VBCPS 403(b) Plan Features & Highlights Guide

Whether you're new to saving or an experienced investor, the VBCPS 403(b) Retirement Savings Plan (the Plan), administered by Voya Financial®, is an important tool to help you realize your retirement goals. To make sure that you get the most out of your Plan, this enrollment guide explains the advantages of participating and how to get started.

The Plan offers great features, including:

- **Eligibility to Participate:** All VBCPS employees are eligible to contribute including full-time, part-time and temporary employees.
- **Easy Enrollment:** Contributions will be deducted from each paycheck starting with the month after you enroll, making it convenient for you.
- **Choices in How You Contribute:** You can make pre-tax contributions, after-tax (Roth) contributions, or a combination of the two. With **pre-tax contributions**, you can reduce your taxable income with tax-deferred contributions and earnings. With **Roth contributions**, you pay taxes on contributions now so you can make qualified tax-free withdrawals once you retire or otherwise have a distributable event.
- **Investment Flexibility:** The Plan offers investment options for every type of investor.
- **Easy Access to Investment Advice:** For help making informed investment decisions, you can access professional advice online, by phone, or in-person with a local Voya representative dedicated to VBCPS.
- **Easy Account Management:** It's quick and easy to make changes to your account either online or by phone.

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Reasons to Start Saving Today

REASON 1: Your future is in your hands

The truth is we all have to take responsibility for our future and that includes making sure we have the income we'll need in retirement. Social Security won't cover your entire retirement, so funding the rest of your retirement paycheck is up to you through personal savings and other retirement income sources — including employer-provided plans such as your **VBCPS 403(b) Plan**. By contributing to the Plan now, you'll be taking a great step toward building your savings for tomorrow.

REASON 2: The sooner you start, the more you could have in retirement

Starting early can make a huge difference. The longer you save, the more you will save and the more time your savings will have to potentially grow—through investment returns that go back into your account where they can earn more, which is referred to as compounding.

REASON 3: You can make two different types of contributions—and invest in the way that's best for you

The 403(b) Plan puts you in control. Choose to contribute up to the IRS annual limit of your eligible pay in any combination. If you choose to contribute pre-tax, your before-tax savings, and any returns, grow tax-free until withdrawal. If you choose to contribute after-tax (Roth), your investments grow tax-deferred and you may enjoy tax-free income in retirement. Visit **voyadelivers.com/irslimits** for more information.

So, which option is right for you?

Jeff (Age 45):

Wants current tax break

Jeff considers himself in his "peak" earning years. He knows he won't be making this money forever, but wants to enjoy it while he can.

- Doesn't think he can afford to lose another tax deduction at this point
- Doesn't really like change anyway
- Expects tax rates to be lower when he retires

Comparing Jeff's options:

	Traditional Pre-tax 403(b)	Roth After-tax 403(b)
Gross income	$75,000	$75,000
Annual salary available to save:	$10,000	$10,000
Less taxes at 25%*:	-$0	-$2,500
Net yearly contribution (totals over 20 years):	$10,000 $200,000	$7,500 $150,000
Value at retirement (assumes **20** years of contributions at 6%)	$378,900	$284,200
Less taxes at 15%*:	-$56,800	-$0
After-tax value:	$322,100	$284,200
Considering: **Traditional 403(b)**		

Linda (Age 25):

Wants long-term tax-free growth

Linda just got out of grad school and is embarking on her new career. She feels good about the fact she's already starting to build up her savings.

- Isn't worried about the tax deduction now
- Confident her salary will increase over the years to come

Comparing Linda's options:

	Traditional Pre-tax 403(b)	Roth After-tax 403(b)
Gross income	$35,000	$35,000
Annual salary available to save:	$3,000	$3,000
Less taxes at 25%*:	-$0	-$750
Net yearly contribution (totals over 40 years):	$3,000 $120,000	$2,250 $90,000
Value at retirement (assumes **40** years of contributions at 6%)	$478,200	$358,700
Less taxes at 33%*:	-$159,500	-$0
After-tax value:	$318,700	$358,700
Considering: **Roth 403(b)**		

* Assumes current tax rate

Note: These are hypothetical illustrations for demonstration purposes only. They are not intended to (1) serve as financial advice and (2) imply the performance of any specific security. Contributions are subject to Internal Revenue Code limits. Systematic investing does not ensure a profit nor guarantee against loss. Investors should consider their ability to invest consistently in up as well as down markets. This example does not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some investments. After tax value of traditional 403(b) assumes a one time lump sum distribution.

