St. Charles Country Club 401(k) Plan
VOYA PLAN 81W827
Your Investment Program- Plan related Information
June 05, 2026

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment- related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya.
This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.
Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

Where and How to Give investment instructions

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at www.voyaretirementplans.com or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

The designated investment alternatives available under the plan as of the date above are as follows:

MetLife Stable Value Solutions Fund IV - Fee Class J CIT	BlackRock U.S. Debt Index Fund - Fee Class 1 CIT
Voya Intermediate Bond Fund - Class R6	MyCompass Index Aggressive 2035 Fund - Fee Class R CIT
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	MyCompass Index Aggressive 2055 Fund - Fee Class R CIT
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	MyCompass Index Aggressive Retirement Fund - Fee Class R CIT
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	MyCompass Index Conservative 2045 Fund - Fee Class R CIT
MyCompass Index Conservative 2055 Fund - Fee Class R CIT	MyCompass Index Conservative 2065 Fund - Fee Class R CIT
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	MyCompass Index Moderate 2035 Fund - Fee Class R CIT
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	MyCompass Index Moderate 2055 Fund - Fee Class R CIT
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	MyCompass Index Moderate Retirement Fund - Fee Class R CIT
BlackRock Equity Index Fund - Fee Class 1 CIT	Large Cap Value Fund - Fee Class R1 CIT
Large Cap Growth Fund IV - Fee Class R1 CIT	Columbia Select Mid Cap Value Fund - Institutional 3 Class
Fidelity® Mid Cap Index Fund	Fidelity® Real Estate Index Fund
Janus Henderson Enterprise Fund - Class N Shares	Small Cap Growth Fund - Fee Class R1 CIT
Small Cap Value Fund III Fee Class R1 CIT	Vanguard® Health Care Index Fund - Admiral™ Shares
Vanguard® Information Technology Index Fund - Admiral™ Sh	Vanguard® Small-Cap Index Fund - Admiral™ Shares
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	International Equity Fund - Fee Class R1 CIT

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

Professional Management Program

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

Annual Service Fees	Fee	Payment Method
Professional Management Program Fee	0.60%	Deducted from Participant Account

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

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

Asset Based Fees

An annual asset based fee of 1.07% will be deducted from your account for recordkeeping and administrative services. This amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan : [Set at loan initiation. Fee amount does not change for duration of loan.]	$25.00	Voya
Annual Loan Administration Fee, charged per loan :	$50.00	TPA People, Inc.
Hardship Distribution Processing, one-time charge per disbursement or withdrawal :	$50.00	TPA People, Inc.
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal :	$50.00	TPA People, Inc.
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal : [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	$50.00	Voya
Loan Initiation Fee, one-time charge per loan :	$100.00	Voya
Loan Initiation Fee, one-time charge per loan :	$75.00	TPA People, Inc.
Overnight Mail, per occurrence :	$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence :	$250.00	TPA People, Inc.
Required Minimum Distribution (RMD) Fee, per occurrence :	$50.00	Voya
Required Minimum Distribution (RMD) Fee, per occurrence :	$50.00	TPA People, Inc.
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	$50.00	TPA People, Inc.
Stop Payment, per occurrence :	$50.00	Voya

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

Fund Revenue Requirement

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

Additional Disclosures

Fees may be assessed against your account if you elect optional transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

Voya Retirement Insurance and Annuity Company
INVESTMENT-RELATED INFORMATION
St. Charles Country Club 401(k) Plan
VOYA PLAN 81W827
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This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact the Voya Retirement Services Customer Contact Center at 1-800-584-6001, ONE ORANGE WAY, WINDSOR, CT 06095-4774. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

