

Straight talk about fees

The State of Delaware is committed to keeping your retirement plan’s fees transparent. On your statement, you will see separate fees charged to your account each quarter to reflect the administrative and oversight costs of maintaining the Plan. By deducting administrative and oversight fees in a separate line item transaction to your account, that will be visible to you, the Plan is able to provide additional transparency and offer the same administrative and oversight fees regardless of the investment options selected.

Your statement tells the story

The sample statement below guides you to the fees listed on your personal quarterly statement and helps you understand what these fees mean. Expenses associated with the plan typically fall into four categories:

- 1 **Investment fees** – Includes ongoing charges for managing assets in the funds. These are typically the largest component of plan costs. To help control these costs, the plan looks to utilize funds that charge low institutional rates. This fee is retained by the fund company. Fund fees vary and will depend on the investment option chosen.
- 2 **Plan administration fee detail** – This asset-based fee covers the cost of plan recordkeeping and administration. This fee is retained by Voya as compensation for providing administrative and participant services.
- 3 **Plan oversight expenses** – Includes fees paid to third-party service providers such as investment and legal consulting as well as state agencies.
- 4 **Service charges** – Includes charges for the use of any optional plan features such as Self-Directed Brokerage, professional managed accounts and investment advice and withdrawals.

Withdrawals

The withdrawals line item is the total amount of fees and/or withdrawals for the participant in the quarter. In this example, a total of \$60.82 in fees was deducted from this participant’s retirement account.

Your Account Balance as of December 31, 2023	
	\$65,609.63
Your Account Summary	
Account Balance on 09/30/2023	\$60,217.73
Your Contributions	\$3,898.19
Withdrawals	-\$60.82
Investment Earnings	\$1,493.71
Account Balance on 12/31/2023	\$65,609.63

1 Investment fees

Investment fees are paid to the manager of each investment option for managing the fund. Performance is shown net of fees, meaning that the fee has already been deducted from the reported performance.

Average Annual Total Returns as of: 09/30/2023						
Fund Number Investment Options	Gross / Net Fund Expense Ratio *	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Cap Growth						
<i>Large Growth</i>						
7577-TRowePrcBlue Chip Growth Fund I	0.63%/0.62%	7.54%	11.47%	17.89%	9.12%	06/30/1993
Small/Mid/Specialty						
<i>Mid-Cap Blend</i>						
1353-VanguardExtend Mrkt Index Fnd Adm	0.09%/0.09%	7.26%	13.44%	16.32%	8.27%	11/13/2000
<i>Mid-Cap Growth</i>						



2 Plan administrative fee detail

This section of your statement shows the Asset Based Fee, which is for Voya's recordkeeping services. Fees are assessed in quarterly installments and deducted pro-rata from all investment options.

Fee Detail							
Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount	
Asset Based Fee	12/20/2023	Pre-tax Deferral	Vanguard Instit Index Fnd Inst	-0.0037	\$194.6000	-\$0.72	
			MFS Institutional Intl Equity Fnd	-0.0209	\$23.0200	-\$0.48	
			AB Disc Value Fnd I	-0.0316	\$20.2600	-\$0.64	
			Stable Value Option	N/A	N/A		
			Total				
Administrative Fee	12/20/2023	Pre-tax Deferral	Vanguard Instit Index Fnd Inst	-0.0014	\$194.6000	-\$0.28	
			MFS Institutional Intl Equity Fnd	-0.0083	\$23.0200	-\$0.19	
			AB Disc Value Fnd I	-0.0123	\$20.2600	-\$0.25	
			Stable Value Option	N/A	N/A	-\$2.44	
			Total				
Total			Asset-Based Fee			-\$10.82	

3 Plan oversight expenses

This section shows the Administrative Fee which is paid to third-party service providers and state agencies. Fees are assessed in quarterly installments and deducted pro-rata from all investment options.

4 Service charges

Service charges include items such as Plan withdrawals and use of optional Plan features such as the Self-Directed Brokerage Account.

Fee Detail							
Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount	
Self-Directed Account Fee	12/20/2023	Pre-tax Deferral	Vanguard Instit Index Fnd Inst	-0.0037	\$194.6000	-\$12.50	
			MFS Institutional Intl Equity Fnd	-0.0209	\$23.0200	-\$12.50	
			AB Disc Value Fnd I	-0.0316	\$20.2600	-\$12.50	
			Stable Value Option	N/A	N/A	-\$12.50	
			Total				
Total							

Let's be clear

If you have questions about the fees or any information that appears on your statement, please call Voya's Customer Contact Center at **800-584-6001**. For more information on the Plan and to log into your account, visit **DelawareDEFER.com**.

Our team of local representatives* can assist you with your questions and financial planning needs. To schedule an appointment, go to **DelawareDEFER.com** or scan this QR code with your Smartphone. This QR code will work with any free QR scanner app and if your phone is so equipped, your phone's camera. Your provider's data rates will apply.



* 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.

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