



Be Good to Yourself



A retirement savings plan information guide.

Anglican Church in North America

Anglican Church in North America Pension Plan



Your retirement plan is a key part of your employee benefits package. How do employer-sponsored retirement plans play a critical role in helping Americans prepare for retirement?

By providing simple ways to make saving for your future in retirement easier.

We all feel differently about saving and investing. Some of us may have started saving earlier while others may have been focusing on other financial priorities. And, while some people want to be active investors, others may want investment professionals to do the heavy lifting.

The bottom line is that whatever your situation is today, examining your retirement planning strategy now can help you reach your retirement objectives, tomorrow.

Please take a few minutes to review this workbook. You'll be glad you did! If you have questions or would like more information about your retirement plan, please call **(800) 584-6001** or log on to **www.voyaretirementplans.com**.

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds/investment options 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.

Mutual funds offered through a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Supplemental Fee Disclosure

Important Facts about Your Plan

The decisions you make about your participation in your employer-sponsored retirement plan could have a big impact on your financial security later in life — at retirement. It's important that you understand the plan, its benefits, features and options, and the fees and other costs that may affect your investment in the program. Feel free to contact your Voya Financial® representative or office if you have any questions about this plan, its options, or how you can best achieve your own retirement goals.

The retirement product your employer has selected is not free. It's important for you to understand that all retirement plans and investment programs have fees associated with them to help pay for the services that maintain and run the programs, including: investment research and operations, management, account services, statements, customer service centers, communication and educational programs, and distribution expenses.

Voya and the funds offered in the product charge various fees and expenses. Many fund companies pay Voya in connection with their funds being offered by Voya in its retirement products. These payments compensate Voya for the recordkeeping and related services Voya provides and, in some cases, for distribution-related expenses Voya may incur. The funds selected for inclusion in retirement products are based on several factors, including the revenue paid to Voya and Voya's assessment of the funds' quality and cost. Both Voya and the mutual fund companies seek to make a profit from the product.

Average Annual Fees

As of 06/02/2022, the total fees charged for investing in this product averaged 0.52% of a hypothetical investor's account balance every year. The actual amount of fees you will pay for investing in this product may vary depending on your investment selections. Information on fees for specific investments is available in your enrollment materials.

YEAR	END OF YEAR BALANCE WITHOUT FEES	END OF YEAR BALANCE AFTER AVERAGE FEE
1	\$3,745.00	\$3,726.92
5	\$21,536.52	\$21,212.77
10	\$51,742.60	\$50,253.60

Any fees that you pay as part of your retirement plan will have an impact on your savings over time. The table above shows the impact of the average fees charged for investing in this product on the growth of the account of a hypothetical investor over a 10 year period.¹ The table assumes that the hypothetical investor saves \$3,500 annually and that the investment portfolio (before fees) increases by 7% per year. In this hypothetical example, the total fees deducted over the 10 year period is \$1,173.20. The difference between the year-end balances before and after fees in the chart reflects the negative impact of the deducted fees on the growth of the hypothetical investment over 10 years.

The hypothetical return without fees is provided to help you understand how fees affect your investment. Before investing, you should carefully consider the investment objectives, risks, charges and expenses of these investments. The prospectuses for these investments and your enrollment materials contain this and other information. For a free copy of these prospectuses, please contact us at the number listed in your enrollment materials.

¹ Fees are calculated as an arithmetic average, and therefore assume a pro-rata investment in the funds and stable value investment option only, and do not include premium taxes, charges for optional riders or benefits available under the product, deferred sales charges, or market value adjustments, if applicable.

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 Voyal® 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.

Forms

ENROLLMENT FORM

**Anglican Church in North America
Anglican Chrch in No America Psn PI**



Plan Number: 664T5K

Participant Information: Tell us who you are, and how we can reach you.

Name (first, middle initial, last)			Social Security Number		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Address (number & street)			Date of Birth (MM/DD/YYYY)		Date of Hire (MM/DD/YYYY)	
			Home Phone		Work Phone & Extension	
City/Town		State	Zip Code			
Email Address			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single			

Contribution Information: Tell us how much you would like to save per pay period.

PRE-TAX CONTRIBUTIONS Yes, I want to contribute _____ % of my compensation per pay period on a pre-tax basis.

CATCH-UP CONTRIBUTIONS The IRS allows participants age 50 or older to contribute up to an additional \$6,500.00 per year, as increased based on the Cost of Living Adjustment. Catch-Up contributions will be made on a pre-tax basis .
 Yes, I want to make a Catch-Up contribution of ____% of my compensation under the catch-up provision.

WAIVE PARTICIPATION No, thank you. I do not want to participate in my employer’s retirement plan at this time. I am choosing not to save any compensation.

Investment Selection: We’ll tell you about your investment choices; you decide what’s right for you.

OPTION ONE: I LIKE TO KEEP IT SIMPLE

TARGET DATE FUNDS

I WANT TO INVEST IN PROFESSIONALLY MANAGED FUNDS THAT PROVIDE DIVERSIFICATION.

To select a target date fund go to option two and enter 100% in the fund that tracks most closely with the year you plan to retire. The target date options are listed under Asset Allocation.

OPTION TWO: I WANT TO BE IN CONTROL

I WANT CONTROL. I WILL CHOOSE MY OWN INVESTMENT MIX.

Yes, I want to invest my contributions according to the allocations designated below. A maximum of 25 investment options may be selected.

Use this section to select a percentage other than 100% for options previously listed.

	Fund#		Fund#
Stability of Principal		Asset Allocation	
Inv US Govt Money Portf - CI Y	(589) ___%	MFS Lifetime Inc Fnd R4	(3462) ___%
Bonds		Balanced	
MFS Corporate Bond Fund R6	(D349) ___%	American Funds Cap Inc Builder R6	(1957) ___%
PIMCO Income Fund A	(2812) ___%	Large Cap Value/Blend	
Asset Allocation		MFS Value Fund R6	(9857) ___%
MFS Lifetime 2020 Fund R4	(3458) ___%	Vanguard 500 Index Fund Adm	(899) ___%

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Form No. E001 (05/14)

**>>> Complete entire form.
Signature required on last page of form.**

**Voya Retirement Insurance
and Annuity Company**

P.O. Box 990063
Hartford, CT 06199-0063



	Fund#		Fund#
MFS Lifetime 2025 Fund R4	(F613) ___%	Large Cap Growth	
MFS Lifetime 2030 Fund R4	(3459) ___%	American Funds AMCAP Fund R6	(1949) ___%
MFS Lifetime 2035 Fund R4	(F614) ___%	Small/Mid/Specialty	
MFS Lifetime 2040 Fund R4	(3460) ___%	Goldman Sachs Sm Cp Value Fnd Inst	(1248) ___%
MFS Lifetime 2045 Fund R4	(F615) ___%	Janus Hndrsn Enterprise Fund N	(6095) ___%
MFS Lifetime 2050 Fund R4	(3461) ___%	Vanguard Extend Mrkt Index Fnd Adm	(1353) ___%
MFS Lifetime 2055 Fund R4	(F616) ___%	Vanguard Real Estate Index Adm	(802) ___%
MFS Lifetime 2060 Fund R4	(F643) ___%	Vanguard Strategic Equity Fund Inv	(1046) ___%
MFS Lifetime 2065 Fund R4	(F644) ___%	Global / International	
		Inv Opp Intl Growth Fnd Y	(3333) ___%
		Vanguard International Value Fd Inv	(8633) ___%
		Vanguard Total Intl Stk Index Fd Adm	(9889) ___%
		Total	100%

All contributions should be made in whole percentages, totaling 100%. **Please initial any erasures, strikeouts or corrections.**

Rollover

Do you want to learn more about rolling over and consolidating your retirement investments? Contact a Customer Service Associate today by calling 1-800-584-6001.

Acknowledgements and Signature

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

One or more of these options may be offered through a custodial or trust arrangement and/or a group annuity or 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 or 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 have received, read and understood the Voya Financial participant information booklet, prospectuses and/or investment option summaries describing the investment options.

Annuity Payments and values provided by this contract, when based on the investment experience of the Separate Account, are variable and are not guaranteed as to the fixed dollar amount. Amounts allocated to the Guaranteed Accumulation Account (if available), and withdrawn before a guaranteed term maturity date, may be subject to a market value adjustment. The market value adjustment may result in an increase, or a decrease, in the contract value.

SIGN me up! Please sign and date below.

Participant Signature _____ **Date** _____

Please complete this form and return it to your Employer.

Enrolling online

Getting started is easy. Visit the website below to learn more about your options – and to enroll in the plan in just minutes.



enroll.voya.com

Enter this plan information to login:

- Plan Number: 664T5K
- Verification Number: 664T5K99

Contact us if you need help at **(888) 311-9487**. We're here Monday - Friday, 8 a.m. - 9 p.m. ET.

It's time to make your move

Once you're logged in, you have a couple of decisions to make. How much do you want to save per paycheck? How do you want to invest those savings? Read on to learn more about your options. And then log in for further details and a simple, interactive experience that helps you make those choices.

Guide me with a pre-defined investment

You can choose an investment strategy based simply on the year you are planning to retire or the amount of risk you feel comfortable taking. Funds are selected and managed to best meet your goals.

Get there myself by choosing my own investments

The interactive online experience makes it easy for you to build your own mix by selecting from the following available funds:

Fund Name	Fund #	Fund Name	Fund #
Stability of Principal		Asset Allocation	
Inv US Govt Money Portf - CI Y	589	MFS Lifetime Inc Fnd R4	3462
Bonds		Balanced	
MFS Corporate Bond Fund R6	D349	American Funds Cap Inc Builder R6	1957
PIMCO Income Fund A	2812	Large Cap Value/Blend	
Asset Allocation		MFS Value Fund R6	9857
MFS Lifetime 2020 Fund R4	3458	Vanguard 500 Index Fund Adm	899
MFS Lifetime 2025 Fund R4	F613	Large Cap Growth	
MFS Lifetime 2030 Fund R4	3459	American Funds AMCAP Fund R6	1949
MFS Lifetime 2035 Fund R4	F614	Small/Mid/Specialty	
MFS Lifetime 2040 Fund R4	3460	Goldman Sachs Sm Cp Value Fnd Inst	1248
MFS Lifetime 2045 Fund R4	F615	Janus Hndrsn Enterprise Fund N	6095
MFS Lifetime 2050 Fund R4	3461	Vanguard Extend Mrkt Index Fnd Adm	1353
MFS Lifetime 2055 Fund R4	F616	Vanguard Real Estate Index Adm	802
MFS Lifetime 2060 Fund R4	F643	Vanguard Strategic Equity Fund Inv	1046
MFS Lifetime 2065 Fund R4	F644	Global / International	
		Inv Opp Intl Growth Fnd Y	3333
		Vanguard International Value Fd Inv	8633
		Vanguard Total Intl Stk Index Fd Adm	9889

Beneficiary Designation Form

Anglican Church in North America
 Anglican Chrch in No America Psn Pl
 Plan Number: 664T5K



Request Type

 Initial Designation

 Change to Designation

Participant Information

Name (first, middle initial, last)	Social Security Number _ _ - _ _ _	<input type="checkbox"/> Married <input type="checkbox"/> Single
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Beneficiary Information

Subject to the terms of my Employer's Plan, I request that any sum becoming due upon my death be payable to the beneficiary(ies) designated below. I understand this designation shall revoke all prior beneficiary designations made by me under my Employer's Plan. *(All designations must be in whole percentages. Total percentage must equal 100% for Primary Beneficiary and 100% for Contingent Beneficiary, if designated.)*

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1. Beneficiary Name (complete legal name required)	Relationship <input checked="" type="checkbox"/> Primary Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
2. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
3. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
4. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
5. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
6. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)

Unless otherwise requested:

1. If more than one beneficiary is designated, payment will be made in equal shares to the primary beneficiaries who survive the participant or annuitant or, if none survives the participant or annuitant, in equal shares to the contingent beneficiaries who survive the participant or annuitant.
2. If no beneficiary survives the participant or annuitant, payment will be made to the executors or administrators of the estate of the participant or annuitant.