There are many reasons why a Roth 403(b), a Traditional 403(b) or a combination of both might be right for you. A lot depends on when you expect to be in a higher tax bracket – now or when you retire. You'll also need to factor in your current financial situation, future goals and personal attitudes as well. Visit **voyadelivers.com/roth** for additional information, saver scenarios and a helpful Traditional before-tax vs. Roth after-tax calculator.

Investment Options

You have a choice of investment options including Target Retirement Funds and individual core funds. You can choose to invest in any mix of the options available, and you can change your investment elections or the investment of your balance at any time. If you need assistance, take the ***What Type of Investor Are You*** questionnaire on the home page of the Plan website, under *Resource Center > Calculators > Investor Type*. Learn what type of investment portfolio "best" matches your investment personality.

Easy Fund Choice

If you like:

- A simple way to pick an overall investment solution that seeks to maximize assets for retirement, based on your tolerance for risk and your investment time horizon.
- A pre-diversified investment mix that is designed to continuously reduce risk exposure until the target date is reached.

Consider:

The Vanguard Target Retirement Funds*

You may select a Vanguard Target Retirement Fund with a year that is closest to the time you plan to retire. Target Retirement Funds provide a diversified portfolio with an investment mix appropriate for the time period from now through the date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. Each fund's investment mix automatically becomes more conservative (meaning a gradual transition to fewer stocks and more bonds) as the target year nears. This is designed for participants that want to make decisions but do not want to spend significant time monitoring funds and reallocating their investments.

If your birth year is:	Vanguard Target Retirement Fund is:
1947 and earlier	Vanguard Target Retirement Income
1948 – 1952	Vanguard Target Retirement 2020
1953 – 1957	Vanguard Target Retirement 2025
1958 – 1962	Vanguard Target Retirement 2030
1963 – 1967	Vanguard Target Retirement 2035
1968 – 1972	Vanguard Target Retirement 2040
1973 – 1977	Vanguard Target Retirement 2045
1978 – 1982	Vanguard Target Retirement 2050
1983 – 1987	Vanguard Target Retirement 2055
1988 – 1992	Vanguard Target Retirement 2060
1993 – 1997	Vanguard Target Retirement 2065
1998 and later	Vanguard Target Retirement 2070

Find more information about the funds, including historical performance, fund fact sheets, and more on the Plan website under *Investments & Research > Manage Investments*.

* Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Mix-Your-Own

If you like:

- To be in control
- To pick and manage your investment mix

Consider:

The Core Funds

You pick the funds and create a strategy that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time. These include stock, bond and stable value options:

Stability of Principal

- Voya Fixed Plus Account III[1]

Bond Funds

- DFA Inflation-Protected Securities Portfolio
- Vanguard Intermediate-Term Bond Index Fund
- Voya Intermediate Bond Fund

Stock Funds

- JPMorgan U.S. Equity Fund
- Fidelity 500 Index Fund
- Fidelity Extended Market Index Fund
- William Blair Small-Mid Cap Growth Fund[2]
- Cohen & Steers Institutional Realty Shares, Inc.

International Funds

- Hartford International Opportunity Fund
- Vanguard Developed Markets Index Fund

Optional Advisory Services

If you like:

Getting savings and investment advice tailored to your personal situation, Voya Retirement Advisors, LLC (VRA)[3] provides you with access to two levels of investment advisory services based on your level of investment experience and the amount of time you want to spend managing your retirement plan account.

Consider:

1. Online Advice: You can get personalized recommendations from investment professionals at VRA to help you manage your account yourself at no additional cost.

