

PERFORMANCE UPDATE

ARLINGTON COUNTY 457 DEFERRED

Average Annual Total Returns as of: 07/31/2025 (shown in percentages)

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

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

Voya will assess an annual asset-based service fee of 0.055% to all investment options including 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.

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

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

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

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|--|-------|------|------|------|------|-------|-------|--------|---------------------|-------------------|-----------------|
| Stability of Principal | | | | | | | | | | | |
| Money Market - Taxable | | | | | | | | | | | |
| Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1) | 0.36 | 1.07 | 2.49 | 4.59 | 4.70 | 2.86 | 1.98 | | 07/13/1981 | 0.11 | 0.11 |
| <i>The 7-day annualized yield as of 07/31/2025 is 4.23%, which more closely reflects current earnings. (9)</i> | | | | | | | | | | | |
| Stability of Principal | | | | | | | | | | | |
| Voya Fixed Plus Account III - 4020 (2)(8)(10) | 0.19 | 0.56 | 1.30 | 2.25 | 2.10 | 1.92 | 2.10 | | | | |
| Bonds | | | | | | | | | | | |
| Global Bond-USD Hedged | | | | | | | | | | | |
| AB Global Bond Fund - Class Z - 6344 | -0.14 | 0.76 | 3.20 | 3.91 | 2.54 | 0.21 | 2.10 | | 03/27/1992 | 0.52 | 0.52 |
| High Yield Bond | | | | | | | | | | | |
| Federated Hermes Instl High Yield Bond Fund - Class R6 Shr - 8733 (3) | 0.25 | 3.49 | 4.99 | 7.98 | 7.11 | 4.34 | 5.00 | | 11/01/2002 | 0.51 | 0.49 |
| Inflation-Protected Bond | | | | | | | | | | | |
| Vanguard® Inflation-Protected Securities Fund-Admiral™ Sh - 7925 | 0.13 | 0.43 | 4.72 | 3.91 | 0.81 | 1.07 | 2.55 | | 06/10/2005 | 0.10 | 0.10 |
| Intermediate Core Bond | | | | | | | | | | | |
| Vanguard® Total Bond Market Index Fund - Institutional - 799 | -0.29 | 0.58 | 3.82 | 3.37 | 1.73 | -1.09 | 1.67 | | 09/18/1995 | 0.03 | 0.03 |
| Intermediate Core-Plus Bond | | | | | | | | | | | |
| Dodge & Cox Income Fund - Class I Shares - 2683 | -0.08 | 1.02 | 4.24 | 3.81 | 3.34 | 0.65 | 2.86 | | 01/03/1989 | 0.41 | 0.41 |
| Asset Allocation | | | | | | | | | | | |



| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|--|-------|-------|-------|-------|-------|-------|-------|--------|---------------------|-------------------|-----------------|
| Lifecycle - Index | | | | | | | | | | | |
| Vanguard® Target Retirement 2025 Fund - 926 (4) | 0.45 | 6.11 | 7.81 | 9.86 | 8.79 | 6.82 | 6.85 | | 10/27/2003 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2035 Fund - 793 (4) | 0.62 | 8.05 | 9.09 | 11.60 | 10.86 | 8.92 | 8.11 | | 10/27/2003 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2045 Fund - 794 (4) | 0.80 | 9.66 | 10.18 | 13.19 | 12.76 | 10.96 | 9.27 | | 10/27/2003 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2055 Fund - 2473 (4) | 0.87 | 10.50 | 10.88 | 14.05 | 13.48 | 11.41 | 9.49 | | 08/18/2010 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2065 Fund - 8995 (4)(5) | 0.87 | 10.49 | 10.89 | 14.00 | 13.48 | 11.42 | | 9.95 | 07/12/2017 | 0.08 | 0.08 |
| Vanguard® Target Retirement Income Fund - 795 (4) | 0.22 | 3.84 | 6.21 | 7.71 | 6.08 | 4.04 | 4.67 | | 10/27/2003 | 0.08 | 0.08 |
| Balanced | | | | | | | | | | | |
| Moderate Allocation | | | | | | | | | | | |
| T. Rowe Price Capital Appreciation Fund - I Class - 9138 (6) | 2.34 | 8.62 | 8.90 | 12.10 | 11.53 | 11.43 | 10.93 | | 06/30/1986 | 0.61 | 0.58 |
| Large Cap Value/Blend | | | | | | | | | | | |
| Large Blend | | | | | | | | | | | |
| Vanguard® FTSE Social Index Fund - Institutional Shares - 1215 | 2.11 | 15.19 | 8.01 | 17.13 | 17.75 | 15.17 | 13.84 | | 12/15/2006 | 0.07 | 0.07 |
| Vanguard® Institutional Index Fund - Institutional Plus - 1228 | 2.24 | 14.20 | 8.57 | 16.31 | 17.08 | 15.86 | 13.65 | | 07/07/1997 | 0.02 | 0.02 |
| Large Value | | | | | | | | | | | |
| T. Rowe Price Value Fund - I Class - 7575 (7) | -0.23 | 4.68 | 6.19 | 6.82 | 10.84 | 13.98 | 9.94 | | 09/30/1994 | 0.58 | 0.57 |
| Vanguard® Equity Income Fund - Admiral™ Shares - 7926 | 0.24 | 7.55 | 7.36 | 10.68 | 11.10 | 13.97 | 10.73 | | 08/13/2001 | 0.18 | 0.18 |
| Large Cap Growth | | | | | | | | | | | |
| Large Growth | | | | | | | | | | | |
| American Funds The Growth Fund of America® - Class R-6 - 1724 | 2.00 | 18.21 | 12.77 | 24.25 | 21.81 | 15.11 | 14.58 | | 12/01/1973 | 0.30 | 0.30 |
| ClearBridge Large Cap Growth Fund - Class IS - 3862 | 1.12 | 15.37 | 7.11 | 16.54 | 20.95 | 13.44 | 14.46 | | 08/29/1997 | 0.64 | 0.64 |
| T. Rowe Price Blue Chip Growth Fund - I Class - 7577 | 3.63 | 20.97 | 11.79 | 24.31 | 23.56 | 13.14 | 15.03 | | 06/30/1993 | 0.57 | 0.57 |
| Small/Mid/Specialty | | | | | | | | | | | |
| Mid-Cap Blend | | | | | | | | | | | |
| Vanguard® Mid-Cap Index Fund - Institutional Shares - 1197 | 2.02 | 11.94 | 9.14 | 15.25 | 11.62 | 12.06 | 10.05 | | 05/21/1998 | 0.04 | 0.04 |
| Mid-Cap Growth | | | | | | | | | | | |
| Janus Henderson Enterprise Fund - Class N Shares - 6095 | 1.42 | 10.46 | 4.71 | 8.31 | 11.18 | 11.42 | 12.13 | | 09/01/1992 | 0.66 | 0.66 |
| Mid-Cap Value | | | | | | | | | | | |
| Victory Sycamore Established Value Fund - Class R6 - 6595 | 1.52 | 6.80 | 0.92 | 0.70 | 7.34 | 14.19 | 10.26 | | 08/16/1983 | 0.54 | 0.54 |
| Small Blend | | | | | | | | | | | |
| Vanguard® Small-Cap Index Fund - Institutional Shares - 1198 | 1.86 | 12.07 | 1.24 | 5.08 | 9.14 | 11.28 | 8.82 | | 07/07/1997 | 0.04 | 0.04 |
| Small Growth | | | | | | | | | | | |
| Vanguard® Explorer™ Fund - Admiral™ Shares - 828 | 0.94 | 11.51 | -0.33 | 1.64 | 7.42 | 8.56 | 9.57 | | 11/12/2001 | 0.33 | 0.33 |
| Small Value | | | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Class R6 - 8051 | 1.79 | 6.84 | -5.24 | -8.03 | 4.85 | 11.25 | 7.58 | | 05/07/1993 | 0.99 | 0.99 |
| Specialty - Real Estate | | | | | | | | | | | |
| Vanguard® Real Estate Index Fund - Admiral™ Shares - 802 | 0.10 | 1.78 | 2.05 | 2.49 | 0.75 | 5.80 | 5.38 | | 11/12/2001 | 0.13 | 0.13 |
| Global / International | | | | | | | | | | | |
| Diversified Emerging Mkts | | | | | | | | | | | |
| American Funds New World Fund® - Class R-6 - 3491 | -0.67 | 10.67 | 14.84 | 15.20 | 11.91 | 7.38 | 7.91 | | 06/17/1999 | 0.57 | 0.57 |
| Foreign Large Blend | | | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|-------|-------|-------|-------|-------|-------|-------|--------|---------------------|-------------------|-----------------|
| DFA International Core Equity 2 Portfolio - Institutional - 2875 | -1.30 | 7.54 | 20.01 | 15.47 | 13.74 | 12.03 | 7.01 | | 09/15/2005 | 0.23 | 0.23 |
| Vanguard® FTSE All-World ex-US Index Fd - Inst Shares - 2299 | -1.01 | 7.25 | 17.04 | 13.84 | 12.33 | 9.28 | 6.33 | | 04/30/2007 | 0.05 | 0.05 |
| Foreign Large Growth | | | | | | | | | | | |
| American Funds EUPAC Fund® - Class R-6 - 1723 | -1.40 | 8.52 | 14.56 | 10.95 | 11.12 | 6.67 | 6.36 | | 04/16/1984 | 0.47 | 0.47 |
| Foreign Small/Mid Blend | | | | | | | | | | | |
| Victory Trivalent International Small-Cap Fund - Class R6 - 3622 | 0.05 | 13.88 | 27.01 | 22.43 | 14.26 | 9.32 | 7.27 | | 08/17/2007 | 1.03 | 1.03 |
| Global Large-Stock Blend | | | | | | | | | | | |
| American Funds Capital World Growth and Income Fund® - R-6 - 1960 | -0.03 | 11.85 | 13.00 | 16.11 | 16.14 | 11.89 | 9.39 | | 03/25/1993 | 0.41 | 0.41 |