Table 1 - Variable Return Investments

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Stability of Principal								
MetLife Stable Value Solutions Fund IV - Fee Class J CIT	4.35%	N/A	N/A	4.39%	N/A	N/A	N/A	N/A
www.voyaretirementplans.com					N/A			
Bonds								
BlackRock U.S. Debt Index Fund - Fee Class 1 CIT	7.19%	-0.36%	N/A	1.69%	7.30%	-0.36%	N/A	1.70%
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Voya Intermediate Bond Fund - Class R6	7.62%	0.16%	2.71%	N/A	7.30%	-0.36%	2.01%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Asset Allocation								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT	17.41%	8.95%	N/A	10.88%	12.33%	4.69%	N/A	6.88%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	20.82%	10.44%	N/A	12.83%	15.94%	7.28%	N/A	9.75%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Aggressive 2055 Fund - Fee Class R CIT	21.92%	10.78%	N/A	12.07%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	21.93%	N/A	N/A	8.10%	18.26%	N/A	N/A	7.44%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT	12.17%	5.76%	N/A	7.21%	7.10%	0.96%	N/A	2.25%
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	11.00%	5.29%	N/A	6.70%	12.33%	4.69%	N/A	6.54%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Conservative 2045 Fund - Fee Class R CIT	14.48%	7.42%	N/A	9.26%	15.94%	7.28%	N/A	9.45%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Conservative 2055 Fund - Fee Class R CIT	19.62%	10.05%	N/A	11.32%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Conservative 2065 Fund - Fee Class R CIT	21.92%	N/A	N/A	9.47%	18.26%	N/A	N/A	7.39%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	8.33%	3.69%	N/A	4.65%	7.10%	0.96%	N/A	2.29%

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
MyCompass Index Moderate 2035 Fund - Fee Class R CIT	14.42%	7.38%	N/A	8.90%	12.33%	4.69%	N/A	6.26%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	18.75%	9.60%	N/A	11.10%	15.94%	7.28%	N/A	8.74%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Moderate 2055 Fund - Fee Class R CIT	21.77%	10.76%	N/A	12.14%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	21.93%	N/A	N/A	8.06%	18.26%	N/A	N/A	7.44%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Moderate Retirement Fund - Fee Class R CIT	10.10%	4.53%	N/A	5.72%	7.10%	0.96%	N/A	2.32%
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
Large Cap Value/Blend								
BlackRock Equity Index Fund - Fee Class 1 CIT	17.86%	14.42%	N/A	14.06%	17.89%	14.43%	N/A	14.34%
www.voyaretirementplans.com					S&P 500 Index TR USD			
Large Cap Value Fund - Fee Class R1 CIT	20.72%	15.68%	N/A	14.94%	15.91%	11.33%	N/A	10.71%
www.voyaretirementplans.com					Russell 1000 Value Index TR USD			
Large Cap Growth								
Large Cap Growth Fund IV - Fee Class R1 CIT	13.30%	N/A	N/A	26.37%	18.56%	N/A	N/A	29.96%
www.voyaretirementplans.com					Russell 1000 Growth Index TR USD			
Small/Mid/Specialty								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Columbia Select Mid Cap Value Fund - Institutional 3 Class	13.99%	11.47%	10.63%	N/A	11.05%	9.83%	9.78%	N/A
www.voyaretirementplans.com					Russell Mid Cap Value Index TR USD			
Fidelity® Mid Cap Index Fund	10.57%	8.67%	11.01%	N/A	10.60%	8.67%	11.01%	N/A
www.voyaretirementplans.com					Russell Mid Cap Index TR USD			
Fidelity® Real Estate Index Fund	3.03%	4.70%	3.81%	N/A	3.09%	4.73%	5.77%	N/A
www.voyaretirementplans.com					MSCI US IMI/REAL ESTATE 25-25 GR Index			
Janus Henderson Enterprise Fund - Class N Shares	7.75%	7.72%	12.79%	N/A	8.66%	6.65%	12.49%	N/A
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD			
Small Cap Growth Fund - Fee Class R1 CIT	10.35%	-2.00%	N/A	3.56%	13.02%	3.18%	N/A	8.26%
www.voyaretirementplans.com					Russell 2000 Growth Index TR USD			
Small Cap Value Fund III Fee Class R1 CIT	6.33%	N/A	N/A	17.79%	12.59%	N/A	N/A	11.42%
www.voyaretirementplans.com					Russell 2000 Value Index TR USD			
Vanguard® Health Care Index Fund - Admiral™ Shares	15.43%	6.70%	9.64%	N/A	15.54%	6.79%	9.72%	N/A
www.voyaretirementplans.com					MSCI US IMI/Health Care 25-50 Index GR USD			
Vanguard® Information Technology Index Fund - Admiral™ Sh	21.78%	17.12%	22.56%	N/A	21.89%	17.21%	22.34%	N/A
www.voyaretirementplans.com					MSCI US IMI/Info Tech 25-50 GR			
Vanguard® Small-Cap Index Fund - Admiral™ Shares	8.83%	7.34%	10.43%	N/A	8.82%	7.31%	10.40%	N/A
www.voyaretirementplans.com					CRSP US Small Cap TR USD			
Global / International								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	31.78%	9.18%	N/A	7.45%	31.22%	8.92%	N/A	7.73%
www.voyaretirementplans.com					MSCI EAFE Index NR USD			
International Equity Fund - Fee Class R1 CIT	18.45%	N/A	N/A	5.81%	32.38%	N/A	N/A	7.36%
www.voyaretirementplans.com					MSCI ACWI ex USA Index NR USD			