Please complete this form and return it to your Plan Administrator.

Beneficiary Designation Form (continued)

Anglican Church in North America
Anglican Chrch in No America Psn Pl
Plan Number: 664T5K

Name (first, middle initial, last)

Social Security Number
- -

Certification

- I am not married at the time I am making this beneficiary designation. I understand that if I later marry, I must submit a new designation naming my spouse as beneficiary, unless he or she agrees in writing to a different beneficiary.
- I am married and have named my spouse as sole/primary beneficiary.
- I am married and have named someone other than my spouse as sole/primary beneficiary and my spouse agrees to such designation (spouse must also sign below in the presence of a Notary Public or Plan Representative).

Trust Certification

By signing below, I certify that:

- A. Name of Trust or Trust instrument _____
- B. The Trust or Trust instrument identified above, is in full force and effect and is a valid Trust or Trust instrument under the laws of the State or Commonwealth _____ of _____
- C. The Trust is irrevocable, or will become irrevocable, upon my death.
- D. All beneficiaries are individuals and are identifiable from the terms of the Trust.

In the event that any of the information provided above changes, I will provide Voya Financial® with the changes, within a reasonable period of time.

By designating a Trust, additional documentation and/or certification may be required.

Signatures

I hereby certify under the pains and penalties of perjury that information I furnished herein is true, accurate and complete.

Participant's Signature	Signed in City/Town and State	Date (mm/dd/yyyy)
Witness' Name	Witness' Signature	

(Account Holder's signature must be witnessed. Witness must be a person of legal age, and someone other than spouse or designated beneficiary.)

Please complete this form and return it to your Plan Administrator.

Beneficiary Designation Form (continued)

Anglican Church in North America
Anglican Chrch in No America Psn Pl
Plan Number: 664T5K

Spousal Consent

This is to certify that I am the spouse of the above named participant and agree with the beneficiary designation. I understand that the above designation specifies the only person(s) who will receive any death benefits payable in the event of death of the participant.

Spouse's Name	Social Security Number - -
Spouse's Signature	Date (mm/dd/yyyy)

On this the _____ day of _____, in the year of _____ before me, _____ (Notary) the undersigned officer, personally appeared _____ (spouse) known to me (or satisfactorily proven) to be the person whose name is subscribed to within the instrument and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand

Notary Public
My Commission Expires _____

(SEAL)

OR

AUTHORIZED PLAN REPRESENTATIVE

The above spousal consent was signed by the Spouse in my presence.

Authorized Plan Representative Name (Please print.) _____

Authorized Plan Representative Signature _____ Date (mm/dd/yyyy) _____

Please complete this form and return it to your Plan Administrator.

INCOMING ROLLOVER/TRANSFER/EXCHANGE For 403(b) Plans/Programs

Mail Check to:

Voya Institutional Trust Company, PO Box 3015, New York, NY 10116-3015



Mail Form to:

Voya Retirement Insurance and Annuity Company ("VRIAC")

A member of the Voya® family of companies

PO Box 990063, Hartford, CT 06199-0063

Phone: 800-584-6001 Fax: 800-643-8143

As used on this form, the term "Voya," "Company," "we," "us" or "our" refer to VRIAC as your plan's funding agent and/or administrative services provider. Contact us for more information.

TYPE OF REQUEST

Not for use with internal Voya to Voya transfers. See "Terms and Conditions" section of Internal Contract Exchange/Plan To Plan Transfer/Rollover - Education, Healthcare and Governmental Markets form.

- Transfer from another Employer's 403(b) Plan
- Exchange of another investment alternative offered by my Employer's 403(b) Plan
- Direct Rollover

GOOD ORDER INSTRUCTIONS

1. Good order is the receipt at our designated location of this form accurately and entirely completed and includes all required signatures. If this form is not received in good order, as determined by us, it may be returned to you for correction and processed upon re-submission in good order at our designated location. **You must be enrolled in the Destination Plan prior to submitting this form.** If you intend to accomplish an indirect rollover (*i.e., where you remit a personal check to Voya*), we must receive backup from your prior record keeper to support the amounts rolled over.
2. Please contact your Plan Administrator prior to completing this form to determine if assets under an existing Plan or traditional IRA can be rolled over or transferred into this Plan. If yes, complete this form and forward it to the Former Investment Provider/Record keeper along with a request for a distribution. Mail or fax a signed copy of this form to the address or phone number above. Please make a photo copy if you wish to retain a copy for your records.
3. Please attach a copy of your most recent statement from your former investment provider/record keeper.
4. In order to process the request, the transferred assets must be received at our designated location in good order. Assets transferred by the Former Investment Provider/Record Keeper will be deemed to be in good order if accompanied by the appropriate information to enable Voya to apply the assets to the Account Holder's account. Direct transfers/exchanges or rollovers will not be accepted unless a signed copy of this request is received in good order. If this form is not received in good order, transfers/exchanges/rollovers will be returned to the carrier from which you are transferring the funds.

Any corrections made on this form must be initialed and dated by the appropriate parties. If any alternate investment instructions indicated on page 2 are not in good order, as we determine, we may return the form to you for correction and re-submission, or we may contact you to clarify investment instructions.

5. Funds will be applied to the account the same day they are received from the Former Investment Provider/Record Keeper if received in good order before the close of the New York Stock Exchange on any date the Stock Exchange is open for trading (*usually 4:00 p.m. Eastern Time*). All requests received in good order after the close of the Stock Exchange will be processed the next day that the Stock Exchange is open.

1. ACCOUNT HOLDER INFORMATION

Account Holder Name (*last, first, middle initial*) _____

Date of Birth (*mm/dd/yyyy*) _____ SSN (**Required**) _____

Street Address (**Required**) _____ PO Box (*optional*) _____

City _____ State _____ ZIP _____

Work Phone _____ Extension _____ Home Phone _____

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2. FORMER INVESTMENT PROVIDER/RECORD KEEPER

Former Investment Provider/Record Keeper Name _____

Former Investment Account # (Indicate all account numbers from which this transfer request applies.) _____

- Liquidate all Shares
- Partial Transfer/Exchange/Rollover \$ _____ or _____%
- Maximum without penalty

3. TRANSFER TO VRIAC ("DESTINATION PLAN") (Please choose only one option.)

- Make check payable to¹:**
 Voya Institutional Trust Company
 F/B/O Account Holder Name, Social Security Number and Plan #
¹Six digit Voya Plan # must be referenced on the check.
And mail to:
Regular Mail:
 Voya Institutional Trust Company
 PO Box 3015
 New York, NY 10116-3015
Express Mail:
 JP Morgan Chase C/O
Payee: Voya Institutional Trust Company
 Attn: Lockbox 3015
 4 Chase Metrotech Center, 7th Floor East
 Brooklyn, NY 11245
- Wire Transfer Direct to Voya**
Wire Funds to:
 Wells Fargo Bank, N.A.
 ABA Number: 121000248
 Voya Institutional Trust Company - TEM
 Bank Account Number: 2087300443964
 Beneficiary References:
 Include Account Holder Name, Social Security Number
 (9-digit numeric), Plan # (6-digit numeric) and Payroll
 location, if any (4-digit numeric).
 Example: John J. Jones 999-99-9999 666XXX-0001

Required - Destination Plan # and/or Employer Name _____

4. INVESTMENT ALLOCATION (Obtain Fund Number from most recent quarterly statement package or enrollment kit.)

Unless otherwise indicated below, your transferred assets will be invested according to your current investment elections for ongoing contributions of the Destination Plan Number indicated above. Use whole percentages (e.g., 33% not 33 1/3%).

OR	Fund #	% or \$	Fund #	% or \$
<input type="checkbox"/> Enter the percentage or dollar value of the transferred asset amount to be allocated to each investment option.				

The total must equal 100% of the transferred assets.

5. DIRECT ROLLOVER INFORMATION (Please check all applicable boxes. Rollovers of Roth IRA accounts are not permitted. Complete if type of request (above) is Direct Rollover.)

- Rollover of pre-tax contributions and earnings from**
 403(b) Plan 401 Plan Governmental 457 Traditional IRA
- Rollover of non-Roth after-tax contributions and earnings from**
 403(b) Plan 401 Plan
 Employee non-Roth After-Tax Contributions \$ _____
 Earnings \$ _____

Rollover from a Designated Roth Account
If you are directly rolling over Roth money, we must receive cost basis and the Roth account's start date directly from your prior record keeper.

6. TRANSFER/EXCHANGE INFORMATION (This section *MUST* be completed if transfer or exchange is selected in Type of Request section.)

Transfer amounts from (Check all that apply.)

- 403(b)(1) Annuity Contract
- 403(b)(7) Custodial Account
- Exchange/Transfer from a Roth 403(b) Account

For transfers/exchanges of Roth money, we must receive cost basis and the Roth account's start date directly from your prior record keeper.

Please provide a breakdown of the applicable money types:

Employer _____ % or \$ _____ of transferred assets
 Employee (pre-tax) _____ % or \$ _____ of transferred assets
 Employee (non-Roth after-tax) _____ % or \$ _____ of transferred assets
 Employee (Roth after-tax) _____ % or \$ _____ of transferred assets

7. ACCOUNT HOLDER SIGNATURE AND CERTIFICATION

I understand direct transfers/exchanges after September 24, 2007 will be subject to new requirements under the Final 403(b) Regulations issued in July 2007. Under the new rules, the exchange of one 403(b) contract for another 403(b) contract will be subject to information sharing between the Employer maintaining the 403(b) Plan and Voya as your investment provider to begin no later than January 1, 2009.

If the Employer maintaining the underlying 403(b) Plan does not agree to share information with Voya, I understand Voya will contact me to move the assets to another 403(b) contract with an Employer willing to share information with Voya or another investment provider approved under the Plan OR to roll the assets into an IRA (provided a distributable event has occurred). I understand this asset transfer/rollover will be completed without deferred sales charge and would have to occur by June 30, 2009 or I may incur adverse tax consequences.

I consulted my tax advisor before proceeding with the transaction.

I understand that if historical, grandfathered account values are not provided to Voya, the entire amount transferred will be subject to Internal Revenue Service (IRS) withdrawal restrictions and minimum distribution rules applicable to post-1988 earnings. I understand that transferred amounts will be subject to the applicable IRS withdrawal restrictions. I understand that if Pre-Tax 403(b)(7) Custodial Account assets are transferred into a VRIAC 403(b)(1) Annuity Contract, the more stringent 403(b)(7) withdrawal restrictions will apply. In addition, I understand the Company will treat all incoming rollover, transfers or exchanges (whether or not they were previously subject to the Employee Retirement Income Security Act) as subject to the ERISA status of the Destination Plan indicated on page 2. I understand that Transfer/Exchange or Direct Rollovers will be invested using my current investment allocation under the new contract to the extent on file unless I submit this form to indicate alternate investment instructions.

