



# Plan Review

Washow County 664391

07/01/2024 through 09/30/2024

For sponsor use only.  
Not for distribution to plan participants

PLAN | INVEST | PROTECT



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As America's Retirement Company, Voya Financial provides plan sponsors with a customized Plan Review. This intuitive analysis is a collection of retirement plan data and information. It allows you to quickly compare and analyze year-over-year account snapshots for monitoring plan performance. From plan benchmarks to more granular participant activity and utilization services, your Plan Review delivers key insights into plan performance.

Most importantly, your Plan Review simplifies the key metrics required to objectively explore opportunities and develop unique strategies for enhancing your plan as well as the retirement readiness of your employees. The Plan Review also helps you meet the quandary of fiduciary responsibilities you hold as a plan sponsor, including:



















- Annual due diligence
- Selection and ongoing evaluation of investment options
- Preparing documentation in the event of an audit
- Identifying opportunities to enhance plan features
- Measuring the effectiveness of your plan's communication strategy

Thank you for choosing Voya Financial as your retirement plan provider. The customized Plan Review is another example of Voya's dedication to your plan as well as a continued commitment of making a secure financial future possible - one person, one family and one institution at a time.

## PLAN PULSE

Gauge the direction and health of your plan by reviewing how key plan statistics have increased, decreased or stayed the same over time.

07/01/2023 - 09/30/2023 vs. 07/01/2024 - 09/30/2024

	Change since prior period	Impact of change
	 Increase  Decrease  No Change	 Positive impact  Negative impact  No impact
Plan assets		
Participant accounts		
Employee contributions*		
Employer contributions*		
Overall distributions		
Loan requests*		

\* If applicable to your plan.

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Plan statistics for: Washow County 664391

## PLAN STATEMENT

Here's a summary of your plan's current and prior period assets. In addition, total assets are graphed in the chart below for the 5 most recent periods. Please note, in some cases there may be differences between amounts noted here and in other reports or statements you receive. Differences may be due to timing and reporting methods. For this reason, we suggest you do not rely solely on the Plan Review for audit purposes.

### Plan summary

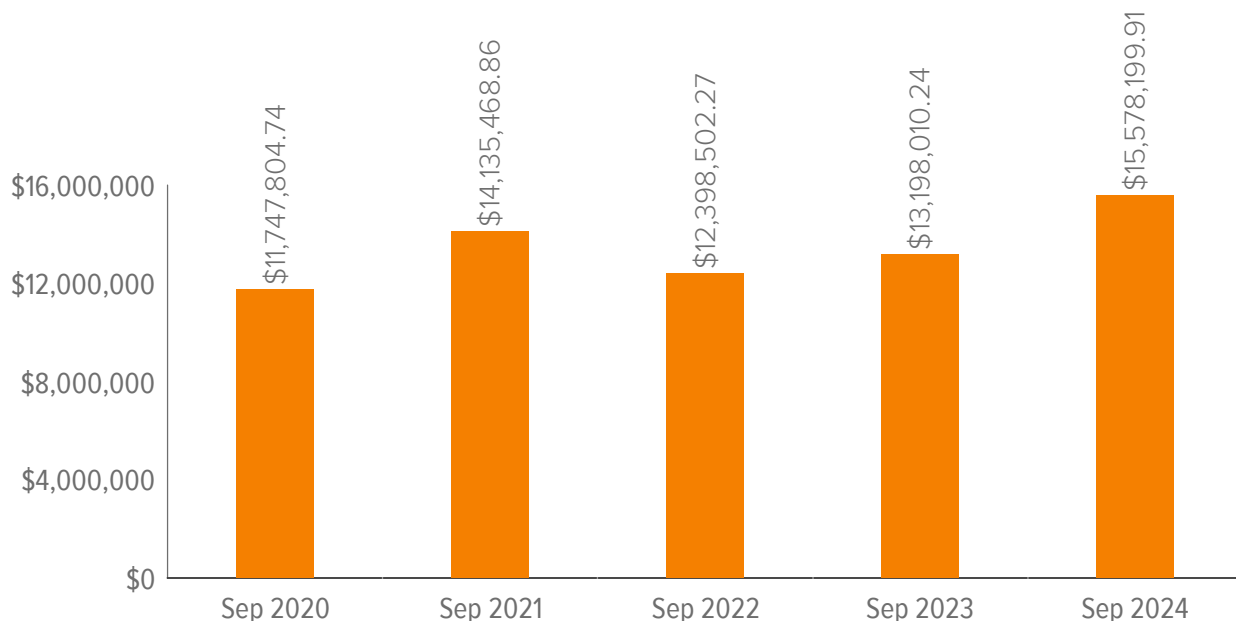
Compare by period

	(07/01/2023 - 09/30/2023)	(07/01/2024 - 09/30/2024)
Beginning of Period Plan Assets	\$13,676,441.38	\$14,831,234.92
Contributions	\$168,640.77	\$185,726.65
Distributions	-\$345,131.50	-\$19,779.05
Loan Activity	\$4,919.96	-\$35,025.12
Other Activity	-\$2,314.32	-\$45,108.28
Dividends	\$66,911.80	\$44,874.19
Appreciation/Depreciation	-\$371,457.85	\$616,276.60
End of Period Plan Assets	\$13,198,010.24	\$15,578,199.91

Appreciation/Depreciation reflects the investment gains/losses during the period reported excluding assets held outside Voya. If applicable, Dividends may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

### Total plan assets

Compare by period end



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## PARTICIPATION

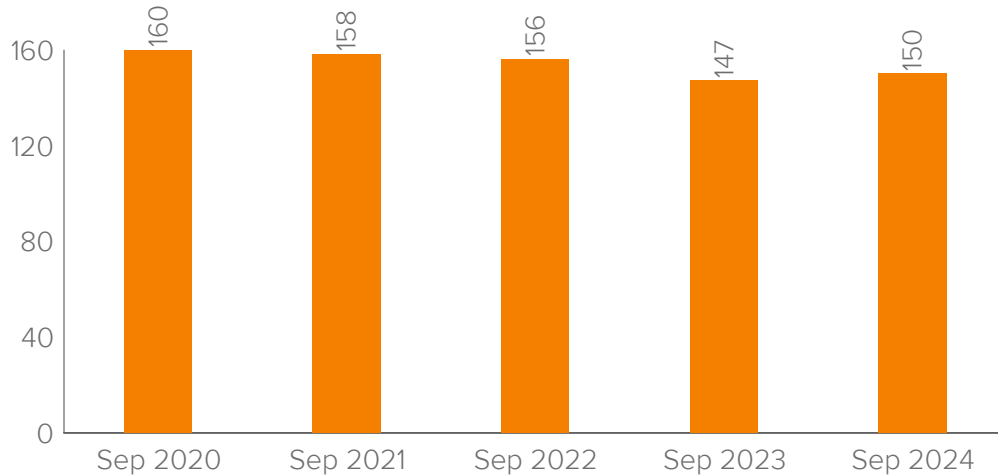
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

### Participant account reconciliation

07/01/2024 - 09/30/2024

Beginning of Period	149
New Accounts	1
Closed Accounts	0
End of Period	150
Terminated Employees with an account balance	67
Terminated Employees with an account balance < \$7,000	6

### Participant accounts by year



### Participant accounts by age group

	Sep 2020		Sep 2021		Sep 2022		Sep 2023		Sep 2024	
<30	1	0.63%	1	0.63%	2	1.28%	1	0.68%	3	2.00%
30 - 39	19	11.88%	19	12.03%	15	9.62%	14	9.52%	16	10.67%
40 - 49	37	23.13%	40	25.32%	39	25.00%	34	23.13%	30	20.00%
50 - 59	45	28.13%	42	26.58%	43	27.56%	41	27.89%	44	29.33%
60+	58	36.25%	56	35.44%	57	36.54%	57	38.78%	57	38.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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Plan statistics for: Washow County 664391

## PARTICIPANT ENGAGEMENT

Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet, Mobile, and the Voice Response line. Use this report to gain key insight into the actions and engagement levels of plan participants.

