



Voya Financial
PO Box 990070
Hartford, CT 06199-0070

JENNIFER B EDWARDS
13231 CANOPY CREEK DR
TAMPA FL 33625-5907

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

Important Information

Your Representative

INVESTOR SERVICES HOUSE ACCT
ONE ORANGE WAY # C4N
WINDSOR, CT 06095-0001
800-584-6001

April 01, 2023 - June 30, 2023

Your Account Balance as of June 30, 2023

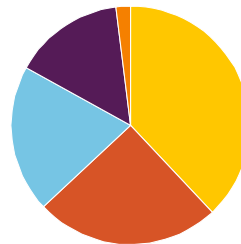
\$132,782.76

VOYA EXPRESS IRA

Your Account Summary

Account Balance on 04/01/2023	\$127,845.64
Your Contributions	\$0.00
Withdrawals	\$0.00
Investment Earnings	\$4,937.12
Account Balance on 06/30/2023	\$132,782.76
Contributions YTD	\$0.00

Your Current Investment Mix



	Bonds	38%
	Large Cap Value/Blend	25%
	Global / International	20%
	Small/Mid/Specialty	15%
	Stability of Principal	2%

Percentages may not be exact due to rounding.

Spanish statements are here! You now have the opportunity to receive your statements in Spanish by contacting Voya's Customer Service Team at 1-800-584-6001. If you receive statements in Spanish, you may contact Voya's Customer Service Team to receive statements in English.





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April 01, 2023 - June 30, 2023

JENNIFER B EDWARDS

About You

JENNIFER B EDWARDS

Primary Beneficiary Information:

Below are the Primary Beneficiary(ies) that we have on file for you. If you have more than 20 Primary Beneficiaries on file, log on to <http://voyaretirementplans.com> to see the full list.

666986

MICHAEL EDWARDS

About Your Plan

Plan Number	Plan Type
666986	408(a)

Activity Statement for Your 408(a) Plan 666986

Your Current Investment Portfolio for Plan 666986

Investment Objective	Balance on 04/01/2023	Total Activity	Investment Earnings	Balance on 06/30/2023	Number of Units/Shares	Unit/Share Price
Stability of Principal						
Voya Govt Liquid Assets Port Srv 2	\$2,556.91	\$70.51	\$28.23	\$2,655.65	2,655.6500	\$1.0000
Bonds						
Voya GNMA Income Fund A	\$12,784.56	\$613.09	-\$119.38	\$13,278.27	1,809.0290	\$7.3400
Voya Floating Rate Fund	\$10,227.65	\$115.48	\$279.49	\$10,622.62	1,279.8340	\$8.3000
PGIM Short-Term Corp Bond Fd R	\$12,784.57	\$514.78	-\$21.07	\$13,278.28	1,303.0700	\$10.1900
Fidelity Adv Strategic Income Fund M	\$12,784.57	\$417.83	\$75.88	\$13,278.28	1,217.0740	\$10.9100
Large Cap Value/Blend						
Voya Russell Lrg Cap Index Port A	\$31,961.40	-\$1,847.02	\$3,081.31	\$33,195.69	1,102.8470	\$30.1000
Small/Mid/Specialty						
VY JPMorgan Sm Cp Core Eq Prt Adv	\$6,392.28	\$10.67	\$236.19	\$6,639.14	503.3460	\$13.1900
VY JPMorgan Mid Cap Val Port Adv	\$6,392.28	-\$0.87	\$247.73	\$6,639.14	442.3140	\$15.0100
VY Baron Growth Port Adv	\$6,392.28	\$94.59	\$152.27	\$6,639.14	315.2490	\$21.0600
Global / International						
VoyIntlHiDivLowVol Port-Adv	\$12,784.57	\$139.34	\$354.37	\$13,278.28	1,377.4150	\$9.6400
VY Mrgn Stnly Gbl Fran Port Adv	\$12,784.57	-\$128.40	\$622.10	\$13,278.27	892.9570	\$14.8700
Total	\$127,845.64	\$0.00	\$4,937.12	\$132,782.76		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan 666986

VY JPMorgan Sm Cp Core Eq Prt Adv	5%
Voya GNMA Income Fund A	10%
VY JPMorgan Mid Cap Val Port Adv	5%
VY Baron Growth Port Adv	5%
Voya Govt Liquid Assets Port Srv 2	2%
Voya Russell Lrg Cap Index Port A	25%
VoyIntlHiDivLowVol Port-Adv	10%
VY Mrgn Stnly Gbl Fran Port Adv	10%
Voya Floating Rate Fund	8%

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Allocation of Future Contributions for Plan 666986

PGIM Short-Term Corp Bond Fd R	10%
Fidelity Adv Strategic Income Fund M	10%
Total	100%

Activity by Source of Contributions for Plan 666986

Investment Objective	Balance on 04/01/2023	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2023
Rollover	\$127,845.64	\$0.00	\$0.00	\$4,937.12	\$132,782.76
Total	\$127,845.64	\$0.00	\$0.00	\$4,937.12	\$132,782.76

