

DELAWARE 457B PLAN
Voya Plan 664093
Your Voya Retirement Insurance and Annuity Company Investment Program - Plan-related Information
March 31, 2024

This document summarizes certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected in accordance with the disclosure requirements under Department of Labor Regulation §2550.404a-5. It is intended to be read along with the comparative chart of Investment Information. These summaries are not intended to replace the investment product information provided separately by Voya. 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 Retirement Services Customer Contact Center and participant website www.voyaretirementplans.com. This information is being provided either at the request of your plan sponsor or to comply with applicable state law.

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:

American Funds 2010 Target Date R6	American Funds 2015 Target Date R6
American Funds 2020 Target Date R6	American Funds 2025 Target Date R6
American Funds 2030 Target Date R6	American Funds 2035 Target Date R6
American Funds 2040 Target Date R6	American Funds 2045 Target Date R6
American Funds 2050 Target Date R6	American Funds 2055 Target Date R6
American Funds 2060 Target Date R6	American Funds 2065 Target Date R6
American Funds Wash Mutual Inv R6	Champlain Mid Cap Fund Inst
JPMorgan Lrg Cp Growth Fnd R6	JPMorgan U.S. Small Company Fund R6
PIMCO Total Return Fund Inst	TIAA-CREF RI Est Securities Fd Inst

TRowePrc Overseas Stock Fund I	Vanguard Extend Mrkt Index Fnd Inst
Vanguard Federal Money Mrkt Fnd Inv	Vanguard Instit Index Fnd Inst
Vanguard Interm-Tm Bnd Index Fd Inst	Vanguard Tot Intl Stk Ind Fd Inst
Voya Fixed Plus Account III	

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.

Professional Management Program

If elected, Voya Retirement Advisors, LLC (VRA), powered by Morningstar, actively manages the participant's account and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. With this Professional Management program, VRA assumes responsibility for monitoring the participant's account on a quarterly basis and executing appropriate transactions on the participant's behalf.

Annual Services Fees	Fee	Payment Method
Professional Management Program Fee	0.50%	Deducted from Participant Account

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

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. Morningstar Investment Management LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

Self-Directed Brokerage Option

In addition to the Plan's designated investment options, you may invest in the Plan's Self-Directed Brokerage Account (SDBA), where you have access to a broader range of investments. Not all investments available through the brokerage option may be allowed by your Plan. Generally, there are additional fees for selecting this option. Please contact your benefits department for more details.

The initial minimum amount you may transfer to the SDBA is \$0.00. Additionally, 100% of your aggregate core account balance, which includes the existing assets held in the SDBA, may be transferred. Transfers are only allowed from vested assets in your core investment options. The minimum subsequent transfer amount is limited to \$0.00. Your payroll contributions cannot be directed into the SDBA directly; they must continue to be directed to one or more of the Plan's core investment options. Additionally, you will be charged a \$50.00 annual fee on or about November 1st, irrespective of when the SDBA was established.

To place a trade in your SDBA, you must contact a dedicated Schwab Personal Choice Retirement Account® (PCRA) Registered Representative at 1-888-393-7272, or log on to your account at www.schwab.com. Please note that restrictions and limitations on placing trades in the SDBA may apply; market volatility, volume and system availability may delay account access and trade executions. In all circumstances, it is your responsibility to make sure your order information is correct; that the execution of an order does not conflict with any outstanding orders; and that your brokerage account has sufficient funds to purchase, or the shares or positions to sell, the specified security.

SDBA is considered a competing fund for transfer purposes. Transfers to the SDBA will prevent transfers from the stability of principal option listed in the Fee and Expense Information Table, as applicable for 90 days.

Certain fees associated with the purchase and sale of a security through the brokerage account may exist and could vary across investments. For more information regarding trading fees and expenses in connection with this account, please refer to the Schwab PCRA Pricing Guide located at <https://www.schwab.com/resource/pcra-pricing-summary>.

Additionally, you may refer to the applicable fund prospectus for specific fund related fees and expenses. For material and information about the SDBA, please log onto www.voyaretirementplans.com.

