



Quarter 2 2023



State of Delaware 457(b)



STATE OF DELAWARE 457(b) Plan



Plan overview

	Plan data	Benchmark
Total plan participants	16,257	
Total plan assets	\$860,912,570	
Average balance	\$52,956	\$54,707
Participants in managed accounts	3%	2%
Percent employees with loans	0%	2%
Average outstanding loan	\$0	\$1,722



Plan health snapshot

	Plan data	Benchmark
Participation rate	24%	41%
Income replacement	56%	53%
Employees on track to save 70%	22%	28%
Average savings rate	0%	7%



Employee engagement

	Plan data	Benchmark
Overall engagement	53%	35%
Web engagement	43%	29%
Mobile app engagement	11%	6%
Authenticated call engagement	14%	9%
eDelivery	39%	44%
Web registration	68%	41%

Data as of 6/30/2023

Benchmark: Government

Participation

Plan Health Participation
Multiple values

Pick Data Point for Chart
Gender

	Male	Female
Unique Participants with a Balance	4,550	6,962
Average Participant Age	48	49
Average Participant Tenure	17	17
Average Participant Salary	\$80,233	\$68,079
Average Savings Rate		
Average Savings Balance	\$57,048	\$43,892

Data as of 6/30/2023

STATE OF DELAWARE 457(b) Plan



	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2
Total plan participants	16,170	16,258	16,048	16,037	16,038	16,257
Total plan assets	\$889,700,694	\$784,549,624	\$743,072,415	\$790,376,119	\$825,632,618	\$860,912,570
Average balance	\$55,022	\$48,256	\$46,303	\$49,285	\$51,480	\$52,956
Participants in managed accounts	2%	2%	2%	3%	3%	3%
Percent employees with loans	0%	0%	0%	0%	0%	0%
Average outstanding loan	\$0	\$0	\$0	\$0	\$0	\$0

Data as of 6/30/2023

Benchmark: Government



STATE OF DELAWARE 457(b) Plan



	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2
Overall engagement	59%	59%	59%	55%	53%	53%
Web engagement	48%	48%	48%	45%	44%	43%
Mobile app engagement	10%	10%	11%	11%	11%	11%
Authenticated call engagement	20%	20%	19%	16%	14%	14%
eDelivery	38%	39%	39%	39%	39%	39%
Web registration	66%	66%	67%	67%	68%	68%

Data as of 6/30/2023

Benchmark: Government



State of Delaware 403(b)



STATE OF DELAWARE 403(b) Plan



Plan overview

	Plan data	Benchmark
Total plan participants	8,186	
Total plan assets	\$264,273,004	
Average balance	\$32,284	\$54,707
Participants in managed accounts	2%	2%
Percent employees with loans	0%	2%
Average outstanding loan	\$0	\$1,722



Plan health snapshot

	Plan data	Benchmark
Participation rate	20%	41%
Income replacement	54%	53%
Employees on track to save 70%	21%	28%
Average savings rate	0%	7%



Employee engagement

	Plan data	Benchmark
Overall engagement	44%	35%
Web engagement	35%	29%
Mobile app engagement	6%	6%
Authenticated call engagement	13%	9%
eDelivery	36%	44%
Web registration	65%	41%

Data as of 6/30/2023

Benchmark: Government

Participation

Plan Health Participation
Multiple values

Pick Data Point for Chart
Gender

	Male	Female
Unique Participants with a Balance	1,848	5,269
Average Participant Age	47	46
Average Participant Tenure	16	16
Average Participant Salary	\$83,423	\$81,721
Average Savings Rate		
Average Savings Balance	\$34,752	\$30,302

Data as of 6/30/2023

STATE OF DELAWARE 403(b) Plan



	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2
Total plan participants	7,612	7,763	7,782	7,934	8,023	8,186
Total plan assets	\$236,765,816	\$212,999,510	\$207,126,449	\$228,668,208	\$245,380,972	\$264,273,004
Average balance	\$31,104	\$27,438	\$26,616	\$28,821	\$30,585	\$32,284
Participants in managed accounts	2%	2%	2%	2%	2%	2%
Percent employees with loans	0%	0%	0%	0%	0%	0%
Average outstanding loan	\$0	\$0	\$0	\$0	\$0	\$0

Data as of 6/30/2023

Benchmark: Government



STATE OF DELAWARE 403(b) Plan

	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2
Overall engagement	43%	43%	44%	43%	43%	44%
Web engagement	35%	34%	35%	34%	34%	35%
Mobile app engagement	2%	3%	4%	4%	5%	6%
Authenticated call engagement	16%	16%	15%	14%	13%	13%
eDelivery	35%	36%	37%	37%	36%	36%
Web registration	62%	63%	64%	64%	65%	65%



Employee engagement

Data as of 6/30/2023

Benchmark: Government



State of Delaware - Combined view

Customer Profile

 **31,380** Participant Accounts with a Balance

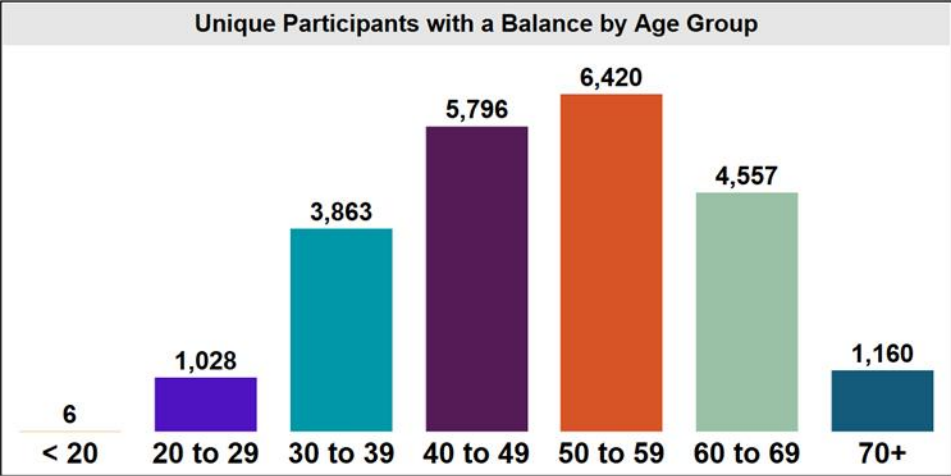
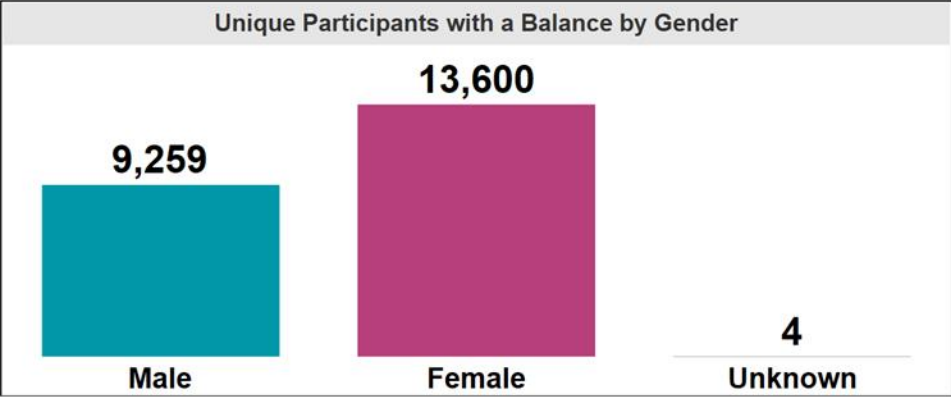
 **55%** Average Income Replacement