2. Professional Management: If you prefer to have an investment professional at VRA manage your account on your behalf. If you enroll with professional management there is a cost of 0.40% of your account balance annually, and the program offers:

- Personalized asset allocation strategy
- Investment selections in the 403(b) Plan
- Automatic account rebalancing
- Transaction initiation requests
- Annual Retirement updates mailed to your home

[1] A fixed interest account will be offered through a group fixed annuity contract. The current rate for the Voya Fixed Plus III, Fund 4020, is 2.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 1.00%. As with all credited fixed interest accounts, there are certain restrictions on transferring money between funds. Please visit **VBCPS403b.beready2retire.com** to review the Information Booklet (choose Plan Information>Plan Overview). For additional details regarding these provisions. Guarantees are based on the claims paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a custodial agreement.

[2] The Revenue Share of 0.25% that is associated with this fund and deducted from your account will not be retained by Voya or VBCPS and will be reinvested in your account monthly.

[3] **IMPORTANT: Projections or other information generated by VRA regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.**

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 Advisory Services Overview. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent "financial expert" (as defined in the Department of Labor's Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment adviser 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.

How To Enroll in The Plan

It's important that everyone saves for retirement—whether that's in a couple of years or 40 or more years from now. The best way to have the savings you'll need is to just get started. Getting enrolled is easy.

Online: Go to **VBCPS403b.beready2retire.com** and on the homepage, select *Enrollment* then click the *Enroll Now* button and follow the prompts to complete enrollment.

Register Your Account Online: After you complete enrollment, **it is important that you register your online Voya account**.

1. Click *Register now* next to the Log In button and answer a few questions.
2. After you verify your identity, you will receive and enter a one-time electronic code.
3. Create a unique username and password. You will use these to access your account going forward (through **VBCPS403b.beready2retire.com** and the **Voya Retire**® mobile app).
4. Provide an email address and mobile phone number for future recovery of your username and password.

Phone: Call (800) 584-6001 and speak to a Customer Service Associate. Associates are available Monday – Friday, from 8 a.m. to 9 p.m. ET excluding stock market holidays.

You can access your account by phone 24 hours a day, seven days a week. When calling for the first time, you'll need to verify your identity, then follow the prompts to have a code sent to you by the most convenient method you have on file with Voya (text, email, or U.S. Mail). Use this code to create a new personal and secure Personal Identification Number (PIN) which you can easily remember.

If you're calling and have lost or misplaced your PIN, request a PIN reminder through the automated system or hold for a Customer Service Associate.

Meet with a local Voya Representative: To schedule an appointment with a local representative, go to **VBCPS403b.beready2retire.com**, then click on *Message Center > Schedule an Appointment or Contact Information > Contact Us.*

You will have the option to meet with a representative in-person or via a virtual appointment.

Retirement Readiness Tools

At VBCPS our goal is for all employees to take action and assess their retirement readiness. Be sure to check out these great tools and features offered by Voya Financial.

Connect your external accounts like checking, credit cards, savings and more alongside your Voya accounts to help you balance your needs today and in the future.

- Comprehensive view of all Voya accounts
- Add all types of accounts to view net worth, spending and budgeting
- Innovative feature that distills complex data into easy-to-understand financial insights
- Automatic personal finance resources
- Tailor the experience so it's personal

myOrangeMoney® web experience

myOrangeMoney is an educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investmernt results,and are not guarantees of future results. This information does not serve,either directly or indirectly, as legal,financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Check out these other great tools from Voya!

Voya® mobile app

The Voya mobile app is a fast and easy way to access your retirement account, manage your savings and evaluate whether you're on track toward reaching your goals — on the go!

Financial Wellness experience

Financial Wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness experience. Take your personal assessment at **voyadelivers.com/fw/** to gain insights that will help you take meaningful actions for your financial future. Voya Cares is also an integral part of our overall Financial Wellness experience. Visit **voyacares.com** for more information

Voya Financial blog for savings and investing

Check out the Voya Financial blog for the latest information to help you with your goal of saving and planning for retirement. Visit **blog.voya.com** to find out more..

Roth Microsite

The Roth Microsite provides saver scenarios and a comparison guide so you can learn more about before-tax and Roth after-tax contributions. Visit **voyadelivers.com/Roth**.

