Brightli Retirement Savings Plan
VOYA PLAN 664F3S
Your Investment Program- Plan related Information
December 05, 2023

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment- related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya.
This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.
Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

Where and How to Give investment instructions

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at www.voyaretirementplans.com or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

The designated investment alternatives available under the plan as of the date above are as follows:

Voya Fixed Account (4452)	PGIM High Yield Fund - Class R6
BlackRock Total Return Fund - Class K Shares	Baird Aggregate Bond Fund - Institutional Class
American Funds 2010 Target Date Retirement Fund®-Class R-6	American Funds 2015 Target Date Retirement Fund®-Class R-6
American Funds 2020 Target Date Retirement Fund®-Class R-6	American Funds 2025 Target Date Retirement Fund®-Class R-6
American Funds 2030 Target Date Retirement Fund®-Class R-6	American Funds 2035 Target Date Retirement Fund®-Class R-6
American Funds 2040 Target Date Retirement Fund®-Class R-6	American Funds 2045 Target Date Retirement Fund®-Class R-6
American Funds 2050 Target Date Retirement Fund®-Class R-6	American Funds 2055 Target Date Retirement Fund®-Class R-6
American Funds 2060 Target Date Retirement Fund®-Class R-6	American Funds 2065 Target Date Retirement Fund®-Class R-6
Putnam Large Cap Value Fund - Class R6	Fidelity® 500 Index Fund
AB Large Cap Growth Fund - Class Z	DFA U.S. Targeted Value Portfolio - Institutional Class
JPMorgan Mid Cap Growth Fund - Class R6 Shares	MFS® Mid Cap Value Fund - Class R6
Fidelity® Small Cap Index Fund	Fidelity® Mid Cap Index Fund
Putnam Small Cap Growth Fund - Class R6	American Funds New World Fund® - Class R-6
Fidelity® International Index Fund	Goldman Sachs GQG Partners International Opport F - Cl R6 Sh

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

Designated Investment Managers

If elected, your plan-appointed registered investment advisor actively manages participant accounts and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. The registered investment advisor assumes responsibility for monitoring the participant accounts on a quarterly basis and provides direction on execution of appropriate transactions.

Annual Service Fees	Fee	Payment Method
Managed Account Service Fee	0.46%	Deducted from Participant Account

Managed account service fees are deducted from participant accounts on a calendar quarter basis. Such fees are determined by multiplying the applicable fee and the number of days of enrollment in the managed account service for the quarterly period. A final fee deduction is made from participant accounts using the same methodology when a participant exits from the managed account service.

Asset Based Fees

An annual asset based fee of 0.084% will be deducted from your account for recordkeeping and administrative services. This amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan : [Set at loan initiation. Fee amount does not change for duration of loan.]	$25.00	Voya
Excess Deferral or Excess Contributions, per distribution or processing adjustment :	$50.00	Voya
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal :	$50.00	Voya
Loan Initiation Fee, one-time charge per loan :	$75.00	Voya
Overnight Mail, per occurrence :	$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence :	$450.00	Voya
Required Minimum Distribution (RMD) Fee, per occurrence :	$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	$50.00	Voya
Stop Payment, per occurrence :	$50.00	Voya

*The above fees are subject to change from time to time.

Additional Disclosures

Fees may be assessed against your account if you elect optional transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

INVESTMENT-RELATED INFORMATION

Brightli Retirement Savings Plan

VOYA PLAN 664F3S

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This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact the Voya Retirement Services Customer Contact Center at 1-800-584-6001, ONE ORANGE WAY, WINDSOR, CT 06095. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

Table 1 - Variable Return Investments

Name / Type of Option	**Average Annual Total Return as/of 12/31/22**				**Benchmark**			
	1 yr	**5 yr**	**10 yr**	**Since Inception**	**1 yr**	**5 yr**	**10 yr**	**Since Inception**
Bonds								
PGIM High Yield Fund - Class R6	-11.58%	2.73%	4.34%	N/A	-11.11%	2.17%	3.96%	N/A
www.voyaretirementplans.com					Bloomberg US HY 1% Issuer Cap TR Index			
BlackRock Total Return Fund - Class K Shares	-14.15%	0.28%	1.74%	N/A	-13.01%	0.02%	1.06%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Baird Aggregate Bond Fund - Institutional Class	-13.35%	0.25%	1.49%	N/A	-13.01%	0.02%	1.06%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Asset Allocation								