 Average Savings Rate

 **\$61,450** Median Participant Salary

 **52** Average Participant Age

 **\$36,543** Average Savings Balance



Data as of 6/30/2023

Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStarSEP/IRA policies are not included.

PLAN | INVEST | PROTECT

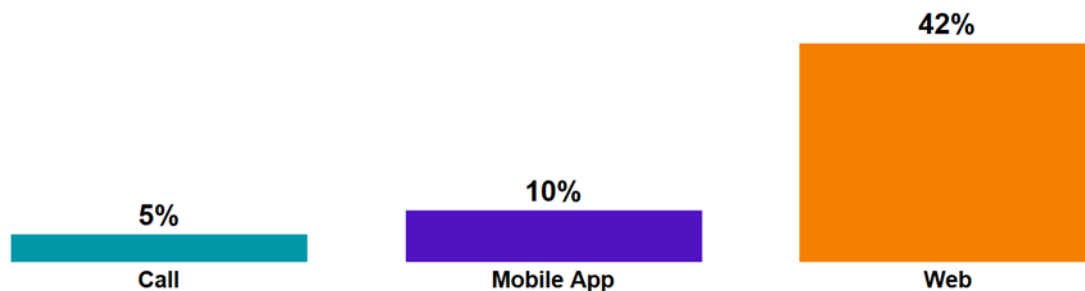


State of Delaware - Combined view

Engagement

48% of plan participants have engaged (used web, mobile, or called) over the past 12 months
42% of plan participants have digitally engaged over the past 12 months

Unique Participant Engagement by Channel



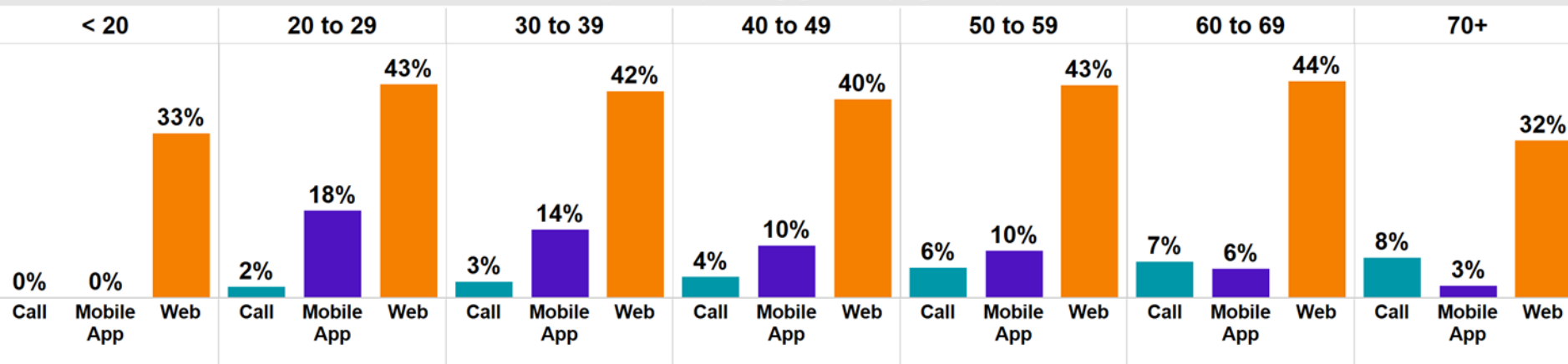
E-Delivery

38%
11,922

Web Registration

66%
15,203

Unique Participant Engagement by Age Group



Data as of 6/30/2023

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Call data includes CSA and VRU calls. Call data is reflective of those participants who enter their SSN into phone system to authenticate. Callers who did not enter their SSN or whom no longer have a balance as of report refresh are not included in the 12-month look back analysis.
eDelivery defined as accounts who voluntarily opted-in to eDelivery, or plans that defaulted accounts into eDelivery and participant did not voluntarily opt-out.



Disclosures

Supplemental health insurance (page 8)

¹ Includes supplemental health claims (Short Term Disability Income Insurance, Accident Insurance, Critical Illness/Specified Disease Insurance, Wellness (under Accident, Critical Illness and Hospital Indemnity Insurance coverage), Hospital Confinement Indemnity Insurance).

² Based on internal claims data from 01/01/2023-03/31/2023. \$58,223,431 refers to Accident Insurance, Hospital Confinement Indemnity Insurance, Critical Illness/Specified Disease Insurance, Short Term Disability Insurance and Wellness claims paid. Average Accident Insurance claim amount paid in 01/01/2023-03/31/2023: \$1,131; average Hospital Confinement Indemnity Insurance claim amount paid in 01/01/2023-03/31/2023: \$1,612; average Critical Illness/Specified Disease Insurance claim amount paid in 01/01/2023-03/31/2023: \$11,348; and average Short Term Disability Insurance claim amount paid in 01/01/2023-03/31/2023: \$1,699. Actual results may vary.

³ Based on responses to the satisfaction survey individuals received after completing Accident, Critical Illness/Specified Disease, Hospital Confinement Indemnity, Wellness and/or Short Term Disability Insurance claims from 01/01/2023-03/31/2023. Number of respondents = 5,329.

⁴ Based on internal claims data from 01/01/2023-03/31/2023. \$37,345 refers to Medical Claim Integration claims paid. Average Medical Claim Integration claim amount paid in 01/01/2023-03/31/2023: \$3,112.

