

# Investment options



Fund #	Fund Name
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## Stability of Principal

4020	<a href="#">Voya Fixed Plus Account III</a>
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Guarantees are based on the financial strength and the claims paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the other investment options offered under the Plan. Please refer to the Information Booklet for a description of this investment option and applicable restrictions.

## Bonds

2573	<a href="#">Vanguard® Federal Money Market Fund - Investor Shares* 1</a>
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898	<a href="#">Vanguard® Total Bond Market Index Fund - Admiral™ Shares</a>
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2287	<a href="#">Metropolitan West Total Return Bond Fund - Class I Shares</a>
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3314	<a href="#">Vanguard® Short-Term Bond Index Fund - Admiral™ Shares</a>
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6552	<a href="#">Vanguard® Total International Bond Index Fund - Admiral™ Shares</a>
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\*An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance that it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing money in the fund.

## Asset Allocation

795	<a href="#">Vanguard® Target Retirement Income Fund - Investor Shares</a>
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1295	<a href="#">Vanguard® Target Retirement 2010 Fund - Investor Shares</a>
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791	<a href="#">Vanguard® Target Retirement 2015 Fund - Investor Shares</a>
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1296	<a href="#">Vanguard® Target Retirement 2020 Fund - Investor Shares</a>
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926	<a href="#">Vanguard® Target Retirement 2025 Fund - Investor Shares</a>
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1297	<a href="#">Vanguard® Target Retirement 2030 Fund - Investor Shares</a>
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793	<a href="#">Vanguard® Target Retirement 2035 Fund - Investor Shares</a>
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1298	<a href="#">Vanguard® Target Retirement 2040 Fund - Investor Shares</a>
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794	<a href="#">Vanguard® Target Retirement 2045 Fund - Investor Shares</a>
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1299	<a href="#">Vanguard® Target Retirement 2050 Fund - Investor Shares</a>
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2473	<a href="#">Vanguard® Target Retirement 2055 Fund - Investor Shares</a>
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3447	<a href="#">Vanguard® Target Retirement 2060 Fund - Investor Shares</a>
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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.

Fund #	Fund Name
<b>Large Cap Value</b>	
899	<a href="#">Vanguard® 500 Index Fund - Admiral™ Shares</a>
3507	<a href="#">JPMorgan Equity Income Fund - Class R6 Shares</a>
<b>Large Cap Growth</b>	
2467	<a href="#">T. Rowe Price Institutional Large-Cap Growth Fund<sup>2</sup></a>
<b>Small/Mid/Specialty</b>	
4766	<a href="#">Champlain Mid Cap Institutional</a>
756	<a href="#">Vanguard® Mid-Cap Index Fund - Admiral™ Shares</a>
757	<a href="#">Vanguard® Small-Cap Index Fund - Admiral™ Shares</a>
7428	<a href="#">Vanguard® Strategic Small-Cap Equity Inv</a>
<b>Global/International</b>	
1723	<a href="#">American Funds EuroPacific Growth Fund® - Class R6</a>
6500	<a href="#">Vanguard® Developed Markets Index Fund - Admiral™ Shares</a>
7426	<a href="#">Van Eck Emerging Markets I</a>

<sup>1</sup>Vanguard and the ship logo are trademarks of The Vanguard Group, Inc.

<sup>2</sup>T. Rowe Price, Invest With Confidence, the Big Horn Sheep, and the logo they compose are trademarks or registered trademarks of T. Rowe Price Group, Inc. in the U.S. and other countries.

**You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting Voya's regional office in Seattle at (888) 285-2418.**

Mutual Funds offered under a custodial account or Trust Agreement are intended as long-term investments designed for retirement purposes. Early withdrawals taken prior to age 59½ from a 403(b) plan will be subject to an IRS 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 surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.