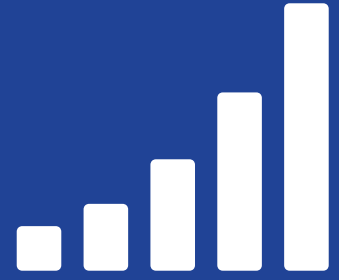


San Bernardino County RMT Account Online Investment Tool Kit Guide



1 Sign in

San Bernardino County 457(b), 401(k), 401(a) or PST Plan account holders have access to their RMT account through Voya's participant website or the Voya Retire mobile app and may access the Participant Portal using Single Sign-On (SSO) technology. With SSO, you don't need to log into the Participant Portal separately. To view your account or to take any action, simply click on the RMT account name associated with your retirement **cosb.beready2retire.com**.

For employees that are not participating in one of the County's defined contribution plans, you may monitor and manage your RMT Plan account online through our participant portal. To access your account, go to **voya.com/ws/myHRA** and follow the link to "Access Your Account" on the HRA Participant Portal. If this is your first-time logging in to your account, you will need one of the following plan codes to complete the registration process:

- For San Bernardino County Plans: **COUSAN8465**
- For San Bernardino County Superior Courts: **SANBER5121**

The screenshot shows the BPAS Participant Portal login interface. At the top left is the BPAS logo and the text "PARTICIPANT PORTAL". The main heading is "Login to your account". Below this is a message box: "First time logging in? Be sure to have your Welcome letter handy and select the link below to register for online access". There are links for "English" and "Spanish". Below these are input fields for "Username" and "Password". The "Username" field has a person icon, and the "Password" field has a lock icon and a toggle for visibility. Below the password field are links for "Forgot Username?" and "Forgot Password?". At the bottom are two buttons: a green "Cancel" button and a dark blue "Login" button with a right arrow icon. Below the buttons is a link: "Register for online access".

2

How do I access my investment balance?

Click on the *My Account* tab to view a summary of your account including the following:

- Account Balance information;
- Account Activity which provides a review of transaction details and pending transactions;
- Access to Statements including quarterly and the ability to generate statements on demand; and
- Access to Balance History information.

Initial Portal Landing Page

VOYA FINANCIAL HRA PARTICIPANT PORTAL

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

At A Glance

Account Balance

As of 10/23/2023

\$1,795.47

[Investment Performance & Research](#)

Rate of Return

N/A

[History](#)

Statements

Generate custom statement or view quarterly benefit statements.

[View](#)

Frequently Asked Questions

Learn more about how HRA plans work.

[View FAQ](#)

Logout | Spanish

Screenshot for illustrative purposes only.

My Account Tab and Contents

VOYA FINANCIAL HRA PARTICIPANT PORTAL

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary Investments

Balance Activity Statements History

Account Balance

As of 10/23/2023

\$1,795.47

[Investments](#) [Sources](#)

Investment	Investment Category	Current Election	Market Value
Fidelity 500 Index Inst'l Prem	Large Blend	15%	\$225.27
GMO Quality R6	Large Blend	10%	\$166.56
Vanguard Equity Income Admiral	Large Value	10%	\$154.28
Fidelity Mid-Cap Idx Inst'l Prem	Mid-Cap Blend	10%	\$151.68
Fuller & Thaler Behav SC Eq R6	Small Blend	10%	\$153.38
MFS Intl Diversification R6	Foreign Large Blend	15%	\$178.88
Vanguard Commodity Strategy	Commodities Broad Basket	10%	\$159.08
Vanguard Health Care Index Adm	Health	5%	\$92.92
Vanguard Info Tech Index Admir	Technology	5%	\$106.31
Vanguard Utilities Index Adm	Utilities	10%	\$143.03
Voya Fixed Account	Other	0%	\$264.08

Did You Know?