*Based on testimonial provided during the satisfaction survey individuals receive after completing Accident, Critical Illness and/or Hospital Indemnity Insurance claims. Permission provided for use: 03/07/2023.

Data reflects paid claim totals from January 1, 2023 – March 31, 2023 for the coverages indicated. Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Accident Insurance Policy Forms RL-ACC2-POL-12 and RNY-ACC2-POL-12; Critical Illness Insurance Policy Form RL-CI3-POL-12 and Specified Disease Insurance Policy Form RNY-C13-POL-12; Hospital Confinement Indemnity Insurance Policy Forms RL-HI2-POL-18 and RNY-HI2-POL-18. Form numbers, provisions, and availability may vary by state.

World's Most Ethical Companies: In 2023, Voya Financial was one of 135 companies recognized by Ethisphere® as one of the 2023 World's Most Ethical Companies®, based on performance in 2022. The World's Most Ethical Company assessment is based upon Ethisphere's Ethics Quotient® framework, which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35%), culture of ethics (20%), environmental and social impact (20%), governance (15%) and leadership and reputation (10%) and provided to all companies who participate in the process. While Voya's Senior Vice President of Corporate and Organizational Development sits on Ethisphere's Equity and Social Justice Initiative Advisory Council, he plays no role in the selection process for the World's Most Ethical Company award, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest. There is a processing fee of \$3,500 USD to participate. There is also a \$35,000 USD licensing fee for use of the logo. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Bloomberg Gender-Equality Index: In 2023, Voya was accepted into the 2023 Bloomberg Gender-Equality Index for the 8th consecutive year. Voya is one of 484 companies accepted to the 2023 Bloomberg Gender-Equality Index, which represents organizations from 54 industries with headquarters in 45 countries and regions. To qualify for the index, Voya disclosed details of its policies and practices with respect to how the company promotes gender equality across four separate areas — company statistics, policies, community engagement and products and services. Voya and other companies included in the 2023 Gender-Equality Index scored above a globally-established threshold, based on the extent of disclosures and the achievement of best-in-class statistics and policies.

Engagement Analysis



Delaware 457(b) and 403(b)

Account Status
Active

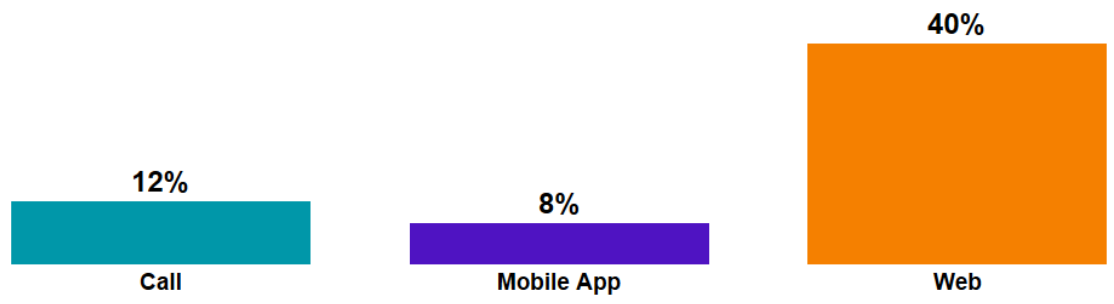
Pick Data Point for Chart
Gender

Appoquinimink School District

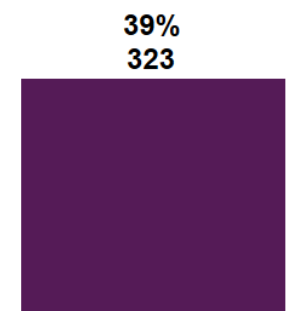
Engagement

49% of plan participants have engaged (used web, mobile, or called) over the past 12 months
40% of plan participants have digitally engaged over the past 12 months

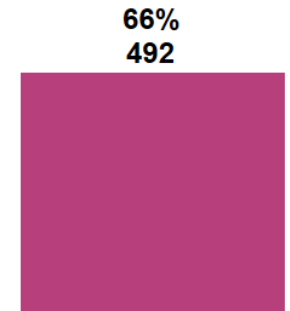
Unique Participant Engagement by Channel