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

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

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

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

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

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

PERFORMANCE UPDATE

ARLINGTON COUNTY 457 DEFERRED

Average Annual Total Returns as of: 06/30/2025 (shown in percentages)

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

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

Voya will assess an annual asset-based service fee of 0.055% to all investment options including 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.

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

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

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|------|------|------|-------|-------|-------|-------|--------|---------------------|-------------------|-----------------|
| Stability of Principal | | | | | | | | | | | |
| Money Market - Taxable | | | | | | | | | | | |
| Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1) | 0.35 | 1.06 | 2.12 | 4.69 | 4.62 | 2.79 | 1.94 | | 07/13/1981 | 0.11 | 0.11 |
| The 7-day annualized yield as of 06/30/2025 is 4.23%, which more closely reflects current earnings. (9) | | | | | | | | | | | |
| Stability of Principal | | | | | | | | | | | |
| Voya Fixed Plus Account III - 4020 (2)(8)(10) | 0.18 | 0.56 | 1.11 | 2.25 | 2.08 | 1.91 | 2.11 | | | | |
| Bonds | | | | | | | | | | | |
| Global Bond-USD Hedged | | | | | | | | | | | |
| AB Global Bond Fund - Class Z - 6344 | 1.03 | 1.80 | 3.34 | 5.94 | 3.63 | 0.48 | 2.23 | | 03/27/1992 | 0.52 | 0.52 |
| High Yield Bond | | | | | | | | | | | |
| Federated Hermes Instl High Yield Bond Fund - Class R6 Shr - 8733 (3) | 1.59 | 3.85 | 4.73 | 9.48 | 9.01 | 5.24 | 5.00 | | 11/01/2002 | 0.51 | 0.49 |
| Inflation-Protected Bond | | | | | | | | | | | |
| Vanguard® Inflation-Protected Securities Fund-Admiral™ Sh - 7925 | 0.95 | 0.43 | 4.59 | 5.72 | 2.16 | 1.52 | 2.58 | | 06/10/2005 | 0.10 | 0.10 |
| Intermediate Core Bond | | | | | | | | | | | |
| Vanguard® Total Bond Market Index Fund - Institutional - 799 | 1.59 | 1.30 | 4.12 | 6.07 | 2.61 | -0.72 | 1.77 | | 09/18/1995 | 0.03 | 0.03 |
| Intermediate Core-Plus Bond | | | | | | | | | | | |
| Dodge & Cox Income Fund - Class I Shares - 2683 | 1.82 | 1.42 | 4.32 | 6.49 | 4.26 | 1.08 | 2.89 | | 01/03/1989 | 0.41 | 0.41 |
| Asset Allocation | | | | | | | | | | | |
| Lifecycle - Index | | | | | | | | | | | |
| Vanguard® Target Retirement 2025 Fund - 926 (4) | 2.92 | 6.65 | 7.33 | 11.74 | 10.43 | 7.48 | 6.89 | | 10/27/2003 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2035 Fund - 793 (4) | 3.54 | 8.38 | 8.42 | 13.41 | 12.73 | 9.67 | 8.13 | | 10/27/2003 | 0.08 | 0.08 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|--|------|-------|-------|-------|-------|-------|-------|--------|---------------------|-------------------|-----------------|
| Vanguard® Target Retirement 2045 Fund - 794 (4) | 4.01 | 9.75 | 9.30 | 14.78 | 14.84 | 11.80 | 9.27 | | 10/27/2003 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2055 Fund - 2473 (4) | 4.28 | 10.54 | 9.93 | 15.58 | 15.59 | 12.24 | 9.47 | | 08/18/2010 | 0.08 | 0.08 |
| Vanguard® Target Retirement 2065 Fund - 8995 (4)(5) | 4.29 | 10.53 | 9.93 | 15.55 | 15.59 | 12.24 | | 9.94 | 07/12/2017 | 0.08 | 0.08 |
| Vanguard® Target Retirement Income Fund - 795 (4) | 2.15 | 4.55 | 5.98 | 9.66 | 7.36 | 4.49 | 4.71 | | 10/27/2003 | 0.08 | 0.08 |
| Balanced | | | | | | | | | | | |
| Moderate Allocation | | | | | | | | | | | |
| T. Rowe Price Capital Appreciation Fund - I Class - 9138 (6) | 3.25 | 6.41 | 6.41 | 12.07 | 13.67 | 12.03 | 10.95 | | 06/30/1986 | 0.61 | 0.58 |
