

# How to read your account statement

## A guide to your **Voya®** account statement

When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online at [hartfordbeready2retire.com](http://hartfordbeready2retire.com).

Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.

### Page one:

#### Account summary

Summary of your current account status

#### Your account summary

Summary of account activity during the reporting period that shows your total beginning and ending balances, contributions, withdrawals and investment earnings.

#### Your current investment mix

Pie chart represents how your account balances are invested among asset classes.

### Page two:

#### Your estimated monthly income in retirement

#### What you might expect in retirement

Based on your current account balance and certain regulatory assumptions, a monthly lifetime retirement income has been **estimated** as both a single life annuity and a qualified joint and 100% survivor annuity arrangement.

### Page three:

#### Your account activity and details

Activity statement Table shows the activity of each investment option included in your current portfolio.

In-depth information, detailing your contributions to each investment you chose... and other investment options available under your plan.

## Page four: Your account activity and details (cont.)

### Your current investment portfolio

A breakdown of account activity by investment source is provided for the reporting period.

### Fee detail

If applicable, any fees taken within the quarter is provided.

Allocation of Future Contributions for Plan xxxxxx		Activity by Source of Contributions for Plan xxxxxx		Fee Detail for Plan xxxxxx	
Investment	Percentage	Employee/Contributor	Employer/Plan	Fee Type	Amount
Voya Fixed Account #4430	1%	\$1,200.00	\$1,200.00	Investment Fee	-1.20
Vanguard Core Bond Fund BE	17%	\$1,200.00	\$1,200.00	Investment Fee	-1.20
Vanguard Total Int Stk Index Fd Adm	1%	\$1,200.00	\$1,200.00	Investment Fee	-1.20
<b>Other Plan Funds</b>	<b>79%</b>	<b>\$1,200.00</b>	<b>\$1,200.00</b>	<b>Investment Fee</b>	<b>-1.20</b>
<b>Total</b>	<b>100%</b>	<b>\$1,200.00</b>	<b>\$1,200.00</b>		

  

Investment	Fee Type	Rate	Amount
Vanguard Mid-Cap Index Fund Adm	Investment Fee	0.0025	\$288.45
Vanguard Small-Cap Index Fund Adm	Investment Fee	0.0025	\$108.15
Vanguard Real Estate Index Adm	Investment Fee	0.0025	\$108.15
Vanguard 500 Index Fund Adm	Investment Fee	0.0025	\$407.70
Vanguard Energy Mid-Cap Equity Port Int	Investment Fee	0.0025	\$216.00
Vanguard Mid-Cap Value Fnd Adm	Investment Fee	0.0025	\$216.00
Vanguard International Growth Fund BE	Investment Fee	0.0025	\$216.00
Voya Fixed Account #4430	Investment Fee	N/A	N/A
Vanguard Core Bond Fund BE	Investment Fee	0.0025	\$108.15
Vanguard Total Int Stk Index Fd Adm	Investment Fee	0.0025	\$216.00
Vanguard Mid-Cap Value Fnd Adm	Investment Fee	0.0025	\$216.00
<b>Total</b>			<b>\$1,488.60</b>

**Allocation of future contributions**  
Displays how your future contributions will be allocated to your account by fund and percentage.

**Activity by source of contributions**  
Tracks the account by contribution type (employee or employer).

**Transaction detail**  
Displays all financial account transactions by fee type, date, source, investment option and number of units.

### Important messages

Messages for Plan xxxxxx	
<b>YOUR PERSONAL PERFORMANCE</b>	This table shows an individual dollar-weighted basis of your account, assuming every contribution throughout the period. The dollar-weighted gain/loss and cost of your account may differ from your actual returns (or your benchmark returns) that would have been earned had you invested the full amount of your contributions in the plan.
<b>REINVESTMENT REQUIREMENTS</b>	Reinvestment of dividends and capital gains is required for all investments in the plan. Dividends and capital gains are reinvested in the plan on the first business day following the record date. Dividends and capital gains are reinvested in the plan on the first business day following the record date. Dividends and capital gains are reinvested in the plan on the first business day following the record date. Dividends and capital gains are reinvested in the plan on the first business day following the record date.
<b>ESTIMATED SERVICE FEE</b>	Estimated service fees are based on the estimated service fee schedule. The estimated service fee schedule is based on the estimated service fee schedule. The estimated service fee schedule is based on the estimated service fee schedule. The estimated service fee schedule is based on the estimated service fee schedule.

Investment Performance for Plan xxxxxx	
<b>Average Annual Total Returns as of 12/31/2021</b>	
1-Year	1.0%
3-Year	2.0%
5-Year	3.0%
10-Year	4.0%
15-Year	5.0%
20-Year	6.0%
30-Year	7.0%
40-Year	8.0%
50-Year	9.0%
60-Year	10.0%
70-Year	11.0%
80-Year	12.0%
90-Year	13.0%
100-Year	14.0%

**Investment performance**  
Displays investment performance measured over specific time periods for investments available under your plan. The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

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

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