Additional Plan information

Eligibility

All current full-time, part-time and temporary employees of VBCPS are immediately eligible to participate in the Plan. You do not have to wait for open enrollment.

Contributions

The Plan offers you the opportunity to save with before-tax and/or Roth 403(b) after-tax dollars. You can choose either or both, and change your contribution rate at any time.

- Visit **voya.com/irslimits** to confirm this year's maximum annual contribution limit for 403(b) plans.
- Rollovers from another employer's eligible plan or pre-tax IRA are accepted into the Plan at any time.

Roth 403(b) After-Tax Contributions

While you won't reduce your current taxable income as you do with before-tax contributions, qualified withdrawals of Roth 403(b) earnings are potentially Federal income tax free (subject to IRS rules).

Visit **voyadelivers.com/Roth** for more information.

- Roth after-tax will also become the required money source of Age 50+ Catch-up contributions for participants with prior year FICA wages of $150,000 or more.
- Participants with wages $150,000 or less can make their catch-up contributions as either pre-tax or Roth.

Rollovers and Exchanges

Rollovers from a previous employer's 401(k), 403(b) or 457(b) are accepted, as well as exchanges from your current employer's prior plan. Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

For assistance with Contract Exchanges and Rollovers, schedule an appointment with one of the local Voya representatives or contact the Voya Account Consolidation Team directly at **(866) 865-2660** or email **act@voya.com**.

Automatic Rate Escalator

You can choose to use the Automatic Rate Escalator to select regularly scheduled increases to both your before-tax and Roth 403(b) after-tax contribution rates. You have the choice to pick the percentage of increase, set a maximum contribution rate (Plan maximum is 75%), initial increase date and the frequency of subsequent increases. The frequency options are one-time, quarterly, semi-annually or annually. If you change your contribution rate, it will automatically cancel your rate escalator election.

Catch-up Contributions

If you will be age 50–59 or age 64 and older by the end of the current calendar year, you can make standard catch-up contributions above the regular IRS limit on a before-tax and/or Roth basis. Under SECURE 2.0, if you will be age 60–63 by year-end, you may be eligible to contribute a higher catch-up amount during those years. To learn more about current IRS contribution limits, please visit voyadelivers.com/IRSlimits.

Log in to your account at **VBCPS403b.beready2retire.com**. Click *Accounts* > *Go to Account* > *Contribution & Savings* > *Manage Contributions* or call Voya at **(800) 584-6001**.

To confirm this year's maximum catch-up contribution amount, visit **voya.com/irslimits** to confirm this year's maximum catch-up contribution amount.

Beneficiaries

It's important to name the individuals or trust who will receive your account in the event of your death. If you are married, your spouse must be named as your primary beneficiary unless he/she consents otherwise and documentation is on file. Don't forget to set up a secondary beneficiary as well.

Log in to your account at **VBCPS403b.beready2retire.com.** *Go to My Profile* in the top right hand corner of your retirement account web page and choose *Personal Information* to add/edit your beneficiary information or call Voya at **(800) 584-6001**.

Change Investment Options

You may make changes to your fund selections at any time. However, each mutual fund has specific rules and guidelines that may restrict frequent transactions in and out of that fund. These rules and guidelines are generally included in the prospectus of each mutual fund. You can obtain prospectus(es) from your account at **VBCPS403b.beready2retire.com**. Click *Accounts* > *Go to Account* > *Overview* > *Statement & Documents*. or call Voya at **(800) 584-6001**.

Loans

You may have up to two loans outstanding under the Plan at any time. You may borrow up to 50% of your vested account balance, with a minimum of $1,000 and a maximum of $50,000 (subject to Plan rules). There is a $75 loan origination fee per loan and a $25 annual fee. This fee is deducted from your account balance. A loan will have an impact on the growth potential of your savings, and you will need to repay the loan amount plus interest through a bank draft. Once you have paid off your loan, you must wait one year before you can request a new loan.

