

**Sports Facilities Management, LLC 401(k) Ret Plan**  
**VOYA PLAN 81P367**  
**Your Investment Program- Plan related Information**  
September 08, 2023

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](http://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:

PIMCO Government Money Market Fund - Institutional Class	MassMutual Pooled Stable Trust - Class R CIT
Western Asset Core Plus Bond Fund - Class IS	American Century Short Duration Infl Protect Bond Fd R6
PGIM High Yield Fund - Class R6	PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I
Fisher Investments U.S. Fxd Income Collective Fd - CI 4 CIT	American Funds 2010 Target Date Retirement Fund®-Class R-6
American Funds 2015 Target Date Retirement Fund®-Class R-6	American Funds 2020 Target Date Retirement Fund®-Class R-6
American Funds 2025 Target Date Retirement Fund®-Class R-6	American Funds 2030 Target Date Retirement Fund®-Class R-6
American Funds 2035 Target Date Retirement Fund®-Class R-6	American Funds 2040 Target Date Retirement Fund®-Class R-6
American Funds 2045 Target Date Retirement Fund®-Class R-6	American Funds 2050 Target Date Retirement Fund®-Class R-6
American Funds 2055 Target Date Retirement Fund®-Class R-6	American Funds 2060 Target Date Retirement Fund®-Class R-6
American Funds 2065 Target Date Retirement Fund®-Class R-6	Putnam Large Cap Value Fund - Class R6
Fidelity® 500 Index Fund	Franklin DynaTech Fund - Class R6
JPMorgan Small Cap Growth Fund - Class R6 Shares	Janus Henderson Enterprise Fund - Class N Shares
American Century Mid Cap Value Fund - R6 Class	American Century Small Cap Value Fund - R6 Class
Fidelity® Small Cap Index Fund	Fidelity® Mid Cap Index Fund
American Funds New World Fund® - Class R-6	Fidelity® International Index Fund
Fisher Investments All World Equity Collective Fd - CI 4 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.

## Designated Investment Managers

If elected, your plan-appointed registered investment advisor actively manages participant accounts and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. The registered investment advisor assumes responsibility for monitoring the participant accounts on a quarterly basis and provides direction on execution of appropriate transactions.

Annual Service Fees	Fee	Payment Method
Managed Account Service Fee	0.77%	Deducted from Participant Account

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

## Annual General Plan Administrative Fees

The fee amounts below are deducted from all participant accounts. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Certain fees that apply to the same service may be combined on your statements.

The "Allocation of Fees" column describes how each fee is allocated among participants. "Pro-rata" means that participants each pay a portion of a plan-level fee amount based on their share of plan assets. "Per capita" means all participants pay an equal share of a larger plan-level fee amount (i.e. plan-level amount is divided by the number of participants). "Per Participant" means that the same fee amount is assessed against all participants (e.g. \$15/participant, etc.).

Fee Type	Fee Amount	Allocation of Fees	Entity Charging the Fee
Consulting Fee	\$1450	Pro Rata	Florida Retirement Consultants
Plan Compliance Services Fee	\$30	Per Participant	Florida Retirement Consultants

Any Auditor fees charged to the plan will be applied on a pro-rata basis. These fee amounts will be reflected on quarterly statements.

## 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
Hardship Distribution Processing, one-time charge per disbursement or withdrawal :	\$65.00	Florida Retirement Consultants
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal :	\$65.00	Florida Retirement Consultants
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
Overnight Mail, per occurrence :	\$50.00	Voya
Qualified Domestic Relations Order , per occurrence :	\$65.00	Florida Retirement Consultants
Required Minimum Distribution Fee, per occurrence :	\$50.00	Voya
Required Minimum Distribution Fee, per occurrence :	\$65.00	Florida Retirement Consultants
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 :	\$65.00	Florida Retirement Consultants
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**  
Sports Facilities Management, LLC 401(k) Ret Plan  
VOYA PLAN 81P367  
September 08, 2023

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.

<b>Table 1 - Variable Return Investments</b>								
<b>Name / Type of Option</b>	<b>Average Annual Total Return as/of 12/31/22</b>				<b>Benchmark</b>			
	<b>1 yr</b>	<b>5 yr</b>	<b>10 yr</b>	<b>Since Inception</b>	<b>1 yr</b>	<b>5 yr</b>	<b>10 yr</b>	<b>Since Inception</b>
<b>Stability of Principal</b>								
PIMCO Government Money Market Fund - Institutional Class*	0.84%	0.48%	N/A	0.36%	1.50%	1.25%	N/A	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					FTSE 3 Month T-bill Index USD			
MassMutual Pooled Stable Trust - Class R CIT	N/A	N/A	N/A	2.51%	N/A	N/A	N/A	-4.86%
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Bloomberg US Treasury 3-5 Yr TR			
<b>Bonds</b>								
Western Asset Core Plus Bond Fund - Class IS	-19.37%	-1.35%	0.92%	N/A	-13.01%	0.02%	1.06%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Bloomberg US Agg Bond TR Index			