Transaction Detail for Plan 666986

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Inter Funds Transfers	06/30/2023	Rollover	VY JPMorgan Sm Cp Core Eq Prt Adv	0.8089	\$13.1900	\$10.67
			Voya GNMA Income Fund A	83.5272	\$7.3400	\$613.09
			VY JPMorgan Mid Cap Val Port Adv	-0.0580	\$15.0100	-\$0.87
			VY Baron Growth Port Adv	4.4915	\$21.0600	\$94.59
			Voya Govt Liquid Assets Port Srv 2	70.5100	\$1.0000	\$70.51
			Voya Russell Lrg Cap Index Port A	-61.3628	\$30.1000	-\$1,847.02
			VoyIntlHiDivLowVol Port-Adv	14.4544	\$9.6400	\$139.34
			VY Mrgn Stnly Gbl Fran Port Adv	-8.6348	\$14.8700	-\$128.40
			Voya Floating Rate Fund	13.9133	\$8.3000	\$115.48
			PGIM Short-Term Corp Bond Fd R	50.5182	\$10.1900	\$514.78
			Fidelity Adv Strategic Income Fund M	38.2979	\$10.9100	\$417.83
Total					\$0.00	
Investment Earnings	04/28/2023	Rollover	Voya GNMA Income Fund A	4.5160	\$7.4800	\$33.78
			Voya Govt Liquid Assets Port Srv 2	8.9300	\$1.0000	\$8.93
			Voya Floating Rate Fund	8.2177	\$8.2700	\$67.96
			PGIM Short-Term Corp Bond Fd R	2.8556	\$10.3200	\$29.47
			Fidelity Adv Strategic Income Fund M	3.6330	\$10.9800	\$39.89
Total					\$180.03	
Investment Earnings	05/11/2023	Rollover	Voya Russell Lrg Cap Index Port A	9.9518	\$27.7900	\$276.56
Investment Earnings	05/31/2023	Rollover	Voya GNMA Income Fund A	4.7405	\$7.4000	\$35.08
			Voya Govt Liquid Assets Port Srv 2	9.7500	\$1.0000	\$9.75
			Voya Floating Rate Fund	9.1610	\$8.2000	\$75.12
			PGIM Short-Term Corp Bond Fd R	3.0439	\$10.2500	\$31.20
			Fidelity Adv Strategic Income Fund M	3.9244	\$10.8500	\$42.58
Total					\$193.73	
Investment Earnings	06/30/2023	Rollover	Voya GNMA Income Fund A	4.7916	\$7.3400	\$35.17
			Voya Govt Liquid Assets Port Srv 2	9.5500	\$1.0000	\$9.55
			Voya Floating Rate Fund	8.8265	\$8.3000	\$73.26
			PGIM Short-Term Corp Bond Fd R	3.0167	\$10.1900	\$30.74



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April 01, 2023 - June 30, 2023

JENNIFER B EDWARDS

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Transaction Detail for Plan 666986

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
			Fidelity Adv Strategic Income Fund M	3.6783	\$10.9100	\$40.13
			Total			\$188.85
Total			Inter Funds Transfers			\$0.00
			Investment Earnings			\$839.17

Messages for Plan 666986

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.

It is important to verify that the beneficiary information on your account is current. Whether you decide to make a change or not, making your designation online will allow you easier access to your elections. Go to www.voyaretirementplans.com to designate or update your beneficiary.

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.



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JENNIFER B EDWARDS

Investment Performance for Plan 666986

Average Annual Total Returns as of: 06/30/2023

Mutual funds offered through a retirement plan or individual retirement accounts ("IRAs") are investments designed for retirement purposes. Early withdrawals will reduce your account value, and except for withdrawals from a Roth IRA, withdrawals taken prior to age 59 1/2 may incur a 10% Federal penalty tax. Distributions of earnings from a Roth IRA are not subjected to Federal income tax, provided that certain Internal Revenue Code requirements are met. Distributions that do not meet these requirements may be subject to Federal income tax, including an additional 10% Federal penalty tax.

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. They do not reflect the \$40 maintenance fee; if reflected, returns would be less favorable.

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.

