PERFORMANCE UPDATE

University of Texas - Mutual Fund

Average Annual Total Returns as of: 10/31/2026 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Voya will assess an annual asset-based service fee of 0.15% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.33	0.94	3.06	3.73	4.48	3.83	2.43		07/13/1981	0.11	0.11
The 7-day annualized yield as of 10/31/2026 is 3.88%, which more closely reflects current earnings. (6)											
Stability of Principal											
Voya Fixed Plus Account III - 4020 (5)(7)	0.25	0.75	2.49	3.00	3.00	2.80	2.81				
Bonds											
Global Bond-USD Hedged											
BNY Mellon Global Fixed Income Fund - Class Y - 6194	1.67	0.13	-0.04	-0.04	5.76	1.50	2.45		01/01/1994	0.49	0.49
High Yield Bond											
American Funds American High-Income Trust® - Class R-6 - 1952	0.28	-1.39	0.33	1.64	9.15	4.38	5.64		02/19/1988	0.36	0.36
Inflation-Protected Bond											
Fidelity® Inflation-Protected Bond Index Fund - D111	2.51	-0.09	0.57	0.14	4.84	0.25	2.39		05/16/2012	0.05	0.05
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	2.46	0.13	-0.46	-0.13	5.43	-0.18	1.43		03/08/1990	0.03	0.03
Intermediate Core-Plus Bond											
Voya Intermediate Bond Fund - Class R6 - 6431	2.58	0.04	-0.39	0.06	6.35	0.29	2.08		12/15/1998	0.30	0.30
Asset Allocation											
Lifecycle - Index											

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Vanguard® Target Retirement 2020 Fund - 1296 (2)	0.74	0.04	4.01	4.56	11.34	4.08	6.72		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2025 Fund - 926 (2)	0.29	-0.05	5.46	6.21	13.71	5.21	7.86		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2030 Fund - 1297 (2)	-0.11	-0.16	6.43	7.30	15.33	6.04	8.75		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2035 Fund - 793 (2)	-0.41	-0.20	7.34	8.32	16.67	6.80	9.59		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2040 Fund - 1298 (2)	-0.70	-0.24	8.21	9.33	17.95	7.55	10.41		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2045 Fund - 794 (2)	-0.99	-0.29	9.07	10.28	19.20	8.26	11.11		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2050 Fund - 1299 (2)	-1.29	-0.34	9.89	11.21	20.35	8.92	11.48		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2055 Fund - 2473 (2)	-1.34	-0.36	9.96	11.31	20.39	8.94	11.48		08/18/2010	0.08	0.08
Vanguard® Target Retirement 2060 Fund - 3447 (2)	-1.35	-0.37	9.95	11.29	20.38	8.94	11.48		01/19/2012	0.08	0.08
Vanguard® Target Retirement 2065 Fund - 8995 (2)	-1.34	-0.36	9.97	11.29	20.38	8.96		10.75	07/12/2017	0.08	0.08
Vanguard® Target Retirement 2070 Fund - F690 (2)	-1.35	-0.37	9.93	11.29	20.36			15.22	06/17/2022	0.08	0.08
Vanguard® Target Retirement Income Fund - 795 (2)	0.79	0.02	3.61	4.11	10.21	3.60	5.17		10/27/2003	0.08	0.08
Balanced											
Moderate Allocation											
T. Rowe Price Capital Appreciation Fund - I Class - 9138 (3)	0.99	1.99	8.90	8.86	15.33	8.02	11.63		06/30/1986	0.61	0.58
Vanguard® Balanced Index Fund - Admiral™ Shares - 9009	0.50	0.78	6.92	7.24	16.11	6.64	9.62		11/13/2000	0.07	0.07
Large Cap Value											
Large Blend											
DFA U.S. Large Company Portfolio - Institutional Class - 3737 (8)	-0.87	1.46	11.74	12.06	23.32	11.99	15.37		09/23/1999	0.07	0.06
Schwab S&P 500 Index Fund - 2483	-0.91	1.45	11.69	12.04	23.35	12.02	15.41		05/20/1997	0.02	0.02
Large Value											
American Funds American Mutual Fund® - Class R-6 - 1912	4.42	1.60	11.69	13.94	18.58	10.47	11.99		02/21/1950	0.27	0.27
Schwab® U.S. Large-Cap Value Index Fund - C968	4.33	3.11	24.35	28.52	23.22	11.72		11.06	12/20/2017	0.04	0.04
Large Cap Growth											
Large Growth											
Massachusetts Investors Growth Stock Fund - Class R6 - 3683	-1.27	-0.58	-1.17	-2.15	13.24	5.97	13.98		01/01/1935	0.37	0.37
Vanguard® U.S. Growth Fund - Admiral™ Shares - 4761	-5.27	0.33	-1.48	-4.99	21.53	4.74	15.32		08/13/2001	0.25	0.25
Small/Mid/Specialty											
Mid-Cap Blend											
Fidelity® Mid Cap Index Fund - D122	3.20	0.71	15.43	16.59	20.47	7.48	11.87		09/08/2011	0.03	0.03
Mid-Cap Growth											
Vanguard® Morgstr Mid-Cap Gr Index Fund - Admiral™ Shares - 3310	-1.79	-2.80	3.26	-1.12	16.95	2.93	11.64		08/17/2006	0.07	0.07
Mid-Cap Value											
DFA U.S. Vector Equity Portfolio - Institutional Class - 3485	2.46	1.45	15.90	18.92	21.05	10.33	12.21		12/30/2005	0.24	0.24
Small Blend											
Fidelity® Small Cap Index Fund - C993	0.54	-3.81	14.39	14.82	20.86	5.70	10.55		09/08/2011	0.03	0.03
Small Growth											
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	0.52	-1.93	12.18	13.01	17.09	3.86	12.27		11/12/2001	0.28	0.28
Small Value											
DFA U.S. Small Cap Value Portfolio - Institutional Class - 7045	5.11	-0.12	21.19	27.41	20.20	11.24	11.66		03/02/1993	0.31	0.31
Specialty - Global Real Estate											
DFA Global Real Estate Securities Portfolio - Inst Class - 3484 (4)	3.76	-4.80	8.02	8.49	12.95	0.96	4.91		06/04/2008	0.29	0.22
Global / International											

