Plan Review

Washoe County OBRA Deferred Compensation

04/01/2026 through 06/30/2026

CONTACT INFORMATION

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Plan Sponsor web site

www.voyaretirementplans.com/sponsor

Use the Plan Sponsor web site to help better manage your retirement plan. The site provides access to an education library, fiduciary information, and legislative/industry updates. In addition, it includes the ability to:

- View plan and participant-level account balances
- View plan level transaction history
- View year-to-date contribution amounts
- Review and manage plan investment options

* Entities listed above may or may not be affiliated with Voya.

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Voya Update

At Voya, we are making strides toward being America's Retirement Company® by helping individuals become financially independent – one person, one family, one institution at a time. Within the Voya Update section, we explain why a growing number of people are choosing Voya to meet their financial and retirement planning needs.

Voya Financial Fact Sheet

First-Quarter 2026

Voya Financial, Inc. (NYSE: VOYA) is a leading retirement, employee benefits and investment management company. Voya's services and solutions help clear the path to financial confidence and a more fulfilling life for individual, workplace and institutional clients, supporting more than 18 million customer relationships. Certified as a "Great Place to Work" by the Great Place to Work® Institute, Voya fosters a culture that values customer centricity, integrity, accountability, agility and inclusivity. Together with customers and partners, Voya employees fight for everyone's opportunity for a better financial future. For more information, visit voya.com and follow Voya Financial on LinkedIn, Facebook and Instagram.

Fast Facts

18 million

Customer relationships

11,000

Employees

$1.08 trillion

Total assets under management and administration*

Top 5

Provider of retirement plans**

Top 3

Group provider of supplemental health insurance***

One of the 50

Largest institutional asset managers globally****

*As of March 31, 2026

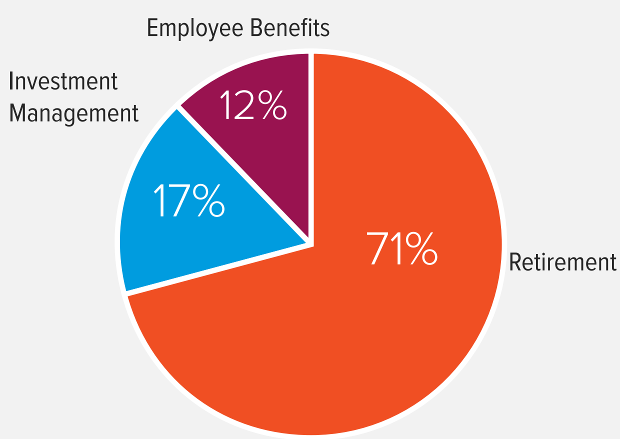
***Pensions & Investments* magazine, Defined Contribution Record Keepers Directory (as measured by total participants), April 2026

***LIMRA 2Q 2025 Workplace Supplemental Health In Force Final Report; Marketshare-Total Group Based Supp. Health. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (New York, NY), members of the Voya® family of companies.

**** *Voya Investment Management ranked 48th largest institutional investment manager (of 411 surveyed) on Pensions & Investments' Top Money Managers list published June 2025, based on worldwide institutional AUM as of 12/31/24. This voluntary ranking is open to firms managing assets for U.S. institutional tax-exempt clients. Managers self-report data through a survey distributed by P&I to known and new participating managers. No fee was paid for consideration.*

Percentage of adjusted operating earnings by segment*

*Before income taxes and for the trailing 12 months ended March 31, 2026. Excludes Corporate.



**Data per Voya Financial Inc. as of 12/31/25, including OneAmerica acquisition.
***Employee Benefits data per Voya Financial Inc. as of 12/31/25.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by Voya Institutional Trust Company.

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

Insurance products are underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (New York, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state.

Investment Management

Voya Investment Management manages public and private fixed income, equities, multi-asset solutions and alternative strategies for institutions, financial intermediaries and individual investors, drawing on a 50-year legacy of active investing and the expertise of 300+ investment professionals.

Workplace Solutions

Voya provides workplace benefits and savings products, technologies and solutions through its Retirement and Employee Benefits businesses. Voya offers innovative digital capabilities that focus on customer needs and enhance the participant education and user experience through all life stages. Examples include myVoyage, a first-of-its-kind personalized financial-guidance and connected workplace-benefits digital platform, and Voya Claims 360, an integrated and intuitive model designed to simplify the claims process for supplemental health insurance products.

Retirement

Voya is a leading provider of retirement products and services in the U.S., serving approximately 45,000 U.S. employers and nearly 10 million retirement plan participant accounts.** Voya also has over 500 financial professionals serving workplace and wealth management clients. Voya is focused on guiding Americans to greater retirement readiness and financial wellness through employer-sponsored savings plans and holistic retirement and income guidance.

Employee Benefits

Through its insurance companies, Voya is a leading provider of supplemental health insurance in the U.S. and offers a comprehensive and highly flexible portfolio of stop loss, life, disability, and voluntary insurance products to businesses covering approximately 6.8 million individuals through the workplace. Voya also offers health savings and spending accounts through our health accounts solutions business. Benefitfocus, a Voya company and a leading benefits administration provider, extends the reach of Voya's workplace benefits and savings offerings by engaging directly with approximately 12.2 million employees in the U.S.***

Awards and Recognitions

Third-party awards and/or rankings about entities within the Voya family of companies are earned based on various criteria and methodologies. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance. For certain awards/rankings, Voya pays a fee to be considered. For material facts regarding an award, including but not limited to whether a fee was paid to be eligible for the award, please visit https://www.voya.com/about-us/our-character/awards-and-recognition.

Fostering a culture that values customer-centricity, integrity, accountability, agility and inclusivity

84%

favorable sentiment overall among Voya Financial employees.

Source: Voya Financial employee sentiment survey data, as of June 2025

Voya's favorable employee sentiment score reflects the fact that its employees feel positive about their workplace. In addition to Voya's strong and inclusive culture, Voya provides a variety of benefits and services for its employees with an emphasis on physical, mental and financial well-being, including student loan repayment and paid parental leave for both parents after the birth or adoption of a child.

77%

of employees volunteered more than 21,000 hours during Voya's 2025 National Days of Service.

Source: Benevity data as of May 31, 2025

As part of Voya's National Days of Service (NDOS), Voya employees continue to give back to their communities and advance Voya's commitment to volunteerism. Voya employees have a long history of contributing time, talent and financial support to better the communities where Voya's employees, and its customers, live and work.

26%

of employees belong to at least one of Voya's 11 employee-led councils.

Source: Voya Financial workforce data, as of March 31, 2026

Each council is made up of a supportive network focused on a variety of communities or activities. All councils are open to all employees and play an important role in engaging, educating and inspiring our workforce and advancing our business objectives.

Voya's culture and values are reflected in how we serve clients and communities

Voya is driven by its purpose: *Together we fight for everyone's opportunity for a better financial future*. This purpose is the foundation of its efforts focused on making a positive difference in the lives of customers, colleagues and community members.

Customers

A customer-centric approach drives our strategy to provide innovative, technology-driven solutions and capabilities that promote the financial well-being of our customers' employees.

