



Take an important step toward your future.

Your Employer's Retirement Savings Plan Enrollment Guide

Glenn County Auditor

PLAN | INVEST | PROTECT

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FINANCIAL

Enrolling in your employer-sponsored retirement savings plan

Inside this guide, you'll find what's needed to join the plan and start saving today *for your future*. Please take the time to read the information and contact a **Voya representative¹** if you have questions or need more information.

Feel good about your future

We all need to slow down long enough to think about our future. How will you spend your retirement? Will you spend more time with your grandkids? Take that trip you've been postponing? Start a new career? Or stay up late and sleep in?

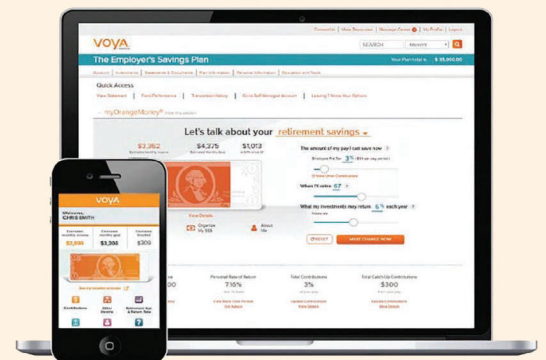
It's up to you

Ask yourself where you want to be when you are no longer working. Consider things like how comfortable you'd like to be, where you want to live, and how you hope to spend your days. Then, with our help, you'll go about the business of saving for your future. It starts when you enroll in your employer-sponsored retirement savings plan.

We're here to help

At Voya Financial®, our goal is to help you achieve your goals. We do so with industry-leading tools, resources and retirement education experience.

We will help you during the enrollment process and throughout your working career with resources like myOrangeMoney®, an interactive, educational, online experience that helps illustrate the income you'll likely need each month in retirement and the estimated progress you've already made towards that goal.*



At any time, you can get a comprehensive view of your finances by starting your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.

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

¹Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Products and services offered through the Voya® family of companies.

Need help getting there?

The money you save and invest now—during your working years—can have a big impact on how much money you'll have in retirement. Participating in your employer-sponsored retirement savings plan may help you generate the income needed down the road.

Financial professionals generally estimate you should plan to replace at least 70% of your income in retirement to continue your current standard of living. You may need more or less depending on your personal situation. If you are fortunate, you may be able to draw retirement income from a pension plan or from Social Security. However, for most people, what they save and invest during their working years will be a critical source of retirement income.

So where will your income in retirement come from...and how much do you need? Smart savers think differently about the money they save for retirement. Figuring out how much to save and invest can be a challenge. That's why Voya introduced the concept of Orange Money®. Orange money is the money you save specifically for retirement. The concept of orange money is brought to life through myOrangeMoney®, an interactive, educational, online experience.¹ myOrangeMoney is designed to help you understand your financial needs during retirement in real, everyday terms. It estimates what you'll need each month in retirement and helps you understand how little adjustments can help you get there. With myOrangeMoney, you can eliminate much of the guesswork that goes into preparing for your future.

Consider taking the first step today and enroll in your employer's retirement savings plan

Ready to Enroll?

The method by which you enroll in your plan depends on the options offered by your employer-sponsored retirement plan. The options available appear later in this guide. If you have questions, please feel free to contact your local Voya representative for additional information.*

After you enroll, you will receive a confirmation of your enrollment elections and a separate confidential Personal Identification Number (PIN) mailer via U.S. Mail. You will need your PIN to use Voya's phone services and to register for online account access.

Need more information before you enroll?

If you aren't ready to enroll just yet, you can visit voya.com/review/myplan for important information about the plan. The information includes a list of the investment options available in the plan, as well as the performance of the funds. In addition, you can review important information about the product, plan fees and expenses, a glossary of financial terms, Voya's excessive trading policy, and Voya's privacy notice.

* Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Reasons to save

The choices you make today will help you prepare for what you'll need tomorrow. Take advantage of your employer-sponsored retirement savings plan and prepare for the kind of future you envision.

There are a number of reasons to participate in the plan, including:

1

You're always in control

The choices you make about your contributions and investments are up to you. And you can easily make changes anytime on line, on the phone or with the Voya Retire mobile app.

2

Save automatically

If you contribute to your plan, your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.