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
American Century Short Duration Infl Protect Bond Fd R6	-4.26%	1.98%	0.72%	N/A	-3.96%	2.48%	1.30%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Bloomberg U.S. Treasury TIPS 1-5Y TR Index			
PGIM High Yield Fund - Class R6	-12.13%	2.07%	3.67%	N/A	-11.11%	2.17%	3.96%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Bloomberg US HY 1% Issuer Cap TR Index			
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	-10.42%	0.07%	1.93%	N/A	-9.76%	0.52%	2.10%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Bloomberg Gbl Agg Ex USD TR Hdg Index			
Fisher Investments U.S. Fxd Income Collective Fd - CI 4 CIT	N/A	N/A	N/A	-3.13%	N/A	N/A	N/A	-2.19%
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					ICE BofA US Broad Market TR			
<b>Asset Allocation</b>								
American Funds 2010 Target Date Retirement Fund®-Class R-6	-9.73%	3.13%	4.79%	N/A	-11.44%	2.82%	4.37%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2010 Index TR USD			
American Funds 2015 Target Date Retirement Fund®-Class R-6	-10.83%	3.33%	5.28%	N/A	-12.16%	3.07%	5.01%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2015 Index TR USD			
American Funds 2020 Target Date Retirement Fund®-Class R-6	-11.59%	3.54%	5.86%	N/A	-12.81%	3.14%	5.50%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2020 Index TR USD			
American Funds 2025 Target Date Retirement Fund®-Class R-6	-13.30%	4.01%	6.79%	N/A	-13.13%	3.75%	6.23%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2025 Index TR USD			
American Funds 2030 Target Date Retirement Fund®-Class R-6	-15.06%	4.41%	7.55%	N/A	-13.96%	4.17%	6.84%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2030 Index TR USD			

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
American Funds 2035 Target Date Retirement Fund®-Class R-6	-16.78%	5.19%	8.26%	N/A	-14.99%	4.63%	7.42%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2035 Index TR USD			
American Funds 2040 Target Date Retirement Fund®-Class R-6	-18.08%	5.41%	8.52%	N/A	-15.56%	4.97%	7.84%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2040 Index TR USD			
American Funds 2045 Target Date Retirement Fund®-Class R-6	-18.71%	5.43%	8.59%	N/A	-15.84%	5.16%	8.11%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2045 Index TR USD			
American Funds 2050 Target Date Retirement Fund®-Class R-6	-19.42%	5.35%	8.58%	N/A	-15.97%	5.26%	8.33%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2050 Index TR USD			
American Funds 2055 Target Date Retirement Fund®-Class R-6	-20.02%	5.19%	8.48%	N/A	-15.97%	5.31%	8.46%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2055+ Index TR USD			
American Funds 2060 Target Date Retirement Fund®-Class R-6	-20.19%	5.13%	N/A	6.65%	-16.01%	5.35%	N/A	6.78%
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date 2060 Index TR USD			
American Funds 2065 Target Date Retirement Fund®-Class R-6	-20.17%	N/A	N/A	11.83%	-16.03%	N/A	N/A	14.65%
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P Target Date Through 2065 +TR			
<b>Large Cap Value/Blend</b>								
Putnam Large Cap Value Fund - Class R6	-3.38%	8.83%	11.29%	N/A	-7.54%	6.67%	10.29%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell 1000 Value Index TR USD			
Fidelity® 500 Index Fund	-18.66%	8.70%	11.83%	N/A	-18.11%	9.43%	12.56%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					S&P 500 Index TR USD			
<b>Large Cap Growth</b>								

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Franklin DynaTech Fund - Class R6	-40.46%	7.92%	12.71%	N/A	-29.14%	10.96%	14.10%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell 1000 Growth Index TR USD			
<b>Small/Mid/Specialty</b>								
JPMorgan Small Cap Growth Fund - Class R6 Shares	-32.57%	5.52%	11.05%	N/A	-26.36%	3.51%	9.20%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell 2000 Growth Index TR USD			
Janus Henderson Enterprise Fund - Class N Shares	-16.48%	9.11%	12.46%	N/A	-26.72%	7.64%	11.41%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell Mid Cap Growth Index TR USD			
American Century Mid Cap Value Fund - R6 Class	-1.77%	6.37%	10.57%	N/A	-12.03%	5.72%	10.11%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell Mid Cap Value Index TR USD			
American Century Small Cap Value Fund - R6 Class	-15.07%	6.75%	10.00%	N/A	-14.48%	4.13%	8.48%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell 2000 Value Index TR USD			
Fidelity® Small Cap Index Fund	-20.79%	3.54%	8.47%	N/A	-20.44%	4.13%	9.01%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell 2000 Index TR USD			
Fidelity® Mid Cap Index Fund	-17.82%	6.41%	10.24%	N/A	-17.32%	7.10%	10.96%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					Russell Mid Cap Index TR USD			
<b>Global / International</b>								
American Funds New World Fund® - Class R-6	-22.25%	2.37%	4.30%	N/A	-18.36%	5.23%	7.98%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					MSCI ACWI NR USD			
Fidelity® International Index Fund	-14.79%	1.09%	4.05%	N/A	-14.45%	1.54%	4.67%	N/A
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					MSCI EAFE Index NR USD			