Colleagues

We are committed to attracting and retaining high-performing talent. We prioritize the development of our workforce, while cultivating a meaningful employee experience, a culture of inclusion, and a holistic approach to our employees' well-being.

Communities

We partner with businesses and organizations that share our commitment to advancing financial resilience and meeting the needs of our local communities.

Voya Foundation makes a meaningful difference in the community and empowers employees to engage in supporting causes that matter most to them, including nonprofits that serve health and human services, education and animal welfare.

Dozens of Voya employees serve on nonprofit boards, where they develop leadership skills and connect with colleagues around Voya's culture of giving back.

Each employee receives 40 hours per year of paid volunteer time.

All full-time employees receive up to $5,000 from Voya Foundation to match personal donations to any eligible 501(c)(3) organization.

Voya Cares® resources, thought leadership and advocacy for disability inclusion

Voya Cares is committed to making a positive difference from birth through aging in the lives of people with disabilities and their caregivers. The program provides advocacy, educational resources and workplace solutions to help employers meet the complex needs of the aging and disabilities community in their workforce. Learn more by visiting VoyaCares.com.

Voya also received a top score of 100 on the 2025 Disability Index™, designating the company as a "Best Place to Work for Disability Inclusion" for the eighth consecutive year.

2025 UNITED STATES DISABILITY INDEX Best Place to Work for Disability Inclusion™

Client Health Review

Capture the pulse of your plan with the Client Health Review. This section provides an overview of plan performance through an intuitive analysis of key elements, including participation, deferrals, participant engagement, and more.

PLAN PULSE

Gauge the direction and health of your plan by reviewing how key plan statistics have increased, decreased or stayed the same over time.

04/01/2025 - 06/30/202 vs. 04/01/2026- 06/30/2026

Change since prior period			Impact of change		
Increase	Decrease	No Change	Positive impact	Negative impact	No impact

Plan assets	↑	✔
Participant accounts	↓	✖
Employee contributions*	↓	✖
Employer contributions*	–	–
Overall distributions	↑	✖
Loan requests*	–	–

* If applicable to your plan.

For sponsor use only. Not for distribution to plan participants.

Plan statistics for: Washoe County 457 Plan

Here's a summary of your plan's current and prior period assets. In addition, total assets are graphed in the chart below for the 5 most recent periods. Please note, in some cases there may be differences between amounts noted here and in other reports or statements you receive. Differences may be due to timing and reporting methods. For this reason, we suggest you donot rely solely on the Plan Review for audit purposes.

Plan summary

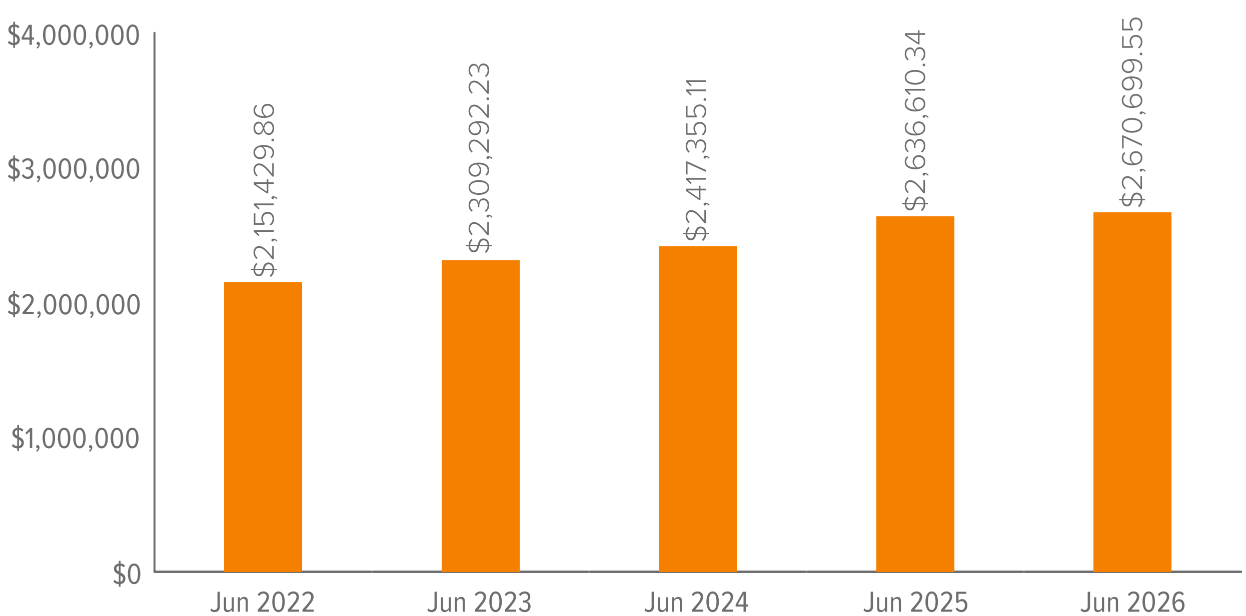
Compare by period

	(04/01/2025 - 06/30/2025)	(04/01/2026 - 06/30/2026)
Beginning of Period Plan Assets	$2,596,369.20	$2,652,747.63
Contributions	$57,276.34	$53,297.04
Distributions	-$33,269.30	-$51,676.84
Other Activity	-$2,683.32	-$3,003.64
Dividends	$1,245.83	$1,346.00
Appreciation/Depreciation	$17,671.59	$17,989.36
End of Period Plan Assets	$2,636,610.34	$2,670,699.55

Appreciation/Depreciation reflects the investment gains/losses during the period reported including assets held outside Voya, such as assets held in Self Directed Brokerage Accounts. If applicable, Dividends may represent dividends earned on assets held in NAV Funds or other investment earning activity.

Total plan assets

Compare by period end



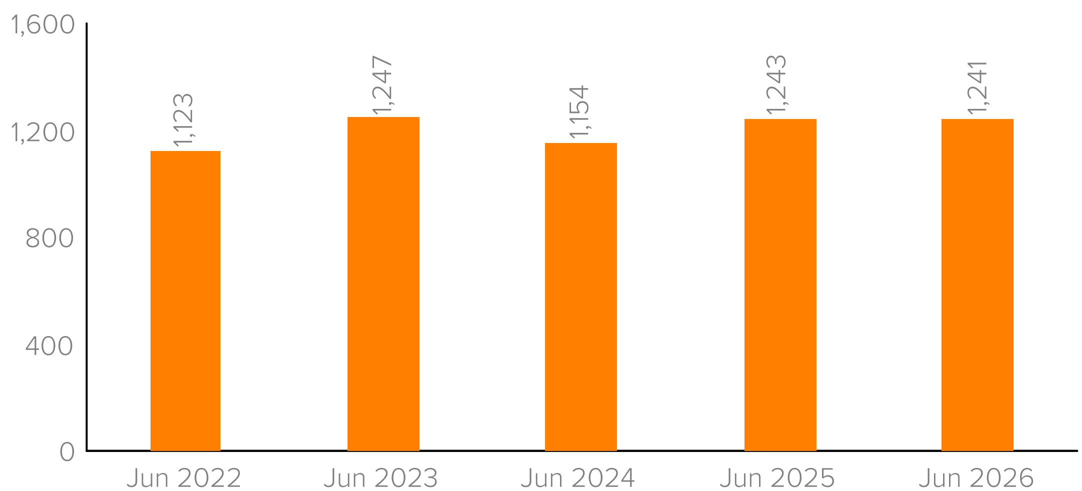
PARTICIPATION

Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

	04/01/2026 - 06/30/2026
Beginning of Period	1,224
New Accounts	34
Closed Accounts	-17
End of Period	1,241
Terminated Employees with an account balance	739
Terminated Employees with an account balance < $7,000	704
Participation Rate (as of 06/30/2026)	9.7%