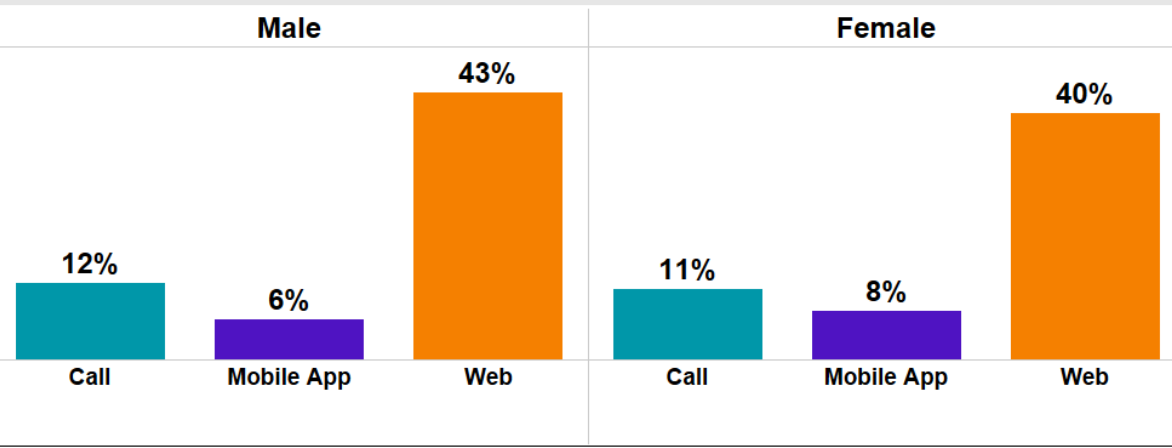
E-Delivery



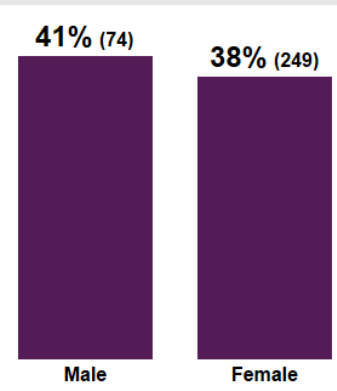
Web Registration



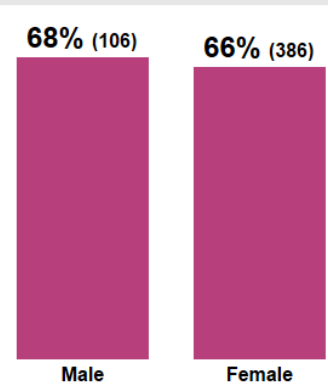
Unique Participant Engagement by Gender



E-Delivery by Gender



Web Registration by Gender



Data as of 7/31/2023

Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.
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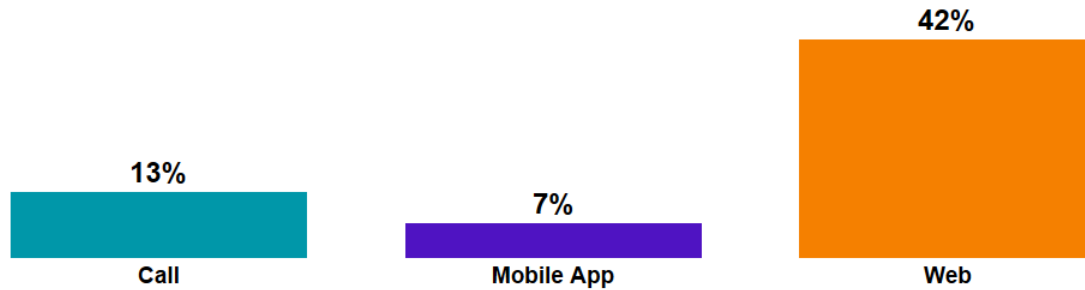
Delaware 457(b) and 403(b)

Brandywine School District

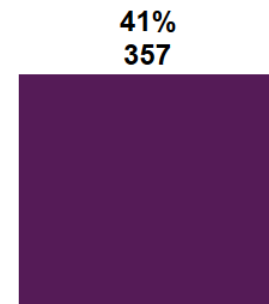
Engagement

51% of plan participants have engaged (used web, mobile, or called) over the past 12 months
42% of plan participants have digitally engaged over the past 12 months

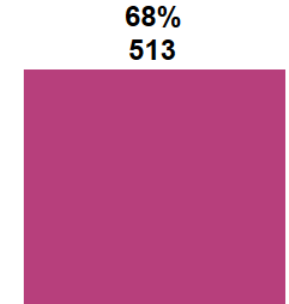
Unique Participant Engagement by Channel



E-Delivery

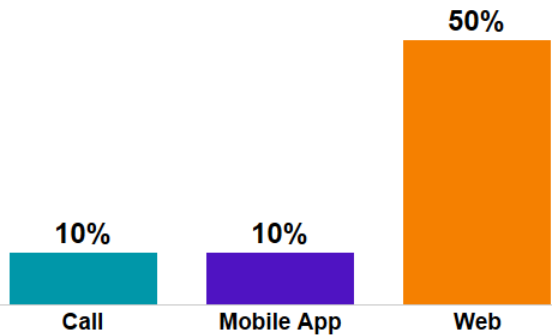


Web Registration

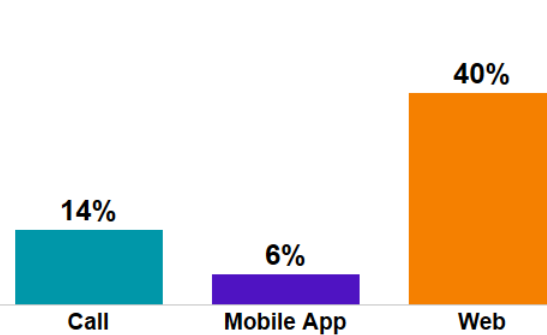


Unique Participant Engagement by Gender

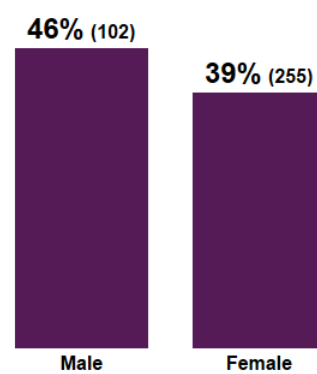
Male



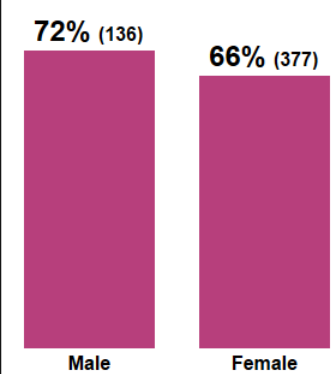
Female



E-Delivery by Gender



Web Registration by Gender



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Delaware 457(b) and 403(b)

Account Status
Active

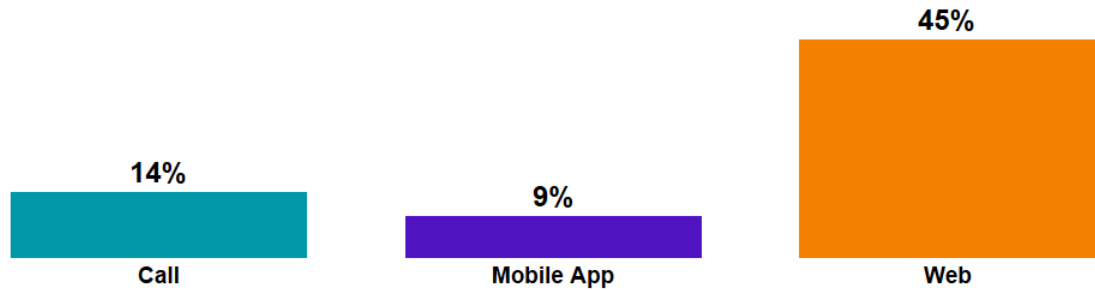
Pick Data Point for Chart
Gender

Red Clay School District

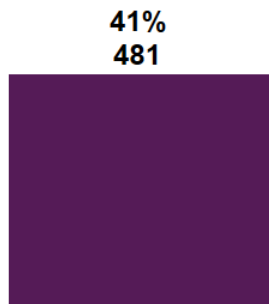
Engagement

55% of plan participants have engaged (used web, mobile, or called) over the past 12 months
45% of plan participants have digitally engaged over the past 12 months

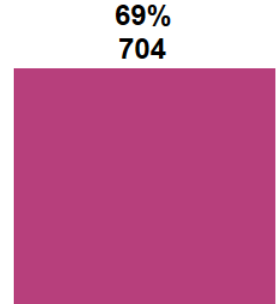
Unique Participant Engagement by Channel