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
American Funds 2010 Target Date Retirement Fund®-Class R-6	-9.15%	3.80%	5.47%	N/A	-11.44%	2.82%	4.37%	N/A
www.voyaretirementplans.com					S&P Target Date 2010 Index TR USD			
American Funds 2015 Target Date Retirement Fund®-Class R-6	-10.25%	4.00%	5.96%	N/A	-12.16%	3.07%	5.01%	N/A
www.voyaretirementplans.com					S&P Target Date 2015 Index TR USD			
American Funds 2020 Target Date Retirement Fund®-Class R-6	-11.01%	4.21%	6.55%	N/A	-12.81%	3.14%	5.50%	N/A
www.voyaretirementplans.com					S&P Target Date 2020 Index TR USD			
American Funds 2025 Target Date Retirement Fund®-Class R-6	-12.74%	4.69%	7.48%	N/A	-13.13%	3.75%	6.23%	N/A
www.voyaretirementplans.com					S&P Target Date 2025 Index TR USD			
American Funds 2030 Target Date Retirement Fund®-Class R-6	-14.50%	5.09%	8.25%	N/A	-13.96%	4.17%	6.84%	N/A
www.voyaretirementplans.com					S&P Target Date 2030 Index TR USD			
American Funds 2035 Target Date Retirement Fund®-Class R-6	-16.24%	5.88%	8.96%	N/A	-14.99%	4.63%	7.42%	N/A
www.voyaretirementplans.com					S&P Target Date 2035 Index TR USD			
American Funds 2040 Target Date Retirement Fund®-Class R-6	-17.55%	6.10%	9.23%	N/A	-15.56%	4.97%	7.84%	N/A
www.voyaretirementplans.com					S&P Target Date 2040 Index TR USD			
American Funds 2045 Target Date Retirement Fund®-Class R-6	-18.18%	6.11%	9.29%	N/A	-15.84%	5.16%	8.11%	N/A
www.voyaretirementplans.com					S&P Target Date 2045 Index TR USD			
American Funds 2050 Target Date Retirement Fund®-Class R-6	-18.89%	6.04%	9.28%	N/A	-15.97%	5.26%	8.33%	N/A
www.voyaretirementplans.com					S&P Target Date 2050 Index TR USD			
American Funds 2055 Target Date Retirement Fund®-Class R-6	-19.50%	5.87%	9.19%	N/A	-15.97%	5.31%	8.46%	N/A

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
www.voyaretirementplans.com					S&P Target Date 2055+ Index TR USD			
American Funds 2060 Target Date Retirement Fund®-Class R-6	-19.66%	5.82%	N/A	7.34%	-16.01%	5.35%	N/A	6.78%
www.voyaretirementplans.com					S&P Target Date 2060 Index TR USD			
American Funds 2065 Target Date Retirement Fund®-Class R-6	-19.64%	N/A	N/A	12.56%	-16.03%	N/A	N/A	14.65%
www.voyaretirementplans.com					S&P Target Date Through 2065 +TR			
Large Cap Value/Blend								
Putnam Large Cap Value Fund - Class R6	-2.75%	9.54%	12.01%	N/A	-7.54%	6.67%	10.29%	N/A
www.voyaretirementplans.com					Russell 1000 Value Index TR USD			
Fidelity® 500 Index Fund	-18.13%	9.41%	12.55%	N/A	-18.11%	9.43%	12.56%	N/A
www.voyaretirementplans.com					S&P 500 Index TR USD			
Large Cap Growth								
AB Large Cap Growth Fund - Class Z	-28.73%	11.15%	14.79%	N/A	-29.14%	10.96%	14.10%	N/A
www.voyaretirementplans.com					Russell 1000 Growth Index TR USD			
Small/Mid/Specialty								
DFA U.S. Targeted Value Portfolio - Institutional Class	-4.62%	7.04%	10.49%	N/A	-14.48%	4.13%	8.48%	N/A
www.voyaretirementplans.com					Russell 2000 Value Index TR USD			
JPMorgan Mid Cap Growth Fund - Class R6 Shares	-26.96%	9.87%	13.04%	N/A	-26.72%	7.64%	11.41%	N/A
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD			
MFS® Mid Cap Value Fund - Class R6	-8.64%	7.75%	10.94%	N/A	-12.03%	5.72%	10.11%	N/A
www.voyaretirementplans.com					Russell Mid Cap Value Index TR USD			

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Fidelity® Small Cap Index Fund	-20.27%	4.22%	9.17%	N/A	-20.44%	4.13%	9.01%	N/A
www.voyaretirementplans.com					Russell 2000 Index TR USD			
Fidelity® Mid Cap Index Fund	-17.28%	7.10%	10.95%	N/A	-17.32%	7.10%	10.96%	N/A
www.voyaretirementplans.com					Russell Mid Cap Index TR USD			
Putnam Small Cap Growth Fund - Class R6	-27.82%	10.63%	12.32%	N/A	-26.36%	3.51%	9.20%	N/A
www.voyaretirementplans.com					Russell 2000 Growth Index TR USD			
Global / International								
American Funds New World Fund® - Class R-6	-21.75%	3.04%	4.98%	N/A	-18.36%	5.23%	7.98%	N/A
www.voyaretirementplans.com					MSCI ACWI NR USD			
Fidelity® International Index Fund	-14.24%	1.75%	4.73%	N/A	-14.45%	1.54%	4.67%	N/A
www.voyaretirementplans.com					MSCI EAFE Index NR USD			
Goldman Sachs GQG Partners International Opport F - Cl R6 Sh	-11.03%	6.81%	N/A	10.33%	-16.00%	0.88%	N/A	5.00%
www.voyaretirementplans.com					MSCI ACWI ex USA Index NR USD			

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No **further distribution or dissemination of the MSCI data is** permitted without MSCI's express written consent.