Participant accounts by year



Participant accounts by age group

	Jun 2022		Jun 2023		Jun 2024		Jun 2025		Jun 2026	
<30	375	33.39%	437	35.04%	422	36.57%	415	33.39%	408	32.88%
30 - 39	314	27.96%	327	26.22%	298	25.82%	304	24.46%	310	24.98%
40 - 49	154	13.71%	158	12.67%	156	13.52%	174	14.00%	181	14.59%
50 - 59	136	12.11%	146	11.71%	142	12.31%	144	11.58%	141	11.36%
60+	144	12.82%	179	14.35%	136	11.79%	206	16.57%	201	16.20%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

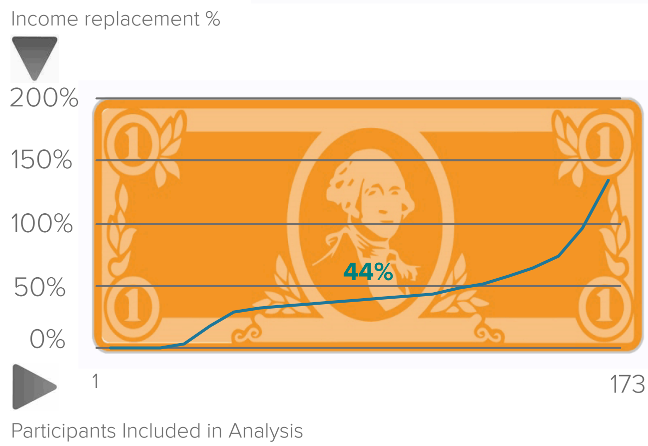
As of 05/31/2026

173
Participants
included in analysis

13%
are on track
to exceed 70% of their income in retirement.
Benchmark: 21%

The average
deferral
rate
Benchmark: 7%

3%



Average plan
income replacement
Benchmark: 45%

44%

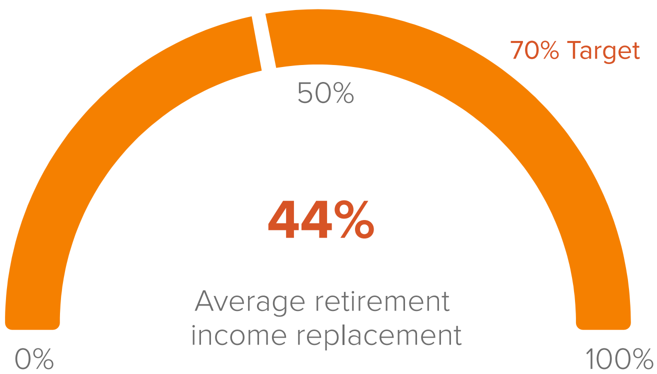
31%	4%	2%	6%
Social Security	DC	Other	Pension

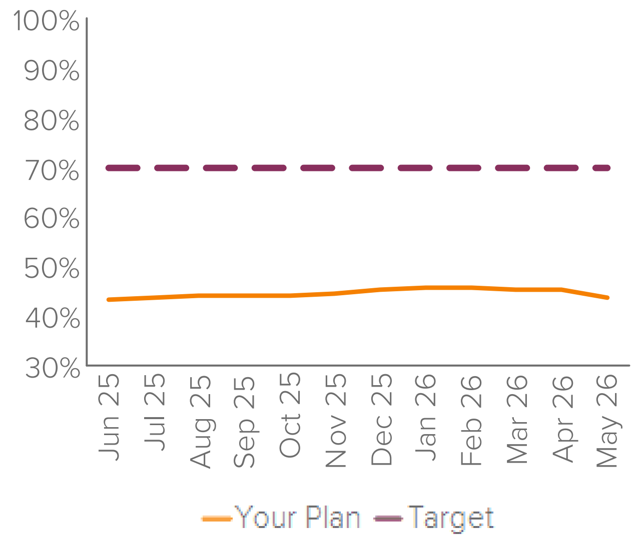
Benchmark data derived from Voya book of business statistics
Source of Data: Voya Retirement Readiness Data Mart