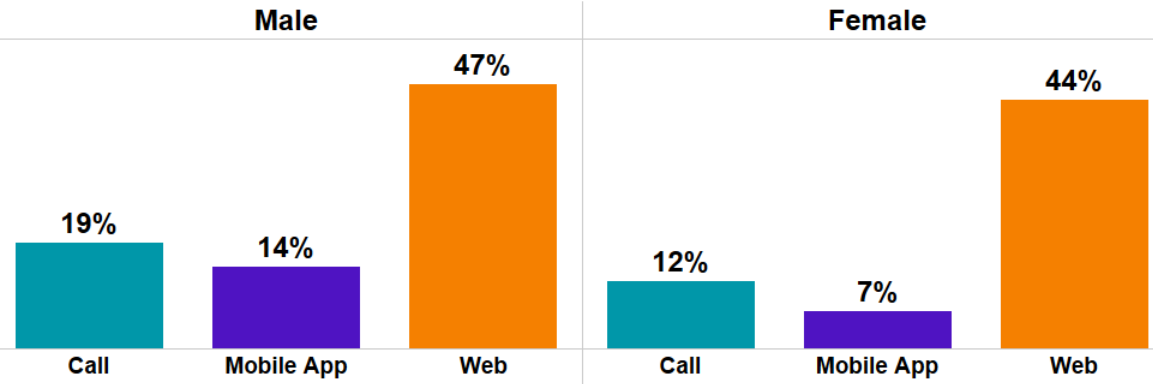
E-Delivery



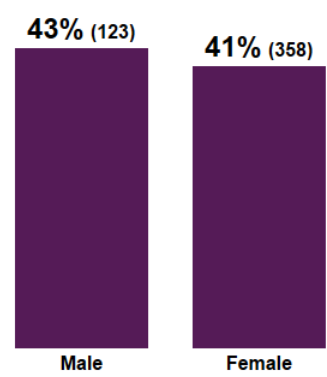
Web Registration



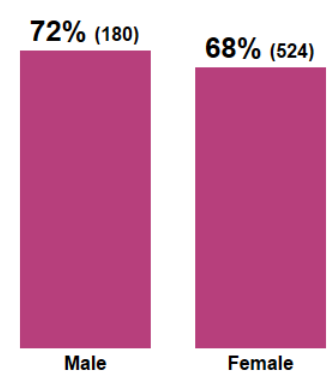
Unique Participant Engagement by Gender



E-Delivery by Gender



Web Registration by Gender



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Delaware 457(b) and 403(b)

Account Status
Active

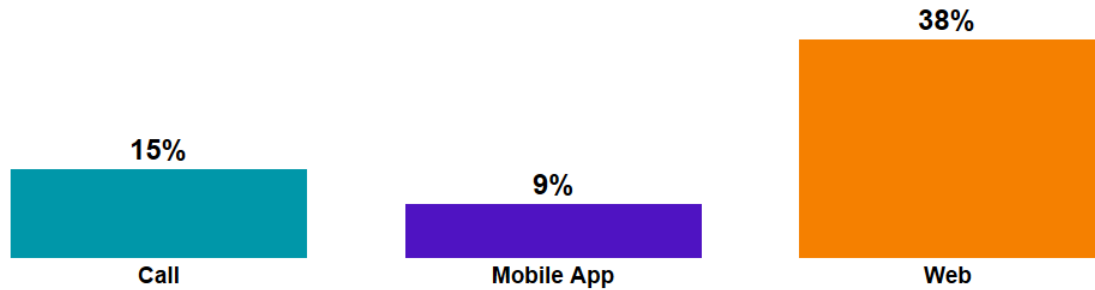
Pick Data Point for Chart
Gender

Christina School District

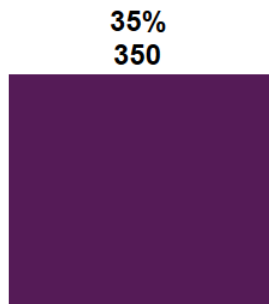
Engagement

48% of plan participants have engaged (used web, mobile, or called) over the past 12 months
38% of plan participants have digitally engaged over the past 12 months

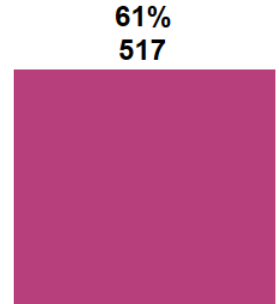
Unique Participant Engagement by Channel



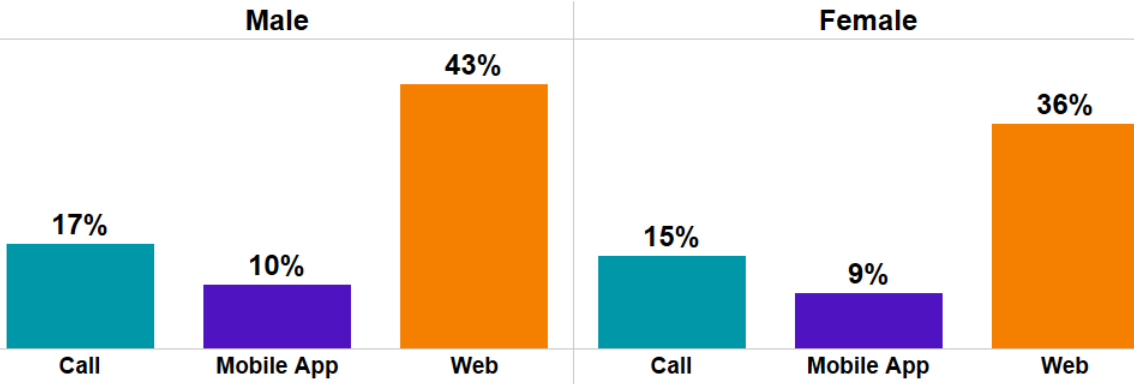
E-Delivery



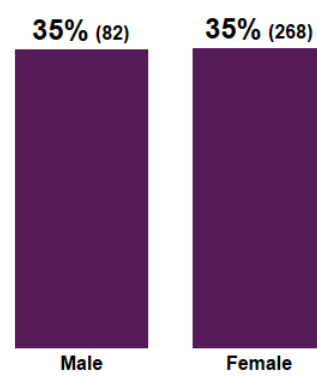
Web Registration



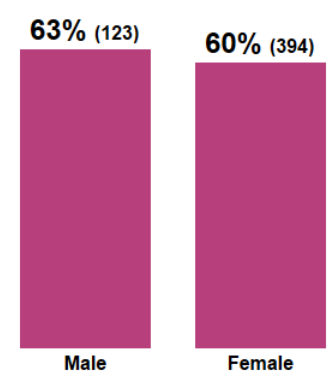
Unique Participant Engagement by Gender



E-Delivery by Gender



Web Registration by Gender



Data as of 7/31/2023

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Delaware 457(b) and 403(b)