Source BofA Merrill Lynch, used with permission. BOFA MERRILL LYNCH IS LICENSING THE BOFA MERRILL LYNCH INDICES "AS IS, "MAKES NO WARRANTIES REGARDING SAME, DOES NOT GUARANTEE THE SUITABILITY, QUALITY, ACCURACY, TIMELINESS, AND/OR COMPLETENESS OF THE BOFA MERRILL LYNCH INDICES OR ANY DATA INCLUDED IN, RELATED TO, OR DERIVED THERE FROM, ASSUMES NO LIABILITY IN CONNNECTION WITH THEIR USE, AND DOES NOT SPONSOR, ENDORSE, OR RECOMMEND VOYA, OR ANY OF ITS PRODUCTS OR SERVICES."

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 – Fixed Return Investments			
Name/Type of Option	**Return**	**Term**	**Other**
Stability of Principal			

Name/Type of Option	Return	Term	Other
Voya Fixed Account (4452) www.voyaretirementplans.com	2.50%	N/A	Rates are subject to change at any time subject to contract guarantees. . The Guaranteed Minimum Interest rate is 1.0%. Current rate information is available by calling 1-800-584-6001.

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 3 - Fees and Expenses					
Name / Type of Option	**Total Gross Annual Operating Expenses**		**Total Net Annual Operating Expenses**		**Shareholder Type Fees/Fund Restrictions**
	As a %	**Per $1,000**	**As a %**	**Per $1,000**	
Bonds					
PGIM High Yield Fund - Class R6	0.38%	$3.80	0.38%	$3.80	
BlackRock Total Return Fund - Class K Shares	0.38%	$3.80	0.38%	$3.80	
Baird Aggregate Bond Fund - Institutional Class	0.30%	$3.00	0.30%	$3.00	
Asset Allocation					
American Funds 2010 Target Date Retirement Fund®-Class R-6	0.28%	$2.80	0.28%	$2.80	

American Funds 2015 Target Date Retirement Fund®-Class R-6	0.30%	$3.00	0.30%	$3.00	
American Funds 2020 Target Date Retirement Fund®-Class R-6	0.30%	$3.00	0.30%	$3.00	
American Funds 2025 Target Date Retirement Fund®-Class R-6	0.32%	$3.20	0.32%	$3.20	
American Funds 2030 Target Date Retirement Fund®-Class R-6	0.33%	$3.30	0.33%	$3.30	
American Funds 2035 Target Date Retirement Fund®-Class R-6	0.35%	$3.50	0.35%	$3.50	
American Funds 2040 Target Date Retirement Fund®-Class R-6	0.36%	$3.60	0.36%	$3.60	
American Funds 2045 Target Date Retirement Fund®-Class R-6	0.37%	$3.70	0.37%	$3.70	
American Funds 2050 Target Date Retirement Fund®-Class R-6	0.38%	$3.80	0.38%	$3.80	
American Funds 2055 Target Date Retirement Fund®-Class R-6	0.38%	$3.80	0.38%	$3.80	

American Funds 2060 Target Date Retirement Fund®-Class R-6	0.38%	$3.80	0.38%	$3.80	
American Funds 2065 Target Date Retirement Fund®-Class R-6	0.38%	$3.80	0.38%	$3.80	
Large Cap Value/Blend					
Putnam Large Cap Value Fund - Class R6	0.55%	$5.50	0.55%	$5.50	
Fidelity® 500 Index Fund	0.01%	$0.15	0.01%	$0.15	
Large Cap Growth					
AB Large Cap Growth Fund - Class Z	0.52%	$5.20	0.52%	$5.20	
Small/Mid/Specialty					
DFA U.S. Targeted Value Portfolio - Institutional Class	0.29%	$2.90	0.29%	$2.90	
JPMorgan Mid Cap Growth Fund - Class R6 Shares	0.75%	$7.50	0.70%	$7.00	
MFS® Mid Cap Value Fund - Class R6	0.63%	$6.30	0.62%	$6.20	

Fidelity® Small Cap Index Fund	0.03%	$0.25	0.03%	$0.25	
Fidelity® Mid Cap Index Fund	0.03%	$0.25	0.03%	$0.25	
Putnam Small Cap Growth Fund - Class R6	0.85%	$8.50	0.85%	$8.50	
Global / International					
American Funds New World Fund® - Class R-6	0.57%	$5.70	0.57%	$5.70	
Fidelity® International Index Fund	0.04%	$0.35	0.04%	$0.35	
Goldman Sachs GQG Partners International Opport F - Cl R6 Sh	0.79%	$7.90	0.75%	$7.50	
Stability of Principal					

Voya Fixed Account (4452)	N/A	N/A	N/A	N/A	• Transfers from this investment option may not be made directly to a Competing Fund. • Transfers from this investment option will prevent transfers to a Competing Fund for 90 days. • Transfers into the Voya Fixed Account from other investment options may be limited to 20% of your non-Fixed Account balance on January 1st of the current year. A higher percentage may be in effect. For the current transfer percentage, call 1-800-584-6001. •

Voya "Excessive Trading" Policy

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a “roundtrip”). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya’s definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya’s variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit Voya Retirement Plans Website at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.