



Voya Financial
PO Box 990070
Hartford, CT 06199-0070

DAVID V HARPER
1125 ROSEWOOD CT
FREDERICKTOWN MO 63645-1003

At Your Service



www.voyaretirementplans.com



1-800-584-6001

TTY: 711 Automated Voice Response System
available 24/7 Representatives are available
Monday thru Friday, 8:00 a.m. - 9:00 p.m. ET

October 01, 2024 - December 31, 2024

Your Account Balance as of December 31, 2024

\$339,771.73

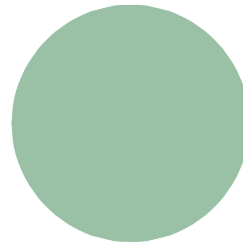
401(K) PSP FOR EES OF

Location: VANCE HOLDINGS, INC.

Your Account Summary

Account Balance on 10/01/2024	\$340,076.03
Your Contributions	\$4,125.03
Employer Contributions	\$1,403.15
Withdrawals	-\$310.18
Investment Earnings	-\$5,522.30
Account Balance on 12/31/2024	\$339,771.73
Vested Balance	\$339,771.73

Your Current Investment Mix



Asset Allocation 100%

Your Personal Performance

Your return for the quarter	-1.61%
Your return for the prior 12 months	11.65%

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page 4



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- an email notifying you of available documents
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Your Estimated Monthly Income in Retirement

The Estimated Monthly Income in Retirement below is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement statement account balance and the assumptions noted below, a monthly lifetime retirement income has been **estimated** as both a single life annuity arrangement and a qualified joint and 100% survivor annuity arrangement.

Account Balance (including any outstanding loan balance(s) ¹ that is not in default) as of 12/31/2024	\$339,771.73
Single Life Annuity ² monthly payment at age 67 for your life	\$2,181.32
Qualified Joint and 100% Survivor Annuity ³ monthly payment at age 67 for your life and for the life of your surviving spouse	\$1,865.33

The estimated monthly payments in this statement assume that payments begin 12/31/2024 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

¹If you have taken a loan from the plan and are not in default on the loan, the estimated monthly payments in this statement assume that the loan has been fully repaid.

²A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

³A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 4.19%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/02/2024 as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse who is assumed to be your age are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

The estimated monthly payment amounts in this statement assume that your account balance is 100% vested.



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DAVID V HARPER

About You

	Hire Date
DAVID V HARPER	01/11/1999

About Your Plan

Plan Number	Plan Type
774921	401K

Activity Statement for Your 401(K) Plan 774921

Your Current Investment Portfolio for Plan 774921

Investment Objective	Balance on 10/01/2024	Total Activity	Investment Earnings	Balance on 12/31/2024	Number of Units/Shares	Unit/Share Price
Asset Allocation						
Vangrd Trgt Retire 2035 Fd	\$340,076.03	\$5,218.00	-\$5,522.30	\$339,771.73	12,051.3810	\$28.1935
Total	\$340,076.03	\$5,218.00	-\$5,522.30	\$339,771.73		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan 774921

Vangrd Trgt Retire 2035 Fd	100%
Total	100%

Activity by Source of Contributions for Plan 774921

Investment Objective	Balance on 10/01/2024	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2024	% Vested
Employee PreTax	\$238,692.43	\$4,125.03	-\$217.73	-\$3,879.20	\$238,720.53	100.0%
Employer Matching	\$17,437.82	\$1,403.15	-\$15.98	-\$296.18	\$18,528.81	100.0%
Employer Profit Sharing	\$83,945.78	\$0.00	-\$76.47	-\$1,346.92	\$82,522.39	100.0%
Total	\$340,076.03	\$5,528.18	-\$310.18	-\$5,522.30	\$339,771.73	

In the event you do not meet the IRC 402(g), 457(b) or other applicable deferral contribution limit, any amounts remitted to Voya as catch-up will be considered regular deferrals.

Fee Detail for Plan 774921

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Asset-Based Fee	10/09/2024	Employee PreTax	Vangrd Trgt Retire 2035 Fd	-7.6443	\$28.4825	-\$217.73
Asset-Based Fee	10/09/2024	Employer Matching	Vangrd Trgt Retire 2035 Fd	-0.5610	\$28.4825	-\$15.98
Asset-Based Fee	10/09/2024	Employer Profit Sharing	Vangrd Trgt Retire 2035 Fd	-2.6848	\$28.4825	-\$76.47
Total			Asset-Based Fee			-\$310.18



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Messages for Plan 774921

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2025, you may be able to contribute a maximum of \$23,500 to your 403(b) or 401(k) retirement plan (possibly up to \$26,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2025, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$7,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$47,000 (2 x the \$23,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

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"). 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.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you did not initiate or request by calling one of our customer service representatives at the 1-800 Customer Service phone number provided above within 30 days of the date of this statement. Automated Voice Response System is available 24/7. Representatives are available Monday thru Friday, 8 a.m. to 9 p.m., ET or visit our web site at www.voyaretirementplans.com. The Company will investigate any claim and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported in this statement.

Voya Excessive Trading Policy - Voya has an Excessive Trading Policy and monitors fund transfer activity. To view Voya's Excessive Trading Policy refer to www.voyaretirementplans.com or your plan's website, or to obtain a copy of Voya's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.voyaretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. There is a risk that holding more than 20 percent of a portfolio in the security of an entity (such as employer securities) may not be adequately diversified. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

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Messages for Plan 774921

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through Voya Retirement Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.



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Investment Performance for Plan 774921

Separate Account D

Average Annual Total Returns as of: 12/31/2024

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 800-232-5422. 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.