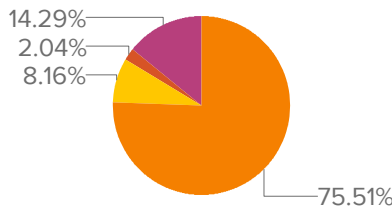
### Participant access statistics

07/01/2024 - 09/30/2024

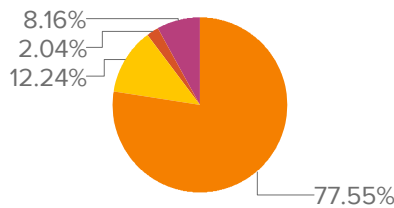
	Internet	Mobile	VRU	CSA*
<b>Inquiries by type</b>				
Total participants (unique)	33	13	2	4
Total inquiries	432	35	2	8

#### Unique participant inquiries by type

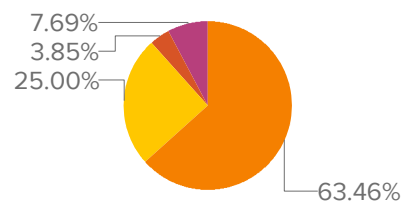
■ Internet ■ Mobile ■ VRU ■ CSA\*



07/01/2022 - 09/30/2022



07/01/2023 - 09/30/2023



07/01/2024 - 09/30/2024

	Internet	Mobile	VRU	CSA*
<b>Actions by type</b>				
Catch up contribution elections	0	0	0	0
Contribution rate escalations	0	0	0	0
Deferral updates	0	0	0	0
Fund transfers	1	0	0	0
In-service/partial withdrawals	1	N/A	N/A	1
Investment election changes	4	1	0	0
Investment reallocations	5	1	0	0
Loan requests	2	N/A	N/A	1
Lump sum withdrawals	0	N/A	N/A	0
Rebalance elections	0	0	0	0
<b>Total</b>	<b>13</b>	<b>2</b>	<b>0</b>	<b>2</b>

\* CSA - Customer Service Associate

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Plan statistics for: Washow County 664391

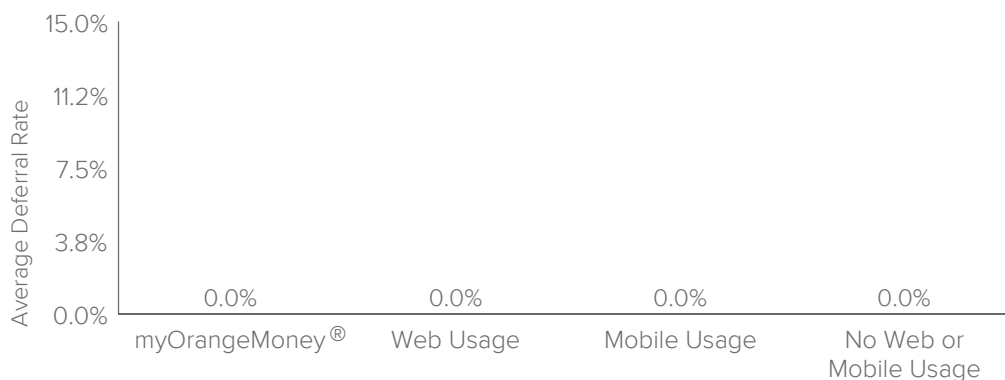
**Action taken through engagement**

Change current/future asset allocation	1
Participants taking action (unique)	1

**Web engagement impact on deferral rates**

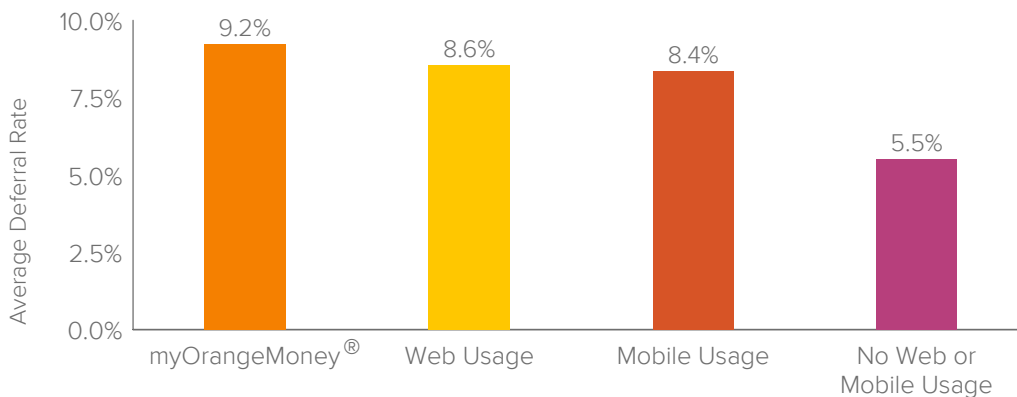
07/01/2024 - 09/30/2024

**Your plan**



Important Note - Your plan's rates are calculated based on the information provided to Voya.

**All Voya plans**



Rates derived from Voya Retirement Readiness Data Mart as of August 2024

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Plan statistics for: Washow County 664391



## TRANSACTION ACTIVITY DETAIL

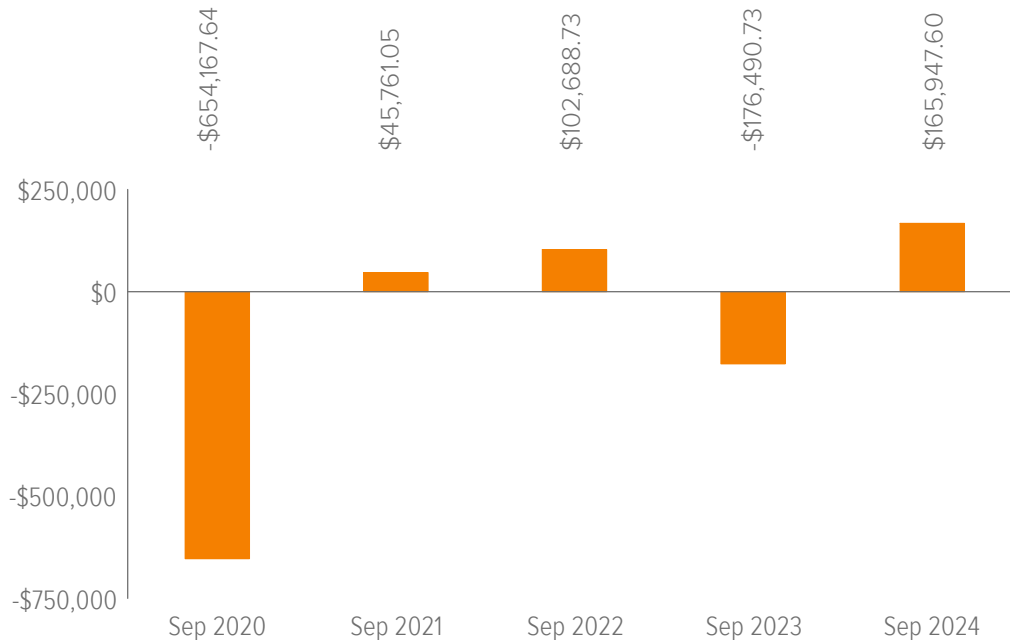
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly indicating a need for further employee education.

### Summary activity

	Prior Period 07/01/2023 - 09/30/2023		Current Period 07/01/2024 - 09/30/2024	
	Amount	Participants	Amount	Participants
Contributions	\$168,640.77	81	\$185,726.65	85
Distributions	-\$345,131.50	11	-\$19,779.05	7
Loan Activity	\$4,919.96	13	-\$35,025.12	15
Other Activity	\$64,597.48	148	-\$234.09	151

The Summary Activity section does not include daily valuations of investment options; thus it does not reflect market appreciation or depreciation. Net Cash Flow below is determined by subtracting the total Distributions from the total Contributions for the period.

### Net cash flow by period end (contributions vs. distributions)



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## Activity Highlights

	Prior Period 07/01/2023 - 09/30/2023		Current Period 07/01/2024 - 09/30/2024		Change Over Prior Period	
	Amount	Participants	Amount	Participants	Amount	Participants
<b>Contributions</b>						
414H Pickup	\$168,640.77	81	\$185,726.65	85	10.13%	4
<b>Total</b>	<b>\$168,640.77</b>		<b>\$185,726.65</b>		<b>10.13%</b>	
<b>Distributions</b>						
Minimum Distribution	-\$8,154.58	2	-\$10,111.53	3	24.00%	1
Periodic Payment	-\$7,650.00	2	-\$7,650.00	2	0.00%	0
Withdrawal	-\$329,326.92	7	-\$2,017.52	2	-99.39%	-5
<b>Total</b>	<b>-\$345,131.50</b>		<b>-\$19,779.05</b>		<b>-94.27%</b>	
<b>Loan Activity</b>						
Loan	-\$7,700.00	2	-\$51,442.91	3	568.09%	1
Loan Repayment	\$12,619.96	12	\$16,417.79	14	30.09%	2
<b>Total</b>	<b>\$4,919.96</b>		<b>-\$35,025.12</b>		<b>-811.90%</b>	
<b>Other Activity</b>						
Asset Transfer	\$0.00	0	-\$42,606.25	1		
Dividends	\$66,911.80	97	\$44,874.19	94		
Fee	-\$2,908.98	148	-\$3,123.74	150		
Revenue Credit	\$594.66	68	\$621.71	62		
<b>Total</b>	<b>\$64,597.48</b>		<b>-\$234.09</b>			

If applicable, "Asset Transfer" may refer to internal or external transfers of assets as a result of various transactions including, but not limited to, 90-24 transfers, 1035 exchanges, rollover contributions, mergers or product conversions. If applicable, "Fee," aside from "TPA Fee Deduction" and "Maintenance Fee," may refer to asset based administration, service or loan fees. If applicable, "Dividends" may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

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Plan statistics for: Washow County 664391