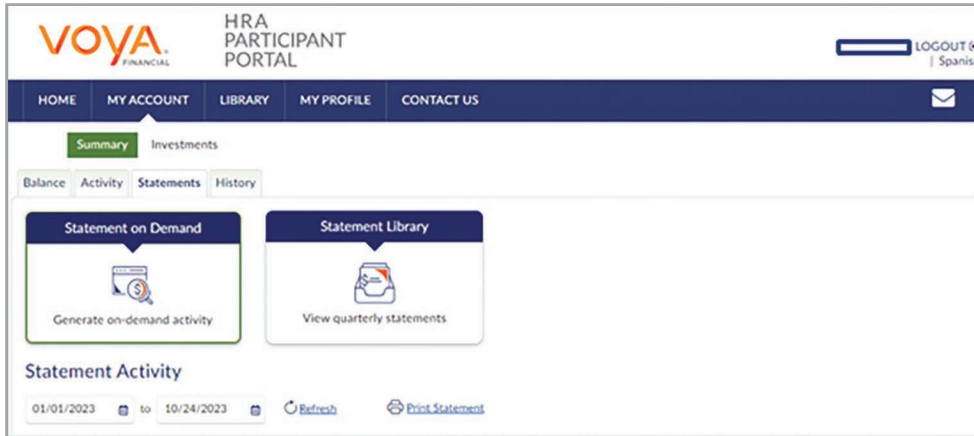
An "investment category" is a way to group together investments with similar objectives and risk and return characteristics.

Screenshot for illustrative purposes only.

3

How do I generate a statement on demand?

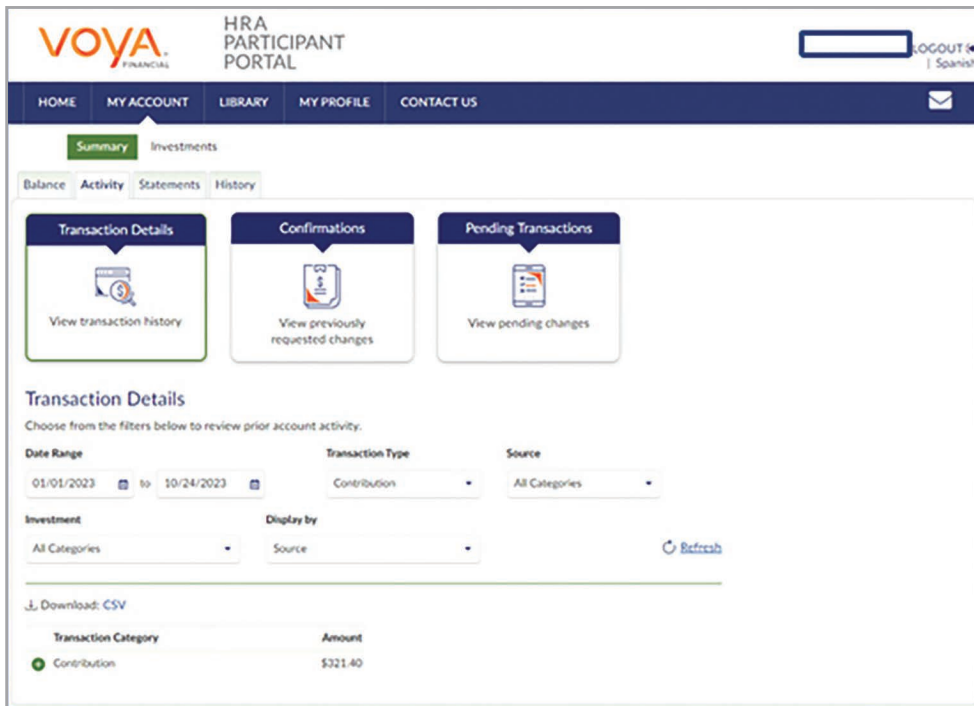
The *My Account* tab also offers access to investment statements. Statements are made available online on a quarterly basis following the end of the quarter and an annual basis following the end of the plan year. If you need an investment statement at any other time, click under *Statements* and then you may select either as On Demand or your available quarterly statements. For an On Demand statement, elect the time period, then click the “*Generate*” tile.