PLAN HEALTH TRENDING

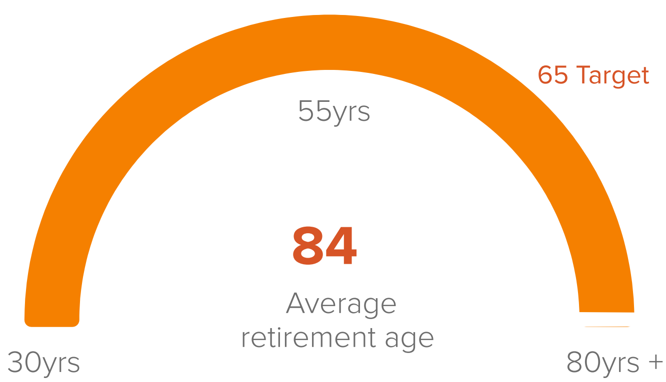
As of 05/31/2026

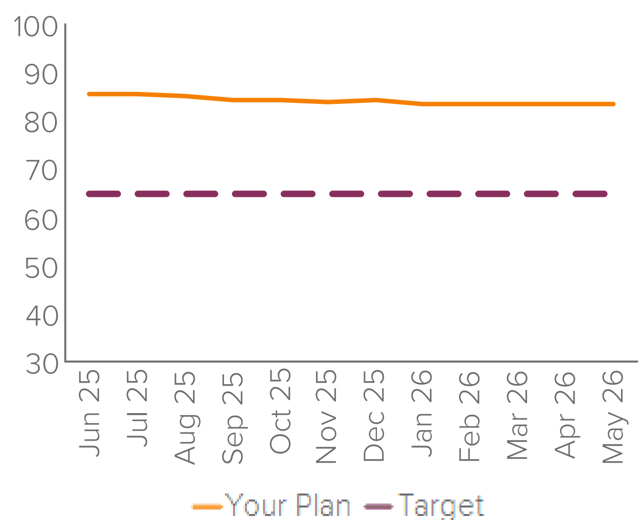
Income replacement ratio



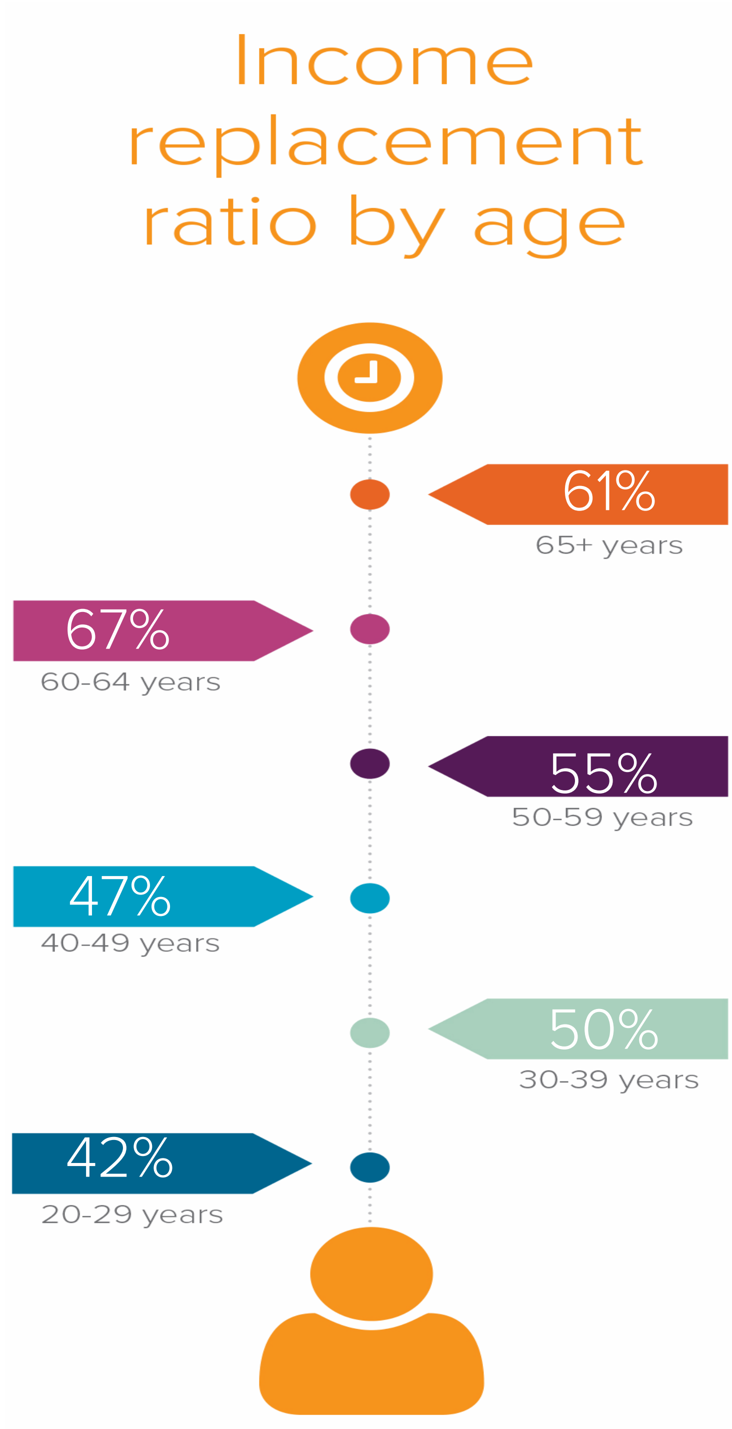


Projected retirement age





Source of Data: Voya Retirement Readiness Data Mart



Source of Data: Voya Retirement Readiness Data Mart
CN4700454_0727

PARTICIPANT ENGAGEMENT

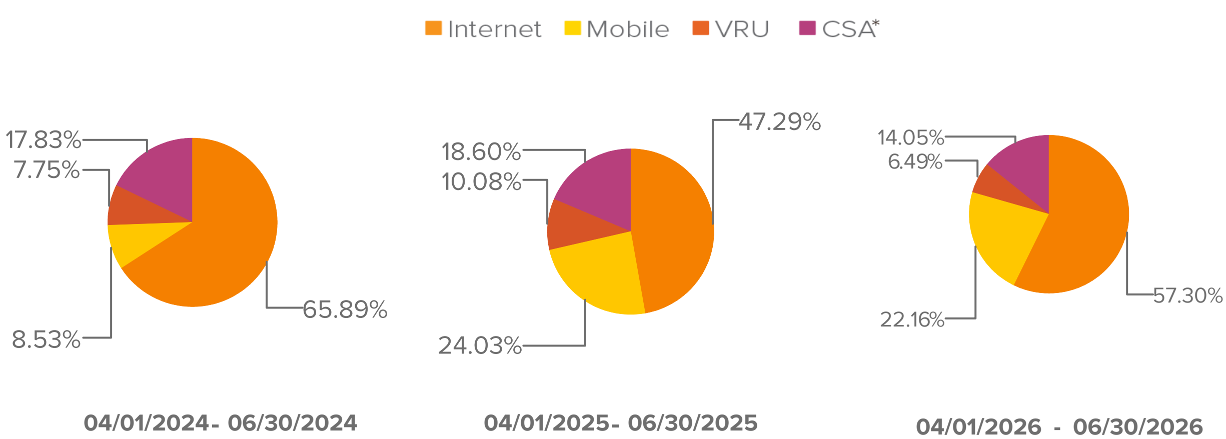
Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet,Mobile, and the Voice Response line. Use this report to key insight into the actions and engagement levels of plan participants.

Participant access statistics

04/01/2026 - 06/30/2026

	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	106	41	12	26
Total inquiries	437	135	12	31

Unique participant inquiries by type



	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	0	0	0	0
Contribution rate escalations	0	0	0	0
Deferral updates	0	0	0	0
Fund transfers	0	0	0	0
In-service/partial withdrawals	3	N/A	N/A	2
Investment election changes	0	0	0	0
Investment reallocations	0	0	0	0
Loan requests	0	N/A	N/A	0
Lump sum withdrawals	5	N/A	N/A	8
Rebalance elections	0	0	0	0
Total	**8**	**0**	**1**	**10**

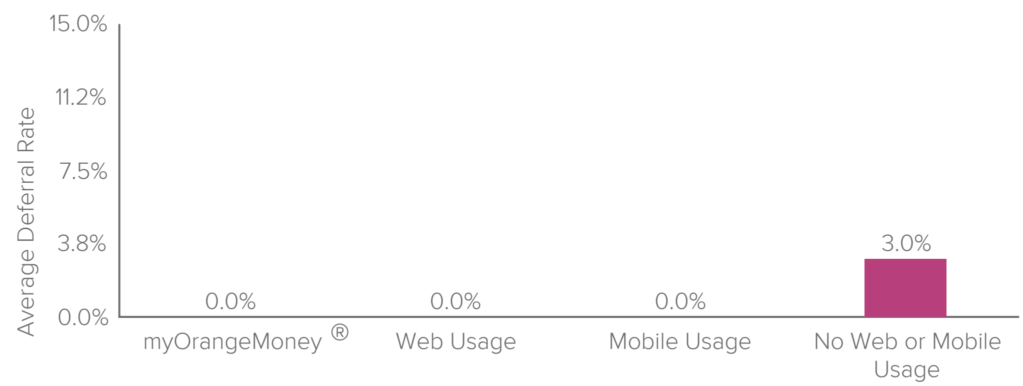
* CSA - Customer Service Associate

	Count
Engagement	
myOrangeMoney®	7
Total participants (unique)	7
Action taken through engagement	
Change current/future asset allocation	1
Participants taking action (unique)	1