Fund Number	Investment Options	Gross / Net Fund Expense Ratio †	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Stability of Principal							
<i>Prime Money Market</i>							
620	-Voya Govt Liquid Assets Port Srv 2	0.68%/0.68%	1.11%	3.31%	1.18%	0.68%	01/24/1989
The 7-day annualized yield as of 06/30/2023 is 4.53%, which more closely reflects current earnings. (1)							
Bonds							
<i>Bank Loan</i>							
2242	-Voya Floating Rate Fund	1.45%/1.27%	2.74%	6.70%	1.13%	2.00%	08/17/2010
<i>Global Bond</i>							
1904	-Voya Global Bond Fund R	1.30%/1.15%	-1.47%	-0.86%	-1.76%	0.13%	06/30/2006
597	-Voya Global Bond Port Adv	1.33%/1.19%	-1.39%	-1.23%	-2.05%	0.00%	11/08/2004
<i>High Yield Bond</i>							
7282	-BlackRock High Yield Bond Port R	1.18%/1.18%	1.58%	9.17%	2.85%	3.92%	02/26/1999
1020	-Voya High Yield Portfolio Adv	1.10%/1.08%	1.10%	7.95%	2.34%	3.36%	05/03/2004
<i>Inflation-Protected Bond</i>							
8064	-PIMCO Real Return Fund R	1.12%/1.12%	-1.55%	-1.99%	1.83%	1.41%	12/31/2002
1721	-VY BlackRock Infl Prot Bd Port Adv	1.23%/1.18%	-1.51%	-0.86%	1.52%	1.01%	04/30/2007
<i>Intermediate Core Bond</i>							
1553	-Voya U.S. Bond Index Portfolio A	0.89%/0.86%	-1.07%	-1.81%	-0.01%	0.70%	03/04/2008
<i>Intermediate Core-Plus Bond</i>							
6259	-PGIM Total Return Bond Fd R	1.30%/1.01%	-0.15%	0.10%	0.49%	1.80%	01/10/1995
1259	-Voya Intermediate Bond Fund R	0.94%/0.94%	-0.69%	-0.91%	0.42%	1.51%	12/15/1998
8479	-Voya Intermediate Bond Port A	1.09%/1.05%	-0.49%	-0.49%	0.39%	1.56%	12/20/2006
<i>Intermediate Government</i>							
363	-Voya GNMA Income Fund A	0.84%/0.84%	-0.93%	-1.93%	-0.02%	0.91%	08/17/1973
<i>Multisector Bond</i>							
7561	-Fidelity Adv Strategic Income Fund M	0.97%/0.97%	0.59%	4.34%	2.09%	2.94%	10/31/1994
1568	-Lord Abbett Bond Debenture Fund R3	1.06%/1.06%	0.04%	2.43%	1.46%	3.44%	04/01/1971
6916	-PIMCO Income Fund R	1.16%/1.16%	1.04%	4.67%	1.94%	3.58%	03/30/2007
<i>Nontraditional Bond</i>							
6813	-Voya Strategic Income Opprt R	1.12%/1.12%	0.89%	1.12%	0.94%	2.44%	11/02/2012
<i>Short-Term Bond</i>							
5129	-DWS Short Duration Fd A	0.85%/0.75%	0.44%	2.07%	1.61%	1.32%	12/23/1998
6823	-Lord Abbett Short Duration Inc Fd R3	0.88%/0.88%	-0.24%	0.85%	1.07%	1.41%	11/04/1993

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Investment Performance for Plan 666986