I acknowledge that I have read and accept the terms of this form and that the information shown is correct and complete.

Account Holder Signature _____ Date (mm/dd/yyyy) _____

Account Holder SSN _____

Registered Representative Name _____

8. FOR ADVISOR USE ONLY

For questions related to this transaction request, please contact:

Name _____ E-mail Address _____

Phone _____

9. EMPLOYER, PLAN SPONSOR, OR NAMED FIDUCIARY AUTHORIZED SIGNATURE AND CERTIFICATION

(This section must be completed by the Employer or its designee if required by a contract between the Company and the Employer.)

I am an Employer, Plan Sponsor, or Named Fiduciary of the Plan identified above and certify the following:

- I have read and agree to the terms of the request;
- I have verified the Account Holder’s eligibility for such request and have not relied solely on information provided by the Account Holder in this form in order to make this determination;
- The requested benefits are permitted in accordance with the terms of the Plan document;
- The information provided in this document is complete and accurate to the best of my knowledge. If any information provided by the Account Holder to the Company is in conflict with the information provided by me to the Company, I acknowledge that the Company will rely conclusively on the information provided by me; and
- I have amended my Plan document to reflect all applicable federal tax legislation and IRS guidance, including the Pension Protection Act of 2006, in accordance with the IRS’s remedial amendment period.

Authorized Signer Name *(if required)* *(Please print.)* _____

Authorized Signer Signature _____ Date *(mm/dd/yyyy)* _____

10. THIRD PARTY ADMINISTRATOR AUTHORIZED SIGNATURE AND CERTIFICATION *(This section must be completed if required by the Employer.)*

I am employed as a Third Party Administrator of the Plan identified above and certify the following:

- I have read and agree to the terms of the request;
- I have verified the Account Holder’s eligibility for such request and have not relied solely on information provided by the Account Holder in this form in order to make this determination;
- The requested benefits are permitted in accordance with the terms of the Plan document; and
- The information provided in this document is complete and accurate to the best of my knowledge. If any information provided by the Account Holder to the Company is in conflict with the information provided by me to the Company, I acknowledge that the Company will rely conclusively on the information provided by me.

Name of TPA Firm _____

Authorized Signer Name *(if required)* *(Please print.)* _____

Authorized Signer Signature _____ Date *(mm/dd/yyyy)* _____

11. LETTER OF ACCEPTANCE

Letter of Acceptance Required – Check this box if the Prior Plan/IRA Service Provider requires a Letter of Acceptance from Voya to complete your rollover or transfer request. **A Letter of Acceptance will not be issued unless this box is checked.**

Fax Letter of Acceptance to () _____ - _____ Attention: _____

Mail the Letter of Acceptance to me at the Participant address indicated on this form.

Mail the Letter of Acceptance to the Prior Plan / IRA Service Provider at the address indicated below.

Company Name _____ Attention _____

Address _____

City _____ State _____ ZIP _____

Investment Information

Anglican Church in North America Pension Plan

How does this impact my investments?

View your plan's Mapping Strategy Below!

Existing Investment Option	New Voya Investment Option	Fund ID
MFS Lifetime 2020 R4	MFS Lifetime 2020 R4	3458
MFS Lifetime 2025 R4	MFS Lifetime 2025 R4	F613
MFS Lifetime 2030 R4	MFS Lifetime 2030 R4	3459
MFS Lifetime 2035 R4	MFS Lifetime 2035 R4	F614
MFS Lifetime 2040 R4	MFS Lifetime 2040 R4	3460
MFS Lifetime 2045 R4	MFS Lifetime 2045 R4	F615
MFS Lifetime 2050 R4	MFS Lifetime 2050 R4	3461
MFS Lifetime 2055 R4	MFS Lifetime 2055 R4	F616
MFS Lifetime Income R4	MFS Lifetime Income R4	3462
Invesco U. S. Government Money Portfolio - Class Y	Invesco U. S. Government Money Portfolio - Class Y	589
MFS® Corporate Bond Fund - Class R6	MFS® Corporate Bond Fund - Class R6	D349
PIMCO Income Fund - Class A	PIMCO Income Fund - Class A	2812
American Funds AMCAP Fund® - Class R-6	American Funds AMCAP Fund® - Class R-6	1949
American Funds Capital Income Builder® - Class R-6	American Funds Capital Income Builder® - Class R-6	1957
Goldman Sachs Small Cap Value Fund - Institutional Shares	Goldman Sachs Small Cap Value Fund - Institutional Shares	1248
Janus Henderson Enterprise Fund - Class N Shares	Janus Henderson Enterprise Fund - Class N Shares	6095
MFS® Value Fund - Class R6	MFS® Value Fund - Class R6	9857
Vanguard® 500 Index Fund - Admiral™ Shares	Vanguard® 500 Index Fund - Admiral™ Shares	899
Vanguard® Extended Market Index Fund - Admiral™ Shares	Vanguard® Extended Market Index Fund - Admiral™ Shares	1353
Vanguard® Real Estate Index Fund - Admiral™ Shares	Vanguard® Real Estate Index Fund - Admiral™ Shares	802
Vanguard® Strategic Equity Fund - Investor Shares	Vanguard® Strategic Equity Fund - Investor Shares	1046
Invesco Oppenheimer International Growth Fund - Class Y	Invesco Oppenheimer International Growth Fund - Class Y	3333
Vanguard® International Value Fund - Investor Shares	Vanguard® International Value Fund - Investor Shares	8633
Vanguard® Total International Stock Index Fund - Adm™ Sh	Vanguard® Total International Stock Index Fund - Adm™ Sh	9889

Your employer has implemented a process, called "mapping," through which your current account balance and ongoing contributions will be transitioned to the new investment options. The objective of the mapping process is to identify investment options offered by Voya that have similar risk and reward characteristics as the existing investment options. The following exhibit illustrates your risk and reward characteristics as the existing investment options. The following exhibit illustrates your employer's mapping decisions, and clearly shows the new Voya options to which your monies will map. After the transition period, you will have the opportunity to change your existing account balance and the allocation of future contributions to your own investment choices.

PERFORMANCE UPDATE

ANGLICAN CHURCH PENSION

Average Annual Total Returns as of: 05/31/2022 (shown in percentages)

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

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

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

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

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

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Corporate Bond											
MFS® Corporate Bond Fund - Class R6 - D349	0.75	-7.15	-12.12	-10.43	1.07	2.08	3.18		05/08/1974	0.42	0.41
Foreign Large Blend											
Vanguard® Total International Stock Index Fund - Adm™ Sh - 9889	1.46	-5.31	-10.71	-11.99	7.01	4.63	6.71		04/29/1996	0.11	0.11
Foreign Large Growth											
Invesco Oppenheimer International Growth Fund - Class Y - 3333	0.96	-8.05	-23.28	-20.00	7.02	3.19	6.95		09/07/2005	0.85	0.85
Foreign Large Value											
Vanguard® International Value Fund - Investor Shares - 8633	2.87	-4.20	-7.82	-11.64	7.16	4.50	6.99		05/16/1983	0.36	0.36
Large Blend											
Vanguard® 500 Index Fund - Admiral™ Shares - 899	0.18	-5.17	-12.78	-0.35	16.40	13.35	14.36		11/13/2000	0.04	0.04
Large Growth											
American Funds AMCAP Fund® - Class R-6 - 1949	-1.53	-11.68	-23.37	-13.81	10.46	10.20	12.74		05/01/1967	0.33	0.33
Large Value											
MFS® Value Fund - Class R6 - 9857	3.08	0.09	-5.97	1.42	12.82	9.77	12.53		01/02/1996	0.45	0.45
Lifecycle											
MFS® Lifetime® 2065 Fund - Class R4 - F644	0.69	-4.16	-10.79					-9.06	09/01/2021	4.42	0.58
MFS® Lifetime® 2060 Fund - Class R4 - F643	0.82	-3.97	-10.55	-4.02	11.73	9.57		10.68	12/06/2016	1.40	0.58
MFS® Lifetime® 2045 Fund - Class R4 - F615	0.78	-3.95	-10.41	-3.85	11.68	9.52		10.12	11/02/2012	0.84	0.58
MFS® Lifetime® 2035 Fund - Class R4 - F614	0.60	-4.15	-10.07	-4.16	10.40	8.70		9.49	11/02/2012	0.79	0.56
MFS® Lifetime® 2025 Fund - Class R4 - F613	0.37	-4.11	-8.21	-4.67	6.25	5.80		6.92	11/02/2012	0.71	0.49



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
MFS® Lifetime® Income Fund - Class R4 - 3462 (1)	0.25	-4.05	-7.56	-4.66	4.99	4.57	4.75		09/29/2005	0.65	0.47
MFS® Lifetime® 2050 Fund - Class R4 - 3461 (1)	0.84	-3.93	-10.42	-3.79	11.71	9.55	10.71		09/15/2010	0.84	0.58
MFS® Lifetime® 2040 Fund - Class R4 - 3460 (1)	0.71	-4.07	-10.34	-3.99	11.09	9.19	10.52		09/29/2005	0.79	0.57
MFS® Lifetime® 2030 Fund - Class R4 - 3459 (1)	0.43	-4.30	-9.32	-4.55	8.33	7.37	9.04		09/29/2005	0.72	0.53
MFS® Lifetime® 2020 Fund - Class R4 - 3458 (1)	0.24	-4.03	-7.61	-4.67	4.95	4.71	5.92		09/29/2005	0.69	0.47
Mid-Cap Blend											
Vanguard® Strategic Equity Fund - Investor Shares - 1046	0.92	-4.38	-9.23	-2.60	14.60	10.17	13.43		08/14/1995	0.17	0.17
Mid-Cap Growth											
Janus Henderson Enterprise Fund - Class N Shares - 6095	1.18	-6.47	-13.24	-6.46	11.87	13.18	14.79		09/01/1992	0.66	0.66
Vanguard® Extended Market Index Fund - Admiral™ Shares - 1353	-2.23	-11.82	-20.74	-20.12	10.49	9.01	11.73		11/13/2000	0.06	0.06
Money Market - Taxable											
Invesco U. S. Government Money Portfolio - Class Y - 589 (2)	0.01	0.01	0.01	0.02	0.37	0.71	0.36		10/31/2006	0.74	0.58
<i>The 7-day annualized yield as of 05/31/2022 is 0.19%, which more closely reflects current earnings. (4)</i>											
Multisector Bond											
PIMCO Income Fund - Class A - 2812	0.61	-2.90	-6.31	-5.51	1.38	2.41	5.15		03/30/2007	1.02	1.02
Small Blend											
Goldman Sachs Small Cap Value Fund - Institutional Shares - 1248 (3)	1.65	-4.74	-8.31	-5.23	10.33	7.19	10.80		08/15/1997	0.99	0.96
Specialty - Real Estate											
Vanguard® Real Estate Index Fund - Admiral™ Shares - 802	-4.62	-2.84	-14.07	2.00	8.13	7.82	8.91		11/12/2001	0.12	0.12
World Allocation											
American Funds Capital Income Builder® - Class R-6 - 1957	2.31	-1.13	-3.52	0.93	8.51	6.02	7.47		07/30/1987	0.26	0.26

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

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

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

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

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

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

PERFORMANCE UPDATE

ANGLICAN CHURCH PENSION

Average Annual Total Returns as of: 03/31/2022 (shown in percentages)

