

Program Highlights

Plan Overview

Website: mhc.beready2retire.com

When can I start saving for retirement?	All active employees, except student employees, can make elective contributions to the Plan upon their date of hire with Mount Holyoke College (MHC).
How do I start?	Visit the website listed above and follow the instructions found in the Enrollment section, or schedule a campus appointment with your Voya Financial® representative Mary Ellen Gordon,* CRPC, CIS, CEBS, CFS, online or by calling (877) 645-5206.
How much can I elect to save this year?	• Maximum Amount: \$24,500 for 2026 • Age 50+ Catch-up: An additional \$8,000 for 2026
Can I choose the type of elective contributions I make?	You can elect to make either pre-tax or Roth after-tax contributions, or a combination of both as long as your aggregate contributions don't exceed the maximum amount stated above. • Pre-tax Contributions: You pay no current federal or state income taxes on the money you contribute – or any of its earnings – until you receive it. This is usually at retirement when you may be in a lower income tax bracket. • Roth After-tax Contributions: You make contributions on an after-tax basis, and take tax-free withdrawals if you have met the five-year holding period requirement and are age 59½ or older, disabled or deceased. Your Roth contributions do not reduce your current income tax liability.
When am I required to participate?	• Eligible employees are required to begin making pre-tax mandatory contributions following the later of age 21 and 1 year of service. • 5% of annual compensation over \$40,000. • Mandatory contributions are not considered as part of the maximum amount for 2026.
Does the College contribute to the Plan?	• The College makes a pre-tax employer contribution to eligible Plan members. • 9% of compensation.
How can I invest my contributions?	The Plan offers a fixed account with a credited interest rate (the Voya Fixed Plus Account III), ¹ and a variety of variable mutual funds. See the Investments section of the website for detailed fund information.
What if I need help with my investment strategy?	View the Investments section for detailed fund information and education, or schedule a campus appointment with your Voya® representative Mary Ellen Gordon,* CRPC, CIS, CEBS, CFS, online or by calling (877) 645-5206.
What are the expenses in the MHC Plan?	• The mutual fund management fees and operating expenses. Fees depend on the investment option chosen. Please refer to the individual Fund prospectuses for fund fee information. • An annual asset based fee of 0.095% deducted quarterly from your account in all investment options including the Voya Fixed Plus Account III.
Can I move other investment accounts I have into the Plan?	• The Plan accepts transfers from prior Plan investment providers. • The Plan accepts eligible rollovers from pre-tax 403(b), 401 or governmental 457(b) plans and traditional IRAs, and Roth accounts under 401(k), 403(b) or governmental 457(b) plans. • The Plan does not accept transfers of non-Roth after-tax dollars or rollovers from Roth IRAs (as outlined by the IRS). • For assistance with the rollover/transfer process, please call (866) 865-2660.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

** Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.*

¹ Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a 403(b)(7) custodial agreement.



Plan. Invest. Protect.

Type of Access to the MHC Plan	Do I have access to the money in my account while I am working? ¹						
		Type of Contribution					
		Employee Elective Pre-tax or After-tax	Employee Elective Roth	Employee Mandatory Pre-tax or After-tax	Employer	Pre-Tax Rollover	Roth Rollover
	Non-Emergency Withdrawal - Can be withdrawn anytime. - Taxes due on pre-tax dollars and possibly on Roth earnings² and a penalty may apply.³	No	No	No	No	Yes	Yes
	Hardship Withdrawal - Qualifying conditions apply. - Taxes due on pre-tax dollars and possibly on Roth earnings² and a penalty may apply.³ - See In-Service Withdrawals under Plan Information on the website.	Yes	Yes	No	No	N/A (See above)	N/A (See above)
	Age 59½ Withdrawal - Can withdraw available sources upon attainment of age 59½. - Taxes due on pre-tax dollars and possibly on Roth earnings.²	Yes	Yes	Yes	Yes	Yes	Yes
	Loan - Can borrow up to a maximum amount (50% of account balance up to \$50,000) and pay it back. - Taxes and possible penalty³ due only upon default. - See Loans under Plan Information on the website.	Yes	No	Yes	No	Yes	No

¹ If you are married, your spouse must consent to all loans and withdrawals.

² Distributions from the Roth portion of your account will be tax-free for Federal income tax purposes only if you have met the IRS' five-year holding period requirement and the distribution is due to: attainment of age 59½, disability, or death. Distributions from the Roth contributions are subject to taxation, and potentially the IRC 10% premature distribution penalty tax, on the portion attributable to earnings if made before the requirements for a qualified distribution are satisfied.

³ Amounts distributed from the Plan are subject to the IRC 10% premature distribution penalty tax if distributed prior to your attaining age 59½, unless an exception applies.

When can I access my money once I leave the college? ¹						
Type of Access to the MHC Plan	Type of Contribution					
	Employee Elective Pre-tax or After-tax	Employee Elective Roth	Employee Mandatory Pre-tax or After-tax	Employer	Pre-Tax Rollover	Roth Rollover
Severance from Employment prior to age 55 Taxes due on pre-tax dollars and possibly on Roth earnings² and a penalty may apply.³	Yes	Yes	Yes	Yes	Yes	Yes
Severance from Employment or Retirement at or after age 55 - Taxes due on pre-tax dollars and possibly on Roth earnings² and a penalty may apply.³ - Married participants must take a joint and survivor annuity unless they elect otherwise. - Required Minimum Distribution required once you reach age 73. - See Termination Withdrawals under Plan Information on the website.	Yes	Yes	Yes	Yes	Yes	Yes

¹ If you are married, your spouse must consent to all loans and withdrawals.

² Distributions from the Roth portion of your account will be tax-free for Federal income tax purposes only if you have met the IRS' five-year holding period requirement and the distribution is due to: attainment of age 59½, disability, or death. Distributions from the Roth contributions are subject to taxation, and potentially the IRC 10% premature distribution penalty tax, on the portion attributable to earnings if made before the requirements for a qualified distribution are satisfied.

³ Amounts distributed from the Plan are subject to the IRC 10% premature distribution penalty tax if distributed prior to your attaining age 59½, unless an exception applies.



For more information please contact:

Voya Financial Partners, LLC
One Orange Way
Windsor, CT 06095-4774
mhc.beready2retire.com



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

You should consider the investment objectives, risks, charges, and expenses of the mutual funds offered through a retirement plan carefully before investing. Fund prospectuses, containing this and other information, can be obtained by contacting the Voya Retirement Readiness Service Center at (800) 584-6001. Please read all information carefully before investing.

Mutual funds under a 403(b) custodial account agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Early withdrawals, if taken prior to age 59½ will be subject to the IRC 10% premature distribution penalty tax, unless an exception applies. Amounts distributed will be taxed as ordinary income in the year it is distributed. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Every effort has been made for this document to accurately reflect the retirement plan. The Plan Document, found at mhc.beready2retire.com, contains the full legal description of the plan. In the event of any discrepancies, the Plan Document supersedes this document.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services 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 distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

230624 3974575_0826 © 2026 Voya Services Company. All rights reserved. CN5140667_0128



Plan. Invest. Protect.