4

Where can I find my Historical Transactions?

You can look up transactions that occurred within your investment account via the *Activity* tab. The system makes available two years of history of all transactions of your account. This tab provides you with a view of transaction details, confirmation statements and pending transactions. You may specify a date range for transaction history and may limit the review to specified transaction types. Click “*refresh*” to display the transaction details.



5

Where do I change how my contributions are invested?

From the *My Account* tab, select the *Investments* tab and then the *Make Changes* tab. This will present the screen below. You now have three options – *Realign My Account*, *Transfer Investments* and *Future Elections*.

- *Realign My Account* allows you to change your current and/or your future mix of investments.
- *Transfer Investments* allows you to transfer from a single investment option into a different investment or investments.
- *Future Elections* allows you to only change how your future contributions will be invested.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface. The top navigation bar includes HOME, MY ACCOUNT, LIBRARY, MY PROFILE, and CONTACT US. The MY ACCOUNT tab is active, and the Investments sub-tab is selected. Below the navigation bar, there are tabs for Summary, Research, and Make Changes. The main heading is "What changes do you want to make to your investments? Choose an option below to get started". There are three main options, each with a "Select" button: "Realign My Account" (Change my current and/or future mix of investments), "Transfer Investments" (Transfer from a single investment into different investment(s)), and "Future Elections" (Only change how my future contributions are invested). To the right, a "Did You Know?" box provides information about rebalancing. At the bottom, a disclaimer states: "Before making any investment decisions you should consider the investment objectives, risks, charges and expenses of the investment options offered through your Plan. Investment Fact sheets and Prospectuses containing this and other information can be obtained from the Investment Research page of this site, or by contacting your Plan Sponsor. Please read the information carefully before investing. Certain Investments may be subject to a Trading Restriction."

If you would like to transfer funds rather than realign, click "*Transfer Investments*". You have the option to transfer one or all of your investment balances. You will select the fund you wish to transfer, then the amount of each fund. You will also select the amount or percent to be transferred. You must then choose the allocation percentage or dollar amount for each investment into the transfer will be made.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface, specifically the "What parts of your account would you like to realign?" screen. The top navigation bar is the same as the previous screenshot. The MY ACCOUNT tab is active, and the Investments sub-tab is selected. Below the navigation bar, there are tabs for Summary, Research, and Make Changes. The main heading is "What parts of your account would you like to realign? Choose an option below to change your current mix of investments, change where your future contributions are invested, or both." There are three main options, each with a "Select" button: "Current and Future" (Realign my current investments, and change how my future contributions are invested), "Current Balance Only" (Realign my account only. Leave my future contributions as they are), and "Future Contributions Only" (Only change how my future contributions are invested). At the bottom left, there is a "Back" button.

6

How do I change where my current balance is invested?

By selecting the *My Account* option outlined above, you will be presented with the option to realign your Current and Future investments, your Current Balance Only or your Future Contributions Only.

VOYA FINANCIAL HRA PARTICIPANT PORTAL

LOGOUT | Spanish

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary **Investments**

Research Make Changes

What changes do you want to make to your investments?
Choose an option below to get started

Realign My Account
Change my current and/or future mix of investments

Select

Transfer Investments
Transfer from a single investment into different investment(s)

Select

Future Elections
Only change how my future contributions are invested

Select

Did You Know?
If one of your investments is outperforming another, it changes how your account is allocated. Realigning, or rebalancing, your investments resets things back to your original choices.

Before making any investment decisions you should consider the investment objectives, risks, charges and expenses of the investment options offered through your Plan. Investment Fact sheets and Prospectuses containing this and other information can be obtained from the Investment Research page of this site, or by contacting your Plan Sponsor. Please read the information carefully before investing. Certain Investments may be subject to a Trading Restriction.

By selecting one of these options, you may realign your current balance. Under *Current %*, you will see what percentage of your current balance is in each fund. Under *Allocation*, you will select the percentage of your current balance that you want in each fund.