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

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

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

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

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Corporate Bond											
MFS® Corporate Bond Fund - Class R6 - D349	-2.43	-7.65	-7.65	-4.29	3.38	3.55	3.83		05/08/1974	0.42	0.41
Foreign Large Blend											
Vanguard® Total International Stock Index Fund - Adm™ Sh - 9889	-0.40	-6.08	-6.08	-1.85	7.76	6.78	5.80		04/29/1996	0.11	0.11
Foreign Large Growth											
Invesco Oppenheimer International Growth Fund - Class Y - 3333	-0.58	-17.04	-17.04	-8.08	9.16	6.61	6.54		09/07/2005	0.85	0.85
Foreign Large Value											
Vanguard® International Value Fund - Investor Shares - 8633	-1.37	-5.10	-5.10	-3.09	7.10	6.36	5.78		05/16/1983	0.36	0.36
Large Blend											
Vanguard® 500 Index Fund - Admiral™ Shares - 899	3.71	-4.61	-4.61	15.60	18.89	15.95	14.60		11/13/2000	0.04	0.04
Large Growth											
American Funds AMCAP Fund® - Class R-6 - 1949	1.02	-12.35	-12.35	3.74	14.17	13.79	13.51		05/01/1967	0.33	0.33
Large Value											
MFS® Value Fund - Class R6 - 9857	2.61	-3.61	-3.61	11.35	13.26	10.71	11.95		01/02/1996	0.45	0.45
Lifecycle											
MFS® Lifetime® 2065 Fund - Class R4 - F644	1.53	-5.50	-5.50					-3.66	09/01/2021	4.42	0.58
MFS® Lifetime® 2060 Fund - Class R4 - F643	1.56	-5.39	-5.39	8.00	13.23	11.63		12.21	12/06/2016	1.40	0.58
MFS® Lifetime® 2045 Fund - Class R4 - F615	1.55	-5.28	-5.28	8.12	13.16	11.56		10.96	11/02/2012	0.84	0.58
MFS® Lifetime® 2035 Fund - Class R4 - F614	1.02	-5.22	-5.22	6.62	11.91	10.60		10.28	11/02/2012	0.79	0.56
MFS® Lifetime® 2025 Fund - Class R4 - F613	-0.28	-4.55	-4.55	2.58	7.67	7.18		7.49	11/02/2012	0.71	0.49
MFS® Lifetime® Income Fund - Class R4 - 3462 (1)	-0.69	-4.33	-4.33	1.46	6.36	5.68	4.96		09/29/2005	0.65	0.47
MFS® Lifetime® 2050 Fund - Class R4 - 3461 (1)	1.52	-5.34	-5.34	8.11	13.20	11.59	10.46		09/15/2010	0.84	0.58
MFS® Lifetime® 2040 Fund - Class R4 - 3460 (1)	1.36	-5.27	-5.27	7.52	12.61	11.21	10.26		09/29/2005	0.79	0.57
MFS® Lifetime® 2030 Fund - Class R4 - 3459 (1)	0.29	-4.97	-4.97	4.55	9.82	9.05	8.79		09/29/2005	0.72	0.53

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
MFS® Lifetime® 2020 Fund - Class R4 - 3458 (1)	-0.53	-4.25	-4.25	1.56	6.38	5.92	5.91		09/29/2005	0.69	0.47
Mid-Cap Blend											
Vanguard® Strategic Equity Fund - Investor Shares - 1046	1.87	-3.30	-3.30	10.82	15.17	11.46	13.19		08/14/1995	0.17	0.17
Mid-Cap Growth											
Janus Henderson Enterprise Fund - Class N Shares - 6095	0.36	-6.91	-6.91	4.26	14.81	15.89	14.70		09/01/1992	0.66	0.66
Vanguard® Extended Market Index Fund - Admiral™ Shares - 1353	0.86	-9.34	-9.34	-5.41	14.17	12.06	12.33		11/13/2000	0.06	0.06
Money Market - Taxable											
Invesco U. S. Government Money Portfolio - Class Y - 589 (2)	0.00	0.00	0.00	0.01	0.47	0.71	0.36		10/31/2006	0.74	0.58
<i>The 7-day annualized yield as of 03/31/2022 is 0.01%, which more closely reflects current earnings. (4)</i>											
Multisector Bond											
PIMCO Income Fund - Class A - 2812	-0.82	-4.30	-4.30	-1.94	2.53	3.19	5.56		03/30/2007	1.02	1.02
Small Blend											
Goldman Sachs Small Cap Value Fund - Institutional Shares - 1248 (3)	0.57	-3.19	-3.19	4.96	11.07	7.95	10.58		08/15/1997	0.99	0.96
Specialty - Real Estate											
Vanguard® Real Estate Index Fund - Admiral™ Shares - 802	6.32	-5.97	-5.97	21.45	11.44	9.67	9.70		11/12/2001	0.12	0.12
World Allocation											
American Funds Capital Income Builder® - Class R-6 - 1957	0.70	-1.74	-1.74	7.92	8.50	7.12	7.30		07/30/1987	0.26	0.26

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

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

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

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

Additional Notes

(1)MFS Funds: Provides convenient access to a professionally allocated, broadly diversified, rebalanced portfolio of MFS funds in a single investment. The allocation strategy will become more conservative as the fund's target date approaches. Seeks a high level of total return consistent with its asset allocation until the approximate retirement year in the fund's name; thereafter, the fund will seek total return through a combination of current income and capital appreciation. The asset allocation of the fund will change over time.

(2)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR HAS NO LEGAL OBLIGATION TO PROVIDE FINANCIAL SUPPORT TO THE FUND, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME.

(3)Goldman Sachs Small Cap Value Fund - Institutional Shares: The Investment Adviser has agreed to reduce or limit "Other Expenses" (excluding acquired fund fees and expenses, transfer agency fees and expenses, service fees, shareholder administration fees, taxes, interest, brokerage fees, expenses of shareholder meetings, litigation and indemnification, and extraordinary expenses) to 0.004% of the Fund's average daily net assets. These arrangements will remain in effect through at least December 29, 2021, and prior to such date the Investment Adviser and Goldman Sachs may not terminate the arrangements without the approval of the Board of Trustees.

See Performance Introduction Page for Important Information

Additional Notes

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

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

Important Legal Information

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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Voya Framework Program

NAV Mutual Fund Program for Retirement Plans

Why Reading this Information Booklet is Important. Before you participate in the Voya Framework Program through your employer's retirement plan (the "plan"), you (the "participant") should read this information booklet (this "booklet"). Please keep it for future reference.

OVERVIEW

This booklet describes the **Voya Framework Program** (the "Program"). The Program is supported by an agreement between the "plan sponsor" and Voya Retirement Insurance and Annuity Company (the "Company"¹, "VRIAC", "Voya", "we", "us" or "our"). Under federal tax law, your employer may take tax deductions for contributions to a retirement plan and, if the plan allows, you may contribute to that same plan on a pre-tax or post-tax basis. The plan makes available various investment options including mutual fund investment options. Any available mutual fund investment options, however, are described elsewhere in the plan enrollment materials.

The primary purpose of the Program is to provide for the accumulation of contributions and plan recordkeeping services under the terms of an employer's retirement plan, which may provide retirement income for plan participants. You will receive periodic statements that provide confirmation of account transactions such as contributions made. As described in the enrollment materials, access to account information is available through our easy-to-use interactive Voice Response Unit and through the Internet.

This booklet contains a summary of the key provisions of the Program and is intended for use with defined contribution retirement plans. Your retirement benefits are governed exclusively by the provisions of your plan and not by this booklet or the Program. The Program permits the plan sponsor to retain fiduciary responsibility for the decision to transfer or withdraw amounts from the Program. If the plan sponsor exercises such discretion to withdraw or transfer amounts from the Program, participant consent is not required and there may be charges against your account balance, such as a surrender charge, as applicable.

PARTICIPANT ACCOUNTS

Plan contributions are submitted by the plan sponsor and applied to participant accounts. The contributions are allocated to the investment options selected by the plan sponsor to provide future retirement income for plan participants. If allowed by your plan, you will be able to select among such investment options for your own participant account. For each account we maintain multiple record sources for crediting select types of employer and participant contributions and to accept rollovers from other sponsored plans and Individual Retirement Accounts and Annuities ("IRAs") as allowed by the plan.

The plan sponsor or the Company may declare a contribution cessation date upon notice to the other. The contribution cessation date should be specified in the notice and must be at least 90 days from the date of the notice. After a contribution cessation date is declared, no further Contributions will be made to this Program and no new plan accounts will be established.

¹ The Company is an indirect, wholly-owned subsidiary of Voya Financial, Inc. ("Voya®"). Securities are distributed through Voya Financial Partners, LLC or through other broker-dealers with which Voya Financial Partners, LLC has selling agreements. Financial planning is offered by Voya Financial Advisors, Inc. Voya Financial Partners, LLC and Voya Financial Advisors, Inc. are both members of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Both are also members of the Voya® family of companies.

INVESTMENT OPTIONS

Funds

The Program offers mutual funds or collective investment trusts (CIT) (together the “funds”). These funds are offered through a custodial or trust account. When plan contributions are allocated to a fund, shares of that fund are purchased for the plan and allocated to the participant’s account. Fund shares involve investment risks including the possible loss of the amount invested.

Remember, fund values fluctuate with market conditions, and when surrendered, may be worth more or less than the original amount invested.

Funds may assess investment advisory fees, 12b-1 distribution fees and have other fees and expenses. These fees and expenses are deducted when a fund calculates its net asset value. A portion of this fund revenue is paid to the Company for its expenses and profit. Not all of the investment options available through the Program are available to every plan. Participants need to refer to the investment option information provided to determine which of the many investment options are offered by their particular plan, and to determine which options and fees described in this booklet are applicable. Participants will receive fund fact sheets in the enrollment materials for the funds selected by the plan sponsor for the plan where all such fees are disclosed. We may add, withdraw, or substitute investment options and may change, waive, or subsidize charges and fees, subject to certain conditions and in compliance with regulatory requirements.

The valuation of the fund investment options is dependent upon the securities markets. The applicable valuation date for fund transactions is subject to federal securities laws and regulations. Also, certain funds may deduct redemption fees to discourage market timing and other short-term trading strategies.

See the fund fact sheets for important information about fund investment advisory fees, redemption fees, 12b-1 distribution fees and other fund fees and expenses. For more information about the mutual funds, please request a fund prospectus from us or the plan sponsor.

Please consider the investment objectives, risks, and charges and expenses of the mutual funds offered through the retirement plan carefully before investing. The current fund prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the information carefully before investing. If you received a summary prospectus for any of the available mutual funds, you may obtain a full prospectus and other fund information one time free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund’s summary prospectus.

Stability of Principal Investment Options Voya Stable Value Fund

If available, the Voya Stable Value Fund (“SVF”) is a group collective trust maintained by Wilmington Trust, N.A. (“WTNA”), as Trustee. WTNA is unaffiliated with the Company. It is available exclusively to our customers provided they meet the Company’s and the SVF’s underwriting criteria. The SVF seeks to provide safety of principal, adequate liquidity and competitive yield with low return volatility. The SVF intends to achieve this objective by investing in a variety of stable value investments as described in the SVF’s fund fact sheet provided at enrollment. The Company does not make any guarantees of principal, interest, investment return or withdrawal liquidity in connection with the offering of the SVF through the contract.