Average Annual Total Returns as of: 06/30/2023

See Performance Introduction Page for Additional Information

Fund Number Investment Options	Gross / Net Fund Expense Ratio *	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
3454-PGIM Short-Term Corp Bond Fd R	1.31%/1.05%	-0.16%	1.39%	1.04%	1.16%	05/17/2004
8068-PIMCO Low Duration Fund R	1.05%/1.05%	-0.65%	-0.46%	0.15%	0.41%	12/31/2001
1929-Voya Limited Maturity Bond Port Adv	0.88%/0.88%	-0.65%	-0.58%	0.43%	0.47%	01/24/1989
Asset Allocation						
<i>Lifecycle</i>						
749 -Voya Solution 2025 Portfolio Adv	1.29%/1.22%	2.40%	7.01%	4.35%	5.68%	04/29/2005
6495-Voya Solution 2030 Portfolio Adv	1.38%/1.22%	3.32%	8.91%	5.08%	6.54%	10/03/2011
760 -Voya Solution 2035 Portfolio Adv	1.37%/1.23%	4.10%	11.01%	5.48%	6.83%	04/29/2005
763 -Voya Solution 2045 Portfolio Adv	1.41%/1.25%	5.23%	13.81%	6.46%	7.62%	04/29/2005
1169-Voya Solution 2055 Portfolio Adv	1.47%/1.28%	5.44%	14.62%	6.50%	7.70%	03/08/2010
766 -Voya Solution Income Prt Adv	1.24%/1.18%	1.24%	3.86%	3.17%	3.90%	04/29/2005
<i>Lifecycle - Index</i>						
1538-Voya Index Solution 2025 Port Adv	0.93%/0.69%	2.76%	7.05%	4.69%	5.76%	03/04/2008
6490-Voya Index Solution 2030 Port Adv	0.95%/0.72%	3.33%	8.68%	5.29%	6.49%	10/03/2011
1541-Voya Index Solution 2035 Port Adv	0.94%/0.71%	4.12%	10.29%	5.73%	6.99%	03/04/2008
1544-Voya Index Solution 2045 Port Adv	0.94%/0.71%	5.21%	13.39%	6.99%	7.94%	03/04/2008
1164-Voya Index Solution 2055 Port Adv	1.00%/0.77%	5.40%	14.02%	6.99%	7.98%	03/08/2010
1547-Voya Index Solution Inc Port Adv	0.92%/0.68%	1.43%	3.84%	3.00%	3.72%	03/04/2008
<i>Lifestyle</i>						
1729-Voya Retire Conservative Prt Adv	1.12%/0.87%	1.03%	3.10%	2.98%	3.58%	10/31/2007
1732-Voya Retire Growth Portfolio Adv	1.10%/1.02%	5.08%	12.91%	6.49%	7.04%	04/28/2006
1731-Voya Retire Mod Growth Port Adv	1.09%/0.98%	4.05%	9.95%	5.90%	6.41%	04/28/2006
1730-Voya Retire Moderate Port Adv	1.10%/0.94%	2.17%	5.71%	4.44%	4.98%	04/28/2006
Balanced						
<i>Allocation--30% to 50% Equity</i>						
1742-Voya Balanced Income Port Adv	1.26%/1.22%	2.08%	3.94%	2.37%	4.27%	12/29/2006
<i>Allocation--50% to 70% Equity</i>						
3783-Del Ivy Balanced Fund R	1.44%/1.34%	4.59%	10.64%	6.85%	6.71%	11/15/1987
320 -VY TRowePrice Captl Apprec Pt Adv	1.24%/1.24%	4.42%	13.60%	10.31%	10.36%	01/24/1989
<i>Global Allocation</i>						
1620-BlackRock Global Alloc Fnd R	1.51%/1.46%	2.83%	6.82%	4.53%	4.61%	01/03/2003
1922-Voya Global Div Pymt Fd - Class A	1.16%/1.16%	3.90%	6.63%	3.18%	4.19%	07/01/2008
3907-Voya Global Perspectives Fund R	1.58%/1.48%	0.83%	5.46%	2.21%	3.81%	03/28/2013
<i>Tactical Allocation</i>						
8069-PIMCO All Asset Fund R	1.70%/1.59%	0.62%	4.01%	3.92%	3.55%	07/31/2002
Large Cap Value/Blend						
<i>Large Blend</i>						
6819-DWS ESG Core Equity Fund R	1.36%/1.05%	7.98%	21.21%	10.35%	9.85%	08/01/2005
351 -Inv Main Street Fund R	1.07%/1.07%	9.35%	19.43%	10.39%	10.99%	02/03/1988
1383-Voya Growth and Income Port A	1.16%/1.11%	8.21%	18.26%	12.54%	11.63%	12/31/1979
1556-Voya Russell Lrg Cap Index Port A	0.92%/0.86%	9.64%	19.81%	12.22%	12.56%	03/04/2008
1357-Voya U.S. Stock Index Port Srv 2	0.67%/0.67%	8.52%	18.77%	11.56%	12.11%	05/03/2004
272 -VY Columbia Contrarian Core Pt Adv	1.46%/1.20%	10.89%	20.41%	12.19%	12.15%	12/10/2001
<i>Large Value</i>						
7272-BlackRock Equity Dividend Fund R	1.27%/1.27%	5.17%	11.28%	8.13%	9.16%	01/03/2003
3437-Voya Corporate Leaders 100 Fund R	1.14%/1.14%	4.48%	15.89%	10.34%	10.71%	06/30/2008
2326-Voya Large Cap Value Portfolio Adv	1.50%/1.24%	2.63%	11.00%	9.32%	8.76%	05/11/2007
444 -VY Invesco Comstock Port Adv	1.28%/1.20%	3.91%	12.73%	8.37%	9.25%	05/01/2002
619 -VY TRowePrice Eqty Income Pt Srv 2	1.04%/1.01%	3.21%	7.71%	7.38%	8.29%	01/24/1989

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Investment Performance for Plan 666986