3

Help lower your taxable income

In you contribute to your account on a pre-tax basis, every dollar you contribute reduces your taxable income, which means you may pay less in income taxes today. You'll pay taxes on your contributions and any earnings when you make withdrawals in retirement.

If your plan offers an after-tax Roth option and you elect to contribute this way, those contributions are subject to income taxes before they're invested in your account. In exchange, though, you may be able to withdraw your contributions and any earnings tax-free when you retire. Distributions are tax-free, as long as you've satisfied the five-year holding period and are age 59 ½ or older (assuming you have separated from service for a 457(b) plan), disabled or deceased.

4

Invest your way

Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions that fit your style.

5

Remember, your money is all yours

Subject to your plan rules, what you contribute and any related earnings are yours to take with you, even if you change jobs.

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

Voya Financial, Inc. (NYSE: VOYA) is composed of premier retirement, investment and insurance companies serving the financial needs of millions of individual and institutional customers in the United States. The company's vision is to be America's Retirement Company® and its guiding principle is centered on solving the most daunting financial challenge facing Americans today—retirement readiness. Voya is grounded in a clear mission to make a secure financial future possible—one person, one family, one institution at a time.

For more information, visit Voya.com.

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**GROUP ENROLLMENT FORM
GLENN COUNTY AUDITOR**



457 Deferred Compensation Plan

Plan Number: [REDACTED]

In this form, Voya Retirement Insurance and Annuity Company may also be referred to as the Company.

Participant Information (please type or print clearly)

| | | | |
|------------------------------------|---------------------------|-----------------------------------|--|
| Department Name | | Department Location | Location Code |
| Name (first, middle initial, last) | | Social Security Number - - | [] Male [] Female |
| Address (No. & Street) | | Date of Birth (mm/dd/yyyy) / / | Date of Hire (mm/dd/yyyy) / / |
| City/Town | State | Zip Code | Number of Dependents |
| Email Address | | Estimated Annual Income \$ | Marital Status [] Married [] Single |
| Home Telephone No. () | Work Telephone No. () | Occupation/Job Title | |

Financial Information *This section must be completed by Voya Financial Advisors, Inc. Registered Representatives in the Retirement Advisory Distribution channel.*

Annual Household Income
 <\$25,000 \$25,000 - \$49,999 \$50,000 - \$99,999 >\$100,000

Net Worth (excluding primary residence)
 <\$25,000 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$250,000 >\$250,000

What is your level of investment experience?
 Low Medium High

How would you categorize yourself as an investor?
 Aggressive Moderately Aggressive Moderate Moderately Conservative Conservative

What are your life insurance and investment holdings?
 Face Amount of Life Insurance
 <\$25,000 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000-\$250,000 >\$250,000
 Securities
 <\$25,000 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000-\$250,000 >\$250,000
 Cash
 <\$25,000 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000-\$250,000 >\$250,000
 Other investments
 <\$25,000 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000-\$250,000 >\$250,000

| | |
|---|---|
| When will you begin using your retirement account? <input type="checkbox"/> >20 Years <input type="checkbox"/> >10 Years <input type="checkbox"/> >5 Years <input type="checkbox"/> <5 Years | Estimated percent of retirement income from this investment? <input type="checkbox"/> <25% <input type="checkbox"/> 25-50% <input type="checkbox"/> 50-75% <input type="checkbox"/> >75% |
|---|---|

Account Investment Objective(s)
 Capital Preservation Income Growth & Income
 Growth Aggressive Growth Speculative

Why is an annuity or funding agreement being purchased? (Check all that apply.)
 Primary retirement income Supplementary retirement income
 Annuitization feature Payroll deduct asset accumulation

This program is intended to be a long term investment for retirement purposes. Account values fluctuate

Please complete this form and return it to your Agent, [REDACTED] Page 1 of 8 - Incomplete without all pages
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83411 MASTER (10/22)
VK0607

Voya Retirement Insurance and Annuity Company | PO Box 990063
Hartford, CT 06199-0063



Participant Name (first, middle initial, last)

Social Security Number

Plan Number

Financial Information(Cont.)

Why is this particular annuity or funding agreement being purchased instead of another investment? (Check all that apply.)

- This is the only investment available through my employer's defined contribution plan
- Guaranteed minimum interest rate
- Income options
- Systematic withdrawals
- Competitive interest rates, fees and/or charges
- Ongoing service in connection with the annuity or funding agreement and its features
- Benefits and riders
- Other - Note required

After purchasing this product, will you have sufficient liquidity to meet current financial needs?