## CONTRIBUTION SUMMARY

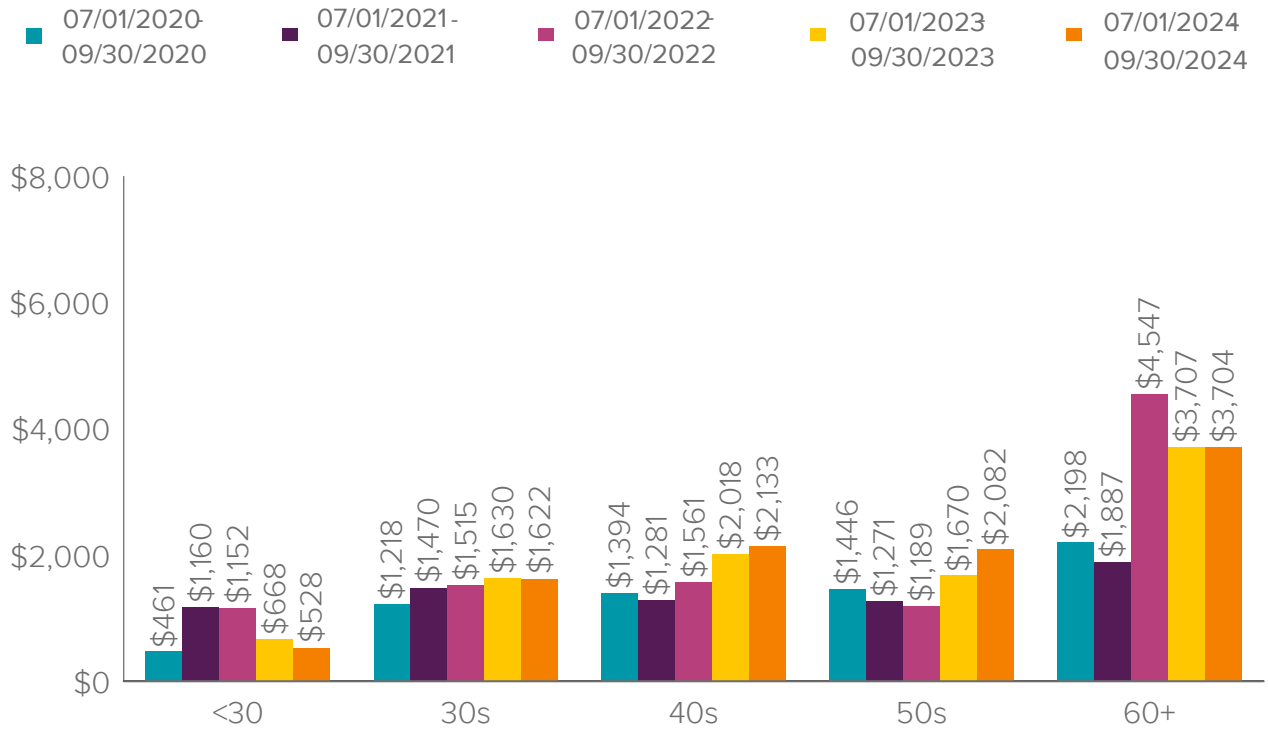
Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

### Contributions by source and participants

	07/01/2020 - 09/30/2020	07/01/2021 - 09/30/2021	07/01/2022 - 09/30/2022	07/01/2023 - 09/30/2023	07/01/2024 - 09/30/2024
<b>Employee</b>					
414H Pickup	\$132,838.12 (89)	\$133,788.44 (95)	\$140,621.31 (85)	\$168,640.77 (81)	\$185,726.65 (85)
<b>Total</b>	<b>\$132,838.12</b>	<b>\$133,788.44</b>	<b>\$140,621.31</b>	<b>\$168,640.77</b>	<b>\$185,726.65</b>
<b>Grand Total</b>	<b>\$132,838.12</b>	<b>\$133,788.44</b>	<b>\$140,621.31</b>	<b>\$168,640.77</b>	<b>\$185,726.65</b>

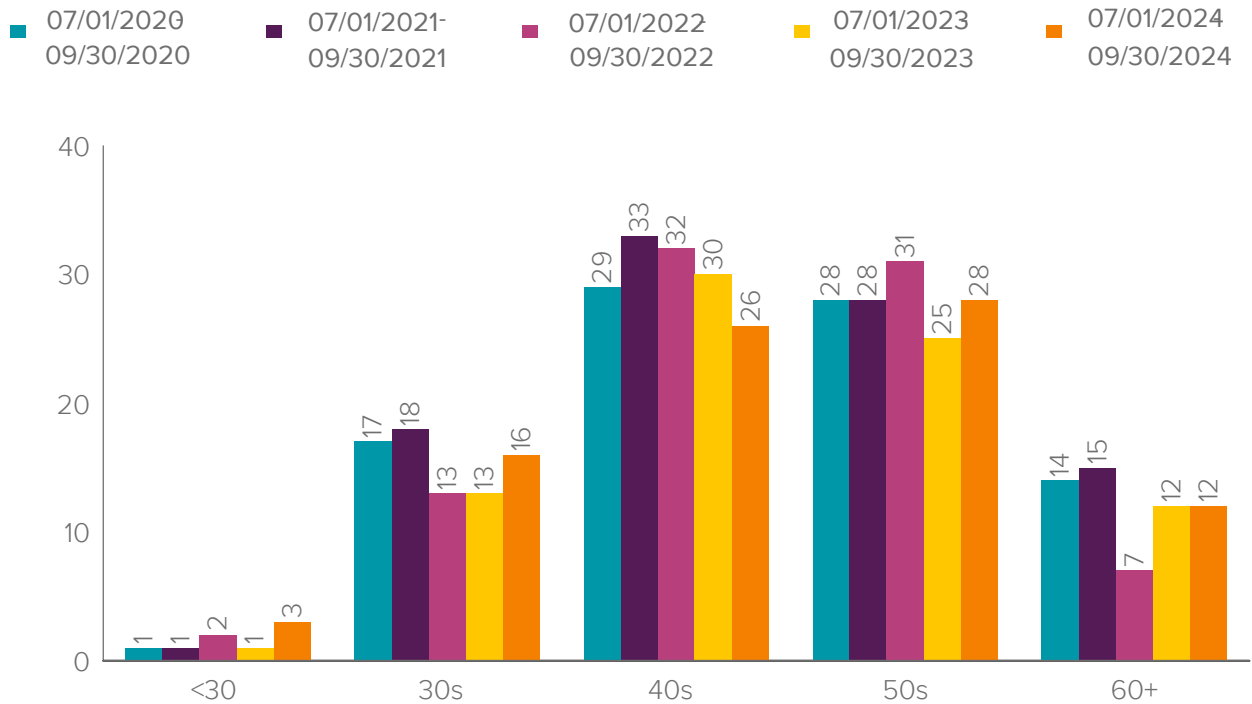
(Numbers) represent number of participants

## Average participant contributions by age group



Average participant contributions include employee sources only

## Contributing participant counts by age group



Contributing participant counts include employee sources only

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Plan statistics for: Washow County 664391

## CURRENT PARTICIPATION AND ENROLLMENT STATISTICS

Review key plan enrollment statistics at a glance including participation, deferrals, auto enrollment, and more. Use this report to spot trends and understand the overall activity and enrollment health of the plan.

### Current participation

	Year End 2020	Year End 2021	Year End 2022	Year End 2023	Q1 2024	Q2 2024	Q3 2024
Participant accounts	160	159	151	147	148	149	150
Deferral summary				Eligibility tracking			
<b>As of</b>				<b>As of 09/30/2024</b>			
Average deferral rate for all participants			%	Total eligible employees	N/A		
Average deferral rate for HCE participants			%	Eligible employees not enrolled	N/A		
Average deferral rate for NHCE participants			%	Plan participation			
Participants included in deferral rate calculation				<b>As of</b>			
Participants who changed deferral rate to 0 in the last 3 months			N/A	Participation rate	%		
Contribution summary				Terminated employees			
<b>As of 09/30/2024</b>				<b>As of 10/11/2024</b>			
Total participants actively deferring in last 4 months			86	With an account balance	67		
				With an account balance < \$7,000	6		

### Enrollment summary

**07/01/2024 - 09/30/2024**

New enrollments	1
Participants who opted for auto-escalation	0

Your plan's data is calculated based on information provided to Voya. Participants actively deferring in last 4 months excludes those who've been suspended or currently have an inactive account status.

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Plan statistics for: Washow County 664391

## PARTICIPANT BALANCE

Monitoring your participants' account balances and comparing them to benchmark data helps you encourage employees to remain on track with their retirement.