These numbers reflect total Separate Account charges of 0.00% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

DEPENDING UPON THE TYPE OF CONTRACT IN WHICH YOU PARTICIPATE, YOU HAVE EITHER RECEIVED DISCLOSURE BOOKLETS FOR THE SEPARATE ACCOUNT AND/OR FUND PROSPECTUSES. YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS AND CHARGES, AND EXPENSES OF THE VARIABLE PRODUCT AND ITS UNDERLYING FUND OPTIONS CAREFULLY BEFORE INVESTING. THE DISCLOSURE BOOKLET CONTAINS THIS AND OTHER INFORMATION. ANYONE WHO WISHES TO OBTAIN A FREE COPY OF THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR FUND PROSPECTUSES MAY CALL THEIR VOYA REPRESENTATIVE OR THE NUMBER ABOVE. PLEASE READ THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR THE FUND PROSPECTUSES 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.

Voya will assess an annual asset-based service fee of 0.37% to all investment options excluding balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Stability of Principal					
<i>Stability of Principal</i>					
4450-Voya Fixed Account (4450)	0.37%	1.50%	1.17%	1.11%	
This fund is not part of a separate account.					
Bonds					
<i>Intermediate Core Bond</i>					
6230-JPMorgan Core Bond Fund R6	-2.98%	2.25%	0.38%	1.79%	05/01/1992
<i>Multisector Bond</i>					
3524-PIMCO Income Fund Inst	-0.97%	5.42%	2.90%	4.27%	03/30/2007
Asset Allocation					
<i>Lifecycle - Index</i>					
1296-Vangrd Trgt Retire 2020 Fd	-1.59%	7.75%	4.75%	5.59%	06/07/2006
926 -Vangrd Trgt Retire 2025 Fd	-1.64%	9.44%	5.66%	6.32%	10/27/2003
1297-Vangrd Trgt Retire 2030 Fd	-1.69%	10.64%	6.44%	6.92%	06/07/2006
793 -Vangrd Trgt Retire 2035 Fd	-1.61%	11.78%	7.20%	7.51%	10/27/2003
1298-Vangrd Trgt Retire 2040 Fd	-1.50%	12.88%	7.97%	8.08%	06/07/2006
794 -Vangrd Trgt Retire 2045 Fd	-1.46%	13.91%	8.73%	8.57%	10/27/2003
1299-Vangrd Trgt Retire 2050 Fd	-1.48%	14.64%	9.03%	8.72%	06/07/2006
2473-Vangrd Trgt Retire 2055 Fd	-1.49%	14.64%	9.02%	8.70%	08/18/2010
3447-Vangrd Trgt Retire 2060 Fd	-1.50%	14.63%	9.02%	8.70%	01/19/2012
8995-Vangrd Trgt Retire 2065 Fd	-1.53%	14.62%	9.01%	9.24%	07/12/2017
F690-Vangrd Trgt Retire 2070 Fd	-1.53%	14.59%		13.91%	06/17/2022
795 -Vangrd Trgt Retire Inc Fd	-1.57%	6.58%	3.58%	4.19%	10/27/2003
Balanced					
<i>Global Allocation</i>					
9704-Principal Divrsd Real Asst Fund R6	-5.49%	3.14%	4.07%	2.85%	03/16/2010
<i>Moderate Allocation</i>					
7027-American Funds Am Balanced R6	0.41%	15.30%	8.47%	8.47%	07/26/1975
Large Cap Value/Blend					
<i>Large Blend</i>					
C975-Fidelity 500 Index Fund	2.41%	25.00%	14.51%	13.09%	02/17/1988

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Investment Performance for Plan 774921

Separate Account D

Average Annual Total Returns as of: 12/31/2024

[See Performance Introduction Page for Additional Information](#)

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Value					
6352-Putnam Lrg Cp Val Fd - CI R6	-2.14%	19.42%	12.69%	11.16%	06/15/1977
Large Cap Growth					
Large Growth					
3494-JPMorgan Lrg Cp Growth Fnd R6	5.32%	34.17%	20.27%	17.87%	02/22/1994
Small/Mid/Specialty					
Mid-Cap Blend					
756 -Vanguard Mid-Cap Index Fund Adm	0.44%	15.22%	9.85%	9.55%	11/12/2001
Small Blend					
757 -Vanguard Small-Cap Index Fund Adm	1.66%	14.23%	9.30%	9.09%	11/13/2000
Small Growth					
828 -Vanguard Explorer Fund Adm	-0.44%	10.37%	9.24%	10.22%	11/12/2001
Specialty - Real Estate					
1999-Cohen & Steers Real Estate Secs Fd Z	-8.86%	6.79%	4.52%	7.07%	07/15/1998
Global / International					
Diversified Emerging Mkts					
3491-American Funds New World R6	-6.56%	6.88%	5.07%	6.57%	06/17/1999
Foreign Large Blend					
D115-Fidelity International Idx Fd	-8.38%	3.71%	4.87%	5.38%	11/05/1997
Foreign Large Growth					
2190-Vanguard International Grwth Fd Adm	-5.44%	9.48%	6.64%	8.68%	08/13/2001

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.

Additional Notes

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Vanguard Target Retirement Trusts: Investments in Target Retirement Trusts are subject to the risks of their underlying investments. The year in the fund name refers to the approximate year (the target date) when an investor in the trust would retire and leave the workforce. The trust will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Trust is not guaranteed at any time, including on or after the target date.

These trust suggestions are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a trust with an asset allocation more appropriate to your particular situation.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk.

The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

The current rate for the Voya Fixed Account (4450) MC 900, Fund 4450 is 1.50%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 1.00%, which will not change through 12/31/2025. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will

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Additional Notes

not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.