| Large Cap Value/Blend | | | | | | | | | | | |
| Large Blend | | | | | | | | | | | |
| Vanguard® FTSE Social Index Fund - Institutional Shares - 1215 | 5.56 | 12.79 | 5.78 | 15.36 | 20.55 | 16.14 | 13.87 | | 12/15/2006 | 0.07 | 0.07 |
| Vanguard® Institutional Index Fund - Institutional Plus - 1228 | 5.08 | 10.94 | 6.19 | 15.14 | 19.69 | 16.62 | 13.63 | | 07/07/1997 | 0.02 | 0.02 |
| Large Value | | | | | | | | | | | |
| T. Rowe Price Value Fund - I Class - 7575 (7) | 2.31 | 1.15 | 6.43 | 10.77 | 12.68 | 15.27 | 9.99 | | 09/30/1994 | 0.58 | 0.57 |
| Vanguard® Equity Income Fund - Admiral™ Shares - 7926 | 3.80 | 4.22 | 7.10 | 15.19 | 12.77 | 14.72 | 10.87 | | 08/13/2001 | 0.18 | 0.18 |
| Large Cap Growth | | | | | | | | | | | |
| Large Growth | | | | | | | | | | | |
| American Funds The Growth Fund of America® - Class R-6 - 1724 | 6.93 | 18.06 | 10.56 | 21.77 | 24.99 | 16.05 | 14.62 | | 12/01/1973 | 0.30 | 0.30 |
| ClearBridge Large Cap Growth Fund - Class IS - 3862 | 5.57 | 14.48 | 5.92 | 15.07 | 24.88 | 14.70 | 14.70 | | 08/29/1997 | 0.64 | 0.64 |
| T. Rowe Price Blue Chip Growth Fund - I Class - 7577 | 6.28 | 18.70 | 7.88 | 17.24 | 27.02 | 14.03 | 15.18 | | 06/30/1993 | 0.57 | 0.57 |
| Small/Mid/Specialty | | | | | | | | | | | |
| Mid-Cap Blend | | | | | | | | | | | |
| Vanguard® Mid-Cap Index Fund - Institutional Shares - 1197 | 4.01 | 8.70 | 6.98 | 17.52 | 14.33 | 13.02 | 9.97 | | 05/21/1998 | 0.04 | 0.04 |
| Mid-Cap Growth | | | | | | | | | | | |
| Janus Henderson Enterprise Fund - Class N Shares - 6095 | 3.34 | 7.55 | 3.24 | 12.91 | 13.94 | 12.32 | 12.04 | | 09/01/1992 | 0.66 | 0.66 |
| Mid-Cap Value | | | | | | | | | | | |
| Victory Sycamore Established Value Fund - Class R6 - 6595 | 2.00 | 1.70 | -0.59 | 4.64 | 9.75 | 14.61 | 10.35 | | 08/16/1983 | 0.54 | 0.54 |
| Small Blend | | | | | | | | | | | |
| Vanguard® Small-Cap Index Fund - Institutional Shares - 1198 | 4.24 | 7.30 | -0.61 | 10.16 | 12.18 | 11.85 | 8.59 | | 07/07/1997 | 0.04 | 0.04 |
| Small Growth | | | | | | | | | | | |
| Vanguard® Explorer™ Fund - Admiral™ Shares - 828 | 4.63 | 8.39 | -1.25 | 5.37 | 10.80 | 9.56 | 9.40 | | 11/12/2001 | 0.33 | 0.33 |
| Small Value | | | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Class R6 - 8051 | 2.27 | -0.69 | -6.91 | -1.60 | 6.71 | 11.36 | 7.16 | | 05/07/1993 | 0.99 | 0.99 |
| Specialty - Real Estate | | | | | | | | | | | |
| Vanguard® Real Estate Index Fund - Admiral™ Shares - 802 | 0.61 | -0.70 | 1.94 | 10.33 | 3.55 | 6.53 | 5.94 | | 11/12/2001 | 0.13 | 0.13 |
| Global / International | | | | | | | | | | | |
| Diversified Emerging Mkts | | | | | | | | | | | |
| American Funds New World Fund® - Class R-6 - 3491 | 5.35 | 13.68 | 15.62 | 15.53 | 13.74 | 8.82 | 7.83 | | 06/17/1999 | 0.57 | 0.57 |
| Foreign Large Blend | | | | | | | | | | | |
| DFA International Core Equity 2 Portfolio - Institutional - 2875 | 3.47 | 13.52 | 21.59 | 21.38 | 16.10 | 12.91 | 7.16 | | 09/15/2005 | 0.23 | 0.23 |
| Vanguard® FTSE All-World ex-US Index Fd - Inst Shares - 2299 | 3.71 | 11.59 | 18.23 | 18.15 | 13.99 | 10.36 | 6.38 | | 04/30/2007 | 0.05 | 0.05 |
| Foreign Large Growth | | | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|------|-------|-------|-------|-------|-------|-------|--------|---------------------|-------------------|-----------------|
| American Funds EUPAC Fund® - Class R-6 - 1723 | 3.94 | 13.22 | 16.19 | 13.86 | 13.48 | 8.17 | 6.52 | | 04/16/1984 | 0.47 | 0.47 |
| Foreign Small/Mid Blend | | | | | | | | | | | |
| Victory Trivalent International Small-Cap Fund - Class R6 - 3622 | 6.23 | 20.48 | 26.94 | 26.94 | 16.52 | 10.85 | 7.27 | | 08/17/2007 | 1.03 | 1.03 |
| Global Large-Stock Blend | | | | | | | | | | | |
| American Funds Capital World Growth and Income Fund® - R-6 - 1960 | 5.29 | 13.06 | 13.03 | 17.38 | 18.08 | 12.93 | 9.57 | | 03/25/1993 | 0.41 | 0.41 |