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Diversified Emerging Mkts											
Fidelity® Emerging Markets Index Fund - D125	-8.61	-4.94	12.57	13.22	21.59	6.63	7.85		09/08/2011	0.08	0.08
Foreign Large Blend											
iShares MSCI EAFE International Index Fund - Class K Shares - 3553	-0.47	-2.07	9.60	13.34	19.64	8.80	9.35		04/09/1997	0.04	0.04
Foreign Large Growth											
Vanguard® International Growth Fund - Admiral™ Shares - 2190	-1.64	-1.32	4.97	2.58	17.47	0.57	10.67		08/13/2001	0.26	0.26
Foreign Large Value											
Schwab® Fundamental International Equity Index Fund - QF10	0.18	-0.48	19.37	26.38	24.89	13.61	11.34		04/02/2007	0.25	0.25
Foreign Small/Mid Blend											
Vanguard® FTSE All-World ex-US Small-Cap Index Fd-Adm™ Sh - D592	-5.07	-1.46	3.75	6.67	17.05	4.43	7.30		04/02/2009	0.16	0.16
Global Large-Stock Blend											
Vanguard® Total World Stock Index Fund - Admiral™ Sh - D595	-1.61	-0.26	10.97	12.29	21.95	9.85		12.95	02/07/2019	0.09	0.09

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

PERFORMANCE UPDATE

University of Texas - Mutual Fund

Average Annual Total Returns as of: 09/30/2026 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