Web engagement impact on deferral rates

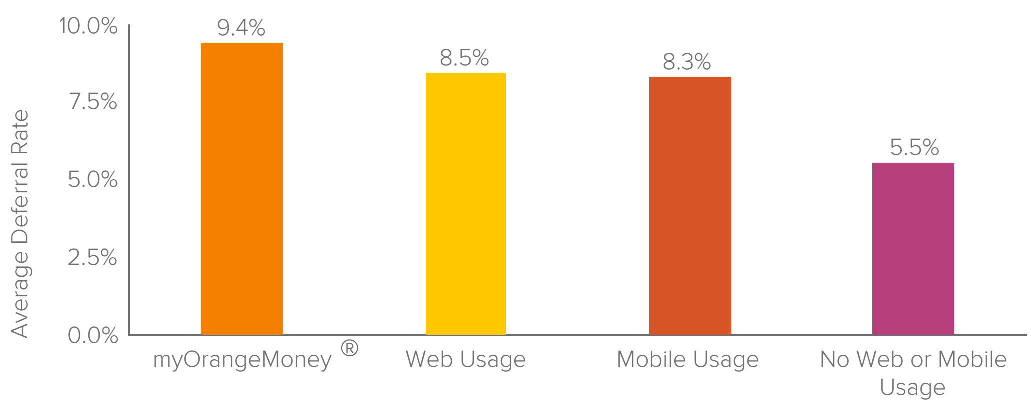
04/01/2026 - 06/30/2026

Your plan



Important Note - Your plan's rates are calculated based on the information provided to Voya.

All Voya plans



Rates derived from Voya Retirement Readiness Data Mart as of May 2026

Plan Activity

The Plan Activity is designed to lighten your burden and provide you with several easy-to-read analysis tools. These tools will empower you to actively analyze plan performance and objectively make recommendations for optimizations.

TRANSACTION ACTIVITY DETAIL

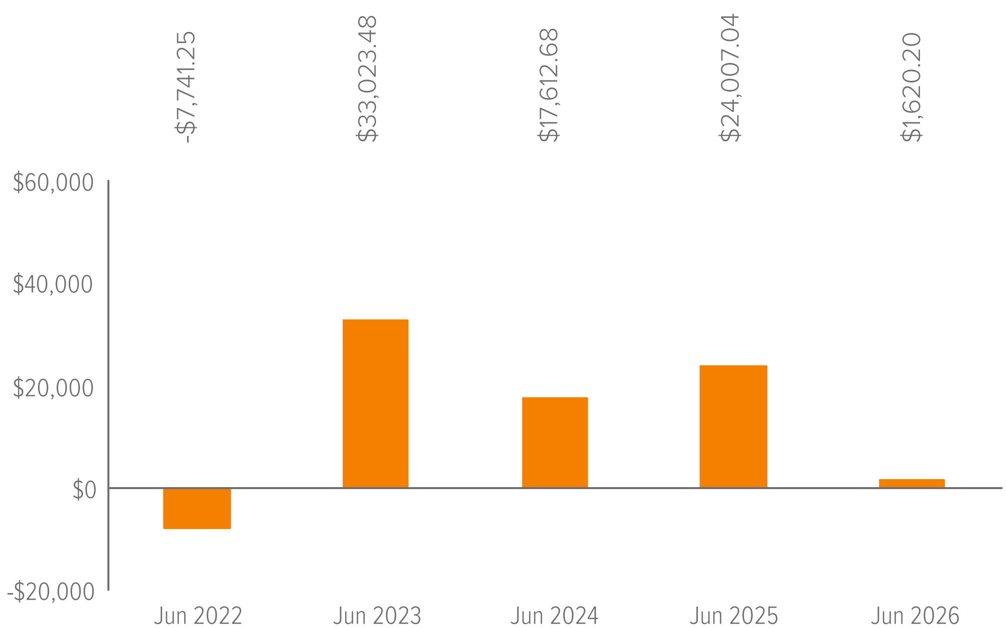
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly indicating a need for further employee education.

Summary activity

	Prior Period 04/01/2025 - 06/30/2025		Current Period 04/01/2026 - 06/30/2026	
	Amount	**Participants**	**Amount**	**Participants**
Contributions	$57,276.34	217	$53,297.04	190
Distributions	-$33,269.30	26	-$51,676.84	20
Other Activity	-$1,437.49	1,218	-$1,657.64	1,219

The Summary Activity section does not include daily valuations of investment options; thus it does not reflect market appreciation or depreciation. Net Cash Flow below is determined by subtracting the total Distributions from the total Contributions for the period.

Net cash flow by period end (contributions vs. distributions)



Activity Highlights

	Prior Period 04/01/2025 - 06/30/2025		Current Period 04/01/2026 - 06/30/2026		Change Over Prior Period	
Contributions	**Amount**	**Participants**	**Amount**	**Participants**	**Amount**	**Participants**
414h Pickup	$57,276.34	217	$53,297.04	190	-6.95%	-27
Total	**$57,276.34**		**$53,297.04**		**-6.95%**	
Distributions	**Amount**	**Participants**	**Amount**	**Participants**	**Amount**	**Participants**
Death Claim	$0.00	0	-$4,553.45	2	0.00%	2
Withdrawal	-$33,269.30	26	-$47,123.39	18	41.64%	-8
Total	**-$33,269.30**		**-$51,676.84**		**55.33%**	
Other Activity	**Amount**	**Participants**	**Amount**	**Participants**		
Asset Transfer	-$1,568.17	1	-$1,740.35	1		
Credit Revenue	$327.61	0	$332.59	0		
Dividends	$1,245.83	1,208	$1,346.00	1,191		
Fee	-$196.93	1,127	-$249.88	1,133		
Inter-Participant Transfers	$0.00	0	$0.00	4		
Miscellaneous	-$1,245.83	0	-$1,346.00	0		
Total	**-$1,437.49**		**-$1,657.64**			

If applicable, “Asset Transfer” may refer to internal or external transfers of assets as a result of various transactions including, but not limited to, 90-24 transfers, 1035 exchanges, rollover contributions, mergers or product conversions. If applicable, "Fee” may refer to asset based administration, TPA, maintenance, service, or loan fees. If applicable, "Dividends" may represent dividends earned on assets held in NAV Funds or other investment earning activity.