Eligible Withdrawals, including Hardship Withdrawals, and Loans must be in accordance with plan rules and approved by the plan sponsor prior to requesting funds from your account at Voya. VBCPS has selected **planwithease.com** to help administer these options in compliance with IRS regulations. Instructions on how to access your account on **planwithease.com** and request the approval certificate are on **VBCPS403b.beready2retire.com** under the Plan Information tab and under In-Plan Exchanges & Plan Provider Distribution Requests. If you need assistance with **planwithease.com**, you may contact their customer service associates at **855-464-6928**, Monday-Friday, 8 a.m. to 6 p.m. or at customerservice@planwithease.com.

Withdrawals

The following types of withdrawals from your pre-tax contributions are available through the Plan:

- Attainment of age 59½
- Severance from employment or retirement[1]
- Death
- Financial hardship
- Qualified Domestic Relations Order [QDRO]

Distributions prior to age 59½ may be subject to an IRS 10% premature distribution penalty tax. In addition, Roth contributions may be distributed tax-free only if the 5 year holding period requirement has been satisfied.

When eligible for a withdrawal, your payment options are as follows:

- Systematic withdrawal of your account (for account balances of at least $5,000)
- Deferral of all or a portion of your benefits to a later date
- Lump sum, or partial lump sum distribution in combination with other options
- Rollover into another eligible Plan

Withdrawal forms can be obtained by contacting Voya's Customer Service Center at **800-584-6001** or by logging into your online account and going to *Loans & Withdrawals*.

Eligible Withdrawals, including Hardship Withdrawals, and Loans must be in accordance with plan rules and approved by the plan sponsor prior to requesting funds from your account at Voya. VBCPS has selected **planwithease.com** to help administer these options in compliance with IRS regulations. Instructions on how to access your account on **planwithease.com** and request the approval certificate are on **VBCPS403b.beready2retire.com** under the Plan Information tab and under In-Plan Exchanges & Plan Provider Distribution Requests. If you need assistance with **planwithease.com**, you may contact their customer service associates at **855-464-6928**, Monday-Friday, 8 a.m. to 6 p.m., CT, excluding stock market holidays or at customerservice@planwithease.com.

Go green with e-Delivery

Want to eliminate some of the paper delivered to your physical mailbox? Choosing e-Delivery is a simple and secure way to get your Plan statements and correspondence. Your Plan documents are available to you online 24/7.

To "go green" with e-Delivery, log on to your account at **VBCPS403b.beready2retire.com** and select *My Profile*. Follow the instructions to update your communication preferences to *paperless*.

Representatives

You have access to local Voya representatives[3] who can review your specific situation and help you develop a retirement strategy that meets your objectives. This ongoing local support includes:

- Individual meetings at school and administrative locations
- Help with account consolidation
- Group enrollment and educational meetings
- Seminars covering a variety of financial and retirement planning topics

To meet or speak with your local representative go to **VBCPS403b.beready2retire.com**. On the home page of the Plan website, under Message Center you may schedule an appointment that best suits your needs.

[1] You may be eligible to withdraw funds that were rolled into your account from a former employer plan prior to severance, however, you may be subject to an IRS 10% premature distribution penalty tax.

[2] If you are withdrawing funds from a legacy service provider with your current employer, you must contact your legacy service provider for their withdrawal forms. However you should still follow the instructions described below with obtaining an approval certificate from planwithease to provide to your legacy service provider.

[3] 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.

Account Access

Web - Access your account and retirement planning information online at **VBCPS403b.beready2retire.com**.

Chat - Use the chat functionality on the website to contact a Voya Customer Service Associate. To access, log in to your account at **VBCPS403b.beready2retire.com** and click the chat icon at the right of your screen.

Mobile - Access and manage your account on-the-go. Search **"Voya"** in your app store.

Phone - (800) 584-6001; (800) 579-5708 (Hearing Impaired Number)

If you have questions or need assistance, Voya Customer Service Associates are available to help. They're available weekdays from 8 a.m. to 9 p.m., ET, excluding stock market holidays.

You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

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

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to employee deferrals made after December 31, 2008. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of December 31, 2008) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008, may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings) as of 12/31/88).

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

This guide is a brief, non-technical description of certain provisions of the VBCPS 403(b) Retirement Savings Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

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