Average Annual Total Returns as of: 06/30/2023

See Performance Introduction Page for Additional Information

Fund Number Investment Options	Gross / Net Fund Expense Ratio *	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Cap Growth						
<i>Large Growth</i>						
6821-Fidelity Adv Diversified Stock Fd M	1.12%/1.12%	10.15%	17.98%	11.38%	11.75%	04/30/1999
2170-Fidelity Adv New Insights Fund M	0.95%/0.95%	11.42%	22.93%	9.12%	11.53%	07/31/2003
1775-Voya Large Cap Growth Port Adv	1.31%/1.27%	12.70%	23.19%	10.45%	12.61%	12/29/2006
256 -VY TRowePrice Grwth Eqty Port Adv	1.30%/1.21%	14.15%	25.72%	8.36%	12.59%	11/28/1997
Small/Mid/Specialty						
<i>Mid-Cap Blend</i>						
311 -Voya Mid Cap Resrch Enhncd Ind Fd R	1.38%/1.20%	5.28%	16.27%	6.21%	7.73%	02/03/1998
1559-Voya Russell Mid Cap Index Port A	1.02%/0.90%	4.57%	13.96%	7.52%	9.35%	03/04/2008
<i>Mid-Cap Growth</i>						
2422-Del Ivy Mid Cap Growth Fund R	1.55%/1.29%	6.27%	22.07%	11.52%	11.75%	12/29/2005
8474-Voya MidCap Opportunities Port A	1.35%/1.16%	8.33%	23.66%	9.17%	10.35%	12/29/2006
2587-Voya MidCap Opportunities Port S2	1.25%/1.06%	8.24%	23.81%	9.28%	10.47%	05/05/2000
442 -VY Baron Growth Port Adv	1.59%/1.49%	2.38%	20.00%	10.18%	11.21%	05/01/2002
266 -VY TRowePrice Divr MdCp Gr Pt Adv	1.36%/1.28%	6.64%	22.00%	9.86%	11.65%	12/10/2001
<i>Mid-Cap Value</i>						
2394-Fidelity Adv Mid Cap Value Fund M	1.34%/1.34%	6.86%	14.65%	6.11%	7.92%	02/13/2007
447 -VY AmCen Sm-Md Cp Val Port Adv	1.64%/1.35%	2.09%	9.31%	7.21%	9.42%	05/01/2002
441 -VY JPMorgan Mid Cap Val Port Adv	1.50%/1.35%	3.88%	9.17%	6.18%	8.25%	05/01/2002
<i>Small Blend</i>						
2196-Fidelity Adv Small Cap Fund M	1.57%/1.57%	3.36%	17.37%	7.24%	8.42%	11/03/2004
1562-Voya Russell Sm Cp Index Port A	1.04%/0.95%	5.03%	11.53%	3.36%	7.47%	03/04/2008
315 -VY JPMorgan Sm Cp Core Eq Prt Adv	1.47%/1.47%	3.69%	10.82%	4.50%	8.68%	05/01/2002
<i>Small Growth</i>						
9241-Voya SmallCap Opportunities Prt A	1.52%/1.35%	5.36%	16.72%	2.17%	6.89%	05/06/1994
<i>Small Value</i>						
1216-VY Columbia Sm Cap Val II Pt Adv	1.49%/1.42%	4.16%	9.68%	4.96%	7.84%	12/29/2006
<i>Specialty - Global Real Estate</i>						
1725-VY CBRE Glb REEst Prt Adv	1.68%/1.47%	0.00%	-1.53%	2.12%	3.19%	04/28/2006
<i>Specialty - Health</i>						
8524-DWS Health and Wellness Fd A	1.32%/1.32%	4.13%	7.30%	8.53%	10.73%	12/29/2000
7560-Fidelity Adv Health Care Fund M	1.22%/1.22%	2.39%	11.57%	7.56%	12.48%	09/03/1996
<i>Specialty - Infrastructure</i>						
6820-DWS RREEF Gbl Infrstrctr Fd A	1.38%/1.29%	-0.75%	-2.75%	5.11%	5.52%	06/24/2008
<i>Specialty - Real Estate</i>						
1111-VY CBRE RI Estate Prt Adv	1.61%/1.28%	1.97%	-0.51%	5.03%	5.95%	01/24/1989
<i>Specialty - Utilities</i>						
6540-PGIM Jennison Utility Fund R	1.34%/1.09%	-0.15%	0.73%	7.93%	8.60%	08/21/2006
Global / International						
<i>Diversified Emerging Mkts</i>						
9209-Inv Dev Mrkts Fd R	1.49%/1.49%	-0.34%	11.01%	-0.38%	2.43%	11/18/1996
1048-VY JPMorgan Emrg Mkts Eq Port Adv	1.86%/1.81%	1.07%	4.18%	1.86%	3.49%	02/18/1998
<i>Foreign Large Blend</i>						
1550-Voya International Index Port A	1.04%/0.94%	2.91%	17.67%	3.71%	4.63%	03/04/2008
<i>Foreign Large Growth</i>						
1189-Fidelity Adv Divrsd Intl Fnd M	1.42%/1.42%	4.35%	18.41%	5.26%	6.21%	12/17/1998
7989-Inv Opp International Growth Fund R	1.33%/1.33%	4.27%	20.39%	3.58%	4.78%	07/15/1994
<i>Foreign Large Value</i>						

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Investment Performance for Plan 666986

Average Annual Total Returns as of: 06/30/2023

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

Fund Number Investment Options	Gross / Net Fund Expense Ratio *	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
1587-VoyIntlHiDivLowVol Port-Adv Global Large-Stock Blend	1.22%/1.22%	2.77%	11.12%	1.93%	3.26%	12/20/2006
1752-VY Mrgn Stnly Gbl Fran Port Adv Global Large-Stock Growth	1.58%/1.55%	4.87%	12.46%	8.93%	9.70%	12/29/2006
445 -VY Inv Glob Portf - Adv Class Global Large-Stock Value	1.35%/1.30%	8.16%	22.69%	6.31%	8.75%	05/01/2002
3055-Voya Glo High Div Low Vol Prtf T	1.41%/1.20%	1.29%	5.62%	4.72%	6.39%	01/28/2008

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.