Contract contributions allocated to the SVF are invested in units of an unregistered collective investment trust. In this information booklet and the contract, references to “shares” include a reference to units of the SVF. If applicable, refer to the SVF Disclosure Document for information about the SVF fund fee and compensation to be received by the Company from the SVF. If you would like more information about the SVF, you may request the SVF Disclosure Document from your employer or plan administrator.

Voya Stable Value Fund II

If available, the Voya Stable Value Fund II (“SVF II”) is a group collective trust maintained by WTNA as Trustee. WTNA is unaffiliated with the Company. It is available exclusively to our customers provided they meet the Company’s and the SVF II’s underwriting criteria. The SVF II seeks to provide safety of principal, adequate liquidity and competitive yield with low return volatility. The SVF II intends to achieve this objective by investing in a Voya Retirement Insurance and Annuity Company unallocated group annuity contract as described in the SVF II’s fund fact sheet provided at enrollment. The Company does not make any guarantees of principal, interest, investment return or withdrawal liquidity in connection with the offering of the SVF II through the contract.

Contract contributions allocated to the SVF II are invested in units of an unregistered collective investment trust. In this information booklet and the contract, references to “shares” include a reference to units of the SVF II. If applicable, refer to the SVF II Disclosure Document for information about the SVF II fund fee and compensation to be received by the Company from the SVF II. If you would like more information about the SVF II, you may request the SVF II Disclosure Document from your employer or plan administrator.

CHANGING INVESTMENT OPTIONS

During the accumulation phase, if authorized by the plan sponsor, you may change the investment options to which future contributions will be applied. Unless otherwise restricted, transfers among the fund investment options may also be made at any time by calling Voya’s customer contact center or using online capabilities on the Internet. Transaction requests received in good order by the close of business of the NYSE are processed that same business day. Once a change is made, you will receive confirmation of the requested change(s) by mail. It is important that you review these confirmation statements carefully. Failure to report any discrepancy within 30 days will indicate agreement with the transactions in the account as reported on the confirmation statement.

TRANSFERS FROM THE VOYA STABLE VALUE FUND AND THE VOYA STABLE VALUE FUND II

Transfers from the SVF / SVF II to other investment options are allowed at any time, provided:

- The SVF / SVF II transfer is not directed to a competing investment option;
- A transfer into a competing investment option from any non-competing investment option has not occurred within 90 days; and
- A partial surrender has not occurred within 90 days.

Transfers or surrenders into a competing investment option, from other than the SVF, are allowed at any time provided that no prior transfers or surrenders from the SVF have occurred within 90 days.

A “competing investment option” is defined as any investment option under the Framework contract or other contract or investment program offered by the Company or its affiliates or other financial providers in connection with your plan which:

- is invested in money market instruments, repurchase agreements, guaranteed investment contracts, or investments offering a fixed rate of return; or
- has a targeted duration of less than three (3) years; or
- provides a direct or indirect investment performance guarantee; or
- is, or may be, invested primarily in assets other than common or preferred stock having a targeted duration of less than three (3) years; or
- is, or may be, invested primarily in financial vehicles (such as mutual funds, trusts or insurance contracts) which are invested primarily in assets other than common or preferred stock having a targeted duration of less than three (3) years; or
- is any fund with similar characteristics to the above.

A self-directed brokerage arrangement is also a competing investment option under the SVF but not under SVF II

The SVF / SVF II reserves the right to revise the definition of competing investment options shown above and to restrict payments consistent with its governing documents. You will be informed at enrollment of the plan's competing investment options, if applicable, which may change from time to time.

Restriction on Plan Sponsor-Initiated Withdrawals from the Voya Stable Value Fund:

The conditions for withdrawals from the SVF are described in the SVF Disclosure Document and the group collective trust agreement. Unless otherwise permitted by the SVF, plan sponsor-initiated withdrawals may not be made sooner than 12 months from the date the SVF receives written notice of the request for withdrawal, as applicable. If this provision is invoked, access to balances in the SVF may be delayed.

Restriction on Plan Sponsor-Initiated Withdrawals from the Voya Stable Value Fund II:

The conditions for withdrawals from the SVF II are described in the SVF II Disclosure Document and the group collective trust agreement. Unless otherwise permitted by the SVF II, withdrawals deemed to be plan sponsor-initiated will be paid based on the lesser of the plan's book value or its share of the SVF II's market value. Unless otherwise permitted by the SVF II, plan sponsor-initiated withdrawals in connection with the plan's termination from participation in the SVF II require 60 days prior written notice to the SVF II.

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:

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:

- 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
- Six round-trips within a 12 month period.

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

- Purchases or sales of shares related to non-fund transfers (for example, new purchase payments, withdrawals and loans);
- Transfers associated with scheduled dollar cost averaging, scheduled rebalancing or scheduled asset allocation programs;
- Purchases and sales of fund shares in the amount of \$5,000 or less;
- 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
- Transactions initiated by a member of the Voya family of insurance companies.

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.

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.

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.

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.

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.

FEES AND EXPENSES

One or more of the following fees may apply:

Account Fees and Charges for Additional Services: Fees and charges may be deducted from your account depending upon services selected or as directed by the plan sponsor.

Annual Participant Service Fee (sometimes referred to as maintenance fee): An annual fee may be deducted from your account. This fee may be waived, reduced, or eliminated in certain circumstances. If money source selected by the plan sponsor for the deduction of this fee (e.g., employee contribution source, employer contribution source, employee Roth Account source).

Annual Asset-Based Service Fee: An annual asset-based fee may be deducted from your account for recordkeeping and administrative services provided to your employer's Plan. This fee may be waived, reduced, or eliminated in certain circumstances. If applicable, a pro-rata portion of the asset-based fee is calculated and deducted quarterly from all investment options, or from the mutual fund assets only, depending upon your employer's Plan. It will appear on your statements as a flat dollar amount deducted from all applicable investment options.

Recordkeeping fees can be found on the fee disclosure (if applicable).

The recordkeeping and administrative services the Company provides in connection with your employer's Plan include:

- Quarterly account statements;
- Tax reporting on distributions;
- Tax withholding;
- Required minimum distribution processing;
- Systematic withdrawal processing;
- Account Rebalancing;
- Asset allocation tools;
- Internet account and transaction capability;
- Telephone account capability;
- Customer service call center; and
- On-line financial calculators.

ADDITIONAL FEES

Fund Fees and Expenses

Each mutual fund deducts management fees from the amounts allocated to the fund. In addition, each fund deducts other expenses which may include service fees that may be used to compensate service providers, including the Company and its affiliates, for administrative and plan sponsor or participant services provided on behalf of the fund. Furthermore, certain funds deduct a distribution or 12b-1 fee, up to 1.00%, which is used to finance any activity that is primarily intended to result in the sale of fund shares. Certain funds may also deduct redemption fees if fund shares are not held for a specified period. **To learn more about fund fees and expenses, the additional factors that can affect the value of a fund's shares and other important information about the funds, refer to the fund prospectuses, fee disclosure (if applicable) and the fund fact sheets, which can be obtained by contacting us at the telephone number or address shown in the "Questions: Contacting the Company" section at the end of this information booklet.**

Revenue from the Funds

The Company or its affiliates may receive compensation from each of the funds or the funds' affiliates. This revenue may include:

- A share of the management fee;
- Service fees;
- For certain share classes, 12b-1 fees; and
- Additional payments (sometimes referred to as revenue sharing).

12b-1 fees are used to compensate the Company and its affiliates for distribution related activity. Service fees and additional payments (sometimes collectively referred to as sub-accounting fees) help compensate the Company and its affiliates for administrative, recordkeeping or other services that we provide to the funds or the funds' affiliates.

The management fee, service fees and 12b-1 fees are deducted from fund assets. Any such fees deducted from fund assets are disclosed in the fund prospectuses. Additional payments, which are not deducted from fund assets and may be paid out of the legitimate profits of fund advisers and/or other fund affiliates, do not increase, directly or indirectly, fund fees and expenses, and we may use these additional payments to finance distribution.

The amount of revenue the Company may receive from each of the funds or from the funds' affiliates may be substantial, although the amount and types of revenue vary with respect to each of the funds offered through the Program. This revenue is one of several factors we consider when determining Program fees and charges and whether to offer a fund through the Program. The Company expects to earn a profit from this revenue to the extent it exceeds the Company's expenses, including the payment of sales compensation to our distributors. **Fund revenue is important to the Company's profitability and it is generally more profitable for us to offer, and we receive more revenue from, affiliated funds than unaffiliated funds.**

The Company may also receive additional compensation in the form of intercompany payments from an affiliated fund's investment adviser or the investment adviser's parent in order to allocate revenue and profits across the organization. The intercompany payments and other revenue received from affiliated funds provide the Company with a financial incentive to offer affiliated funds through the contract rather than unaffiliated funds.

Third Party Administrator Compensation Arrangements

Some retirement plans utilize the services of a third party administrator ("TPA"). If the plan sponsor has retained the services of a TPA, your TPA may participate in our Alliance and/or Partnership TPA Service Reimbursement Programs. Payments under these programs are intended to reward TPAs who work effectively with the Company's systems and processes to facilitate the efficient delivery of Company products and services. The local delivery by independent TPAs of plan and compliance services helps fulfill the service needs of many of our customers. At the same time, the Company's local TPA relationships also help us improve the efficiency and effectiveness of our product offerings and marketing strategy. TPAs assist us in educating brokers about our products and capabilities. In addition, the Company hosts TPA conferences each year to provide forums for the exchange of ideas on best practices relating to the servicing and administration of retirement plans. The conferences also serve as platforms for discussing the Company's product initiatives and how well those initiatives are meeting market needs. Attendees may be reimbursed for all or a portion of their attendance costs and may receive meals and entertainment at such conferences. Eligibility for payments and the amount of payment is subject to the Company's guidelines. Qualification criteria include demonstrated ability to effectively interface with Company systems and processes, retention and growth in assets and the number of plans serviced by the Company and the TPA, and participation in Company education/training and consulting programs.

PAYMENT OPTIONS

While the Company may make other options available, the plan sponsor may elect on participant's behalf the following payment options:

Lump-Sum Payment – We will pay a lump sum equal to all or any vested portion of your account value.

Systematic Distribution Options – We provide several different systematic distribution options ("SDO") that allow for scheduled withdrawals from a participant account. If allowed by your plan:

- SDO payments are available to participants who meet certain age and account value requirements
- your participant account remains in the accumulation phase under the Program
- transfers between the mutual fund investment options will continue to be available, charges will continue to apply, and a lump-sum payment is still an available option.

Additional information on systematic distribution options, including whether available under your plan, can be provided upon request from your employer or plan administrator.

Other Options – We may make other payment options available at our discretion, including payments under a separate Company single premium immediate annuity.

REQUIRED PAYMENTS

Generally, you must begin receiving periodic benefit payments by April 1 of the calendar year following the calendar year in which you attain age 72 (age 70½ if born before July 1, 1949), or such later age as may be allowed by law and under the terms of the plan. You must request required payments in accordance with the minimum distribution requirements within the required timeframes, or you could be subject to IRS penalties.

PAYMENT PROVISIONS

If you have a severance from employment and if the plan allows, you may elect to delay payment of all or a portion of your account value to a later date. For small account balances, payment may be made in a lump sum or rolled over to an IRA.

In certain types of plans, Federal law, through the Retirement Equity Act (“REA”), generally requires that retirement benefits for married participants be paid in the form of a life income option covering the lives of the participant and surviving spouse. If a participant is married, another payment option can be elected, but only with the written consent of the participant’s spouse. The plan sponsor must certify that any payment option (or pre-retirement death benefit) elected complies with REA. Single participants may elect any available option.