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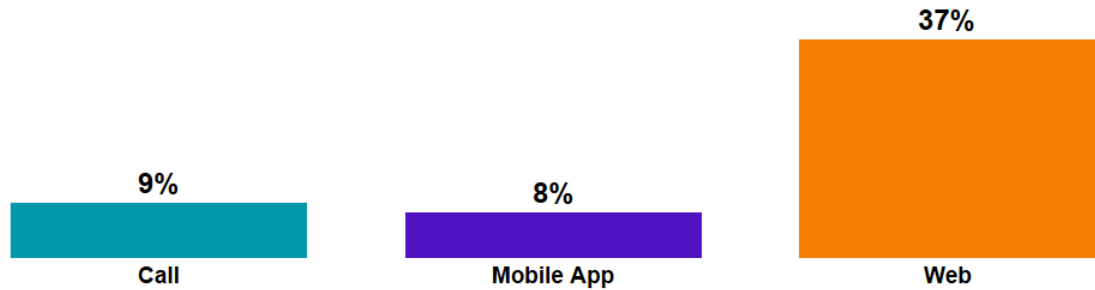
Pick Data Point for Chart
Gender

Indian River School District

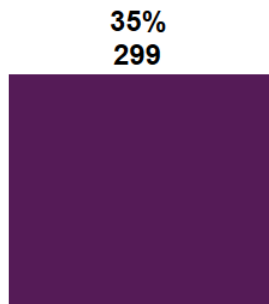
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37% of plan participants have digitally engaged over the past 12 months

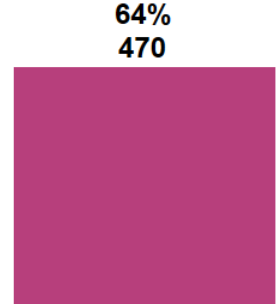
Unique Participant Engagement by Channel



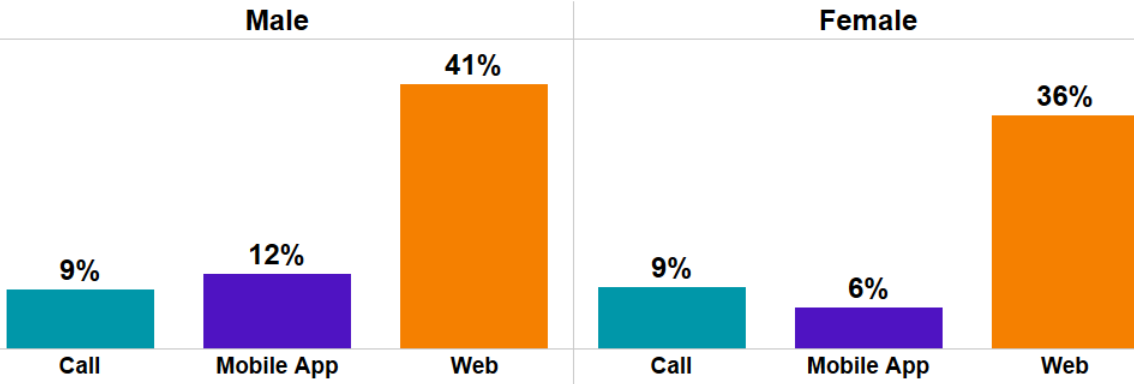
E-Delivery



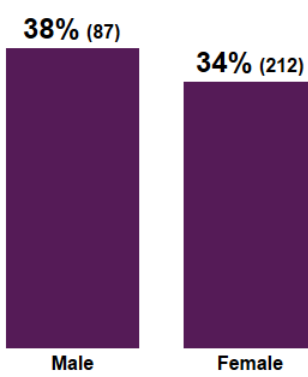
Web Registration



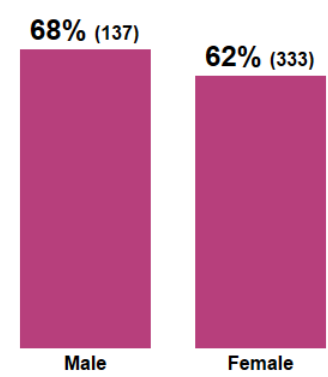
Unique Participant Engagement by Gender



E-Delivery by Gender



Web Registration by Gender



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Voya Update





Voya trends

Quarter 2
2023

Begin

For plan sponsor/employer/consultant/TPA/financial professional use only. Not for use with plan participants or the general public.
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VOYA
FINANCIAL



Workplace

Case study:
Empowering women through financial security



Situation

Voya worked with a plan sponsor to introduce a new campaign to engage and drive action focused on women. The plan looked at data and observed gaps in savings for female employees, which drove interest in partnering with Voya on a targeted campaign.



Action steps

The purpose of the campaign was to educate and inform women in a way that inspired confidence, while recognizing that women at varying life stages have different financial goals and hurdles.


The campaign included targeted messaging to women not participating, and to those contributing between 1% and 10% to the plan.



Impact

Not participating

Over
 **3,000**
enrolled

 Avg contribution rate
7.6%

Contributing between 1- 10%

Over
 **1,400**
Increased contribution rate

 Avg contribution rate increase
4.0%



Workplace

2Q by the numbers

- + Employee engagement
- + Employee actions: savings
- + Employee actions: health claims

Call center

800,430
live calls

23,661
emails

10,107
live chats

87,467
Voya PAL chats



98%
satisfaction



43%
fully resolved via IVR



89%
fully resolved via
Voya PAL digital
assistant

Digital



21,100,000
engagements

- 13%
versus Q2 2022

Employee education and engagement

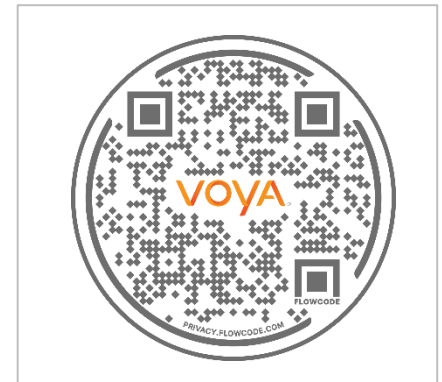
Top performing content is mostly centered around current economic conditions.