CONTRIBUTION SUMMARY

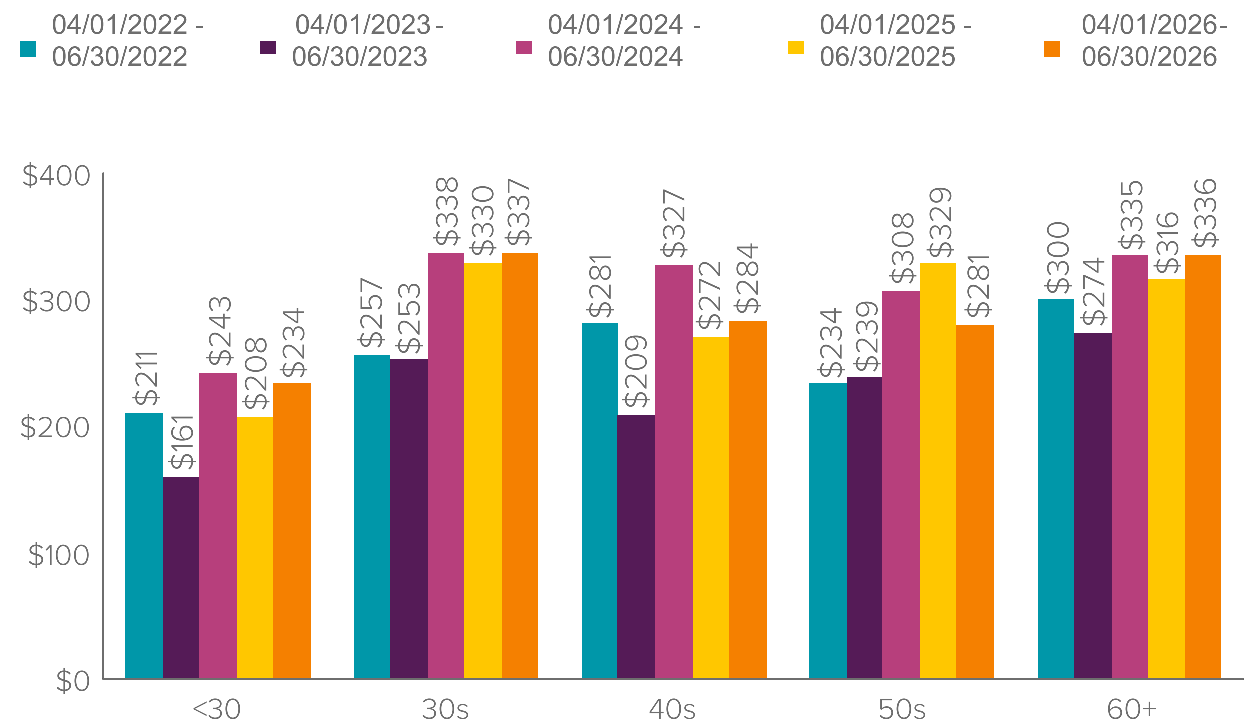
Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

	04/01/2022 - 06/30/2022	04/01/2023 - 06/30/2023	04/01/2024 - 06/30/2024	04/01/2025 - 06/30/2025	04/01/2026 - 06/30/2026
Employee					
414h Pickup	$59,412.92 (243)	$50,479.81 (248)	$72,477.29 (256)	$57,276.34 (217)	$53,297.04 (190)
Total	**$59,412.92**	**$50,479.81**	**$72,477.29**	**$57,276.34**	**$53,297.04**
Grand Total	**$59,412.92**	**$50,479.81**	**$72,477.29**	**$57,276.34**	**$53,297.04**

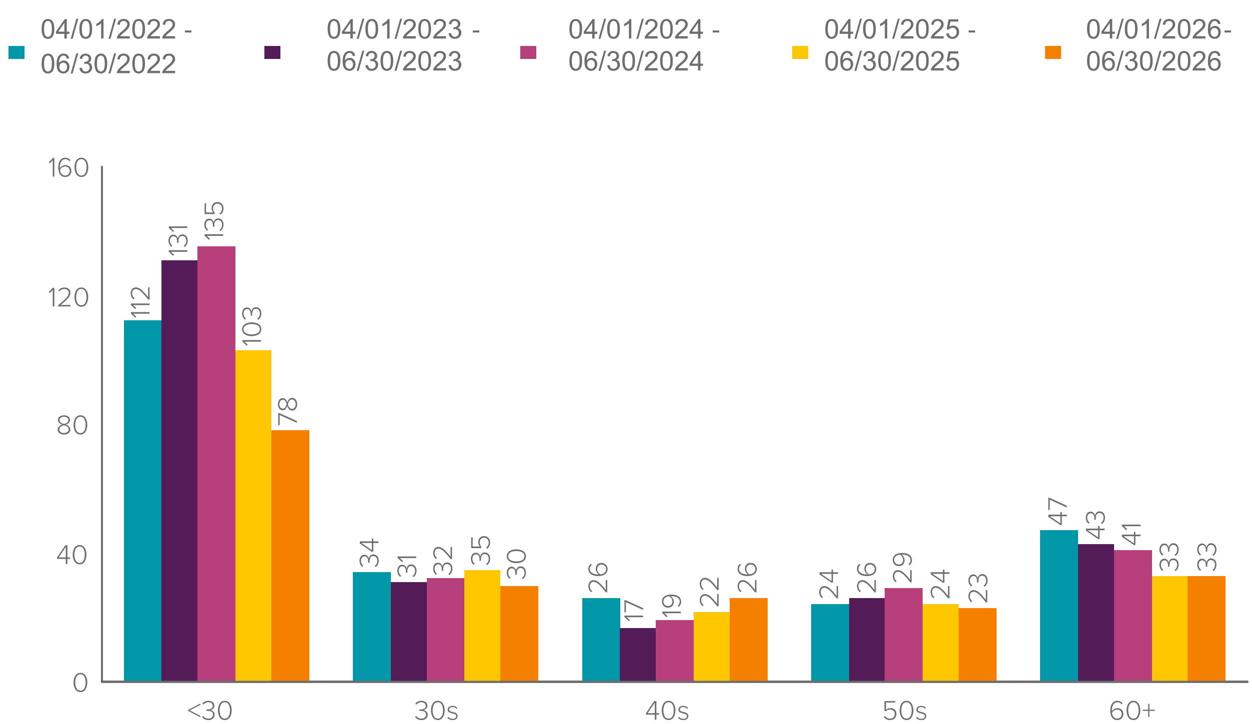
(Numbers) represent number of participants

Average participant contributions by age group



Average participant contributions include employee sources only

Contributing participant counts by age group



Contributing participant counts include employee sources only

CURRENT PARTICIPATION AND ENROLLMENT STATISTICS

Review key plan enrollment statistics at a glance including participation, deferrals, auto enrollment, and more. Use this report to spot trends and understand the overall activity and enrollment health of the plan.

Current participation

	Year End 2022	Year End 2023	Year End 2024	Year End 2025	Q1 2026	Q2 2026
Participant accounts	1,215	1,116	1,274	1,248	1,224	1,241

Deferral summary

As of

Average deferral rate for all participants	%
Average deferral rate for HCE participants	%
Average deferral rate for NHCE participants	%
Participants included in deferral rate calculation	
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary

As of 06/30/2026

Total participants actively deferring in last 4 months	193

Enrollment summary

04/01/2026 - 06/30/2026

New enrollments	421
Participants who opted for auto-escalation	0

Eligibility tracking

As of 06/30/2026

Total eligible employees	1,760
Eligible employees not enrolled	0

Plan participation

As of 06/30/2026

Participation rate	9.7%

Terminated employees

As of 07/28/2026

With an account balance	739
With an account balance < $7,000	704

Auto enrollment

04/01/2026 - 06/30/2026

Average deferral rate of auto-enrollers (0)	0.0%
Average deferral rate of self-enrollers (0)	0.0%
Average deferral amount of self-enrollers (0)	$0
Opted out	0

Your plan’s data is calculated based on information provided to Voya . Participants actively deferring in last 4 months excludes those who've been suspended or currently have an inactive account status.