- Yes
- No

Agent Note (please attach separate page for additional comments)

Replacement Information

Do you have existing individual annuity contracts or individual life insurance policies? Yes No

Will this Contract change, replace or discontinue any existing Life Insurance or Annuity Contracts or Policies? Yes No

If yes, to both questions, provide carrier name and account number:

Carrier _____ Account No. _____

If this is a transfer or rollover from an eligible retirement plan (i.e., 401(k), 401(a), 403(b), governmental 457 or an IRA), which of the following are true (check all that apply).

- Will benefit from product enhancements and improvements. Will be subject to a new surrender period.¹
- Will lose existing benefits.¹ Will be subject to increased fees or charges.¹
- Will incur a surrender charge on the existing contract/account.¹ Will be subject to decreased fees or charges.
- Has had another deferred variable annuity exchange within the past 36 months.¹ New contributions only, current provider no longer available.

¹Agent is required to explain why the replacement is for the benefit of the participant .

Financial Industry Regulatory Authority (FINRA) Affiliation

Are you associated with a Financial Industry Regulatory Authority member? Yes No

If yes, list the affiliation _____

Plan Beneficiary Information

| Primary | Contingent | Complete Legal Name, Address and Phone # | Relationship | % | SSN | Date of Birth (mm/dd/yyyy) |
|--------------------------|--------------------------|--|--------------|---|-----|----------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | | | | | |

Please complete this form and return it to your Agent.

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Voya Retirement Insurance
and Annuity Company

PO Box 990063
Hartford, CT 06199-0063



Participant Name (first, middle initial, last)

Social Security Number

Plan Number

Investment Options

Investment options are alphabetically grouped in their respective asset classes as determined by the Company. Eligibility to receive Employer Contributions is determined by the Employer. Completion of this Enrollment Form does not establish your eligibility to receive Employer Contributions. Enter the percentage (in whole numbers) of your payment to be allocated to each investment option.

Stability of Principal

Voya Fixed Plus Account II A (4572) _____ %
Voya Govt Money Market Portfolio I (003) _____ %

Bonds

American Funds Bond Fnd Amer R4 (1003) _____ %
PIMCO VIT Real Return Portfolio Adm (833) _____ %
Pioneer High Yield VCT Portfolio I (834) _____ %
Templeton Global Bond Fund A (178) _____ %
Voya Global Bond Port I (422) _____ %
Voya High Yield Portfolio Inst (1159) _____ %
Voya Intermediate Bond Port I (004) _____ %
Voya U.S. Bond Index Portfolio I (1554) _____ %

Asset Allocation

Voya Solution 2025 Portfolio Srv (759) _____ %
Voya Solution 2030 Portfolio Srv (6754) _____ %
Voya Solution 2035 Portfolio Srv (762) _____ %
Voya Solution 2040 Portfolio Srv (6757) _____ %
Voya Solution 2045 Portfolio Srv (765) _____ %
Voya Solution 2050 Portfolio Srv (6760) _____ %
Voya Solution 2055 Portfolio Srv (1167) _____ %
Voya Solution 2060 Portfolio Srv (3291) _____ %
Voya Solution 2065 Portfolio Srv (E481) _____ %
Voya Solution Balanced Prt Srv (1602) _____ %
Voya Solution Income Prt Srv (768) _____ %
Voya Solution Mod Conserv Prt Srv (1601) _____ %
Voya Strategic Alloc Conserv Port I (033) _____ %
Voya Strategic Alloc Growth Port I (031) _____ %
Voya Strategic Alloc Moderate Port I (032) _____ %

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Participant Name (first, middle initial, last)

Social Security Number

Plan Number

Balanced

| | | |
|-----------------------------------|--------|---------|
| Calvert VP SRI Balanced Portfolio | (101) | _____ % |
| Impax Sust Alloc Fund Inv | (193) | _____ % |
| VY Invesco Eqty & Inc Port I | (452) | _____ % |
| VY TRowePrice Captl Apprec Pt Srv | (788) | _____ % |
| Voya Balanced Portfolio I | (008) | _____ % |