Asset Based Fees

An annual asset based fee of 0.065% 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
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal: [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	\$25.00	Voya
Overnight Mail, per occurrence:	\$50.00	Voya

Fee Type	Fees*	Entity Charging the Fee
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Stop Payment, per occurrence:	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$25.00	Voya

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

Fund Revenue Requirement

Your plan is subject to a Fund Revenue Requirement of a stated percentage of Plan assets. Voya shall apply to this requirement the revenue Voya receives from mutual fund companies for services rendered on behalf of the Plan. Such revenue shall include 12b-1 revenue, sub-transfer agency fees, and any administrative service fees paid to Voya by the mutual fund companies. If Voya receives less than the required revenue annually, the Plan may be billed the difference between actual and required revenue. The employer reserves the right to assess a revenue shortfall against participant accounts. Amounts deducted, if any, will be done so on a pro-rata basis across all participant accounts, and will be shown on your quarterly participant statement.

Additional Disclosures

Separate fees may be assessed against your account if you elect other 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.

In addition to the annual asset based fee outlined above, an annual asset based fee of 0.05% is collected by Voya at the direction of the plan sponsor to pay third-party service providers. This portion of the fee has a \$50 max per participant, per plan, per quarter or \$200 annually. This annual asset based fee amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Voya Retirement Insurance and Annuity Company
INVESTMENT-RELATED INFORMATION
DELAWARE 457B PLAN
Voya Plan 664093
March 31, 2024

This document includes important information to help you compare the investment options under your retirement plan. The information is provided in accordance with the disclosure requirements under Department of Labor Regulation §2550.404a-5. If you want additional information about your investment options (including more current performance information), please visit www.voyaretirementplans.com or contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095, or your local representative. A free paper copy of the information available on the Web site can be obtained by contacting Voya Retirement Services Customer Contact Center at 1-800-584-6001.

This information is being provided either at the request of your plan sponsor or to comply with applicable state law. 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 and II. Performance and Fee 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 3 shows fee and expense information for the investment options listed in Table 1. 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 1 - Variable Return Investments									Table 3 - Fees and Expenses				
Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
ASSET ALLOCATION													
American Funds 2010 Target Date R6	8.67%	6.07%	5.10%		10.79%	5.61%	4.50%		0.29%	\$2.90	0.29%	\$2.90	
									S&P Target Date 2010 Index TR USD				
American Funds 2015 Target Date R6	9.57%	6.51%	5.39%		11.38%	6.10%	4.94%		0.30%	\$3.00	0.30%	\$3.00	
									S&P Target Date 2015 Index TR USD				
American Funds 2020 Target Date R6	10.46%	6.89%	5.78%		12.32%	6.47%	5.28%		0.31%	\$3.10	0.31%	\$3.10	
									S&P Target Date 2020 Index TR USD				
American Funds 2025 Target Date R6	11.94%	7.84%	6.41%		12.99%	7.42%	5.85%		0.32%	\$3.20	0.32%	\$3.20	
									S&P Target Date 2025 Index TR USD				
American Funds 2030 Target Date R6	14.52%	8.90%	7.25%		14.80%	8.42%	6.44%		0.33%	\$3.30	0.33%	\$3.30	
									S&P Target Date 2030 Index TR USD				
American Funds 2035 Target Date R6	16.90%	10.39%	8.15%		16.63%	9.45%	7.04%		0.35%	\$3.50	0.35%	\$3.50	
									S&P Target Date 2035 Index TR USD				
American Funds 2040 Target Date R6	19.33%	11.17%	8.58%		18.16%	10.22%	7.49%		0.37%	\$3.70	0.37%	\$3.70	
									S&P Target Date 2040 Index TR USD				
American Funds 2045 Target Date R6	20.15%	11.35%	8.73%		19.14%	10.68%	7.76%		0.37%	\$3.70	0.37%	\$3.70	
									S&P Target Date 2045 Index TR USD				
American Funds 2050 Target Date R6	20.83%	11.41%	8.77%		19.58%	10.92%	7.92%		0.38%	\$3.80	0.38%	\$3.80	