DEATH BENEFIT

If a participant dies before electing a payment option, any benefits are payable to the plan sponsor. The plan sponsor may direct us to pay a death benefit to your designated beneficiary.

CHANGES TO THE PROGRAM

The Company, through its authorized officers, may terminate or change the terms of the Service Agreement by giving written notice to your plan sponsor consistent with the terms of the Service Agreement.

SUSPENSION OF FINANCIAL TRANSACTIONS OR PAYMENT DELAY

In accordance with applicable federal securities laws and regulations, we reserve the right to suspend financial transactions or postpone payments from participant accounts during times when the following situations may occur:

- The New York Stock Exchange (“NYSE”) is closed or trading on the NYSE is restricted, or
- The U.S. Securities and Exchange Commission (“SEC”) determines that a market emergency exists or the SEC restricts trading for the protection of investors.

The Company, under certain emergency conditions, may also defer any payment from the Fixed Account credited interest option for a period of up to 6 months (unless not allowed by state law), or as provided by federal law.

FEDERAL TAX INFORMATION

Under federal tax law, qualified retirement Plan contributions and investment earnings are not taxable until they are distributed.² Taxation occurs when amounts are paid from the Contract funding the Plan to participants (or their beneficiaries). The Contract is not necessary for this favorable tax treatment.

Federal tax rules limit contributions to and distributions from the Contract:

- Contributions - In order to be excludable from gross income for federal income tax purposes, total annual contributions to the Contract are limited by the Internal Revenue Code; and
- Distributions - Certain tax rules limit eligibility to distributions from the Contract and dictate when minimum distributions must begin. We report the gross and taxable portions of all distributions to the IRS. Any taxable distributions under the Contract are generally subject to withholding. Federal income tax withholding rates vary in accordance with the type of distribution and the recipient’s tax status.

Note that there may be other circumstances that trigger taxability under the Plan, including, but not limited to, loan defaults. **You should consult with a tax and/or legal adviser about the effect of federal income tax laws, state tax laws or any other tax laws affecting the Contract or any transactions involving the Contract.**

IRS Circular 230 Disclosure: These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this booklet.

² After-tax contributions and applicable earnings from Roth sources, if available, will not be taxable provided they meet the qualified Roth distribution criteria.

Taxation of the Company

We are taxed as a life insurance company under the Tax Code. The separate account is not a separate entity from us. Therefore, it is not taxed separately as a “regulated investment company” but is taxed as part of the Company.

We automatically apply investment income and capital gains attributable to the separate account to increase reserves under the contracts. Because of this, under existing federal tax law we believe that any such income and gains will not be taxed. Because we do not expect that we will incur any federal income tax liability attributable to the separate account we do not intend to make any provision for such taxes. However, changes in the tax laws and/or in their interpretation may result in our being taxed on income or gains attributable to the separate account. In this case we may impose a charge against a separate account (with respect to some or all of the contracts) to set aside provisions to pay such taxes. We may deduct this amount from the separate account, including from your contract value invested in the subaccounts.

In calculating our corporate income tax liability, we may claim certain corporate income tax benefits associated with the investment company assets, including separate account assets, which are treated as Company assets under applicable income tax law. These benefits may reduce our overall corporate income tax liability. Under current law, such benefits include foreign tax credits and corporate dividends received deductions. We do not pass the tax benefits to the holders of the separate account because (i) the contract owners are not the owners of the assets generating these benefits under applicable income tax law and (ii) we do not currently include Company income taxes in the tax charges you pay under the contract. We reserve the right to change these tax practices.

ANTI-MONEY LAUNDERING

In order to protect against the possible misuse of our products in money laundering or terrorist financing, we have adopted an anti-money laundering program satisfying the requirements of the USA PATRIOT Act and other current anti-money laundering laws. Among other things, this program requires us, our agents and customers to comply with certain procedures and standards that will allow us to verify the identity of the sponsoring organization and that contributions and loan repayments are not derived from improper sources.

Under our anti-money laundering program, we may require customers, and/or beneficiaries to provide sufficient evidence of identification, and we reserve the right to verify any information provided to us by accessing information databases maintained internally or by outside firms.

We may also refuse to accept certain forms of payments or loan repayments (traveler’s cheques, cashier’s checks, bank drafts, bank checks and treasurer’s checks, for example) or restrict the amount of certain forms of payments or loan repayments (money orders totaling more than \$5,000, for example). In addition, we may require information as to why a particular form of payment was used (third party checks, for example) and the source of the funds of such payment in order to determine whether or not we will accept it. Use of an unacceptable form of payment may result in us returning the payment to you.

Applicable laws designed to prevent terrorist financing and money laundering might, in certain circumstances, require us to block certain transactions until authorization is received from the appropriate regulator. We may also be required to provide additional information about you and your policy to government regulators.

Our anti-money laundering program is subject to change without notice to take account of changes in applicable laws or regulations and our ongoing assessment of our exposure to illegal activity.

ORDER PROCESSING

In certain circumstances, we may need to correct the pricing associated with an order that has been processed. In such circumstances, we may incur a loss or receive a gain depending upon the price of the fund when the order was executed and the price of the fund when the order is corrected. Losses may be covered from our assets and

gains that may result from such order correction will be retained by us as additional compensation associated with order processing.

UNCLAIMED PROPERTY

Every state has some form of unclaimed property laws that impose varying legal and practical obligations on insurers and, indirectly, on contract owners, participants, insureds, beneficiaries and other payees of proceeds. Unclaimed property laws generally provide for escheatment to the state of unclaimed proceeds under various circumstances.

Contract owners and participants are urged to keep their own, as well as their beneficiaries' and other payees', information up to date, including full names, postal and electronic media addresses, telephone numbers, dates of birth, and Social Security numbers. Such updates should be communicated to us at the toll free phone number found in your enrollment material.

CYBER SECURITY

Like others in our industry, we are subject to operational and information security risks resulting from "cyber-attacks", "hacking" or similar illegal or unauthorized intrusions into computer systems and networks. These risks include, among other things, the theft, misuse, corruption and destruction of data maintained online or digitally, denial of service attacks on websites and other operational disruption and unauthorized release of confidential customer information. Although we seek to limit our vulnerability to such risks through technological and other means and we rely on industry standard commercial technologies to maintain the security of our information systems, it is not possible to anticipate or prevent all potential forms of cyber-attack or to guarantee our ability to fully defend against all such attacks. In addition, due to the sensitive nature of much of the financial and similar personal information we maintain, we may be at particular risk for targeting.

Cyber-attacks affecting us, any third party administrator, the underlying funds, intermediaries and other affiliated or third-party service providers may adversely affect us and your account value. For instance, cyber-attacks may interfere with our processing of contract transactions, including the processing of orders from our website or with the underlying funds, impact our ability to calculate Accumulation Unit Values, cause the release and possible destruction of confidential customer or business information, impede order processing, subject us and/or our service providers and intermediaries to regulatory fines and financial losses and/or cause reputational damage. Cyber security risks may also affect the issuers of securities in which the underlying funds invest, which may cause the funds underlying your contract to lose value. There can be no assurance that we or the underlying funds or our service providers will avoid losses affecting your contract that result from cyber-attacks or information security breaches in the future.

QUESTIONS: CONTACTING THE COMPANY

For answers to questions about the Program, to request additional information, including fund prospectuses, or to contact us for any other reason, please call:

- Plan Sponsors: Please call Plan Sponsor Services toll-free at 888-410-9482.
- Participants: Please call the Retirement Readiness Service Center toll-free at 800-584-6001.

Alternatively, please write us at:

Voya Retirement Insurance and Annuity Company
One Orange Way
Windsor, CT 06095-4774

Voya Framework Program

NAV Mutual Fund Program for Retirement Plans

Why Reading this Information Booklet is Important. Before you participate in the Voya Framework Program through your employer's retirement plan (the "plan"), you (the "participant") should read this information booklet (this "booklet"). Please keep it for future reference.

OVERVIEW

This booklet describes the **Voya Framework Program** (the "Program"). The Program is supported by an agreement between the "plan sponsor" and Voya Retirement Insurance and Annuity Company (the "Company"¹, "VRIAC", "Voya", "we", "us" or "our"). Under federal tax law, your employer may take tax deductions for contributions to a retirement plan and, if the plan allows, you may contribute to that same plan on a pre-tax or post-tax basis. The plan makes available various investment options including mutual fund investment options. Any available mutual fund investment options, however, are described elsewhere in the plan enrollment materials.

The primary purpose of the Program is to provide for the accumulation of contributions and plan recordkeeping services under the terms of an employer's retirement plan, which may provide retirement income for plan participants. You will receive periodic statements that provide confirmation of account transactions such as contributions made. As described in the enrollment materials, access to account information is available through our easy-to-use interactive Voice Response Unit and through the Internet.

This booklet contains a summary of the key provisions of the Program and is intended for use with defined contribution retirement plans. Your retirement benefits are governed exclusively by the provisions of your plan and not by this booklet or the Program. The Program permits the plan sponsor to retain fiduciary responsibility for the decision to transfer or withdraw amounts from the Program. If the plan sponsor exercises such discretion to withdraw or transfer amounts from the Program, participant consent is not required and there may be charges against your account balance, such as a surrender charge, as applicable.

PARTICIPANT ACCOUNTS

Plan contributions are submitted by the plan sponsor and applied to participant accounts. The contributions are allocated to the investment options selected by the plan sponsor to provide future retirement income for plan participants. If allowed by your plan, you will be able to select among such investment options for your own participant account. For each account we maintain multiple record sources for crediting select types of employer and participant contributions and to accept rollovers from other sponsored plans and Individual Retirement Accounts and Annuities ("IRAs") as allowed by the plan.

The plan sponsor or the Company may declare a contribution cessation date upon notice to the other. The contribution cessation date should be specified in the notice and must be at least 90 days from the date of the notice. After a contribution cessation date is declared, no further Contributions will be made to this Program and no new plan accounts will be established.

¹ The Company is an indirect, wholly-owned subsidiary of Voya Financial, Inc. ("Voya®"). Securities are distributed through Voya Financial Partners, LLC or through other broker-dealers with which Voya Financial Partners, LLC has selling agreements. Financial planning is offered by Voya Financial Advisors, Inc. Voya Financial Partners, LLC and Voya Financial Advisors, Inc. are both members of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Both are also members of the Voya® family of companies.

INVESTMENT OPTIONS

Funds

The Program offers mutual funds or collective investment trusts (CIT) (together the “funds”). These funds are offered through a custodial or trust account. When plan contributions are allocated to a fund, shares of that fund are purchased for the plan and allocated to the participant’s account. Fund shares involve investment risks including the possible loss of the amount invested.

Remember, fund values fluctuate with market conditions, and when surrendered, may be worth more or less than the original amount invested.

Funds may assess investment advisory fees, 12b-1 distribution fees and have other fees and expenses. These fees and expenses are deducted when a fund calculates its net asset value. A portion of this fund revenue is paid to the Company for its expenses and profit. Not all of the investment options available through the Program are available to every plan. Participants need to refer to the investment option information provided to determine which of the many investment options are offered by their particular plan, and to determine which options and fees described in this booklet are applicable. Participants will receive fund fact sheets in the enrollment materials for the funds selected by the plan sponsor for the plan where all such fees are disclosed. We may add, withdraw, or substitute investment options and may change, waive, or subsidize charges and fees, subject to certain conditions and in compliance with regulatory requirements.