### Your average participant account balance compared to benchmark data

↑ Your balance is above the benchmark 
 ↓ Your balance is below the benchmark 
 × No change

	Sep 2020	Sep 2021	Sep 2022	Sep 2023	Sep 2024
Your Plan	\$73,424	\$89,465	\$79,478	\$89,781	\$103,855
Benchmark	\$46,823 <sup>1</sup>	\$52,286 <sup>2</sup>	\$43,405 <sup>3</sup>	\$49,194 <sup>4</sup>	\$51,324 <sup>5</sup>
	<span style="color: #8B4513;">↑</span>	<span style="color: #8B4513;">↑</span>	<span style="color: #8B4513;">↑</span>	<span style="color: #8B4513;">↑</span>	<span style="color: #8B4513;">↑</span>

<sup>1</sup> Voya Universe of Government Plans as of December 2020

<sup>2</sup> Voya Universe of Government Plans as of December 2021

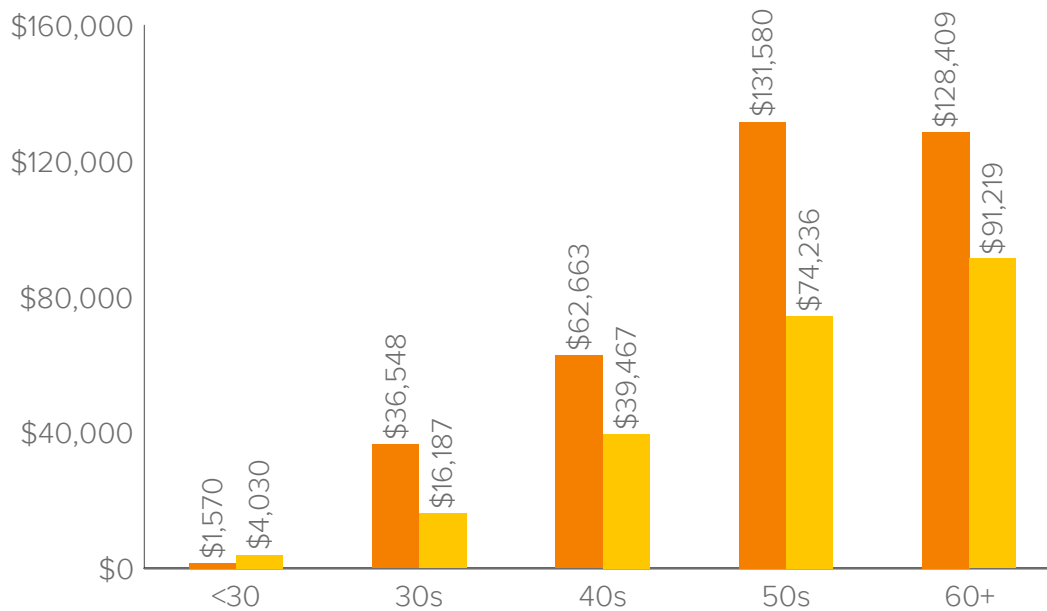
<sup>3</sup> Voya Universe of Government Plans as of December 2022

<sup>4</sup> Voya Universe of Government Plans as of December 2023

<sup>5</sup> Voya Universe of Government Plans as of June 2024

### Your average participant account balance by age group

👤 Your Plan 
 👤 Benchmark



Voya Universe of Government Plans as of June 2024

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Plan statistics for: Washow County 664391

## DISTRIBUTION SUMMARY

Compare your plan's total distribution dollars over a five year span. See how these dollars change according to type of distribution, in addition to your number of transactions.

### Distributions by type and participants

	07/01/2020 - 09/30/2020	07/01/2021 - 09/30/2021	07/01/2022 - 09/30/2022	07/01/2023 - 09/30/2023	07/01/2024 - 09/30/2024
Minimum Distribution	-\$5,189.50 (1)	-\$5,296.10 (1)	-\$8,656.50 (2)	-\$8,154.58 (2)	-\$10,111.53 (3)
Periodic Payment	-\$1,650.00 (1)	-\$1,650.00 (1)	-\$2,325.00 (2)	-\$7,650.00 (2)	-\$7,650.00 (2)
Withdrawal	-\$780,166.26 (3)	-\$81,081.29 (2)	-\$26,951.08 (3)	-\$329,326.92 (7)	-\$2,017.52 (2)
<b>Total</b>	<b>-\$787,005.76</b>	<b>-\$88,027.39</b>	<b>-\$37,932.58</b>	<b>-\$345,131.50</b>	<b>-\$19,779.05</b>

(Numbers) represent number of participants

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Plan statistics for: Washow County 664391

## LOAN SUMMARY

Review your plan's outstanding loans over a five year period and see details on loan types as well as the number of loans per participants. Use this data to spot trends and monitor loan activity to determine opportunities for participant education.

### Outstanding loans by type

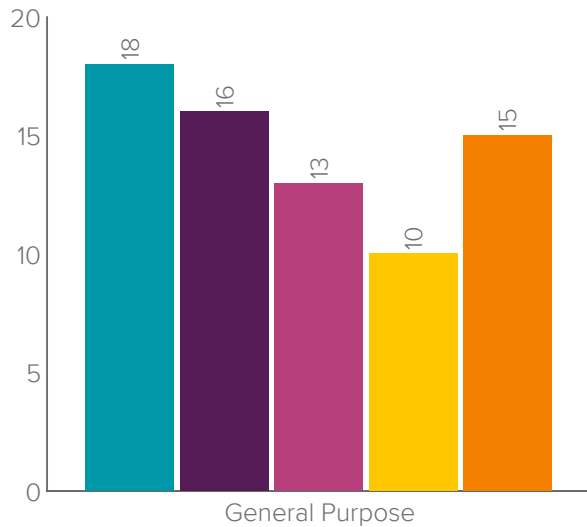
	09/30/2020	09/30/2021	09/30/2022	09/30/2023	09/30/2024
General Purpose	\$249,903.56 (18)	\$147,639.77 (16)	\$130,499.65 (13)	\$103,280.20 (10)	\$184,399.63 (15)
<b>Total</b>	<b>\$249,903.56</b>	<b>\$147,639.77</b>	<b>\$130,499.65</b>	<b>\$103,280.20</b>	<b>\$184,399.63</b>

(Numbers) represent number of outstanding loans

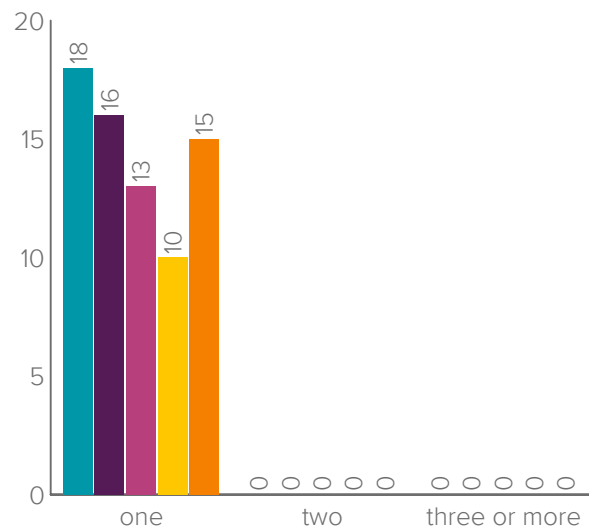
### Loan detail

■ 09/30/2020     
 ■ 09/30/2021     
 ■ 09/30/2022     
 ■ 09/30/2023     
 ■ 09/30/2024

#### Number of loans by type



#### Number of loans by participants



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Plan statistics for: Washow County 664391

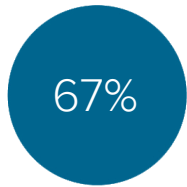


## DIVERSIFICATION

It's sensible for each participant to hold a well-diversified retirement portfolio. Doing so reduces each investor's exposure to risk while optimizing his/her potential for return. The information that follows provides some insight as to how your participants are diversifying their investments.

### Investment diversification

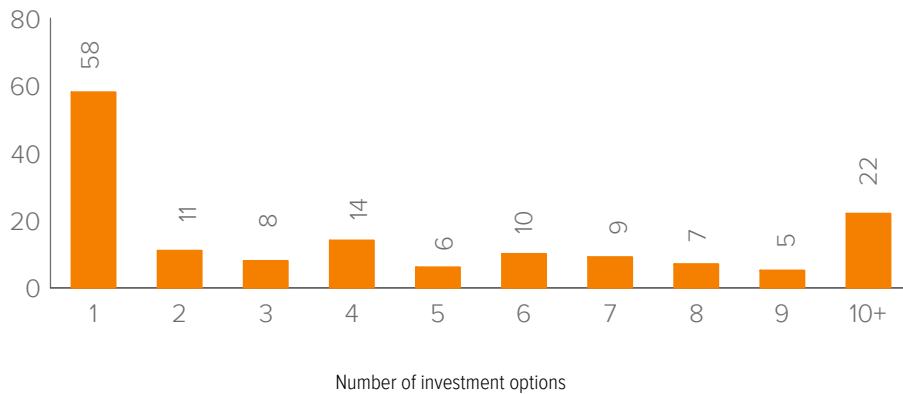
As of 10/11/2024



Voya views a person as diversified if their investment mix is made up of at least one fixed fund, one U.S. fund, and one Non U.S. fund and less than 20% in company stock, as applicable. Alternately they are considered diversified if they are invested in an asset allocation fund.

### Diversification of participant assets by number of participants

As of 09/30/2024



### Average number of investment options utilized per participant

	Sep 2021	Sep 2022	Sep 2023	Sep 2024
With Asset Allocation Funds	4.7	4.5	4.6	4.4
Without Asset Allocation Funds	5.5	5.2	5.4	5.3



Benchmark\*

The average number of investment options utilized per participant without asset allocation funds excludes those participants who are invested solely in an asset allocation fund.