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Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.30	0.92	2.73	3.74	4.53	3.76	2.40		07/13/1981	0.11	0.11
The 7-day annualized yield as of 09/30/2026 is 3.79%, which more closely reflects current earnings. (6)											
Stability of Principal											
Voya Fixed Plus Account III - 4020 (5)(7)	0.24	0.75	2.24	3.00	3.00	2.79	2.81				
Bonds											
Global Bond-USD Hedged											
BNY Mellon Global Fixed Income Fund - Class Y - 6194	-1.42	-2.58	-1.68	-1.01	4.88	1.02	2.19		01/01/1994	0.49	0.49
High Yield Bond											
American Funds American High-Income Trust® - Class R-6 - 1952	-2.34	-2.22	0.05	1.42	8.59	4.34	5.66		02/19/1988	0.36	0.36
Inflation-Protected Bond											
Fidelity® Inflation-Protected Bond Index Fund - D111	-2.54	-3.18	-1.89	-1.96	3.75	-0.04	2.08		05/16/2012	0.05	0.05
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	-2.69	-3.55	-2.85	-1.86	4.00	-0.67	1.10		03/08/1990	0.03	0.03
Intermediate Core-Plus Bond											
Voya Intermediate Bond Fund - Class R6 - 6431	-2.87	-3.85	-2.90	-1.85	4.85	-0.24	1.75		12/15/1998	0.30	0.30
Asset Allocation											
Lifecycle - Index											
Vanguard® Target Retirement 2020 Fund - 1296 (2)	-1.77	-1.56	3.24	4.93	10.45	4.40	6.48		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2025 Fund - 926 (2)	-1.78	-1.18	5.16	7.26	12.82	5.73	7.65		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2030 Fund - 1297 (2)	-1.81	-0.97	6.54	9.00	14.49	6.73	8.57		06/07/2006	0.08	0.08

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Vanguard® Target Retirement 2035 Fund - 793 (2)	-1.76	-0.67	7.78	10.47	15.86	7.66	9.43		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2040 Fund - 1298 (2)	-1.70	-0.38	8.97	11.90	17.21	8.55	10.28		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2045 Fund - 794 (2)	-1.62	-0.08	10.16	13.32	18.52	9.42	11.01		10/27/2003	0.08	0.08
Vanguard® Target Retirement 2050 Fund - 1299 (2)	-1.58	0.20	11.32	14.72	19.73	10.17	11.41		06/07/2006	0.08	0.08
Vanguard® Target Retirement 2055 Fund - 2473 (2)	-1.56	0.23	11.46	14.87	19.79	10.21	11.42		08/18/2010	0.08	0.08
Vanguard® Target Retirement 2060 Fund - 3447 (2)	-1.56	0.24	11.46	14.87	19.79	10.21	11.42		01/19/2012	0.08	0.08
Vanguard® Target Retirement 2065 Fund - 8995 (2)	-1.57	0.25	11.47	14.89	19.79	10.22		11.01	07/12/2017	0.08	0.08
Vanguard® Target Retirement 2070 Fund - F690 (2)	-1.58	0.23	11.44	14.86	19.78			15.91	06/17/2022	0.08	0.08
Vanguard® Target Retirement Income Fund - 795 (2)	-1.80	-1.60	2.80	4.40	9.39	3.75	4.98		10/27/2003	0.08	0.08
Balanced											
Moderate Allocation											
T. Rowe Price Capital Appreciation Fund - I Class - 9138 (3)	-1.13	1.72	7.84	9.68	14.08	8.79	11.36		06/30/1986	0.61	0.58
Vanguard® Balanced Index Fund - Admiral™ Shares - 9009	-1.46	-0.52	6.39	8.37	15.06	7.38	9.38		11/13/2000	0.07	0.07
Large Cap Value											
Large Blend											
DFA U.S. Large Company Portfolio - Institutional Class - 3737 (8)	-0.36	2.28	12.72	15.66	22.79	13.71	15.26		09/23/1999	0.07	0.06
Schwab S&P 500 Index Fund - 2483	-0.35	2.33	12.71	15.75	22.86	13.76	15.30		05/20/1997	0.02	0.02
Large Value											
American Funds American Mutual Fund® - Class R-6 - 1912	-2.88	-1.91	6.96	8.82	16.26	10.83	11.26		02/21/1950	0.27	0.27
Schwab® U.S. Large-Cap Value Index Fund - C968	-3.15	2.59	19.19	23.72	20.03	11.88		10.63	12/20/2017	0.04	0.04
Large Cap Growth											
Large Growth											
Massachusetts Investors Growth Stock Fund - Class R6 - 3683	-1.01	3.14	0.10	1.43	13.04	7.64	13.78		01/01/1935	0.37	0.37
Vanguard® U.S. Growth Fund - Admiral™ Shares - 4761	2.06	1.98	4.00	3.67	22.40	7.38	15.61		08/13/2001	0.25	0.25
Small/Mid/Specialty											
Mid-Cap Blend											
Fidelity® Mid Cap Index Fund - D122	-4.18	-2.98	11.86	12.04	17.18	8.04	11.16		09/08/2011	0.03	0.03
Mid-Cap Growth											
Vanguard® Morgstr Mid-Cap Gr Index Fund - Admiral™ Shares - 3310	-3.03	-4.56	5.14	0.13	15.29	5.05	11.41		08/17/2006	0.07	0.07
Mid-Cap Value											
DFA U.S. Vector Equity Portfolio - Institutional Class - 3485	-2.69	0.21	13.12	16.21	18.20	10.86	11.65		12/30/2005	0.24	0.24
Small Blend											
Fidelity® Small Cap Index Fund - C993	-5.26	-7.21	13.77	16.30	17.85	6.47	9.96		09/08/2011	0.03	0.03
Small Growth											
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	-3.57	-7.31	11.60	13.68	14.40	4.78	11.65		11/12/2001	0.28	0.28
Small Value											
DFA U.S. Small Cap Value Portfolio - Institutional Class - 7045	-5.19	-2.80	15.30	19.19	16.27	10.97	10.76		03/02/1993	0.31	0.31
Specialty - Global Real Estate											
DFA Global Real Estate Securities Portfolio - Inst Class - 3484 (4)	-5.55	-5.71	4.11	2.85	10.28	1.35	3.87		06/04/2008	0.29	0.22
Global / International											
Diversified Emerging Mkts											
Fidelity® Emerging Markets Index Fund - D125	-0.71	-2.38	23.17	28.78	23.79	8.77	8.80		09/08/2011	0.08	0.08