PARTICIPANT BALANCE

Monitoring your participants' account balances and comparing them to benchmark data helps you encourage employees to remain on track with their retirement.

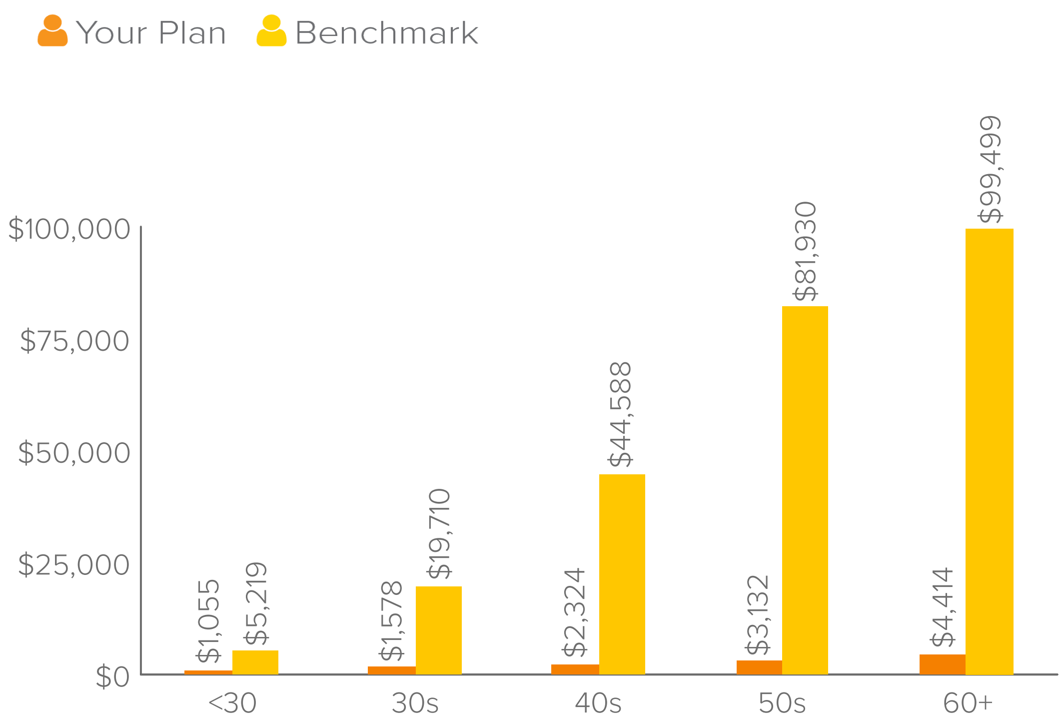
Your average participant account balance compared to benchmark data

Your balance is above the benchmark · Your balance is below the benchmark · No change

	Jun 2022	Jun 2023	Jun 2024	Jun 2025	Jun 2026
Your Plan	$1,915	$1,851	$2,093	$2,120	$2,151
Benchmark	$43,405[1]	$49,194[2]	$52,760[3]	$58,134[4]	$56,588[5]
	↓	↓	↓	↓	↓

[1] Voya Universe of Government Plans as of December 2022
[2] Voya Universe of Government Plans as of December 2023
[3] Voya Universe of Government Plans as of December 2024
[4] Voya Universe of Government Plans as of December 2025
[5] Voya Universe of Government Plans as of March 2026

Your average participant account balance by age group



Voya Universe of Government Plans as of March 2026

For sponsor use only. Not for distribution to plan participants.

Plan statistics for: Washoe County 457 Plan

DISTRIBUTION SUMMARY

Compare your plan's total distribution dollars over a five year span. See how these dollars change according to type of distribution, in addition to your number of transactions.

Distributions by type and participants

	04/01/2022 - 06/30/2022	04/01/2023 - 06/30/2023	04/01/2024 - 06/30/2024	04/01/2025 - 06/30/2025	04/01/2026 - 06/30/2026
Death Claim	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)	-$4,553.45 (2)
Minimum Distribution	$0.00 (0)	-$1,613.89 (1)	$0.00 (0)	$0.00 (0)	$0.00 (0)
Periodic Payment	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)
Withdrawal	-$67,154.17 (14)	-$15,842.44 (11)	-$54,864.61 (16)	-$33,269.30 (26)	-$47,123.39 (18)
Total	**-$67,154.17**	**-$17,456.33**	**-$54,864.61**	**-$33,269.30**	**-$51,676.84**

(Numbers) represent number of participants

DIVERSIFICATION

It's sensible for each participant to hold a well-diversified retirement portfolio. Doing so reduces each investor's exposure to risk while optimizing his/her potential for return. The information that follows provides some insight as to how your participants are diversifying their investments.

Investment diversification

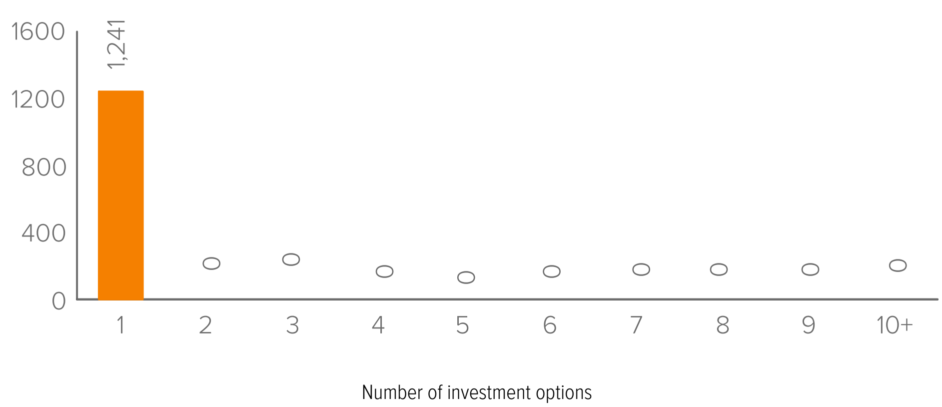
As of 07/28/2026

0%

Voya views a person as diversified if their investment mix is made up of at least one fixed fund, one U.S. fund, and one Non U.S. fund and less than 20% in company stock, as applicable. Alternately they are considered diversified if they are invested in an asset allocation fund.

Diversification of participant assets by number of participants

As of 06/30/2026



Average number of investment options utilized per participant

	Jun 2023	Jun 2024	Jun 2025	Jun 2026
With Asset Allocation Funds	1.0	1.0	1.0	1.0
Without Asset Allocation Funds	1.0	1.0	1.0	1.0

2.6

Benchmark*

The average number of investment options utilized per participant without asset allocation funds excludes those participants who are invested solely in an asset allocation fund.