Additional Notes

Voya Government Liquid Assets Portfolio - Service 2 Class: The adviser and distributor are contractually obligated to waive a portion of their management fees and distribution and/or shareholder services fees, as applicable, and to reimburse certain expenses of the Portfolio to the extent necessary to assist the Portfolio in maintaining a net yield of not less than zero through May 1, 2019. Including this waiver, Total Annual Portfolio Operating Expenses after Waivers and Reimbursements would have been 0.67% for the most recent fiscal year. Any fees waived or expenses reimbursed may be subject to possible recoupment by the adviser or distributor within 36 months of the waiver or reimbursement. In no event will the amount of the recoupment on any day exceed 20% of the yield (net of all expenses) of the Portfolio on that day. Termination or modification of these obligations requires approval by the Portfolio's board.

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.

Voya Global Bond Fund - Class R: The adviser is contractually obligated to limit expenses to 1.15% for Class R shares through March 1, 2023. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of these obligations requires approval by the Fund's board.

Voya High Yield Portfolio - Adviser Class: The adviser is contractually obligated to waive 0.015% of the management fee through May 1, 2020. Termination or modification of this obligation requires approval by the Portfolio's board.

VY BlackRock Inflation Protected Bond Portfolio - Adviser: The adviser is contractually obligated to limit expenses to 1.23% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.04% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

PGIM Total Return Bond Fund - Class R: PGIM Investments LLC (PGIM Investments) has contractually agreed, through February 28, 2023, to limit Total Annual Fund Operating Expenses after fee waivers and/or expense reimbursements to 1.01% of average daily net assets for Class R shares. This contractual waiver excludes interest, brokerage, taxes (such as income and foreign withholding taxes, stamp duty and deferred tax expenses), acquired fund fees and expenses, extraordinary expenses, and certain other Fund expenses such as dividend and interest expense and broker charges on short sales. Where applicable, PGIM Investments agrees to waive management fees or shared operating expenses on any share class to the same extent that it waives such expenses on any other share class. Fees and/or expenses waived and/or reimbursed by PGIM Investments may be recouped by PGIM Investments within the same fiscal year during which such waiver and/or reimbursement is made if such recoupment can be realized without exceeding the expense limit in effect at the time of the recoupment for that fiscal year. This waiver may not be terminated prior to February 28, 2023 without the prior approval of the Fund's Board of Directors. The distributor of the Fund has contractually agreed through February 28, 2023 to reduce its distribution and service (12b-1) fees for Class R shares to 0.50% of the average daily net assets of the Class R shares. This waiver may not be terminated prior to February 28, 2023 without the prior approval of the Fund's Board of Directors.

Voya Intermediate Bond Fund - Class R: The adviser is contractually obligated to limit expenses to 1.00% through August 1, 2018. The limitation does

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not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Fund's board.

Voya Intermediate Bond Portfolio - Class A: The adviser is contractually obligated to limit expenses to 1.03% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

PGIM Short-Term Corporate Bond Fund - Class R: Where applicable, PGIM Investments agrees to waive management fees or shared operating expenses on any share class to the same extent that it waives such expenses on any other share class. Fees and/or expenses waived and/or reimbursed by PGIM Investments may be recouped by PGIM Investments within the same fiscal year during which such waiver and/or reimbursement is made if such recoupment can be realized without exceeding the expense limit in effect at the time of the recoupment for that fiscal year. This waiver may not be terminated prior to April 30, 2023 without the prior approval of the Fund's Board of Directors. The distributor of the Fund has contractually agreed through April 30, 2023 to reduce its distribution and service (12b-1) fees to 0.50% of the average daily net assets of Class R shares. This waiver may not be terminated prior to April 30, 2023 without the prior approval of the Fund's Board of Directors.

Voya Solution 2025 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Solution / Target Date PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the The Voya Solution / Target Date PortfoliosSM.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

Voya Solution 2030 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Solution 2035 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Solution 2045 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Solution 2055 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Solution Income Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.37% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is

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Additional Notes

reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

Voya Index Solution 2025 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Index Solution 2030 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Index Solution 2035 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Index Solution 2045 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Index Solution 2055 Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Index Solution Income Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 0.89% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Retirement Conservative Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.07% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.0751% of the distribution fee for Class ADV shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Retirement Growth Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.07% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.0751% of the distribution fee for Class ADV shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Retirement Moderate Growth Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.07% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.0751% of the distribution fee for Class ADV shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Retirement Moderate Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.00% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.1587% of the distribution fee for Class ADV shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Balanced Income Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.20% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Global Perspectives Fund - Class R: The Management Fee is computed at a rate of 0.20% of average daily net assets invested in affiliated Underlying Funds and 0.40% of average daily net assets invested in unaffiliated Underlying Funds and / or other investments. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Financial Highlights, which reflects the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. The adviser is contractually obligated to limit expenses to 1.48% for Class R shares through March 1, 2023. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Fund's board.