Please remember, using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

\* Voya Universe of Government Plans as of June 2024; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Washow County 664391

## Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
<b>Asset Allocation</b>	<b>Total:</b>	<b>30</b>
American Funds 2010 Target Date Retirement Fund®-Class R-6		0
American Funds 2015 Target Date Retirement Fund®-Class R-6		0
American Funds 2020 Target Date Retirement Fund®-Class R-6		0
American Funds 2025 Target Date Retirement Fund®-Class R-6		1
American Funds 2030 Target Date Retirement Fund®-Class R-6		3
American Funds 2035 Target Date Retirement Fund®-Class R-6		7
American Funds 2040 Target Date Retirement Fund®-Class R-6		6
American Funds 2045 Target Date Retirement Fund®-Class R-6		3
American Funds 2050 Target Date Retirement Fund®-Class R-6		7
American Funds 2055 Target Date Retirement Fund®-Class R-6		2
American Funds 2060 Target Date Retirement Fund®-Class R-6		0
American Funds 2065 Target Date Retirement Fund®-Class R-6		1
American Funds 2070 Target Date Retirement Fund - Class R-6		0
<b>Stability of Principal</b>	<b>Total:</b>	<b>22</b>
Voya Fixed Account - 457/401 II		22
<b>Bonds</b>	<b>Total:</b>	<b>0</b>
<b>Balanced</b>	<b>Total:</b>	<b>4</b>
American Funds American Balanced Fund® - Class R-6		4
<b>Large Cap Value/Blend</b>	<b>Total:</b>	<b>0</b>
<b>Large Cap Growth</b>	<b>Total:</b>	<b>1</b>
American Funds The Growth Fund of America® - Class R-6		1
<b>Small/Mid/Specialty</b>	<b>Total:</b>	<b>1</b>
Vanguard® Mid-Cap Index Fund - Admiral [ ] Shares		1
<b>Global / International</b>	<b>Total:</b>	<b>0</b>
<b>Grand total of participants utilizing one investment option</b>		<b>58</b>

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Plan statistics for: Washow County 664391

## TOTAL PLAN ASSETS AND CONTRIBUTIONS BY INVESTMENT OPTION

Compare the allocation of existing assets with that of the current period. Do you see a dramatic change where assets are currently being allocated? Does that shift make sense given current market conditions...or your employees? Are the participants well diversified across the asset classes?

### Diversification of Participant Assets and Contributions

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2024	% of Total Assets	Participants Invested	Contributions 07/01/2024 - 09/30/2024	% of Total Contributions	Participants Contributing
<b>Asset Allocation</b>						
American Funds 2010 Target Date Retirement Fund®-Class R-6	\$0.00	0.00%	0	\$0.00	0.00%	0
American Funds 2015 Target Date Retirement Fund®-Class R-6	\$4.47	0.00%	1	\$0.00	0.00%	0
American Funds 2020 Target Date Retirement Fund®-Class R-6	\$0.00	0.00%	0	\$0.00	0.00%	0
American Funds 2025 Target Date Retirement Fund®-Class R-6	\$236,874.88	1.52%	2	\$0.00	0.00%	0
American Funds 2030 Target Date Retirement Fund®-Class R-6	\$535,063.93	3.43%	4	\$6,333.21	3.41%	4
American Funds 2035 Target Date Retirement Fund®-Class R-6	\$367,264.51	2.36%	8	\$21,154.02	11.39%	6
American Funds 2040 Target Date Retirement Fund®-Class R-6	\$271,894.55	1.75%	6	\$8,124.72	4.37%	6
American Funds 2045 Target Date Retirement Fund®-Class R-6	\$29,020.80	0.19%	3	\$3,566.44	1.92%	3
American Funds 2050 Target Date Retirement Fund®-Class R-6	\$135,035.61	0.87%	7	\$7,500.71	4.04%	7
American Funds 2055 Target Date Retirement Fund®-Class R-6	\$3,004.64	0.02%	2	\$1,133.76	0.61%	2
American Funds 2060 Target Date Retirement Fund®-Class R-6	\$0.00	0.00%	0	\$1,151.74	0.62%	1

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Plan statistics for: Washow County 664391

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2024	% of Total Assets	Participants Invested	Contributions 07/01/2024 - 09/30/2024	% of Total Contributions	Participants Contributing
American Funds 2065 Target Date Retirement Fund®-Class R-6	\$1,091.65	0.01%	1	\$400.68	0.22%	1
American Funds 2070 Target Date Retirement Fund - Class R-6	\$0.00	0.00%	0	\$0.00	0.00%	0
<b>Total</b>	<b>\$1,579,255.04</b>	<b>10.14%</b>		<b>\$49,365.28</b>	<b>26.58%</b>	
<b>Stability of Principal</b>						
Voya Fixed Account - 457/401 II	\$4,196,989.55	26.94%	79	\$51,873.54	27.93%	35
<b>Total</b>	<b>\$4,196,989.55</b>	<b>26.94%</b>		<b>\$51,873.54</b>	<b>27.93%</b>	
<b>Bonds</b>						
Hartford Total Return Bond HLS Fund - Class IA	\$194,976.13	1.25%	25	\$2,543.84	1.37%	9
PIMCO High Yield Fund - Institutional Class	\$160,615.36	1.03%	14	\$1,298.63	0.70%	6
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$87,673.97	0.56%	8	\$374.64	0.20%	4
<b>Total</b>	<b>\$443,265.46</b>	<b>2.85%</b>		<b>\$4,217.11</b>	<b>2.27%</b>	
<b>Balanced</b>						
American Funds American Balanced Fund® - Class R-6	\$1,240,198.95	7.96%	35	\$8,757.73	4.72%	17
<b>Total</b>	<b>\$1,240,198.95</b>	<b>7.96%</b>		<b>\$8,757.73</b>	<b>4.72%</b>	
<b>Large Cap Value/Blend</b>						
Allspring Disciplined U.S. Core Fund - Institutional Class	\$1,008,701.46	6.48%	41	\$3,918.68	2.11%	15
Dodge & Cox Stock Fund - Class X	\$550,543.10	3.53%	39	\$4,704.73	2.53%	21
Vanguard® Institutional Index Fund - Institutional Shares	\$2,451,384.18	15.74%	68	\$26,477.37	14.26%	37
<b>Total</b>	<b>\$4,010,628.74</b>	<b>25.75%</b>		<b>\$35,100.78</b>	<b>18.90%</b>	
<b>Large Cap Growth</b>						
American Funds The Growth Fund of America® - Class R-6	\$1,504,252.52	9.66%	57	\$10,380.04	5.59%	33
<b>Total</b>	<b>\$1,504,252.52</b>	<b>9.66%</b>		<b>\$10,380.04</b>	<b>5.59%</b>	
<b>Small/Mid/Specialty</b>						

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Plan statistics for: Washow County 664391

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2024	% of Total Assets	Participants Invested	Contributions 07/01/2024 - 09/30/2024	% of Total Contributions	Participants Contributing
Allspring Small Company Growth Fund - Class R6	\$142,424.88	0.91%	31	\$1,227.60	0.66%	13
AMG GW&K Small Cap Value Fund - Class N	\$364,663.20	2.34%	38	\$1,491.63	0.80%	13
Hartford MidCap HLS Fund - Class IA	\$644,537.22	4.14%	58	\$4,635.73	2.50%	28
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$644,027.88	4.13%	59	\$6,695.81	3.61%	31
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$415,290.38	2.67%	45	\$7,937.30	4.27%	23
<b>Total</b>	<b>\$2,210,943.56</b>	<b>14.19%</b>		<b>\$21,988.07</b>	<b>11.84%</b>	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$392,666.09	2.52%	30	\$4,044.10	2.18%	14
<b>Total</b>	<b>\$392,666.09</b>	<b>2.52%</b>		<b>\$4,044.10</b>	<b>2.18%</b>	
<b>Grand Total</b>	<b>\$15,578,199.91</b>			<b>\$185,726.65</b>		

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Plan statistics for: Washow County 664391

## STYLE GRID OF ASSET DISTRIBUTION BY INVESTMENT OPTION

The investment options offered under your plan are categorized by their investment styles in the grid below. A well-diversified plan offers a range of investments that span from aggressive to conservative. You should review this style grid in conjunction with your Investment Policy Statement, which describes the type and number of investment options to be offered under the plan.

### International / Global Equity Style Grid

As of 09/30/2024

	Value	Blend	Growth
Global			
Intl			American Funds EuroPacific Grw R6 \$392,666

### Domestic Equity Style Grid

As of 09/30/2024

	Value	Blend	Growth
Large	Dodge & Cox Stock Fund X \$550,543	Vanguard Instit Index Fnd Inst \$2,451,384 Allspg Disc US Core Fd Ins \$1,008,701	American Funds Growth Fnd R6 \$1,504,253
Mid		Vanguard Mid-Cap Index Fund Adm \$644,028	Hartford MidCap HLS Fund IA \$644,537
Small		Vanguard Small-Cap Index Fund Adm \$415,290 AMG GW&K Sm Cp Val Fd - CI N \$364,663	Allspg Small Company Grw Fd R6 \$142,425

### Other

As of 09/30/2024

	Assets
<b>Stability of Principal</b>	
Voya Fixed Account - 457/401 II	\$4,196,990
<b>Bonds</b>	
Hartford Total Return Bnd HLS Fnd IA	\$194,976
PIMCO High Yield Fund Inst	\$160,615
PIMCO Intl Bnd Fnd (US Dlr-Hdg) I	\$87,674
<b>Asset Allocation</b>	

American Funds 2010 Target Date R6	\$0
American Funds 2015 Target Date R6	\$4
American Funds 2020 Target Date R6	\$0
American Funds 2025 Target Date R6	\$236,875
American Funds 2030 Target Date R6	\$535,064
American Funds 2035 Target Date R6	\$367,265
American Funds 2040 Target Date R6	\$271,895
American Funds 2045 Target Date R6	\$29,021
American Funds 2050 Target Date R6	\$135,036
American Funds 2055 Target Date R6	\$3,005
American Funds 2060 Target Date R6	\$0
American Funds 2065 Target Date R6	\$1,092
American Funds 2070 Target Date R-6	\$0
<b>Balanced</b>	
American Funds Am Balanced R6	\$1,240,199

**IMPORTANT NOTE: As plan sponsor, it is your responsibility to select and monitor the investments offered under your plan. Voya cannot provide you or your plan with investment advice or make recommendations to you regarding the funds to be made available under your plan. However, we are committed to providing you and your financial professional with information that will help you fulfill your fiduciary duty to select investments for your plan. Please do not hesitate to pose any questions you might have to your local representative or ask for any additional information you might wish to consider.**

**This Style grid displayed in this report is not intended as investment advice. It is only intended to demonstrate where the funds in your plan fall within the different Morningstar® asset classes and investment styles.**

Morningstar® categorizes an equity fund's portfolio as being growth-oriented, value-oriented, or a blend of the two. In general, a fund with a growth-oriented strategy will have a concentration of stocks that the manager believes has the potential to grow earnings faster than the market. A value-oriented strategy will have companies that do not grow earnings faster than the market. A fund with a blend investment style will contain a mix of the two philosophies.