VOYA FINANCIAL HRA PARTICIPANT PORTAL

LOGOUT | Spanish

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary **Investments**

Research Make Changes

Realign My Account
Adjust the percentage of your allocation below. Your changes must equal 100.

Total Percentage: 0

Unrestricted Investments

Investment	Investment Category	Trade Restrictions	Current Balance	Current Election	Allocation
Vanguard Federal Money Market	Cash Equivalents	0 Days	\$0.00	0%	- 0 +
BWGlobal Corporate Credit IS	Fixed Income	0 Days	\$0.00	0%	- 0 +
Western Asset Core Plus Bnd IS	Fixed Income	0 Days	\$0.00	0%	- 0 +
DFA InflationProtect Secur Portfolio	Specialty Fixed Income	0 Days	\$0.00	0%	- 0 +
Vanguard Target Retirement 2020	Target Date	30 Days	\$0.00	0%	- 0 +
Vanguard Target Retirement 2030	Target Date	30 Days	\$0.00	0%	- 0 +
Vanguard Target Retirement 2040	Target Date	30 Days	\$0.00	0%	- 0 +

Screenshot for illustrative purposes only.

7

How do I know if my request has been received?

Under *Account Summary*, click “*Activity Summary*”. Any pending activity will be present here. Should you wish to cancel any transaction in pending status, click “*Cancel*”. You will also see at the top right corner of your screen the words “*Pending Activity*” in red. If you click there, it will automatically bring you to the *Activity Summary* screen.

The screenshot shows the VOYA Financial HRA Participant Portal. The top navigation bar includes HOME, MY ACCOUNT, LIBRARY, MY PROFILE, and CONTACT US. The MY ACCOUNT tab is selected, and the Summary sub-tab is active. Below the navigation bar, there are three main sections: Transaction Details, Confirmations, and Pending Transactions. The Pending Transactions section is highlighted with a green border and contains a button labeled 'View pending changes'. Below this section, there is a heading 'Pending Transaction Requests' followed by a paragraph explaining that transactions submitted and confirmed on or after 4:00 PM ET will be processed on the next business day. It also mentions that transactions noted below are those initiated and can be cancelled, and refers to the Account Transactions Policy for more information. At the bottom, it states 'You have no Pending Transactions.'

8

How do I know if my request has been processed?

The *My Account Summary* tab will show your new investment elections and/or investment allocation. Please note, investment election changes are an overnight process and realignments/ transfers may take up to three days to process. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.

The screenshot shows the VOYA Financial HRA Participant Portal. The top navigation bar includes HOME, MY ACCOUNT, LIBRARY, MY PROFILE, and CONTACT US. The MY ACCOUNT tab is selected, and the Summary sub-tab is active. Below the navigation bar, there are four main sections: Account Balance, Investment Elections, Did You Know?, and a Screenshot for illustrative purposes only. The Account Balance section shows a balance of \$1,795.47 as of 10/23/2023. The Investment Elections section displays a table with columns for Investment, Investment Category, Current Election, and Market Value. The table lists several investments, including Fidelity 500 Index Instl Prem, GMO Quality R6, Vanguard Equity Income Admiral, Fidelity Mid Cap Idx Instl Prem, Fuller & Thaler Behav SC Eq R6, MFS Int'l Diversification R6, Vanguard Commodity Strategy, and Vanguard Health Care Index Adm. The Did You Know? section provides information about investment categories. The Screenshot for illustrative purposes only section shows a donut chart representing the investment allocation.

Investment	Investment Category	Current Election	Market Value
Fidelity 500 Index Instl Prem	Large Blend	15%	\$225.27
GMO Quality R6	Large Blend	10%	\$166.56
Vanguard Equity Income Admiral	Large Value	10%	\$154.28
Fidelity Mid Cap Idx Instl Prem	Mid-Cap Blend	10%	\$151.68
Fuller & Thaler Behav SC Eq R6	Small Blend	10%	\$153.38
MFS Int'l Diversification R6	Foreign Large Blend	15%	\$178.88
Vanguard Commodity Strategy	Commodities Broad Basket	10%	\$159.08
Vanguard Health Care Index Adm	Health	5%	\$92.92

9

Where can I find fund fact sheets for the funds?