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 3 - Fees and Expenses

Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per $1,000	As a %	Per $1,000	
Stability of Principal					
MetLife Stable Value Solutions Fund IV - Fee Class J CIT	0.44%	$4.40	0.43%	$4.30	
Bonds					

BlackRock U.S. Debt Index Fund - Fee Class 1 CIT	0.04%	$0.35	0.04%	$0.35	
Voya Intermediate Bond Fund - Class R6	0.31%	$3.10	0.31%	$3.10	
Asset Allocation					
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	0.15%	$1.51	0.15%	$1.51	

MyCompass Index Aggressive 2055 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Conservative 2045 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	

MyCompass Index Conservative 2055 Fund - Fee Class R CIT	0.15%	$1.50	0.15%	$1.50	
MyCompass Index Conservative 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	0.14%	$1.44	0.14%	$1.44	
MyCompass Index Moderate 2035 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	

MyCompass Index Moderate 2055 Fund - Fee Class R CIT	0.15%	$1.50	0.15%	$1.50	
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Moderate Retirement Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
Large Cap Value/Blend					
BlackRock Equity Index Fund - Fee Class 1 CIT	0.01%	$0.15	0.01%	$0.15	

Large Cap Value Fund - Fee Class R1 CIT	0.29%	$2.90	0.29%	$2.90	
Large Cap Growth					
Large Cap Growth Fund IV - Fee Class R1 CIT	0.34%	$3.40	0.34%	$3.40	
Small/Mid/Specialty					
Columbia Select Mid Cap Value Fund - Institutional 3 Class	0.75%	$7.50	0.75%	$7.50	
Fidelity® Mid Cap Index Fund	0.03%	$0.25	0.03%	$0.25	

Fidelity® Real Estate Index Fund	0.07%	$0.70	0.07%	$0.70	
Janus Henderson Enterprise Fund - Class N Shares	0.66%	$6.60	0.66%	$6.60	
Small Cap Growth Fund - Fee Class R1 CIT	0.58%	$5.80	0.58%	$5.80	
Small Cap Value Fund III Fee Class R1 CIT	0.38%	$3.80	0.38%	$3.80	
Vanguard® Health Care Index Fund - Admiral™ Shares	0.09%	$0.90	0.09%	$0.90	

Vanguard® Information Technology Index Fund - Admiral™ Sh	0.09%	$0.90	0.09%	$0.90	
Vanguard® Small-Cap Index Fund - Admiral™ Shares	0.05%	$0.50	0.05%	$0.50	
Global / International					
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	0.04%	$0.40	0.04%	$0.40	
International Equity Fund - Fee Class R1 CIT	0.45%	$4.50	0.45%	$4.50	

Voya "Excessive Trading" Policy

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a “roundtrip”). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya’s definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya’s variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit Voya Retirement Plans Website at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.