- How to protect your cash from bank failures
- 5 steps to help recession-proof your savings
- Passive investing should be boring
- Types of insurance you need in your 20s, 30s, 40s

Voya Learn Live attendance rose **500%** over Q1 due to our personalized email promoting the sessions



Check out our upcoming sessions





Workplace

2Q by the numbers



Employee engagement



Employee actions: savings



Employee actions: health claims



99%

are staying the course

and have not made investment trades
up from 98.4%



1.2% made a future investment allocation change,
down from 1.6%



1.1% requested a loan or hardship,
up from 1.0%



Of those who changed their savings rate, **64% increased savings**,
up from 59%



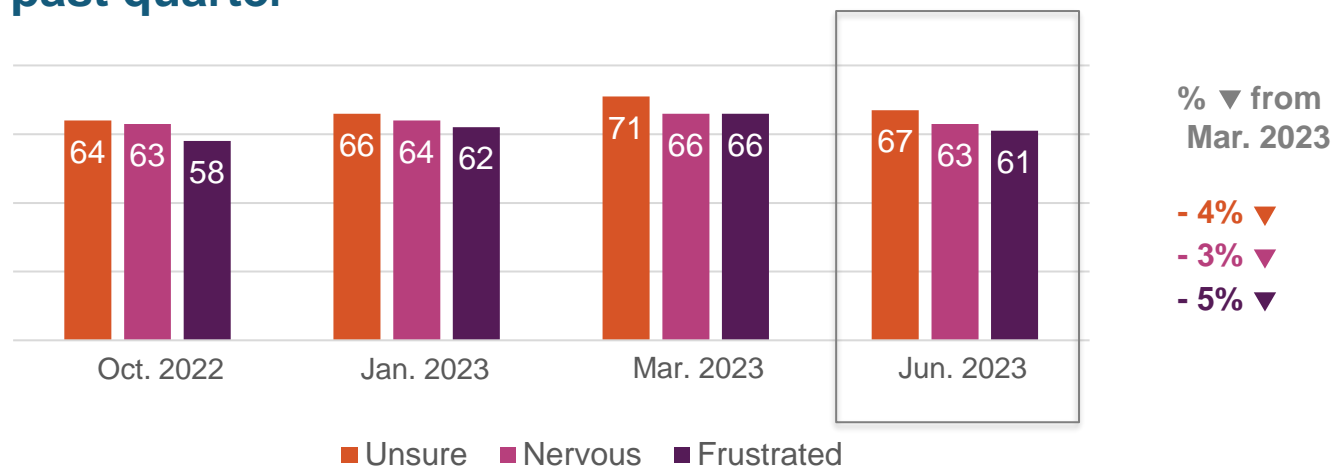
Workplace

Consumer sentiment

+ Decrease in negative sentiment

+ HSA Myths

Financial sentiment is trending positive with feelings of uncertainty, nervousness and frustration declining over the past quarter



Voya participants positive sentiment trending up*

↑ 63% overall up 2% from Q1 2023

↑ 62% ages 50-59, up 8% from Q1 2023

What's important to consumers now

More information from employers outside of open enrollment to better understand employee benefit options



80% of employed Americans say it's **extremely important / important**

Based on the results of a Voya Financial Consumer Insights & Research survey conducted June 12-13, 2023, on the Ipsos eNation omnibus online platform among ~1,000 adults aged 18+ in the U.S., featuring 483 Americans working full-time or part-time.

* Voya internal data, as of 6/30/2023



Innovation with a purpose

SECURE 2.0

Voya is ready to support the latest SECURE 2.0 provisions

Upcoming provisions effective **after December 31, 2023**



Roth for catch-up

For plans that allow age 50+ catch up contributions, a Roth contribution source will be required. The American Benefits Council has issued a letter signed by plan sponsors and retirement plan record keepers, including Voya, recommending additional time to implement the provision.



Student loan match

Plan sponsors with a retirement plan match can match contributions based on employees' qualified student loan payments.

Voya will accept student loan match contributions for all applicable plans.

SECURE 2.0 Resources

Watch > Watch the replay on how SECURE 2.0 is affecting retirement plans.

[Watch here](#)

Read > Stay in-the-know at our SECURE 2.0 Resource center.

[One stop resources](#)



Pause on federal student loan repayments expected to resume in September

Read our blog on **How to prepare for the return of student loan payments**

[Read more](#)



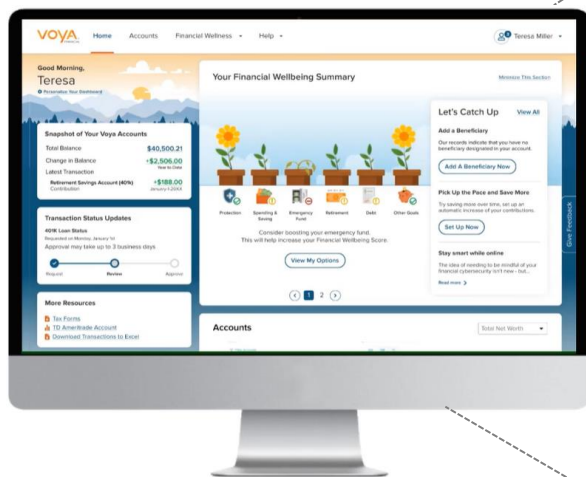
Innovation with a purpose

Employee
dashboard

Coming this Fall: The dashboard is Voya's new employee homepage experience that brings together an individual's financial life



Hyper-personalized, holistic financial experience tailored to employee's unique goals and needs



Watch video

View all accounts in one place

Connect external accounts in one place to view your **total net worth**

Access your unique **Financial Strength** score

Personalized insights and **gamification** to help you improve your financial wellness

Automatic personal **finance resources** to analyze savings and spending

Customize experience and **track progress** along the way



Innovation with a purpose

Smart AI



Expanding our
chatbot footprint
to Health
Account
Solutions (HAS)

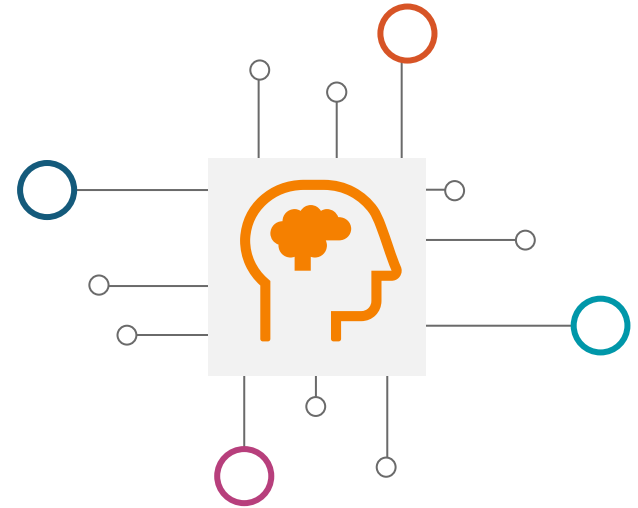
Voya PAL launched in **June**
for HAS log in experience

- Over **200** interactions
- **90% of chats** are fully resolved

Thoughtful AI technology to support improved customer experience

Voya's systematic use of AI technology range from security to optimizing processes and communications

- Fraud detection
- Voya PAL chatbot
- Back-office operations
- Personalized nudges via email and text



planadviser.