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
					S&P Target Date 2050 Index TR USD								
American Funds 2055 Target Date R6	21.40%	11.35%	8.73%		19.62%	10.98%	7.99%		0.38%	\$3.80	0.38%	\$3.80	
					S&P Target Date 2055+ Index TR USD								
American Funds 2060 Target Date R6	21.61%	11.32%		8.88%	19.74%	11.04%		8.19%	0.39%	\$3.90	0.39%	\$3.90	
					S&P Target Date 2060 Index TR USD								
American Funds 2065 Target Date R6	21.55%			14.88%	19.84%			18.83%	0.39%	\$3.90	0.39%	\$3.90	
					S&P Target Date 2065 Index TR USD								
BONDS													
PIMCO Total Return Fund Inst	6.31%	1.31%	1.94%		5.53%	1.10%	1.81%		0.49%	\$4.90	0.49%	\$4.90	
					Bloomberg US Agg Bond TR Index								
Vanguard Interm-Tm Bnd Index Fd Inst	6.10%	1.70%	2.32%		5.99%	1.73%	2.36%		0.05%	\$0.50	0.05%	\$0.50	
					Bloomberg US 5-10 GovCredit FIAdj TR Index								
GLOBAL / INTERNATIONAL													
TRowePrc Overseas Stock Fund I	16.56%	8.33%	4.49%		18.24%	8.16%	4.28%		0.67%	\$6.70	0.67%	\$6.70	
					MSCI EAFE Index NR USD								
Vanguard Tot Intl Stk Ind Fd Inst	15.52%	7.37%	4.12%		15.79%	7.46%	4.20%		0.08%	\$0.80	0.08%	\$0.80	
					FTSE Global All Cap ex US (USA) NR USD								
LARGE CAP GROWTH													
JPMorgan Lrg Cp Growth Fnd	34.95%	21.19%	15.67%		42.68%	19.50%	14.86%		0.52%	\$5.20	0.44%	\$4.40	

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
R6													
					Russell 1000 Growth Index TR USD								
LARGE CAP VALUE/BLEND													
American Funds Wash Mutual Inv R6	17.59%	13.63%	10.93%		26.29%	15.69%	12.03%		0.27%	\$2.70	0.27%	\$2.70	
					S&P 500 Index TR USD								
Vanguard Instit Index Fnd Inst	26.24%	15.66%	12.00%		26.29%	15.69%	12.03%		0.03%	\$0.30	0.03%	\$0.30	
					S&P 500 Index TR USD								
SMALL/MID/SPECIALTY													
Champlain Mid Cap Fund Inst	15.66%	11.76%	10.88%		17.23%	12.68%	9.42%		0.85%	\$8.50	0.85%	\$8.50	
					Russell Mid Cap Index TR USD								
JPMorgan U.S. Small Company Fund R6	14.66%	11.15%	7.57%		16.93%	9.97%	7.16%		0.72%	\$7.20	0.72%	\$7.20	
					Russell 2000 Index TR USD								
TIAA-CREF RI Est Securities Fd Inst	12.19%	8.17%	8.36%		11.36%	7.59%	7.95%		0.48%	\$4.80	0.48%	\$4.80	
					FTSE NAREIT All Equity REITs Index TR								
Vanguard Extend Mrkt Index Fnd Inst	25.41%	11.92%	8.56%		24.97%	11.77%	8.42%		0.05%	\$0.50	0.05%	\$0.50	
					S&P Completion Index TR USD								
STABILITY OF PRINCIPAL													
Vanguard Federal Money Mrkt Fnd Inv	5.10%	1.84%	1.21%		5.26%	1.91%	1.26%		0.11%	\$1.10	0.11%	\$1.10	This is a competing fund. •Transfers into this fund will prevent transfers from the Voya

Name / Type of Option	Average Annual Total Return as of 12/31/23				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
													Fixed Plus Account III for 90 days.
					FTSE 3 Month T-bill Index 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.

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Part I and II. Performance and Fee Information

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 3 shows fee and expense information for the investment options listed in Table 2. Table 3 shows the Total Gross Annual Operating Expenses of the options in Table 2. 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 2 - Fixed Return Investments	Table 3 - Fees and Expenses
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Name / Type of Option	Return	Term	Other	Total Gross Annual Operating Expenses		Shareholder Type Fees
				As a %	Per \$1,000	
STABILITY OF PRINCIPAL						
Voya Fixed Plus Account III	2.25%	N/A	<ul style="list-style-type: none"> •Rates are subject to change at any time subject to contract guarantees. •The Guaranteed Minimum Interest rate is 1.00%. •Current rate information is available by calling 1-800-584-6001. 	N/A	N/A	<ul style="list-style-type: none"> •Transfers from this Fund may not be made directly to a Competing Fund. •Transfers from this Fund will prevent transfers to a Competing Fund for 90 days. •Non-Benefit withdrawals are not permitted. Please see your contract or your product materials for detailed information.

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 help with understanding your retirement plan fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>. 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.