Large Cap Value/Blend

| | | |
|--------------------------------------|--------|---------|
| American Funds Fundamental Inv R4 | (1208) | _____ % |
| American Funds Wash Mutual Inv R4 | (819) | _____ % |
| Columbia Large Cap Value Fund Adv | (1428) | _____ % |
| FidelityVIP Eqty-Income Port I | (108) | _____ % |
| Invesco VI Core Equity Fund SI | (079) | _____ % |
| Neuberger Berman Sustain Equity Trst | (1120) | _____ % |
| VY Columbia Contrarian Core Pt Srv | (264) | _____ % |
| VY Invesco Comstock Port Srv | (437) | _____ % |
| VY Invesco Grw & Inc Port Srv | (789) | _____ % |
| VY TRowePrice Eqty Income Pt Srv | (617) | _____ % |
| Voya Growth and Income Port I | (001) | _____ % |
| Voya Index Plus LargeCap Portfolio I | (035) | _____ % |
| Voya Large Cap Value Port Inst | (1213) | _____ % |
| Voya Russell Lrg Cap Index Port I | (1557) | _____ % |
| Voya Russell Lrg Cp Val Ind Prt S | (2711) | _____ % |

Large Cap Growth

| | | |
|------------------------------------|--------|---------|
| American Funds Growth Fnd R4 | (572) | _____ % |
| FidelityVIP Contrafund Port I | (133) | _____ % |
| FidelityVIP Growth Portfolio I | (109) | _____ % |
| Invesco VI American Franchise Fd I | (3384) | _____ % |
| VY TRowePrice Grwth Eqty Port I | (111) | _____ % |
| Voya Large Cap Growth Port Inst | (742) | _____ % |
| Voya Russell Lrg Cp Grw Ind Port I | (2713) | _____ % |

| | | |
|-----------------------------------|--------|---------|
| Columbia Sel Mid Cap Value Fund A | (1008) | _____ % |
| Franklin Small Cap Value VIP Fd 2 | (073) | _____ % |
| Inv V.I. Mn Strt Sm Cp F S I | (832) | _____ % |
| Loomis Sayles Sm Cp Value Fnd Ret | (1117) | _____ % |

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Participant Name (first, middle initial, last)

Social Security Number

Plan Number

| | | |
|--------------------------------------|--------|-------------|
| Lord Abbett Ser Fd Md Cp Stk Prt VC | (075) | _____ % |
| VY AmCen Sm-Md Cp Val Port Srv | (440) | _____ % |
| VY Baron Growth Port Srv | (436) | _____ % |
| VY CBRE Glb RIEst Prt Ins | (1613) | _____ % |
| VY CBRE RI Estate Prt Srv | (1019) | _____ % |
| VY Columbia Sm Cap Val II Pt Srv | (1218) | _____ % |
| VY JPMorgan Mid Cap Val Port Srv | (435) | _____ % |
| VY JPMorgan Sm Cp Core Eq Prt Srv | (752) | _____ % |
| VY TRowePrice Divr MdCp Gr Pt I | (449) | _____ % |
| Voya Index Plus MidCap Portfolio I | (053) | _____ % |
| Voya Index Plus SmallCap Portfolio I | (052) | _____ % |
| Voya MidCap Opportunities Port I | (081) | _____ % |
| Voya Russell Md Cp Grw Ind Port S | (2718) | _____ % |
| Voya Russell Mid Cap Index Port I | (1560) | _____ % |
| Voya Russell Sm Cp Index Port I | (1563) | _____ % |
| Voya Small Company Portfolio I | (042) | _____ % |
| Voya SmallCap Opportunities Prt I | (080) | _____ % |
| Wanger Acorn | (821) | _____ % |
| | | |
| American Funds EuroPacific Grw R4 | (573) | _____ % |
| American Funds New Perspective R4 | (818) | _____ % |
| American Funds SMALLCAP World R4 | (1445) | _____ % |
| Artisan International Fund Inv | (1252) | _____ % |
| FidelityVIP Overseas Portfolio I | (107) | _____ % |
| Inv Dev Mrkts Fd A | (190) | _____ % |
| VY JPMorgan Emrg Mkts Eq Port Srv | (779) | _____ % |
| Voya Glo High Div Low Vol Prtf I | (3056) | _____ % |
| Voya Glob Insights Port Init | (432) | _____ % |
| Voya International Index Port I | (1551) | _____ % |
| VoyIntlHiDivLowVol Port-In | (1586) | _____ % |
| Wanger International | (1348) | _____ % |
| Total | | 100% |

Complete the contribution percentages, in whole numbers, to total 100%.

