

Your plan is on the move



Secure Choice PEP - MRI Software

Your Plan is moving to Voya Financial (Voya®). Read on for more information.

What will retirement look like to you? However you envision retirement, the steps you take today will affect how you spend tomorrow. We've taken one big step in the right direction for you by choosing Voya Retirement Insurance and Annuity Company (VRIAC) as the new investment and service provider for the Plan. VRIAC is a member of the Voya family of companies. All record keeping services will be transferred to Voya and all amounts in the investment options currently available under the Plan will be transferred to new investment options offered through Voya.

Do something good for yourself by getting acquainted with the retirement savings features you'll have access to.

- 1** Online retirement planning tools and resources
- 2** Interactive website and mobile app for on-the-go account management
- 3** Education sessions to help you prepare for the future



Transition dates

Restricted account access begins

April 24, 2024

Account access restored

On or before May 13, 2024

If you have questions concerning this notice, or would like to determine whether the blackout period has started or ended, contact: (800) 584 6001.



Ready, set, plan

A conversion period will ensure the accurate and complete transfer of your account and Plan records from your current service provider. During the transition, we'll do most of the work for you. But here are a few things to keep in mind and key dates to remember, including a period of time where account access is restricted, also called the "blackout" period.

April 24, 2024

Blackout period begins. **Loan or distribution requests must be processed prior to this date. Investment changes or transfers must be made prior to this date.**

On or before
May 13, 2024

Blackout period ends. Full account access is restored.
You can complete transactions through the Plan website at [VoyaRetirementPlans.com](https://www.voyaretirementplans.com) or by calling the Plan Information Line at **(800) 584-6001**.

Just a reminder

During the transition period, you will be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

Your future, your way

When it comes to planning for your future, one size does not fit all. With your retirement plan, you have a variety of options and benefits to help get you there.



Keep an eye on your savings

Use the myOrangeMoney®, interactive online educational experience, as a resource to plan and track your future retirement income



Take your goals on the go

With the Voya Retire mobile app, you'll be able to check your account balance and transact wherever you are.



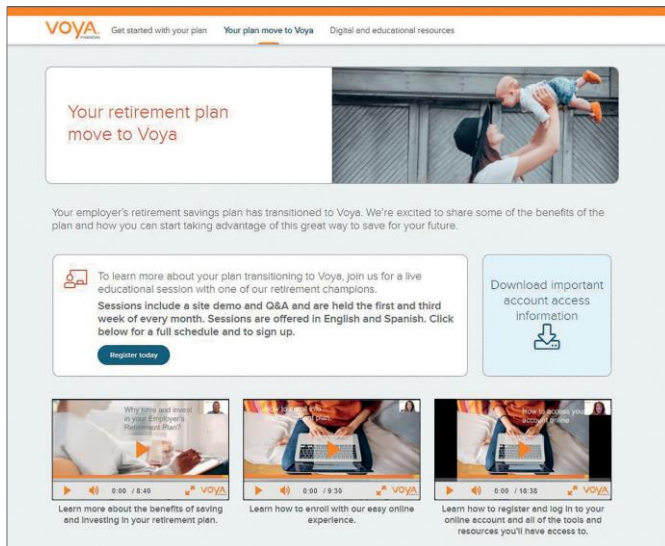
You have questions. We have answers

Representatives are a phone call away through the Plan Information Line.

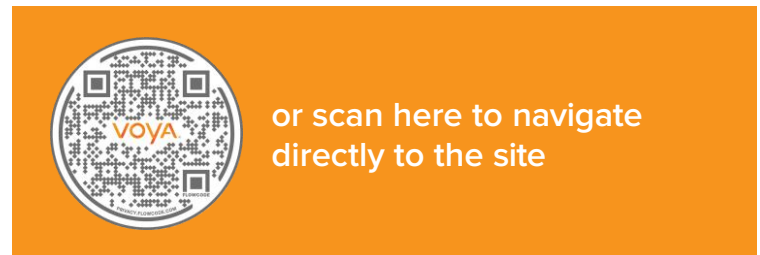
Education Meetings

Learn more about what to expect during your plan's transition to Voya, including important dates and the steps you can take to help make your retirement savings work for you. Whether you choose to attend a live session or watch a video on-demand, we will make your plan's transition to Voya easy to understand!

Visit VoyaDelivers.com/RetirementPlan/Plan-Move.php



The screenshot shows the top navigation bar with 'VOYA' and links for 'Get started with your plan', 'Your plan move to Voya', and 'Digital and educational resources'. The main content area features a heading 'Your retirement plan move to Voya' with a photo of a man holding a baby. Below this is a paragraph about the transition. A call-to-action box says 'To learn more about your plan transitioning to Voya, join us for a live educational session with one of our retirement champions. Sessions include a site demo and Q&A and are held the first and third week of every month. Sessions are offered in English and Spanish. Click below for a full schedule and to sign up.' with a 'Register today' button. To the right is a 'Download important account access information' button with a download icon. At the bottom are three video thumbnails: 'Why time and invest in your Employer's Retirement Plan?' (0:00 / 0:48), 'Learn how to enroll with our easy online experience.' (0:00 / 0:30), and 'Learn how to register and log in to your online account and all of the tools and resources you'll have access to.' (0:00 / 1:35).



A large orange rectangular box containing a circular QR code with the 'VOYA' logo in the center. To the right of the QR code, the text reads 'or scan here to navigate directly to the site'.

Secure access

Ensuring your retirement account is secure is one of Voya's top priorities. No matter how you contact Voya – online or by phone – we verify your identity before allowing account access.

To access your account, go to www.voyaretirementplans.com or download the mobile app: **Voya Retire®**. Next, select "Register Now" on the login screen. As part of the registration process, you will receive a code through the most convenient method you have on file with Voya (text, email, or U.S. Mail). Lastly, you will need to create a login username and password for ongoing online or mobile account access. To access your account by phone, call **1-800-584-6001**.

Important, once full account access is restored:



VoyaRetirementPlans.com



(800) 584-6001



Search Voya Retire*
on your favorite app store

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Federal law generally requires that you be furnished notice of a blackout period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any blackout period in order to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plans.



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

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

Mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. An administration fee and fund management fees will apply. Early withdrawals prior to age 59½ will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when distributed the principal may be worth more or less than its original amount invested.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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PLAN
INVEST
PROTECT

VOYA
FINANCIAL