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Voya Growth and Income Portfolio - Class A: The adviser is contractually obligated to limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.05% of the distribution fee for Class ADV shares through May 1, 2022. The adviser is contractually obligated to waive 0.045% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Russell Large Cap Index Portfolio - Class A: The adviser is contractually obligated to limit expenses to 0.87% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 0.86% for Class ADV shares through May 1, 2022. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

VY Columbia Contrarian Core Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.25% for Class ADV shares through May 1, 2022. The obligation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The adviser is contractually obligated to waive 0.023% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Large Cap Value Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.29% Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.25% for Class ADV shares through May 1, 2022. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The adviser is contractually obligated to waive 0.010% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

VY Invesco Comstock Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.20% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

VY T. Rowe Price Equity Income Portfolio - Service 2 Class: The adviser is contractually obligated to waive 0.030% of the management fee through May 1, 2022. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Large Cap Growth Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.27% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

VY T. Rowe Price Growth Equity Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.25% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.019% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya Mid Cap Research Enhanced Index Fund - Class R: The adviser is contractually obligated to limit expenses to 1.25% for Class R shares through October 1, 2023. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.20% for Class R shares through October 1, 2023. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Fund's board.

Voya Russell Mid Cap Index Portfolio - Class A: The adviser is contractually obligated to limit expenses to 0.93% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 0.90% for Class ADV shares through May 1, 2022. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya MidCap Opportunities Portfolio - Class A: The adviser is contractually obligated to limit expenses to 1.40% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.16% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya MidCap Opportunities Portfolio - Class S2: The adviser is contractually obligated to limit expenses to 1.30% for Class S2 shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.06% for Class S2 Shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

VY Baron Growth Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.49% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

VY T. Rowe Price Diversified Mid Cap Growth Port - Adviser: The adviser is contractually obligated to limit expenses to 1.30% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

VY American Century Small-Mid Cap Value Portfolio- Adviser: The adviser is contractually obligated to limit expenses to 1.52% of Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and

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Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.165% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

VY JPMorgan Mid Cap Value Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.38% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Russell Small Cap Index Portfolio - Class A: The adviser is contractually obligated to limit expenses to 0.95% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya SmallCap Opportunities Portfolio - Class A: The adviser is contractually obligated to limit expenses to 1.40% for Class ADV shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.16% for Class ADV shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

VY Columbia Small Cap Value II Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.45% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.027% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

VY CBRE Global Real Estate Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.50% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.033% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

VY CBRE Real Estate Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.35% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.067% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

PGIM Jennison Utility Fund - Class R: The distributor of the Fund has contractually agreed to limit its distribution and service (12b-1) fees to 0.50% of the average daily net assets of the Fund's Class R shares through March 31, 2023. This waiver may not be terminated prior to March 31, 2023 without the prior approval of the Fund's Board of Directors.

Voya International Index Portfolio - Class A: The adviser is contractually obligated to limit expenses to 1.00% for Class ADV shares through May 1, 2022. In addition, the adviser is contractually obligated to further limit expenses to 0.95% for the Portfolio's Class ADV shares through May 1, 2022. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. These limitations are subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The distributor is contractually obligated to waive 0.01% of the distribution fee for Class ADV shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

VY Morgan Stanley Global Franchise Portfolio - Adviser: The adviser is contractually obligated to waive 0.026% of the management fee through May 1, 2022. Termination or modification of this obligation requires approval by the Portfolio's board.

VY Invesco Global Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.30% for Class ADV class shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Portfolio's board.

Voya Global High Dividend Low Volatility Prtf - Class T: The adviser is contractually obligated to limit expenses to 1.44% for Class T shares through May 1, 2022. This limitation is subject to possible recoupment by the adviser within 36 months of waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.20% for Class T shares through May 1, 2022. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The distributor is contractually obligated to waive 0.15% of the distribution fee for Class T shares through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya National Trust is the custodian for all mutual fund custodial accounts. All companies are members of the Voya family of companies.

(1) THE CURRENT YIELD REFLECTS THE DEDUCTION OF ALL CHARGES THAT ARE DEDUCTED FROM THE TOTAL RETURN QUOTATIONS SHOWN.

Voya Floating Rate Fund - Class R: Expense information has been restated to reflect current contractual rates. The adviser is contractually obligated to limit expenses to 1.25% for Class R shares through August 1, 2023. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.20% for Class R shares through August 1, 2023. This limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Fund's board.