The valuation of the fund investment options is dependent upon the securities markets. The applicable valuation date for fund transactions is subject to federal securities laws and regulations. Also, certain funds may deduct redemption fees to discourage market timing and other short-term trading strategies.

See the fund fact sheets for important information about fund investment advisory fees, redemption fees, 12b-1 distribution fees and other fund fees and expenses. For more information about the mutual funds, please request a fund prospectus from us or the plan sponsor.

Please consider the investment objectives, risks, and charges and expenses of the mutual funds offered through the retirement plan carefully before investing. The current fund prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the information carefully before investing. If you received a summary prospectus for any of the available mutual funds, you may obtain a full prospectus and other fund information one time free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund’s summary prospectus.

Stability of Principal Investment Options Voya Stable Value Fund

If available, the Voya Stable Value Fund (“SVF”) is a group collective trust maintained by Wilmington Trust, N.A. (“WTNA”), as Trustee. WTNA is unaffiliated with the Company. It is available exclusively to our customers provided they meet the Company’s and the SVF’s underwriting criteria. The SVF seeks to provide safety of principal, adequate liquidity and competitive yield with low return volatility. The SVF intends to achieve this objective by investing in a variety of stable value investments as described in the SVF’s fund fact sheet provided at enrollment. The Company does not make any guarantees of principal, interest, investment return or withdrawal liquidity in connection with the offering of the SVF through the contract.

Contract contributions allocated to the SVF are invested in units of an unregistered collective investment trust. In this information booklet and the contract, references to “shares” include a reference to units of the SVF. If applicable, refer to the SVF Disclosure Document for information about the SVF fund fee and compensation to be received by the Company from the SVF. If you would like more information about the SVF, you may request the SVF Disclosure Document from your employer or plan administrator.

Voya Stable Value Fund II

If available, the Voya Stable Value Fund II (“SVF II”) is a group collective trust maintained by WTNA as Trustee. WTNA is unaffiliated with the Company. It is available exclusively to our customers provided they meet the Company’s and the SVF II’s underwriting criteria. The SVF II seeks to provide safety of principal, adequate liquidity and competitive yield with low return volatility. The SVF II intends to achieve this objective by investing in a Voya Retirement Insurance and Annuity Company unallocated group annuity contract as described in the SVF II’s fund fact sheet provided at enrollment. The Company does not make any guarantees of principal, interest, investment return or withdrawal liquidity in connection with the offering of the SVF II through the contract.

Contract contributions allocated to the SVF II are invested in units of an unregistered collective investment trust. In this information booklet and the contract, references to “shares” include a reference to units of the SVF II. If applicable, refer to the SVF II Disclosure Document for information about the SVF II fund fee and compensation to be received by the Company from the SVF II. If you would like more information about the SVF II, you may request the SVF II Disclosure Document from your employer or plan administrator.

CHANGING INVESTMENT OPTIONS

During the accumulation phase, if authorized by the plan sponsor, you may change the investment options to which future contributions will be applied. Unless otherwise restricted, transfers among the fund investment options may also be made at any time by calling Voya’s customer contact center or using online capabilities on the Internet. Transaction requests received in good order by the close of business of the NYSE are processed that same business day. Once a change is made, you will receive confirmation of the requested change(s) by mail. It is important that you review these confirmation statements carefully. Failure to report any discrepancy within 30 days will indicate agreement with the transactions in the account as reported on the confirmation statement.

TRANSFERS FROM THE VOYA STABLE VALUE FUND AND THE VOYA STABLE VALUE FUND II

Transfers from the SVF / SVF II to other investment options are allowed at any time, provided:

- The SVF / SVF II transfer is not directed to a competing investment option;
- A transfer into a competing investment option from any non-competing investment option has not occurred within 90 days; and
- A partial surrender has not occurred within 90 days.

Transfers or surrenders into a competing investment option, from other than the SVF, are allowed at any time provided that no prior transfers or surrenders from the SVF have occurred within 90 days.

A “competing investment option” is defined as any investment option under the Framework contract or other contract or investment program offered by the Company or its affiliates or other financial providers in connection with your plan which:

- is invested in money market instruments, repurchase agreements, guaranteed investment contracts, or investments offering a fixed rate of return; or
- has a targeted duration of less than three (3) years; or
- provides a direct or indirect investment performance guarantee; or
- is, or may be, invested primarily in assets other than common or preferred stock having a targeted duration of less than three (3) years; or
- is, or may be, invested primarily in financial vehicles (such as mutual funds, trusts or insurance contracts) which are invested primarily in assets other than common or preferred stock having a targeted duration of less than three (3) years; or
- is any fund with similar characteristics to the above.

A self-directed brokerage arrangement is also a competing investment option under the SVF but not under SVF II

The SVF / SVF II reserves the right to revise the definition of competing investment options shown above and to restrict payments consistent with its governing documents. You will be informed at enrollment of the plan's competing investment options, if applicable, which may change from time to time.

Restriction on Plan Sponsor-Initiated Withdrawals from the Voya Stable Value Fund:

The conditions for withdrawals from the SVF are described in the SVF Disclosure Document and the group collective trust agreement. Unless otherwise permitted by the SVF, plan sponsor-initiated withdrawals may not be made sooner than 12 months from the date the SVF receives written notice of the request for withdrawal, as applicable. If this provision is invoked, access to balances in the SVF may be delayed.

Restriction on Plan Sponsor-Initiated Withdrawals from the Voya Stable Value Fund II:

The conditions for withdrawals from the SVF II are described in the SVF II Disclosure Document and the group collective trust agreement. Unless otherwise permitted by the SVF II, withdrawals deemed to be plan sponsor-initiated will be paid based on the lesser of the plan's book value or its share of the SVF II's market value. Unless otherwise permitted by the SVF II, plan sponsor-initiated withdrawals in connection with the plan's termination from participation in the SVF II require 60 days prior written notice to the SVF II.

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:

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:

- 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
- Six round-trips within a 12 month period.

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

- Purchases or sales of shares related to non-fund transfers (for example, new purchase payments, withdrawals and loans);
- Transfers associated with scheduled dollar cost averaging, scheduled rebalancing or scheduled asset allocation programs;
- Purchases and sales of fund shares in the amount of \$5,000 or less;
- 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
- Transactions initiated by a member of the Voya family of insurance companies.

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.

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.

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.

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.

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.

FEES AND EXPENSES

One or more of the following fees may apply:

Account Fees and Charges for Additional Services: Fees and charges may be deducted from your account depending upon services selected or as directed by the plan sponsor.

Annual Participant Service Fee (sometimes referred to as maintenance fee): An annual fee may be deducted from your account. This fee may be waived, reduced, or eliminated in certain circumstances. If money source selected by the plan sponsor for the deduction of this fee (e.g., employee contribution source, employer contribution source, employee Roth Account source).

Annual Asset-Based Service Fee: An annual asset-based fee may be deducted from your account for recordkeeping and administrative services provided to your employer's Plan. This fee may be waived, reduced, or eliminated in certain circumstances. If applicable, a pro-rata portion of the asset-based fee is calculated and deducted quarterly from all investment options, or from the mutual fund assets only, depending upon your employer's Plan. It will appear on your statements as a flat dollar amount deducted from all applicable investment options.

Recordkeeping fees can be found on the fee disclosure (if applicable).

The recordkeeping and administrative services the Company provides in connection with your employer's Plan include:

- Quarterly account statements;
- Tax reporting on distributions;
- Tax withholding;
- Required minimum distribution processing;
- Systematic withdrawal processing;
- Account Rebalancing;
- Asset allocation tools;
- Internet account and transaction capability;
- Telephone account capability;
- Customer service call center; and
- On-line financial calculators.

ADDITIONAL FEES

Fund Fees and Expenses

Each mutual fund deducts management fees from the amounts allocated to the fund. In addition, each fund deducts other expenses which may include service fees that may be used to compensate service providers, including the Company and its affiliates, for administrative and plan sponsor or participant services provided on behalf of the fund. Furthermore, certain funds deduct a distribution or 12b-1 fee, up to 1.00%, which is used to finance any activity that is primarily intended to result in the sale of fund shares. Certain funds may also deduct redemption fees if fund shares are not held for a specified period. **To learn more about fund fees and expenses, the additional factors that can affect the value of a fund's shares and other important information about the funds, refer to the fund prospectuses, fee disclosure (if applicable) and the fund fact sheets, which can be obtained by contacting us at the telephone number or address shown in the "Questions: Contacting the Company" section at the end of this information booklet.**

Revenue from the Funds

The Company or its affiliates may receive compensation from each of the funds or the funds' affiliates. This revenue may include:

- A share of the management fee;
- Service fees;
- For certain share classes, 12b-1 fees; and
- Additional payments (sometimes referred to as revenue sharing).

12b-1 fees are used to compensate the Company and its affiliates for distribution related activity. Service fees and additional payments (sometimes collectively referred to as sub-accounting fees) help compensate the Company and its affiliates for administrative, recordkeeping or other services that we provide to the funds or the funds' affiliates.

The management fee, service fees and 12b-1 fees are deducted from fund assets. Any such fees deducted from fund assets are disclosed in the fund prospectuses. Additional payments, which are not deducted from fund assets and may be paid out of the legitimate profits of fund advisers and/or other fund affiliates, do not increase, directly or indirectly, fund fees and expenses, and we may use these additional payments to finance distribution.

The amount of revenue the Company may receive from each of the funds or from the funds' affiliates may be substantial, although the amount and types of revenue vary with respect to each of the funds offered through the Program. This revenue is one of several factors we consider when determining Program fees and charges and whether to offer a fund through the Program. The Company expects to earn a profit from this revenue to the extent it exceeds the Company's expenses, including the payment of sales compensation to our distributors. **Fund revenue is important to the Company's profitability and it is generally more profitable for us to offer, and we receive more revenue from, affiliated funds than unaffiliated funds.**

The Company may also receive additional compensation in the form of intercompany payments from an affiliated fund's investment adviser or the investment adviser's parent in order to allocate revenue and profits across the organization. The intercompany payments and other revenue received from affiliated funds provide the Company with a financial incentive to offer affiliated funds through the contract rather than unaffiliated funds.

Third Party Administrator Compensation Arrangements

Some retirement plans utilize the services of a third party administrator ("TPA"). If the plan sponsor has retained the services of a TPA, your TPA may participate in our Alliance and/or Partnership TPA Service Reimbursement Programs. Payments under these programs are intended to reward TPAs who work effectively with the Company's systems and processes to facilitate the efficient delivery of Company products and services. The local delivery by independent TPAs of plan and compliance services helps fulfill the service needs of many of our customers. At the same time, the Company's local TPA relationships also help us improve the efficiency and effectiveness of our product offerings and marketing strategy. TPAs assist us in educating brokers about our products and capabilities. In addition, the Company hosts TPA conferences each year to provide forums for the exchange of ideas on best practices relating to the servicing and administration of retirement plans. The conferences also serve as platforms for discussing the Company's product initiatives and how well those initiatives are meeting market needs. Attendees may be reimbursed for all or a portion of their attendance costs and may receive meals and entertainment at such conferences. Eligibility for payments and the amount of payment is subject to the Company's guidelines. Qualification criteria include demonstrated ability to effectively interface with Company systems and processes, retention and growth in assets and the number of plans serviced by the Company and the TPA, and participation in Company education/training and consulting programs.