Funds also are categorized by the size or market capitalization of the companies that make up the fund. Market capitalization is the number of common shares outstanding of a company multiplied by its current stock price. Large cap stocks are defined as those that account for the top 70 percent of the capitalization of the Morningstar® stock universe. Mid-cap stocks represent the next 18 percent and small-cap stocks represent the balance.

The risks of investing in small-company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks. Some of the funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the funds are not insured or guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risk of loss of income and principal than are investments in lower-yielding, fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

The principal risks of investing in technology funds are those generally attributed to stock investing. Stocks of smaller companies tend to be less liquid, more volatile and sensitive to expected changes in interest rates. Because the fund's investments are concentrated in information technology industries, the value of its shares will be especially affected by factors peculiar to those industries and may fluctuate more widely than the value of shares of more diversified portfolios.

*You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.*

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

**Morningstar is not affiliated with the Voya® family of companies.**

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.  
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## CONSOLIDATED INVESTMENT REVIEW

To help you evaluate your plan's investment options, here's a synopsis of where your participants are currently invested, along with the Scorecard ranking of the funds for the last three periods.

### Scorecard key



### Summary by investment option

As of 09/30/2024

Investment Option/Fund Name	Assets	% of Total Assets	# of Participants	Fund Evaluation Scorecard		
				12/31/23	03/31/24	06/30/24
<b>Stability of Principal</b>						
Voya Fixed Account - 457/401 II	\$4,196,990	26.9%	79	NR	NR	NR
<b>Total</b>	<b>\$4,196,990</b>	<b>26.9%</b>				
<b>Bonds</b>						
Hartford Total Return Bnd HLS Fnd IA	\$194,976	1.3%	25	7.30	7.15	7.30
PIMCO High Yield Fund Inst	\$160,615	1.0%	14	7.15	7.15	6.70
PIMCO Intl Bnd Fnd (US Dlr-Hdg) I	\$87,674	0.6%	8	7.95	7.95	7.95
<b>Total</b>	<b>\$443,265</b>	<b>2.8%</b>				
<b>Asset Allocation</b>						
American Funds 2010 Target Date R6	\$0	0.0%	0	NR	NR	NR
American Funds 2015 Target Date R6	\$4	0.0%	1	NR	NR	NR
American Funds 2020 Target Date R6	\$0	0.0%	0	NR	NR	NR
American Funds 2025 Target Date R6	\$236,875	1.5%	2	NR	NR	NR
American Funds 2030 Target Date R6	\$535,064	3.4%	4	NR	NR	NR
American Funds 2035 Target Date R6	\$367,265	2.4%	8	NR	NR	NR
American Funds 2040 Target Date R6	\$271,895	1.7%	6	NR	NR	NR
American Funds 2045 Target Date R6	\$29,021	0.2%	3	NR	NR	NR
American Funds 2050 Target Date R6	\$135,036	0.9%	7	NR	NR	NR
American Funds 2055 Target Date R6	\$3,005	0.0%	2	NR	NR	NR

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Plan Statistics for: Washow County 664391

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Investment Option/Fund Name	Assets	% of Total Assets	# of Participants	Fund Evaluation Scorecard		
				12/31/23	03/31/24	06/30/24
American Funds 2060 Target Date R6	\$0	0.0%	0	NR	NR	NR
American Funds 2065 Target Date R6	\$1,092	0.0%	1	NR	NR	NR
American Funds 2070 Target Date R-6	\$0	0.0%	0	NR	NR	NR
<b>Total</b>	<b>\$1,579,255</b>	<b>10.1%</b>				
<b>Balanced</b>						
American Funds Am Balanced R6	\$1,240,199	8.0%	35	9.10	9.30	9.40
<b>Total</b>	<b>\$1,240,199</b>	<b>8.0%</b>				
<b>Large Cap Value/Blend</b>						
Allspg Disc US Core Fd Ins	\$1,008,701	6.5%	41	7.50	7.70	7.70
Dodge & Cox Stock Fund X	\$550,543	3.5%	39	7.25	7.45	7.75
Vanguard Instit Index Fnd Inst	\$2,451,384	15.7%	68	9.25	9.05	9.05
<b>Total</b>	<b>\$4,010,629</b>	<b>25.7%</b>				
<b>Large Cap Growth</b>						
American Funds Growth Fnd R6	\$1,504,253	9.7%	57	6.50	6.65	6.75
<b>Total</b>	<b>\$1,504,253</b>	<b>9.7%</b>				
<b>Small/Mid/Specialty</b>						
Allspg Small Company Grw Fd R6	\$142,425	0.9%	31	5.65	5.80	5.80
AMG GW&K Sm Cp Val Fd - CI N	\$364,663	2.3%	38	3.30	3.45	3.45
Hartford MidCap HLS Fund IA	\$644,537	4.1%	58	4.60	4.35	4.60
Vanguard Mid-Cap Index Fund Adm	\$644,028	4.1%	59	8.15	8.00	8.00
Vanguard Small-Cap Index Fund Adm	\$415,290	2.7%	45	8.35	8.35	8.15
<b>Total</b>	<b>\$2,210,944</b>	<b>14.2%</b>				
<b>Global / International</b>						
American Funds EuroPacific Grw R6	\$392,666	2.5%	30	6.40	6.60	6.30
<b>Total</b>	<b>\$392,666</b>	<b>2.5%</b>				

*You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospect summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.*

#### Important Information

If applicable, an investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.

The Voya Fixed Account, GAA and Stabilizer, if offered under your plan, are not registered as investment companies

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with the Securities and Exchange Commission.

The Voya Solution Portfolios<sup>SM</sup> and Voya Index Solution Portfolios<sup>SM</sup>, if offered under your plan, are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Solution Portfolios.

If applicable, each portfolio seeks the highest total return consistent with its asset mix. Each year, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash alternatives.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

Voya's Fund Evaluation Scorecard<sup>SM</sup> ("Scorecard") reports quarterly. The Scorecard is a purely objective, quantitative tool measuring multiple factors of a fund's historical performance. Full explanation of the factors follows below.

We offer the Voya Fund Evaluation Scorecard<sup>SM</sup> for plan sponsors and advisors to use as demonstration of their oversight and fund monitoring program. The Scorecard "Grade", explained below, is not intended to support a "buy / sell" decision for a particular fund, but rather to provide a fair and accurate assessment of how a fund has performed versus its peer group over time.

**Voya's Fund Evaluation Scorecard<sup>SM</sup>** ("Scorecard") scoring system ranges from a score of 1 to 10, with 10 being the highest. The grading range is as follows:

Score	Grade
8 - 10	Excellent
7.0 - 7.9	Very Good
6.0 - 6.9	Good
5.0 - 5.9	Peer Average
4.0 - 4.9	Fair
< 4.0	Watch List

Each fund is evaluated against a group of similarly managed mutual funds ("Peer Group") across five broad parameters - Performance, Risk, Risk-Adjusted Performance, Consistency of Style and Fund Expenses. The Fund earns points towards its overall grade based on what relative ranking it achieves within each of the five parameters against the designated peer group. The points are added to arrive at a final score and grade, as shown above.

The Peer Group is created using the Open End Morningstar Category as the starting point and is slightly modified from the Morningstar Category by making the following changes:

- 1) Class B Shares are eliminated
- 2) Strategies with a track record of less than 3 years are eliminated from the peer group
- 3) Insurance Portfolios on the Voya platform are included in the peer group

These modifications create a peer group that is a better representation of the strategies available in qualified retirement plans.

**General Fund Information**

This area contains additional information about the fund. Information in this area is not scored and much of it is self-explanatory. An NA in a specific field indicates data was not available.

A batting average of the fund is included in this area. The Scorecard utilizes relative rankings against a peer group to determine a final score and a batting average is helpful for individuals interested in seeing how often a manager is beating a benchmark. This is calculated over a 60-month period by dividing the number of months the fund outperformed the chosen benchmark by 60 months. For example, if a large growth fund outperformed the Russell 1000 Growth in 30 months out of the last 60 it would have a batting average of 500. The trailing returns table indicates performance of the fund, net of fund fees, and the category rank against the peer group for the designated period.