Details and performance information regarding your plan's investment options may be found under the *Investments* tab of the *My Account* section of the participant portal. Participants can access performance information by clicking on the "+" symbol next to each fund name. The investment options Fact Sheet and Prospectus may be accessed by clicking on the "F" or "P" within the Research column. Additionally, investment options in which the participant is invested have a "\$" at the far right of each fund.

VOYA FINANCIAL HRA PARTICIPANT PORTAL

LOGOUT | Spanish

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary **Investments**

Research Make Changes

Your Plan's Investments
View investment details and performance.

Investment	Investment Category	Research	Ticker	Valued on
Vanguard Federal Money Market	Money Market		VMFXX	9/30/2023
Banque Global Corporate Credit IS	High Yield Bond		BGCSX	9/30/2023
Western Asset Core Plus Bond IS	Intermediate Core Plus Bond		WAPSX	9/30/2023
DFA Inflation Protect Secur Portfolio	Inflation Protected Bond		DIPSX	9/30/2023
Vanguard Target Retirement 2020	Target Date 2020		VTWVX	9/30/2023
Vanguard Target Retirement 2030	Target Date 2030		VTNRX	9/30/2023
Vanguard Target Retirement 2040	Target Date 2040		VTFRX	9/30/2023
Vanguard Target Retirement 2050	Target Date 2050		VTIFX	9/30/2023
Vanguard Target Retirement 2060	Target Date 2060		VTTSX	9/30/2023
Vanguard Target Retirement Income	Target Date Retirement		VTINX	9/30/2023
Fidelity 500 Index Inst 1 Prem	Large Blend		FXAIX	9/30/2023
GMO Quality R6	Large Blend		GQESX	9/30/2023
Jpmorgan Lrg Cap Growth	Large Growth		JLGMX	9/30/2023

Did You Know?
We've included a few icons to make reviewing your investment options quick and easy. The "\$" indicates that you currently have a balance in that investment. The "F" indicates that the investment has a trading restriction of some type. Click on the "F" to find additional information on the investment.

Screenshot for illustrative purposes only.



Questions?

Should you have additional questions about the San Bernardino County RMT plan or your account, you can contact either San Bernardino County's Voya Service Team or the Voya Financial Health Account Solution Call Center for further information.

Voya's San Bernardino County Service Team:

Telephone: 909-748-6468

Voya Financial Health Account Solution Call Center:

Toll-free: 833-232-4673

Office Hours: 5:00 a.m. – 3:00 p.m., PST
Monday – Thursday and 5:00 a.m.
to 2:00 p.m. PT on Friday

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.

You should consider the investment objectives, risks, charges and expenses of the investment options offered through a Health Reimbursement Arrangement carefully before investing. The information booklets/fund fact sheets/fund prospectuses containing this and other information can be obtained when you access your account on the Voya HRA Participant Portal. Please read the information carefully before investing.

Investment options available through a Health Reimbursement Arrangement are long-term investment vehicles, which allow you to allocate contributions among investment options that have the potential to grow on a tax-free basis. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than its original amount invested.

A Health Reimbursement Arrangement is not an insurance policy. It is a tax-advantaged, employer-sponsored, self-insured employee health benefit subject to IRS Code Section 105. This is not intended to be legal or tax advice and you should consult with your own legal/tax advisor regarding your individual situation.

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

The Health Reimbursement Arrangement is offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services are provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the Health Reimbursement Arrangement's assets in a trust or custodial capacity and has engaged Hand Benefit & Trust Company, an affiliate of BPAS, to perform servicing functions on its behalf. If offered, the Voya Fixed Account is available through a funding agreement issued by VRIAC. The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

BPAS and WEX Health, Inc. are not affiliated with the Voya family of companies.

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