What Can AI Do for the Retirement Plan Industry?

Read more about employee engagement with Voya PAL in a recent planadviser article.

Read more

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Disclosures

Supplemental health insurance (page 8)

¹ Includes supplemental health claims (Short Term Disability Income Insurance, Accident Insurance, Critical Illness/Specified Disease Insurance, Wellness (under Accident, Critical Illness and Hospital Indemnity Insurance coverage), Hospital Confinement Indemnity Insurance).

² Based on internal claims data from 04/01/2023-06/30/2023. \$53,516,851 refers to Accident Insurance, Hospital Confinement Indemnity Insurance, Critical Illness/Specified Disease Insurance, Short Term Disability Insurance and Wellness claims paid. Average Accident Insurance claim amount paid in 04/01/2023-06/30/2023: \$1,124 ; average Hospital Confinement Indemnity Insurance claim amount paid in 04/01/2023-06/30/2023: \$1,664; average Critical Illness/Specified Disease Insurance claim amount paid in 04/01/2023-06/30/2023: \$12,023; and average Short Term Disability Insurance claim amount paid in 04/01/2023-06/30/2023: \$1,277. Actual results may vary.

³ Based on responses to the satisfaction survey individuals received after completing Accident, Critical Illness/Specified Disease, Hospital Confinement Indemnity, Wellness and/or Short Term Disability Insurance claims from 04/01/2023-06/30/2023. Number of respondents = 5,468.

⁴ Based on internal claims data from 01/01/2023-06/30/2023. \$92,290 refers to Medical Claim Integration claims paid. Average Medical Claim Integration claim amount paid in 01/01/2023-03/31/2023: \$3,076.

*Based on testimonial provided during the satisfaction survey individuals receive after completing Accident, Critical Illness and/or Hospital Indemnity Insurance claims. Permission provided for use: 06/07/2023.

Data reflects paid claim totals from April 1, 2023 – June 30, 2023 for the coverages indicated. Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Accident Insurance Policy Forms RL-ACC2-POL-12 and RNY-ACC2-POL-12; Critical Illness Insurance Policy Form RL-CI3-POL-12 and Specified Disease Insurance Policy Form RNY-C13-POL-12; Hospital Confinement Indemnity Insurance Policy Forms RL-HI2-POL-18 and RNY-HI2-POL-18. Form numbers, provisions, and availability may vary by state.

*In May 2023 Voya Financial was honored as a finalist in the “Personal Finance” category of the Fast Company magazine’s World Changing Ideas Awards for its myVoyage Personalized Enrollment Guidance tool. The awards cover projects that have launched since January 2022. The “Personal Finance” category honors tools, initiatives, and other products and services that help people better manage their money. Finalists in each of the 44 Categories are selected from all eligible entries by Fast Company editors and two individuals active in the corresponding industry. Entries are judged on their business impact, beauty, originality, functionality, social impact, and depth of user insight. Voya paid an application fee to be considered and pays a logo licensing fee. Awards and/or rankings are not representative of actual client experience or outcomes and are not indicative of any future performance.

Voya Financial was recognized as one of America’s Greatest Workplaces for Diversity (2023) by Newsweek in December 2022. Winners are selected on an annual basis. Voya did not pay to be considered for this recognition. The methodology is based on a three-part evaluation. The first part was a pre-study survey that asked HR professionals to identify current and future employee satisfaction drivers. The second phase was the main employee survey which asked for either a direct recommendation for a company they work for or an indirect recommendation for companies they’ve known as an employer. The independent study collected over 350,000 company reviews. During this survey, personal data was gathered which was then used to weigh responses from diverse target groups. Finally, through an extensive review and evaluation phase, desk research was completed to validate facts about employers, legal disputes (within the past 24 months) and media monitoring was conducted, and a research jury validated the results. Awards and/or rankings are not representative of actual client experience or outcomes and are not indicative of any future performance. For more information, please visit <https://www.voya.com/about-us/our-character/awards-and-recognition>



Disclosures

2022 PLANSPONSOR DC Survey, approximately 2,830 plan sponsors voted through October 2022.

For its annual DC Survey, PLANSPONSOR magazine surveys thousands of plan sponsors with defined contribution plans spanning a variety of asset categories. “Best in Class” awards are based on an aggregated net satisfaction score calculated from ratings of 12 areas of service. Best in Class Awards are based on sponsor satisfaction within a given area of service. Ratings were derived from the percentage of respondents “completely satisfied” (9 or 10 on a 10-point scale) less those that were “dissatisfied” (6 or less). Voya Financial received Best in Class Awards in asset-based markets ranging in asset levels from: <\$5MM; \$5MM-\$25MM; \$25MM-\$50MM; \$50MM-\$200MM; >\$1B. For more information about the 2022 PLANSPONSOR DC Survey, go to www.PLANSPONSOR.com, or contact your Voya representative.

Products and services offered through the Voya® family of companies.

In June 2023, Voya Financial was recognized by With Intelligence (WI) with a Retirement Leader of the Year award. This recognition is for an individual or firm that has made a key impact on growing retirement assets through means such as innovative retirement solutions, successful marketing campaigns and significant contributions to the retirement industry at large. The WI editorial staff interviewed industry leaders to solicit their opinions on potential nominees in certain categories. An independent panel of judges including leading allocators, ETF strategists, independent directors and consultants performed the review. The recognition is based on 2022 information and no fee was paid for consideration. Awards and/or rankings are not representative of actual client experiences or outcomes and are not indicative of any future performance.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement and Advisory Services Agreement. These documents, as well as information on fees, may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent “financial expert” (as defined in the Department of Labor’s Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company.

This highlights some of the benefits of a Health Savings Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.