PAYMENT OPTIONS

While the Company may make other options available, the plan sponsor may elect on participant's behalf the following payment options:

Lump-Sum Payment – We will pay a lump sum equal to all or any vested portion of your account value.

Systematic Distribution Options – We provide several different systematic distribution options ("SDO") that allow for scheduled withdrawals from a participant account. If allowed by your plan:

- SDO payments are available to participants who meet certain age and account value requirements
- your participant account remains in the accumulation phase under the Program
- transfers between the mutual fund investment options will continue to be available, charges will continue to apply, and a lump-sum payment is still an available option.

Additional information on systematic distribution options, including whether available under your plan, can be provided upon request from your employer or plan administrator.

Other Options – We may make other payment options available at our discretion, including payments under a separate Company single premium immediate annuity.

REQUIRED PAYMENTS

Generally, you must begin receiving periodic benefit payments by April 1 of the calendar year following the calendar year in which you attain age 72 (age 70½ if born before July 1, 1949), or such later age as may be allowed by law and under the terms of the plan. You must request required payments in accordance with the minimum distribution requirements within the required timeframes, or you could be subject to IRS penalties.

PAYMENT PROVISIONS

If you have a severance from employment and if the plan allows, you may elect to delay payment of all or a portion of your account value to a later date. For small account balances, payment may be made in a lump sum or rolled over to an IRA.

In certain types of plans, Federal law, through the Retirement Equity Act (“REA”), generally requires that retirement benefits for married participants be paid in the form of a life income option covering the lives of the participant and surviving spouse. If a participant is married, another payment option can be elected, but only with the written consent of the participant’s spouse. The plan sponsor must certify that any payment option (or pre-retirement death benefit) elected complies with REA. Single participants may elect any available option.

DEATH BENEFIT

If a participant dies before electing a payment option, any benefits are payable to the plan sponsor. The plan sponsor may direct us to pay a death benefit to your designated beneficiary.

CHANGES TO THE PROGRAM

The Company, through its authorized officers, may terminate or change the terms of the Service Agreement by giving written notice to your plan sponsor consistent with the terms of the Service Agreement.

SUSPENSION OF FINANCIAL TRANSACTIONS OR PAYMENT DELAY

In accordance with applicable federal securities laws and regulations, we reserve the right to suspend financial transactions or postpone payments from participant accounts during times when the following situations may occur:

- The New York Stock Exchange (“NYSE”) is closed or trading on the NYSE is restricted, or
- The U.S. Securities and Exchange Commission (“SEC”) determines that a market emergency exists or the SEC restricts trading for the protection of investors.

The Company, under certain emergency conditions, may also defer any payment from the Fixed Account credited interest option for a period of up to 6 months (unless not allowed by state law), or as provided by federal law.

FEDERAL TAX INFORMATION

Under federal tax law, qualified retirement Plan contributions and investment earnings are not taxable until they are distributed.² Taxation occurs when amounts are paid from the Contract funding the Plan to participants (or their beneficiaries). The Contract is not necessary for this favorable tax treatment.

Federal tax rules limit contributions to and distributions from the Contract:

- Contributions - In order to be excludable from gross income for federal income tax purposes, total annual contributions to the Contract are limited by the Internal Revenue Code; and
- Distributions - Certain tax rules limit eligibility to distributions from the Contract and dictate when minimum distributions must begin. We report the gross and taxable portions of all distributions to the IRS. Any taxable distributions under the Contract are generally subject to withholding. Federal income tax withholding rates vary in accordance with the type of distribution and the recipient’s tax status.

Note that there may be other circumstances that trigger taxability under the Plan, including, but not limited to, loan defaults. **You should consult with a tax and/or legal adviser about the effect of federal income tax laws, state tax laws or any other tax laws affecting the Contract or any transactions involving the Contract.**

IRS Circular 230 Disclosure: These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this booklet.

² After-tax contributions and applicable earnings from Roth sources, if available, will not be taxable provided they meet the qualified Roth distribution criteria.

Taxation of the Company

We are taxed as a life insurance company under the Tax Code. The separate account is not a separate entity from us. Therefore, it is not taxed separately as a “regulated investment company” but is taxed as part of the Company.

We automatically apply investment income and capital gains attributable to the separate account to increase reserves under the contracts. Because of this, under existing federal tax law we believe that any such income and gains will not be taxed. Because we do not expect that we will incur any federal income tax liability attributable to the separate account we do not intend to make any provision for such taxes. However, changes in the tax laws and/or in their interpretation may result in our being taxed on income or gains attributable to the separate account. In this case we may impose a charge against a separate account (with respect to some or all of the contracts) to set aside provisions to pay such taxes. We may deduct this amount from the separate account, including from your contract value invested in the subaccounts.

In calculating our corporate income tax liability, we may claim certain corporate income tax benefits associated with the investment company assets, including separate account assets, which are treated as Company assets under applicable income tax law. These benefits may reduce our overall corporate income tax liability. Under current law, such benefits include foreign tax credits and corporate dividends received deductions. We do not pass the tax benefits to the holders of the separate account because (i) the contract owners are not the owners of the assets generating these benefits under applicable income tax law and (ii) we do not currently include Company income taxes in the tax charges you pay under the contract. We reserve the right to change these tax practices.

ANTI-MONEY LAUNDERING

In order to protect against the possible misuse of our products in money laundering or terrorist financing, we have adopted an anti-money laundering program satisfying the requirements of the USA PATRIOT Act and other current anti-money laundering laws. Among other things, this program requires us, our agents and customers to comply with certain procedures and standards that will allow us to verify the identity of the sponsoring organization and that contributions and loan repayments are not derived from improper sources.

Under our anti-money laundering program, we may require customers, and/or beneficiaries to provide sufficient evidence of identification, and we reserve the right to verify any information provided to us by accessing information databases maintained internally or by outside firms.

We may also refuse to accept certain forms of payments or loan repayments (traveler’s cheques, cashier’s checks, bank drafts, bank checks and treasurer’s checks, for example) or restrict the amount of certain forms of payments or loan repayments (money orders totaling more than \$5,000, for example). In addition, we may require information as to why a particular form of payment was used (third party checks, for example) and the source of the funds of such payment in order to determine whether or not we will accept it. Use of an unacceptable form of payment may result in us returning the payment to you.

Applicable laws designed to prevent terrorist financing and money laundering might, in certain circumstances, require us to block certain transactions until authorization is received from the appropriate regulator. We may also be required to provide additional information about you and your policy to government regulators.

Our anti-money laundering program is subject to change without notice to take account of changes in applicable laws or regulations and our ongoing assessment of our exposure to illegal activity.

ORDER PROCESSING

In certain circumstances, we may need to correct the pricing associated with an order that has been processed. In such circumstances, we may incur a loss or receive a gain depending upon the price of the fund when the order was executed and the price of the fund when the order is corrected. Losses may be covered from our assets and

gains that may result from such order correction will be retained by us as additional compensation associated with order processing.

UNCLAIMED PROPERTY

Every state has some form of unclaimed property laws that impose varying legal and practical obligations on insurers and, indirectly, on contract owners, participants, insureds, beneficiaries and other payees of proceeds. Unclaimed property laws generally provide for escheatment to the state of unclaimed proceeds under various circumstances.

Contract owners and participants are urged to keep their own, as well as their beneficiaries' and other payees', information up to date, including full names, postal and electronic media addresses, telephone numbers, dates of birth, and Social Security numbers. Such updates should be communicated to us at the toll free phone number found in your enrollment material.

CYBER SECURITY

Like others in our industry, we are subject to operational and information security risks resulting from "cyber-attacks", "hacking" or similar illegal or unauthorized intrusions into computer systems and networks. These risks include, among other things, the theft, misuse, corruption and destruction of data maintained online or digitally, denial of service attacks on websites and other operational disruption and unauthorized release of confidential customer information. Although we seek to limit our vulnerability to such risks through technological and other means and we rely on industry standard commercial technologies to maintain the security of our information systems, it is not possible to anticipate or prevent all potential forms of cyber-attack or to guarantee our ability to fully defend against all such attacks. In addition, due to the sensitive nature of much of the financial and similar personal information we maintain, we may be at particular risk for targeting.

Cyber-attacks affecting us, any third party administrator, the underlying funds, intermediaries and other affiliated or third-party service providers may adversely affect us and your account value. For instance, cyber-attacks may interfere with our processing of contract transactions, including the processing of orders from our website or with the underlying funds, impact our ability to calculate Accumulation Unit Values, cause the release and possible destruction of confidential customer or business information, impede order processing, subject us and/or our service providers and intermediaries to regulatory fines and financial losses and/or cause reputational damage. Cyber security risks may also affect the issuers of securities in which the underlying funds invest, which may cause the funds underlying your contract to lose value. There can be no assurance that we or the underlying funds or our service providers will avoid losses affecting your contract that result from cyber-attacks or information security breaches in the future.

QUESTIONS: CONTACTING THE COMPANY

For answers to questions about the Program, to request additional information, including fund prospectuses, or to contact us for any other reason, please call:

- Plan Sponsors: Please call Plan Sponsor Services toll-free at 888-410-9482.
- Participants: Please call the Retirement Readiness Service Center toll-free at 800-584-6001.

Alternatively, please write us at:

Voya Retirement Insurance and Annuity Company
One Orange Way
Windsor, CT 06095-4774

Information and Assistance

Voya offers tools and services to help you access information and plan for retirement the way you want – on the Web, over the phone and through our Customer Service Associates.

Accessing your account for the first time on the web or over the phone is easy! After you complete your enrollment, you will receive a Personal Identification Number (PIN) in a separate mailer via U.S. mail. Your PIN is required to access your account by phone or to register for online access. If you wish to use Voya phone services or register for online access before receiving your PIN, follow the prompts to request a new PIN to be delivered to the email address or mobile number provided during the enrollment process.

WEB

www.voyaretirementplans.com

You can access your account on the Web 24 hours a day, seven days a week.

Getting Started

1. Select 'Register now'
2. Enter your Social Security Number and PIN
3. Follow the prompts to complete your registration
4. You will be asked to create a personalized Username and Password for ongoing use

Already registered? Login using your Username and Password.

If you forget your Username or Password, click on **Forgot Username?** or **Forgot Password?**

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Generating an account statement
- Obtaining investment information
- Updating your personal profile
- Changing your password
- Accessing retirement planning tools and calculators

PHONE

(800) 584-6001

For help enrolling, please call our dedicated enrollment number at 888-311-9487. The number above is for ongoing help once you've established your retirement plan account.

Automated Service is available toll-free, 24 hours a day, seven days a week. Voya Customer Service Associates are available Monday-Friday, 8:00 a.m. – 9:00 p.m. ET.

Getting Started

1. For Voya's Automated Service, press 1
2. For assistance in Spanish, press 2
3. Enter your Social Security Number
4. Enter your PIN
5. Then, follow the system prompts that correspond to your needs

To speak with a Voya Customer Service Associate, press 0.

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Obtaining investment information
- Speaking with a Customer Service Associate

Plan Contact Card

Keep in touch with your account:

Anglican Church in North America
Plan Number: 664T5K

For automated phone access – 1-800-584-6001
For Internet access – www.voyaretirementplans.com
For a Customer Service Associate – 1-800-584-6001
M – F, 8 a.m. – 9 p.m., ET

You can also access your Plan account using your mobile device. The Voya Retirement Plan Account mobile app can be downloaded from your preferred mobile app store. Search using the keywords: **Voya Retire.**

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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One Orange Way
Post Sale Team, C2S
Windsor, CT 06095-4774

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