Name / Type of Option	Average Annual Total Return as/of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Fisher Investments All World Equity Collective Fd - CI 4 CIT	N/A	N/A	N/A	-1.43%	N/A	N/A	N/A	2.75%
<a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>					MSCI ACWI NR USD			

\*Inception to date benchmark information has not been made available by the designated investment option provided at this time.

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:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No further distribution or dissemination of the MSCI data is permitted without MSCI's express written consent.

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## 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	
<b>Stability of Principal</b>					
PIMCO Government Money Market Fund - Institutional Class	0.84%	\$8.40	0.84%	\$8.40	
MassMutual Pooled Stable Trust - Class R CIT	1.10%	\$11.00	1.10%	\$11.00	
<b>Bonds</b>					



Western Asset Core Plus Bond Fund - Class IS	1.07%	\$10.70	1.07%	\$10.70	
American Century Short Duration Infl Protect Bond Fd R6	0.96%	\$9.60	0.96%	\$9.60	
PGIM High Yield Fund - Class R6	1.03%	\$10.30	1.03%	\$10.30	
PIMCO International Bond Fund (U. S. Dollar-Hedged) - Class I	1.28%	\$12.80	1.28%	\$12.80	
Fisher Investments U.S. Fxd Income Collective Fd - CI 4 CIT	1.05%	\$10.50	1.05%	\$10.50	
<b>Asset Allocation</b>					
American Funds 2010 Target Date Retirement Fund®-Class R-6	0.93%	\$9.30	0.93%	\$9.30	
American Funds 2015 Target Date Retirement Fund®-Class R-6	0.95%	\$9.50	0.95%	\$9.50	
American Funds 2020 Target Date Retirement Fund®-Class R-6	0.95%	\$9.50	0.95%	\$9.50	
American Funds 2025 Target Date Retirement Fund®-Class R-6	0.97%	\$9.70	0.97%	\$9.70	

American Funds 2030 Target Date Retirement Fund®-Class R-6	0.98%	\$9.80	0.98%	\$9.80	
American Funds 2035 Target Date Retirement Fund®-Class R-6	1.00%	\$10.00	1.00%	\$10.00	
American Funds 2040 Target Date Retirement Fund®-Class R-6	1.01%	\$10.10	1.01%	\$10.10	
American Funds 2045 Target Date Retirement Fund®-Class R-6	1.02%	\$10.20	1.02%	\$10.20	
American Funds 2050 Target Date Retirement Fund®-Class R-6	1.03%	\$10.30	1.03%	\$10.30	
American Funds 2055 Target Date Retirement Fund®-Class R-6	1.03%	\$10.30	1.03%	\$10.30	
American Funds 2060 Target Date Retirement Fund®-Class R-6	1.03%	\$10.30	1.03%	\$10.30	
American Funds 2065 Target Date Retirement Fund®-Class R-6	1.03%	\$10.30	1.03%	\$10.30	
<b>Large Cap Value/Blend</b>					
Putnam Large Cap Value Fund - Class R6	1.20%	\$12.00	1.20%	\$12.00	

Fidelity® 500 Index Fund	0.67%	\$6.65	0.67%	\$6.65	
<b>Large Cap Growth</b>					
Franklin DynaTech Fund - Class R6	1.11%	\$11.10	1.10%	\$11.00	
<b>Small/Mid/Specialty</b>					
JPMorgan Small Cap Growth Fund - Class R6 Shares	1.41%	\$14.10	1.39%	\$13.90	
Janus Henderson Enterprise Fund - Class N Shares	1.31%	\$13.10	1.31%	\$13.10	
American Century Mid Cap Value Fund - R6 Class	1.28%	\$12.80	1.28%	\$12.80	
American Century Small Cap Value Fund - R6 Class	1.39%	\$13.90	1.39%	\$13.90	
Fidelity® Small Cap Index Fund	0.68%	\$6.75	0.68%	\$6.75	
Fidelity® Mid Cap Index Fund	0.68%	\$6.75	0.68%	\$6.75	
<b>Global / International</b>					

American Funds New World Fund® - Class R-6	1.22%	\$12.20	1.22%	\$12.20	
Fidelity® International Index Fund	0.69%	\$6.85	0.69%	\$6.85	
Fisher Investments All World Equity Collective Fd - CI 4 CIT	1.05%	\$10.50	1.05%	\$10.50	

#### **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](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 [www.voyaretirementplans.com](http://www.voyaretirementplans.com) 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.**