Please complete this form and return it to your Agent.

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Voya Retirement Insurance
and Annuity Company

PO Box 990063
Hartford, CT 06199-0063



Participant Name (first, middle initial, last)

Social Security Number
- -

Plan Number
[REDACTED]

Account Information

Frequency

Contribution

Effective Date

Registered Representative Information

The following individual(s)/organization(s) will receive compensation from this Contract.

| Representative/Entity Name (print) | Office Code | Rep. No. | % Participation |
|------------------------------------|-------------|----------|-----------------|
| | | | |
| | | | |

Please complete this form and return it to your Agent.

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Participant Name (first, middle initial, last)

Social Security Number
- -

Plan Number
[REDACTED]

Participant Certification

I acknowledge receipt of the current contract prospectus or contract prospectus summary, as well as current fund prospectuses or investment option summaries for all available investment options under the Plan.

[] Check here to receive a Statement of Additional Information.

I understand that my employer's plan offers multiple investment options. One or more of these options may be offered through a custodial or trust arrangement and/or a group annuity or a funding agreement issued by Voya Retirement Insurance and Annuity Company. For investment options offered through a funding agreement or group annuity contract, I understand that the current tax laws provide for deferral of taxation on earnings on account balances; and that, although the funding agreement or group annuity contract provides features and benefits that may be of value, it does not provide for any additional deferral of taxation beyond that provided by the Plan itself.

I understand that with this form, I am selecting the investment options for my Employee Salary Deferrals and/or Employer Contributions under my Employer's 403(b) Plan and 401(a) Plan. I acknowledge that I have been informed about various features of deferred variable annuities or funding agreements, including: the potential surrender period; any applicable surrender charges; tax penalties applicable to surrender before age 59 1/2; mortality and expense fees and/or daily asset charges; investment advisory fees; charges for and features of riders; insurance and investment components; and market risk.

My representative may be paid a commission or other compensation on transferred assets into the plan. An additional commission or other compensation may be paid to the representative as an additional sales incentive in connection with this transaction if the representative attains a certain threshold of sales of Company contracts.

By signing this form, I acknowledge that, to the best of my knowledge and belief, the information provided is complete and accurate and that any changes have been initialed by me. I further certify that the Company is entitled to rely exclusively on information provided on this form.

Participant's Authorized Signature

Participant's Signature

City and State Where Signed

Date (mm/dd/yyyy)

/ /

Please complete this form and return it to your Agent.

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Participant Name (first, middle initial, last)

Social Security Number
- -

Plan Number
[REDACTED]

Registered Representative's Certification and Signature

Broker/Dealer Affiliation: If not registered with Voya Financial Advisors, Inc., please indicate name of Broker/Dealer.

Other Broker/Dealer Name: _____

Does the participant have an existing individual Annuity or individual Life Insurance Contract or Policies?

Yes No

(If "yes", a replacement form must be completed.)

Do you have any reason to believe any existing Life Insurance or Annuity Contracts or Policies will be modified, discontinued or replaced as a result of this enrollment?

Yes No

Does this employee benefit plan offer multiple annuities? Yes No

Does this employee benefit plan offer mutual funds? Yes No

Based on the information set forth above, I have a reasonable basis to believe that: the customer has been informed about the various features of deferred variable annuities; this purchase is suitable for the customer; the customer would benefit from certain features of deferred variable annuities; and the variable annuity being purchased, the underlying subaccount allocations, and selected riders (if any) are suitable for the customer. If this transaction involves the exchange of a deferred variable annuity, I have a reasonable basis to believe that the exchange is suitable for the customer.

I certify that the information on this form is true, complete and accurate to the best of my knowledge.

Registered Representative (print name)

Registered Representative's Signature

Date
(mm/dd/yyyy)

Please complete this form and return it to your Agent.

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Do something good for yourself



It's easy to get started

The steps you take today will affect how you spend tomorrow. On your journey to retirement, do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your employer's retirement savings plan.

- 1 Scan the QR code or go to enroll.voya.com
- 2 Enter plan number
VK0607
- 3 Enter verification number
202 386



Enroll Me™

5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you

For more info contact:
Curt Radetich, MBA, CRPC®
(650) 399-5636
curt.radetich@voyafa.com

Glenn County Auditor



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).