Please remember, using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

* Voya Universe of Government Plans as of March 2026; includes ppts invested solely in an asset allocation fund

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)		Participants Invested
Asset Allocation	**Total:**	**0**
		0
Stability of Principal	**Total:**	**1,241**
Voya Fixed Account - 457/401 II		1,241
Bonds	**Total:**	**0**
Balanced	**Total:**	**0**
Large Cap Value/Blend	**Total:**	**0**
Large Cap Growth	**Total:**	**0**
Small/Mid/Specialty	**Total:**	**0**
Global / International	**Total:**	**0**
Grand total of participants utilizing one investment option		**1,241**

Plan Investment Review

The Plan Investment Review provides a comprehensive overview of all of the investment options under your plan. It highlights multiple investment analysis tools, employee diversification, and several key facets to help you determine if the plan is on track to achieve the desired performance goals.

TOTAL PLAN ASSETS AND CONTRIBUTIONS BY INVESTMENT OPTION

Compare the allocation of existing assets with that of the current period. Do you see a dramatic change where assets are currently being allocated? Does that shift make sense given current market conditions...or your employees? Are the participants well diversified across the asset classes?

Diversification of Participant Assets and Contributions

Investment Option/Fund Name (by Asset Class)	Assets as of 06/30/2026	% of Total Assets	Participants Invested	Contributions 04/01/2026 - 06/30/2026	% of Total Contributions	Participants Contributing
Asset Allocation						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Stability of Principal						
Voya Fixed Account - 457/401 II	$2,670,699.55	100.00%	1,244	$53,297.04	100.00%	190
Total	**$2,670,699.55**	**100.00%**		**$53,297.04**	**100.00%**	
Bonds						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Balanced						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Large Cap Value/Blend						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Large Cap Growth						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Small/Mid/Specialty						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Global / International						
Total	**$0.00**	**0.00%**		**$0.00**	**0.00%**	
Grand Total	**$2,670,699.55**			**$53,297.04**		

Voya Fixed Account – 457/401 II

The Voya Fixed Account – 457/401 II is available through a group annuity or other type of contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC" or the "Company"). The Voya Fixed Account – 457/401 II is an obligation of VRIAC's general account which supports all of the Company's insurance and annuity commitments. All guarantees are based on the financial strength and claims-paying ability of VRIAC, which is solely responsible for all obligations under its contracts.

Asset Class: **Stability of Principal**

Important Information
This information should be read in conjunction with your contract prospectus, contract prospectus summary or disclosure booklet, as applicable. Please read them carefully before investing.

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf

Voya Retirement Insurance and Annuity Company
One Orange Way
Windsor, CT 06095-4774
www.voyaretirementplans.com

Objective
Stability of principal is the primary objective of this investment option. The Voya Fixed Account – 457/401 II guarantees minimum rates of interest and may credit interest that exceeds the guaranteed minimum rates. Daily credited interest becomes part of principal and the investment increases through compound interest. All amounts invested by your plan in the Voya Fixed Account – 457/401 II receive the same credited rate. This is known as a portfolio method of interest rate crediting.

Key Features
The Voya Fixed Account – 457/401 II is intended to be a long-term investment for participants seeking stability of principal. The assets supporting it are invested by VRIAC with this goal in mind. Therefore, VRIAC may impose restrictions on transfers and withdrawals involving the Voya Fixed Account – 457/401 II if Competing Investment Options (as defined below) are offered, or if you have a choice between multiple service providers. These restrictions help VRIAC to provide stable credited interest rates which historically have not varied significantly from month to month despite the general market's volatility in new money interest rates.

Restrictions on Transfers from the Voya Fixed Account – 457/401 II
Transfers from the Voya Fixed Account – 457/401 II will be subject to the equity wash restrictions shown below.

Equity Wash Restrictions on Transfers
Transfers between investment options are allowed at any time, subject to the following provisions:

(a) Direct transfers from the Voya Fixed Account – 457/401 II cannot be made to a Competing Investment Option;
(b) A transfer from the Voya Fixed Account – 457/401 II to other investment options under the contract cannot be made if a transfer to a Competing Investment Option has taken place within 90 days;
(c) A transfer from the Voya Fixed Account – 457/401 II to other investment options under the contract cannot be made if a non-benefit withdrawal from a non-Competing Investment Option has taken place within 90 days; and
(d) A transfer from a non-Competing Investment Option to a Competing Investment Option cannot be made if a transfer from the Voya Fixed Account – 457/401 II has taken place within 90 days.

Competing Investment Option
As used throughout this document, a Competing Investment Option is defined as any investment option that:

(a) Provides a direct or indirect investment performance guarantee;
(b) Is, or may be, invested primarily in assets other than common or preferred stock;
(c) Is, or may be, invested primarily in financial vehicles (such as mutual funds, trusts or insurance company contracts) which are invested in assets other than common or preferred stock;
(d) Is available through an account with a brokerage firm designated by the Company and made available by the Contract Holder (as defined in the contract) as an additional investment under the plan;
(e) Is a self-directed brokerage arrangement;
(f) Is any fund with similar characteristics to the above as reasonably determined by the Company; or
(g) Is any fund with a targeted duration of less than three years (e.g., money market funds).

For more information regarding Competing Investment Options in your plan, please contact the Customer Contact Center at (800) 584-6001.

Requests for Full Withdrawals
If the contract is surrendered completely, or if you surrender your account to transfer to another carrier within the plan, a Market Value Adjustment ("MVA") may be applied to the Voya Fixed Account – 457/401 II portion of your account (or the Contract Holder may elect to have the surrendered amount paid out over a period of 60 months, with interest paid). This MVA would not apply to any distribution made to you as a benefit payment. Please refer to your contract prospectus, contract prospectus summary or disclosure booklet, as applicable, for more information.

Interest Rate Structure
The Voya Fixed Account – 457/401 II guarantees principal and a guaranteed minimum interest rate ("GMIR") for the life of the contract, as well as featuring two declared interest rates: a current rate, determined at least monthly, and a guaranteed minimum floor rate declared for a defined period – currently one calendar year. The guaranteed minimum floor rate may change after a defined period, but it will never be lower than the GMIR that applies for the life of the contract. The current rate, the guaranteed minimum floor rate and the GMIR are expressed as annual effective yields. Taking the effect of compounding into account, the interest credited to your account daily yields the then current credited rate.

VRIAC's determination of credited interest rates reflects a number of factors, which may include mortality and expense risks, interest rate guarantees, the investment income earned on invested assets and the amortization of any capital gains and/or losses realized on the sale of invested assets. Under this option, VRIAC assumes the risk of investment gain or loss by guaranteeing the principal amount you allocate to this option and promising minimum interest rates during the accumulation period and also throughout the annuity payout period, if applicable.

The current rate to be credited under a contract may be higher than the guaranteed minimum floor rate and the GMIR and may be changed at any time, except that 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. The current rate for a plan's initial investment in the Voya Fixed Account – 457/401 II may be in effect for less than a full three-month period.

Any insurance products, annuities and funding agreements that you may have purchased are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. All products or services may not be available in all states.

Updated Investment Information:

To check if there is more recent plan and product performance, as well as fund fact sheet information for your plan visit Voya's Sponsor Web site at **www.voyaretirementplans.com/sponsor** and click on the menu selections below the following:

Plan and Product Performance Reports
> Investment Info > Fund Performance

Investment Option Descriptions
> Investment Info > Investment Option Descriptions

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of1974 (“ERISA”) or the Internal Revenue Code (“IRC”). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for meeting its obligations. Plan administrative services are 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 are distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.**

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