**General Performance Disclosures**

The returns used in evaluating the investment options **do not reflect** the fees and expenses charged by Voya's separate account products.

Due to the number of Voya products and the difference between sets of fees and expenses, no single set of SEC standardized returns would be applicable to all products. The **returns are net of "fund level" expenses** only and are provided with the understanding that this is for due diligence purposes of reviewing investment management results. **Past performance is not a guarantee of future results.**

**The performance data quoted represents past performance. Past performance does not guarantee future results. For month end performance which may be lower or higher than the performance data shown, please call (800) 584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.**

**Explanation of the Scorecard Factors**

**Performance (30% of Overall Rating)**

**Total Average Annual Return**

The one, three, five, and ten-year average annualized past performance of the investment option is evaluated as of the most recent quarter-end relative to the respective peer group. The peer group is identified in the upper left hand corner of the document and consists of funds that are similarly managed with similar investment objectives and following the peer group parameters described earlier. The peer group is also referred to as the universe in the table.

**36-Month Rolling Quarter Performance**

The Scorecard evaluates the consistency of past performance by using a rolling quarter window methodology. Each performance number represents an average annualized performance over the trailing 36-month period rolling back a quarter at a time. A fund inceptioned in 2006 will have as its first performance period, January 2006 to December 2008 (36-month window). The second performance period analyzed will be April 2006 (one quarter from January 2006) to March 2009 (again, a 36-month window). Each rolling 36-month period between the inception of the fund (or 10 years) to the most recent quarter will be reviewed.

**36-Month Rolling Alpha**

Alpha is used as a measure of value added by a manager. A positive Alpha indicates a manager has performed better than its Beta would predict. The Scorecard evaluates the consistency of performance of the manager by measuring alpha using a rolling quarter window methodology similar to what is described in the 36-month rolling quarter performance.

**Risk (22.5% of Overall Rating)**

**Standard Deviation**

Standard deviation measures how widely dispersed a fund's historical returns have varied from its observed mean. Investors use standard deviation to estimate the range of returns that are most likely for a given fund. In general, funds with a higher standard deviation have a greater dispersion in possible returns for a given period.

**Upside / Downside Market Capture**

Up Market Capture Ratio is the ratio of the portfolio return to the market return when the market return is positive. Market return is measured by the monthly return of the selected benchmark. An up market capture ratio greater than 100% is considered desirable.

Down Market Capture Ratio is the ratio of the portfolio return to the market return when the market declines. Market return is measured by the monthly return of the selected benchmark. A down market capture ratio of less than 100% is considered desirable.

The capture numbers are represented graphically against its peers. Location in the Northwest quadrant of the graph indicates a capture of more of the upside performance of the market and less participation in the market on the downside.

#### Tracking Error

Tracking error is the divergence between the price behavior of a portfolio and the price behavior of a benchmark. This metric is measured using the same 36-month rolling quarter window methodology as described in the 36-month rolling quarter performance.

#### Risk Adjusted Performance (22.5% of Overall Rating)

##### Sharpe Ratio

The Sharpe Ratio is a measure of reward per unit of risk assumed. It tells us whether the returns of a portfolio are because of smart investment decisions or a result of excess risk. This measurement is very useful because although one portfolio or fund can reap higher returns than its peers, it is only a good investment if those higher returns do not come with too much additional risk. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been. A 36-month rolling quarter Sharpe ratio is calculated and measured against its peers.

##### Scattergram

Scattergram plots a fund graphically against its peer group to illustrate the risk/return tradeoff. Funds in the Northwest quadrant of the chart are preferred because that position represents a fund demonstrating greater returns with less risk relative to its peers.

##### Information Ratio

Information Ratio is a ratio of portfolio returns above the returns of a benchmark to the volatility of those returns. The information ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the portfolio manager. The higher the information ratio is, the more consistent the manager is. This is measured in a 36-month rolling quarter window.

#### Consistency of Style (10% of Overall Rating)

Style charts examine investment trends of the portfolio over time. A number of parameters are identified based on the type of fund. For equity portfolios, one can determine the size of the companies invested in (large cap, mid cap, and small cap) and investment methodology (growth or value). For bond funds, the data focuses on key elements of fixed income performance - maturity/duration and credit quality. These charts are useful in determining whether a fund is investing according to its primary investment objective and, more importantly, if a fund is investing using a consistent style orientation over time.

##### Average Style

Returns based style analysis is used to determine the average weighting of assets in the portfolio that are outside the fund's typical investment universe. For instance, holding exposure to foreign equities in a domestic equity portfolio will penalize the asset manager. Similarly, holding equity in a fixed income portfolio will also penalize the asset manager. While a small percentage is common,

average weightings over ten percent will start to penalize the strategy. Returns based style analysis compares the portfolio's total returns to the total returns of various style-based indexes and makes inferences about the fund's asset mix weightings based on the attribution of the fund's returns to the returns of the different indexes. The weighting average is calculated over a five year period. The weightings of asset classes outside of the fund's mandate are summed and the average style is scored. The scoring is performed in such a way to penalize funds who take on excessive exposure to asset classes outside of the fund's mandate.

##### R Squared

R Squared is a statistical measure that represents the percentage of a fund's movement that can be explained by movements in a benchmark index. A high R Squared indicates the fund's performance patterns have been in line with the index.

#### Fund Expenses (15% of Overall Rating)

Total fund expenses include all fees and charges for the fund, but do not include any contract level fee that may apply. Total fund expenses vary based on the particular asset class and are evaluated against similarly managed funds (peer group).

**You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.**

The information provided by Voya is not intended to constitute investment advice or recommendations regarding the funds to be made available under the sponsor's plan. It is the plan sponsor's responsibility to select and monitor the investments offered under their plan. However, we are committed to providing the plan sponsor with information that will help fulfill their fiduciary duty to select investments for their plan. Please do not hesitate to pose any questions you might have to your financial professional or ask for any additional information you might wish to consider. Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), One Orange Way, Windsor, CT 06095-4774. VRIAC is solely responsible for meeting its obligations. Plan administrative services are provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. **Securities are distributed by Voya Financial Partners, LLC (member SIPC) or third parties with which it has a selling agreement.** Annuities may also be issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Variable annuities issued by ReliaStar Life Insurance Company are **distributed by Voya Financial Partners, LLC.** Variable annuities issued by ReliaStar Life Insurance Company of New York are **distributed by Directed Services, LLC.** Only Voya Retirement Insurance and Annuity Company and ReliaStar Life Insurance Company of New York are admitted and issue products in the state of New York. All companies are members of the Voya® family of companies. All products and services may not be available in all states.

**For more specific performance of the options available within your plan, please see the plan level performance summary at the end of this document.**

# PERFORMANCE UPDATE

## WASHOE COUNTY 401A PLAN

**Average Annual Total Returns as of: 09/30/2024** (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

**The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.**

Voya will assess an annual asset-based service fee of 0.023% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

**You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.**

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<b>Stability of Principal</b>											
<i>Stability of Principal</i>											
Voya Fixed Account - 457/401 II - 4301 (4)(5)	0.22	0.68	2.05	2.75	2.40	2.37	2.63				
<b>Bonds</b>											
<i>Global Bond-USD Hedged</i>											
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I - 8514	1.28	3.12	4.53	10.78	0.93	1.37	3.15		12/02/1992	0.63	0.63
<i>High Yield Bond</i>											
PIMCO High Yield Fund - Institutional Class - 814	1.11	4.38	6.79	14.76	2.65	3.84	4.61		12/15/1992	0.57	0.57
<i>Intermediate Core-Plus Bond</i>											
Hartford Total Return Bond HLS Fund - Class IA - 7691	1.35	5.13	5.68	13.51	-0.96	1.09	2.46		08/31/1977	0.50	0.50
<b>Asset Allocation</b>											
<i>Lifecycle</i>											
American Funds 2010 Target Date Retirement Fund® - Class R-6 - 1971	1.46	6.21	10.15	18.61	4.14	6.16	5.60		02/01/2007	0.29	0.29
American Funds 2015 Target Date Retirement Fund® - Class R-6 - 1973	1.54	6.30	10.49	19.37	4.20	6.55	5.94		02/01/2007	0.30	0.30
American Funds 2020 Target Date Retirement Fund® - Class R-6 - 1975	1.62	6.40	11.05	20.50	4.42	6.98	6.39		02/01/2007	0.31	0.31
American Funds 2025 Target Date Retirement Fund® - Class R-6 - 1977	1.62	6.25	11.40	21.39	4.39	7.81	7.07		02/01/2007	0.32	0.32
American Funds 2030 Target Date Retirement Fund® - Class R-6 - 1979	1.73	6.16	12.58	23.58	5.03	8.87	8.01		02/01/2007	0.33	0.33