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What are my enrollment choices?

Do it myself

I want to personalize my enrollment by selecting a different savings rate or investment option.

Do it for me

I want my auto-enrollment to go through at the savings rate chosen by my employer.

I don't want to save

I want to cancel my auto-enrollment and not save at this time.

Have a question? Let's talk.

At any point if you need assistance,
contact **Voya support** at **(855) 663-8692**



Be good to yourself

Enroll in your employer's retirement savings plan

enroll.Voya.com



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by 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.

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Voya.com



Investment Option Asset Classes

INVESTMENT OPTIONS

IMPORTANT PRODUCT INFORMATION

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.

Securities are distributed by Voya Financial Partners, LLC (member SIPC), and other authorized broker/dealers with which it has a selling agreement.

Voya® does not provide tax or legal advice. Any tax or legal information is the Company's understanding of current laws and regulations, which are subject to change. Consult your tax advisor for full details.

Target Date

Multi-asset class, multi-manager investment portfolios offering a range of distinct risk/return characteristics. These portfolios invest in a combination of funds which are active and passive Domestic Stock, International Stock, and fixed income investments. An active strategic asset allocation strategy allows investors to remain in a single portfolio throughout their working years using their "goal" date, whether that be retirement or some other target date, to help select the appropriate Portfolio. This approach includes a professionally managed, automatic process to shift from a more aggressive asset allocation to a more conservative asset allocation, as the target retirement date or other "goal" date gets closer. Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date.

Stability of Principal

Assets are invested in conservative investment options that seek – but not necessarily guarantee – to hold the principal value of an investment stable through all market conditions. These options may credit a stated rate of return or

minimum periodic interest rate that may vary. Dividend rates and income levels fluctuate with market conditions and are not guaranteed. These investment options, including money market portfolios, are neither insured nor guaranteed by the U.S. government.

Bonds

Investors here are primarily seeking income or growth of income, with less emphasis on capital appreciation. Fixed-income funds are those that may have significant investments in below-investment grade bonds ("junk bonds") or bonds of foreign issuers. Investment grade corporate bonds, mortgages, government bonds and, to a lesser degree, preferred stock, foreign or convertible bonds. Conservative funds are short-term bond funds focusing solely on Treasury Bills and other highly-rated short-term (e.g. 90 day) securities. Fixed-income investments are subject to interest rate risk such that the value of the bond will decline as interest rates rise.

Asset Allocation

These funds are also known as "LifeStyle" or "LifeCycle" funds. They invest in a combination of assets such as aggressive stocks, international stocks, large-company stocks, government bonds, foreign bonds or money markets. The allocation percentage to each asset type may be fixed, bounded by a range, or determined at the discretion of the manager. Managers of these funds review market conditions regularly and refine the asset allocation mixture they believe will achieve the best risk adjusted performance based on the stated objectives and "target" allocations of the particular fund. Different constructs can be based on risk tolerance or length of time to investment goal.

Balanced

These funds seek to "balance" growth of principal and current income by investing in a combination of stocks and bonds. The investment style used here is some funds have fixed asset allocations and others allow managers discretion to allocate between equities and bonds, depending on their view of return and risk.

Large Cap Value

Funds seek long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies. The investment styles exhibited are value and "blend." Stocks are selected for price appreciation and for the value of the current income provided through dividends. These funds generally exhibit a lower level of price volatility, due to

the types of companies they favor, such as those able to pay dividends.

Large Cap Growth

Funds with fewer holdings and a relatively narrow focus merit the risk level of "Aggressive." Overall, these funds invest primarily in stocks of larger U.S. companies, employing an investment style of growth.

Funds emphasizing growth stocks will typically have higher price/earnings ratios and make little or no dividend payments. Large capitalization companies tend to be more established, with lower relative volatility, than more aggressive small and mid-cap stock funds.

Small/Mid/Specialty

Small cap, mid cap and "specialty" funds are in this category, employing investment styles of growth, value or "blend." These funds seek capital appreciation by investing primarily in stocks of small-and medium-sized companies. Generally, these companies are striving to develop new products or markets and have above-average earnings growth potential. Because of their smaller size, these companies may face greater business risk, and investments in these funds generally carry much higher risk than other domestic equity funds. "Specialty" or "sector" funds invest in stocks of companies in a particular industry. This narrow focus can significantly increase the risk and volatility of such funds.