Voya Global Bond Portfolio - Adviser Class: The adviser is contractually obligated to limit expenses to 1.17% for Class ADV shares through May 1, 2022. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.003% of the management fee through May 1, 2022. Termination or modification of these obligations requires approval by the Portfolio's board.

Voya U.S. Bond Index Portfolio - Class A: The adviser is contractually obligated to limit expenses to 0.88% for Class ADV shares through May 1, 2023. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is

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Hartford, CT 06199-0070

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Additional Notes

contractually obligated to further limit expenses to 0.86% for Class ADV shares through May 1, 2023. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

DWS Short Duration Fund - Class A: The Advisor has contractually agreed through January 31, 2023 to waive its fees and/or reimburse fund expenses to the extent necessary to maintain the fund's total annual operating expenses (excluding certain expenses such as extraordinary expenses, taxes, brokerage, interest expense and acquired fund fees and expenses) at ratios no higher than 0.75% for Class A. The agreement may only be terminated with the consent of the fund's Board.

Delaware Ivy Balanced Fund - Class R: Delaware Management Company (Manager), the Fund's investment manager, Delaware Distributors, L.P. (Distributor), the Fund's distributor, and/or Delaware Investments Fund Services Company (DIFSC), the Fund's transfer agent, have contractually agreed to waive all or a portion of fees and/or pay/reimburse expenses (excluding any 12b-1 fees, acquired fund fees and expenses, taxes, interest, short sale dividend and interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) in order to prevent total annual fund operating expenses from exceeding 1.34% of the Class R Shares' average daily net assets from July 29, 2022 through July 29, 2023. These waivers and reimbursements may only be terminated by agreement of the Manager, the Distributor, DIFSC and/or the Fund, as applicable.

BlackRock Global Allocation Fund Inc. - Class R Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 53, BlackRock has contractually agreed to waive a portion of its management fee payable by the Fund so that BlackRock receives a fee as a percentage of average daily net assets at various asset levels through June 30, 2024. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 53, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2024. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2024. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

Other Expenses include expenses of the BlackRock Cayman Global Allocation Fund I, Ltd. (the "Subsidiary") which were less than 0.01% for the Fund's last fiscal year. The Total Annual Fund Operating Expenses do not correlate to the ratios of expenses to average net assets given in the Fund's most recent annual report, which do not include Acquired Fund Fees and Expenses.

Voya Global Div Pymt Fund - Class A: The Fund's Management Fee structure is a "bifurcated fee" structure as follows: an annual rate of 0.18% of the Fund's average daily net assets invested in Underlying Funds within the Voya family of funds; and 0.40% of the Fund's average daily net assets invested in direct investments, which include, but are not limited to, a security issued by an investment company that is not part of the Voya family of funds, including exchange-traded funds, a security issued by a non-mutual fund issuer, such as an operating company, and derivative instruments other than call options written by the Fund's sub-adviser. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Financial Highlights, which reflects the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. The adviser is contractually obligated to limit expenses to 1.16% for Class A shares through March 1, 2023. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Termination or modification of this obligation requires approval by the Fund's board.

DWS ESG Core Equity Fund - Class R: The Advisor has contractually agreed through September 30, 2023 to waive its fees and/or reimburse fund expenses to the extent necessary to maintain the fund's total annual operating expenses (excluding certain expenses such as extraordinary expenses, taxes, brokerage, interest expense and acquired fund fees and expenses) at 1.05% for Class R. The agreement may only be terminated with the consent of the fund's Board.

BlackRock Equity Dividend Fund - Class R Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 39, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through August 31, 2021. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through August 31, 2021. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Fund or by a vote of a majority of the outstanding voting securities of the Fund. The Total Annual Fund Operating Expenses do not correlate to the ratios of expenses to average net assets given in the Fund's most recent annual report which do not include Acquired Fund Fees and Expenses.

Delaware Ivy Mid Cap Growth Fund - Class R: Delaware Management Company (Manager), the Fund's investment manager, Delaware Distributors, L.P. (Distributor), the Fund's distributor, and/or Delaware Investments Fund Services Company (DIFSC), the Fund's transfer agent, have contractually agreed to waive all or a portion of fees and/or pay/reimburse expenses (excluding any 12b-1 fees, acquired fund fees and expenses, taxes, interest, short sale dividend and interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) in order to prevent total annual fund operating expenses from exceeding 1.29% of the Class R Shares' average daily net assets from July 29, 2022 through July 29, 2023. These waivers and reimbursements may only be terminated by agreement of the Manager, the Distributor, DIFSC and/or the Fund, as applicable.

DWS RREEF Global Infrastructure Fund - Class A: The Advisor has contractually agreed through April 30, 2022 to waive its fees and/or reimburse fund expenses to the extent necessary to maintain the fund's total annual operating expenses (excluding certain expenses such as extraordinary expenses, taxes, brokerage, interest expenses and acquired fund fees and expenses) at ratios no higher than 1.35% for Class A. The agreement may only be terminated with the consent of the fund's Board.