<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mo</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>	<b>Gross Fund Exp %*</b>	<b>Net Fund Exp %*</b>
American Funds 2035 Target Date Retirement Fund®-Class R-6 - 1981	1.82	6.22	14.16	26.15	5.75	10.39	9.06		02/01/2007	0.35	0.35
American Funds 2040 Target Date Retirement Fund®-Class R-6 - 1983	1.99	6.27	15.82	28.87	6.55	11.41	9.67		02/01/2007	0.37	0.37
American Funds 2045 Target Date Retirement Fund®-Class R-6 - 1985	2.07	6.38	16.31	29.73	6.69	11.66	9.86		02/01/2007	0.37	0.37
American Funds 2050 Target Date Retirement Fund®-Class R-6 - 1987	2.06	6.28	16.43	30.07	6.56	11.71	9.91		02/01/2007	0.38	0.38
American Funds 2055 Target Date Retirement Fund®-Class R-6 - 1989	2.15	6.16	16.58	30.36	6.49	11.67	9.89		02/01/2010	0.38	0.38
American Funds 2060 Target Date Retirement Fund®-Class R-6 - 9639 (6)	2.19	6.20	16.60	30.49	6.45	11.65		9.92	03/27/2015	0.39	0.39
American Funds 2065 Target Date Retirement Fund®-Class R-6 - E410	2.14	6.15	16.60	30.43	6.46			16.15	03/27/2020	0.39	0.39
American Funds 2070 Target Date Retirement Fund - Class R-6 - G774	2.22	6.14						10.60	05/03/2024	0.39	0.39
<b>Balanced</b>											
<b>Moderate Allocation</b>											
American Funds American Balanced Fund® - Class R-6 - 7027	1.76	5.44	14.83	26.27	7.25	9.65	8.77		07/26/1975	0.25	0.25
<b>Large Cap Value/Blend</b>											
<b>Large Blend</b>											
Allspring Disciplined U.S. Core Fund - Institutional Class - 9369 (1)	1.98	5.44	24.51	37.65	13.03	16.56	13.07		02/28/1990	0.52	0.48
Vanguard® Institutional Index Fund - Institutional Shares - 566	2.13	5.88	22.04	36.30	11.87	15.95	13.35		07/31/1990	0.04	0.04
<b>Large Value</b>											
Dodge & Cox Stock Fund - Class X - F633 (7)	0.65	7.19	16.37	27.83	10.38	14.57	11.29		01/04/1965	0.46	0.41
<b>Large Cap Growth</b>											
<b>Large Growth</b>											
American Funds The Growth Fund of America® - Class R-6 - 1724	3.03	5.33	23.21	40.93	7.90	16.78	13.84		12/01/1973	0.30	0.30
<b>Small/Mid/Specialty</b>											
<b>Mid-Cap Blend</b>											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	2.54	9.36	14.71	28.79	5.31	11.22	10.21		11/12/2001	0.05	0.05
<b>Mid-Cap Growth</b>											
Hartford MidCap HLS Fund - Class IA - 7696	2.35	5.06	5.94	19.21	-1.05	6.24	8.77		07/14/1997	0.73	0.73
<b>Small Blend</b>											
AMG GW&K Small Cap Value Fund - Class N - 8355 (2)	-0.75	7.48	6.22	21.47	4.32	9.73	7.39		04/23/1987	1.19	1.15
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	1.97	9.02	12.37	27.43	4.36	10.66	9.64		11/13/2000	0.05	0.05
<b>Small Growth</b>											
Allspring Small Company Growth Fund - Class R6 - 6460 (3)	-0.55	3.71	9.86	22.43	1.38	10.34	9.17		06/01/1997	0.93	0.86
<b>Global / International</b>											
<b>Foreign Large Growth</b>											
American Funds EuroPacific Growth Fund® - Class R-6 - 1723	1.05	5.41	12.99	24.71	0.06	7.52	6.26		04/16/1984	0.47	0.47

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

\*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

#### Additional Notes

Voya Fixed Account - 457/401 II - Voya will credit interest at an annual effective rate of 2.00% through 5/31/2024. Beginning 06/01/2024 and thereafter, the credited rate for your plan will be the same as the standard Voya Fixed Account - 457/401 II credited rate in effect at that time. Please note the Guaranteed Minimum Interest Rate is 1.00%. Guarantees are based on the claims[1]paying ability of Voya Retirement Insurance and Annuity Company. Restrictions may apply to transfers of funds from the Voya Fixed Account - 457/401 II to other contract investment options. Please refer to your product prospectus / disclosure booklet or call Voya at (800) 584-6001 for more information.

(1)Allspring Disciplined U.S. Core Fund - Institutional Class: The Manager has contractually committed through November 30, 2024, to waive fees and/or reimburse expenses to the extent necessary to cap Total Annual Fund Operating Expenses After Fee Waiver at 0.48% for Institutional Class. Brokerage commissions, stamp duty fees, interest, taxes, acquired fund fees and expenses (if any), and extraordinary expenses are excluded from the expense cap. Prior to or after the commitment expiration date, the cap may be increased or the commitment to maintain the cap may be terminated only with the approval of the Board of Trustees.

(2)AMG Managers Skyline Special Equities Fund - Class N: Expense information has been restated to reflect current fees. AMG Funds LLC (the "Investment Manager") has contractually agreed, through at least May 1, 2025, to waive management fees and/or pay or reimburse the Fund's expenses in order to limit Total Annual Fund Operating Expenses After Fee Waiver and Expense Reimbursements (exclusive of taxes, interest (including interest incurred in connection with bank and custody overdrafts and in connection with securities sold short), shareholder servicing fees, distribution and service (12b-1) fees, brokerage commissions and other transaction costs, dividends payable with respect to securities sold short, acquired fund fees and expenses, and extraordinary expenses) of the Fund to the annual rate of 0.90% of the Fund's average daily net assets (this annual rate or such other annual rate that may be in effect from time to time, the "Expense Cap"), subject to later reimbursement by the Fund in certain circumstances. In general, for a period of up to 36 months after the date any amounts are paid, waived or reimbursed by the Investment Manager, the Investment Manager may recover such amounts from the Fund, provided that such repayment would not cause the Fund's Total Annual Fund Operating Expenses After Fee Waiver and Expense Reimbursements (exclusive of the items noted in the parenthetical above) to exceed either (i) the Expense Cap in effect at the time such amounts were paid, waived or reimbursed, or (ii) the Expense Cap in effect at the time of such repayment by the Fund. The contractual expense limitation may only be terminated in the event the Investment Manager or a successor ceases to be the investment manager of the Fund or a successor fund, by mutual agreement between the Investment Manager and the AMG Funds Board of Trustees or in the event of the Fund's liquidation unless the Fund is reorganized or is a party to a merger in which the surviving entity is successor to the accounting and performance information of the Fund.

(3)Allspring Small Company Growth Fund - Class R6: Expenses have been adjusted as necessary from amounts incurred during the Fund's most recent fiscal year to reflect current fees and expenses. Includes the fees charged by the Manager for providing advisory services to the master portfolio in which the Fund invests substantially all of its assets. Includes other expenses allocated from the master portfolio in which the Fund invests. The Manager has contractually committed through September 30, 2024, to waive fees and/or reimburse expenses to the extent necessary to cap Total Annual Fund Operating Expenses After Fee Waivers at 0.86% for Class R6. Brokerage commissions, stamp duty fees, interest, taxes, acquired fund fees and expenses (if any) from funds in which the underlying affiliated master portfolios and funds invest and from money market funds, and extraordinary expenses are excluded from the expense cap. All other acquired fund fees and expenses from the affiliated master portfolios and funds are included in the expense cap. Prior to or after the commitment expiration date, the cap may be increased or the commitment to maintain the cap may be terminated only with the approval of the Board of Trustees.

(4)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(5)The current rate for the Voya Fixed Account - 457/401 II MC 924, Fund 4301 is 2.75%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 2.00%, which will not change through 12/31/2024. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.



**Additional Notes**

(6) American Funds Target Date: Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

(7) Dodge & Cox Stock Fund - Class X: Management fees include investment advisory fee expenses of 0.40% for each class; and administrative services fee expenses of 0.05% for Class X shares. Dodge & Cox has contractually agreed to reimburse the Fund for all ordinary expenses to the extent necessary to maintain Total Annual Fund Operating Expenses of Class X at 0.41% until April 30, 2026. This agreement cannot be terminated prior to April 30, 2026 other than by resolution of the Fund's Board of Trustees. For purposes of the foregoing, ordinary expenses shall not include nonrecurring shareholder account fees, fees and expenses associated with Fund shareholder meetings, fees on portfolio transactions such as exchange fees, dividends and interest on short positions, fees and expenses of pooled investment vehicles that are held by the Fund, interest expenses and other fees and expenses related to any borrowings, taxes, brokerage fees and commissions and other costs and expenses relating to the acquisition and disposition of Fund investments, other expenditures which are capitalized in accordance with generally accepted accounting principles, and other non-routine expenses or extraordinary expenses not incurred in the ordinary course of the Fund's business, such as litigation expenses. The term of the agreement will automatically renew for subsequent three-year terms unless terminated with at least 30 days' written notice by either party prior to the end of the then-current term. The agreement does not permit Dodge & Cox to recoup any fees waived or payments made to the Fund for a prior year.

## Updated Investment Information:

To check if there is more recent plan and product performance, as well as fund fact sheet information for your plan, visit Voya's Sponsor Web site at [www.voyaretirementplans.com/sponsor](http://www.voyaretirementplans.com/sponsor) and click on the menu selections below for the following:

### Plan and Product Performance Reports

> Investment Info > Fund Performance

### Investment Option Descriptions

> Investment Info > Investment Option Descriptions



**You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.**

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for meeting its obligations. Plan administrative services are provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya™ family of companies. **Securities are distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.**

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