Global / International

There are three main types of funds in this category. International funds have an investment style of Foreign Stock. These funds invest in stocks of companies outside of the United States. Global funds carry an investment style of World Stock. These funds invest in stocks of companies in the United States and developed countries outside of the United States. Emerging Markets funds invest in securities of developing countries and demonstrate the greatest volatility of performance due to the unstable nature of their economies, political structures and currencies. International investing may provide greater diversification benefits to a U.S. – based portfolio than investing in domestic securities alone. However, foreign investing does involve additional risks not present in U.S. securities.

Voya Financial® “Excessive Trading” Policy

The Voya Financial® family of companies (Voya®), as providers of multi-fund variable insurance and retirement products, has adopted this Excessive Trading Policy to respond to the demands of the various fund families which make their funds available through our variable insurance and retirement products to restrict excessive fund trading activity and to ensure compliance with Section 22c-2 of the Investment Company Act of 1940, as amended. Voya’s current definition of Excessive Trading and our policy with respect to such trading activity is as follows:

1. 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 “round-trip”). 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 12 month period.

The following transactions are excluded when determining whether trading activity is excessive:

- a. Purchases or sales of shares related to non-fund transfers (for example, new purchase payments, withdrawals and loans);
- b. Transfers associated with scheduled dollar cost averaging, scheduled rebalancing or scheduled asset allocation programs;
- c. Purchases and sales of fund shares in the amount of \$5,000 or less;
- d. Purchases and sales of funds that affirmatively permit short-term trading in their fund shares, and movement between such funds and a money market fund; and
- e. Transactions initiated by a member of the Voya® family of insurance companies.

2. If Voya determines that an individual has made a purchase of a fund within 60 days of a prior round-trip involving the same fund, Voya will send them a letter warning that another sale of that same fund within 60 days of the beginning of the prior round-trip will be deemed to be Excessive Trading and result in a six month suspension of their ability to initiate fund transfers or reallocations through the Internet, facsimile, Voice Response Unit (VRU), telephone calls to Customer Service, or other electronic trading medium that Voya may make available from time to time (“Electronic Trading Privileges”). Likewise, if Voya determines that an individual has made five round-trips within a 12 month period, Voya will send them a letter warning that another purchase and sale of that same fund within 12 months of the initial purchase in the first round-trip in the prior twelve month period will be deemed to be Excessive Trading and result in a six month suspension of their Electronic Trading Privileges. According to the needs of the various business units, a copy of the warning letters may also be sent, as applicable, to the person(s) or entity authorized to initiate fund transfers or reallocations, the agent/registered representative or investment adviser for that individual. A copy of the warning letters and details of the individual’s trading activity may also be sent to the fund whose shares were involved in the trading activity.

3. If Voya determines that an individual has used one or more of its products to engage in Excessive Trading, Voya will send a second letter to the individual. This letter will state that the individual's Electronic Trading Privileges have been suspended for a period of six months. Consequently, all fund transfers or reallocations, not just those which involve the fund whose shares were involved in the Excessive Trading activity, will then have to be initiated by providing written instructions to Voya via regular U.S. mail. During the six month suspension period, electronic "inquiry only" privileges will be permitted where and when possible. A copy of the letter restricting future transfer and reallocation activity to regular U.S. mail and details of the individual's trading activity may also be sent to the fund whose shares were involved in the Excessive Trading activity.
4. Following the six month suspension period during which no additional Excessive Trading is identified, Electronic Trading Privileges may again be restored. Voya will continue to monitor the fund transfer and reallocation activity, and any future Excessive Trading will result in an indefinite suspension of the Electronic Trading Privileges. Excessive Trading activity during the six month suspension period will also result in an indefinite suspension of the Electronic Trading Privileges.
5. Voya reserves the right to limit fund trading or reallocation privileges with respect to any individual, with or without prior notice, if Voya determines that the individual's trading activity is disruptive, regardless of whether the individual's trading activity falls within the definition of Excessive Trading set forth above. Also, Voya's failure to send or an individual's failure to receive any warning letter or other notice contemplated under this Policy will not prevent Voya from suspending that individual's Electronic Trading Privileges or taking any other action provided for in this Policy.
6. 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.



This Excessive Trading Policy applies to products and services offered through the Voya® family of companies.

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