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Foreign Large Blend											
iShares MSCI EAFE International Index Fund - Class K Shares - 3553	-3.26	-0.09	10.11	14.94	18.60	9.56	9.14		04/09/1997	0.04	0.04
Foreign Large Growth											
Vanguard® International Growth Fund - Admiral™ Shares - 2190	-3.90	0.81	6.71	5.76	16.08	1.65	10.51		08/13/2001	0.26	0.26
Foreign Large Value											
Schwab® Fundamental International Equity Index Fund - QF10	-3.27	1.85	19.15	28.96	23.34	14.11	11.25		04/02/2007	0.25	0.25
Foreign Small/Mid Blend											
Vanguard® FTSE All-World ex-US Small-Cap Index Fd-Adm™ Sh - D592	-2.92	1.11	9.30	12.09	17.15	6.14	7.54		04/02/2009	0.16	0.16
Global Large-Stock Blend											
Vanguard® Total World Stock Index Fund - Admiral™ Sh - D595	-1.44	0.74	12.78	16.28	21.39	11.31		13.35	02/07/2019	0.09	0.09

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

Additional Notes

(1)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT $1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)Vanguard Target Retirement Funds: 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.

(3)T. Rowe Price Capital Appreciation Fund - I Class: T. Rowe Price Associates, Inc., has contractually agreed (at least through February 28, 2027) to waive a portion of the fund's management fees so that an individual fund fee of 0.27% is applied to the fund's average daily net assets that are equal to or greater than $27.5 billion. Thereafter, this agreement will automatically renew for one-year terms unless terminated by the fund's Board of Directors. Fees waived under this agreement are not subject to reimbursement to T. Rowe Price Associates, Inc., by the fund. The figures shown in the fee table do not match the "Ratios to average net assets" shown in the Financial Highlights table, as those figures do not include acquired fund fees and expenses. T. Rowe Price Associates, Inc., permanently waives a portion of the fund's management fee in order to ensure that the fund's management fee does not duplicate the fund's management fees of each underlying fund.

(4)DFA Global Real Estate Securities Portfolio - Institutional Class: Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees and in certain instances, assume certain expenses of the Portfolio. The Fee Waiver and/or Expense Assumption Agreement for the Portfolio will remain in effect through February 28, 2027, and may only be terminated by the Fund's Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived and/or expenses previously assumed up to thirty-six months after such fee waiver and/or expense assumption.

Additional Notes

(5)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(6)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

(7)The current rate for the Voya Fixed Plus Account III MC 929, Fund 4020 is 3.00%, 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 the calendar year floor rate of 2.25%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(8)DFA U.S. Large Company Portfolio - Institutional Class: Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees of the Portfolio. The Fee Waiver Agreement for the Portfolio will remain in effect through February 28, 2027, and may only be terminated by the Fund's Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived up to thirty-six months after such fee waiver.

The chart shows the performance for each investment option for the time periods shown.