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

(1)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 A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)Voya Fixed Plus Account III - Voya will credit interest at an annual effective rate of 3.00% through December 31, 2017, 2.75% in 2018 and 2.50% in 2019. Each of these is higher than the standard Voya Fixed Plus Account III credited rate. Beginning on January 1, 2020 and thereafter, the credited rate for your plan will be that of the prevailing credited interest rate in effect at that time. Please note the Guaranteed Minimum Interest Rate is 1.00%. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company. Restrictions may apply to transfers of funds from the Voya Fixed Plus Account III to other contract investment options. Please refer to your product prospectus / disclosure booklet or call your 800 number for more information.

(3)Federated Hermes Institutional High Yield Bond Fund - Class R6 Shares: The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, interest expense, extraordinary expenses and proxy-related expenses, if any) paid by the Fund's R6 class (after the voluntary waivers and/or reimbursements) will not exceed 0.48% (the "Fee Limit"), up to but not including the later of (the "Termination Date"): (a) January 1, 2026 ; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.

(4)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.

(5)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.

Additional Notes

(6)T. Rowe Price Capital Appreciation Fund - I Class: T. Rowe Price Associates, Inc., has contractually agreed (at least through February 28, 2027) to waive a portion of the fund's management fees so that an individual fund fee of 0.27% is applied to the fund's average daily net assets that are equal to or greater than \$27.5 billion. Thereafter, this agreement will automatically renew for one-year terms unless terminated by the fund's Board of Directors. Fees waived under this agreement are not subject to reimbursement to T. Rowe Price Associates, Inc., by the fund. The figures shown in the fee table do not match the "Ratios to average net assets" shown in the Financial Highlights table, as those figures do not include acquired fund fees and expenses. T. Rowe Price Associates, Inc., permanently waives a portion of the fund's management fee in order to ensure that the fund's management fee does not duplicate the fund's management fees of each underlying fund.

(7)T. Rowe Price Value Fund - I Class: T. Rowe Price Associates, Inc., has contractually agreed (at least through February 28, 2027) to waive a portion of the fund's management fees so that an individual fund fee of 0.2295% is applied to the fund's average daily net assets that are equal to or greater than \$20 billion. Thereafter, this agreement will automatically renew for one-year terms unless terminated by the fund's Board of Directors. Fees waived under this agreement are not subject to reimbursement to T. Rowe Price Associates, Inc., by the fund.

(8)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.

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

(10)The current rate for the Voya Fixed Plus Account III MC 905, Fund 4020 is 2.25%, 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 1.50%, 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 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.

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