage (m. 19. m. 19. m.), de meter, en esta en esta en esta en esta en estamb					
Voya Index Solution Income Port Z	0.83%	\$8.30	0.59%	\$5.90	N Caller de Mermiller (Miller) de propieta de la martir distindencia el calendario de la martir de la martir d					
BALANCED	Market St. St. St. St. St. St. St. St. St. St		M MA	ta ancommon meneral or or i talendario	enter en					
American Funds Am Balanced R6	0.70%	\$7.00	0.70%	\$7.00	meter emokratika dia menggarang anang anang sebagai kepanjanjan kengangan penggarang kang kepangan kengan dia					
American Funds Income Fnd R6	0.71%	\$7.10	0.71%	\$7.10	and of many control control and a made destination in the control of a property of the state of the destination of the control					
BONDS	- April - A	te aan aan oo	* 19 1 *** *** *** ***	B	file in the second of the left of the file of the left of the page of the second of th					
American Funds Cap Wld Bd R6	0.93%	\$9.30	0.93%	\$9.30	The state of the s					
DFA Inflat-Prot Securities Port Inst	0.56%	\$5.60	0.56%	\$5.60	ta Perri (M.) (Martin Balan), ada maka daha taman sejemperanya yang penggapan sejempa sejempa sejempa sejember					



Name / Type of Option		oss Annual Expenses		et Annual g Expenses	Shareholder Type Fees/ Fund Restrictions
the first term of the owner where we have a supplied and the property of the owner of the contract of the cont	Asa%	Per \$1,000	As a %	Per \$1,000	
	TO THE RESIDENCE OF THE RESIDENCE OF THE PERSON OF THE RESIDENCE OF THE PERSON OF THE	Constitution of the special company		57 * * * * * * * * * * * * * * * * * * *	TATE I IT OUR FOREIGNETS AND THE AND T
PGIM High Yield Fund R6	0.83%	\$8.30	0.83%	\$8.30	; ;
Vanguard Total Bnd Mrkt Ind F Adm	0.50%	\$5.00	0.50%	\$5.00	
GLOBAL / INTERNATIONAL	- 1.0 1	**** *** *******	Maria de la compansión de	A reason to an entry	the many commences are an extensive and an extensive and an extensive account of the second section of the second section of the second section section section sections are sections as the section s
American Funds Cap Wld G&I R6	0.87%	\$8.70	0.87%	\$8.70	
American Funds New World R6	1.02%	\$10.20	1.02%	\$10.20	
Vanguard Total Intl Stk Index Fd Adm	0.56%	\$5.60	0.56%	\$5.60	AND THE COLUMN TO SERVICE AND ADDRESS OF THE PROPERTY OF THE P
LARGE CAP GROWTH	a din communication and a second and a second	Same, and the control of the control	Banan sa	The state of the s	Antonione i suomaniniami suominina sinnyy yy myönyy yy siyyy salaha salaha salaha siyyi salaha salaha siyyi y
American Funds AMCAP Fund R6	0.79%	\$7.90	0.79%	\$7.90	
LARGE CAP VALUE/BLEND	هید میرمو . می پیدر در پیده معدد آب		A		
American Funds Fundamental Inv R6	0.73%	\$7.30	0.73%	\$7.30	managambanan majara majara sama termi in 1930 indonen menganya sami alaman menganci di disebuah sami juga sami
American Funds Wash Mutual Inv R6	0.71%	\$7.10	0.71%	\$7.10	en en traditionale. Medicination among the construction of the con
Vanguard 500 Index Fund Adm	0.49%	\$4.90	0.49%	\$4.90	Andrews of afficiency were to a secretarity of a street and and a second of
SMALL/MID/SPECIALTY		The Part of the Control of the Contr	*	Transcript retries - the law indicate will discus-	
CirBrg Sm Cp Growth Fnd IS	1.23%	\$12.30	1.23%	\$12.30	The second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section of the second section in the second section is a second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section is a second section in the second section in the second section in the second section is a section in the second section in the section is a section in the section in the section is a section in the section in the section is a section in the section in the section is a section in the section in the section is a section in the section in the section is a section in the section in the section in the section is a section in the section in the section is a section in the section in the section in the section is a section in the section in the section is a section in the section in the section is a section in the section in the section in the section is a section in the section in the section in the s
DFA Real Estate Securities Port Inst	0.65%	\$6.50	0.63%	\$6.30	Some contract of a contract declaration and a contract of the
DFA U.S. Targeted Value Port Inst	0.74%	\$7.40	0.74%	\$7.40	terre e la residencia de el cui de la compania de l La compania de la comp
Neuberger Berman Md Cp Grw Fnd R6	1.04%	\$10.40	1.04%	\$10.40	The second secon
Vanguard Mid-Cap Index Fund Adm	0.50%	\$5.00	0.50%	\$5.00	end the description of the constitution of the constraint of the constitution of the c
Vanguard Small-Cap Index Fund Adm	0.50%	\$5.00	0.50%	\$5.00	And the first series will be a series of the control of the contro
Virtus Crdx Md-Cp Val Eqty Fd R6	1.31%	\$13.10	1.24%	\$12.40	erre 1900 des des destre estrator estrator de para en esperante en el como en el como de la composito de la comp
STABILITY OF PRINCIPAL	and the second s	Commercial statement of the co	tale make again as a line	THE PERSON NAMED IN COLUMN 2	ter det 1900 en 96migneter ober en genre pop, et poet i troch popular all monde et en jouer et e gant et spe
Voya Fixed Account (4062)	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. •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 www.voyaretirementplans.com 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.

