




Voya Financial
PO Box 990070
Hartford, CT 06199-0070

Participant Name
Address
DOVER DE 19901-5851

At Your Service

 www.Delawaredefer.com

 1-800-584-6001

National Relay Service (Hearing Impaired): 711
Automated Voice Response System available 24/7
Representatives are available Monday thru Friday,
8:00 a.m. - 9:00 p.m. ET

April 01, 2021 - June 30, 2021

Your Account Balance as of June 30, 2021

\$36,569.15

Location: DOT

Your Account Summary

Account Balance on 04/01/2021	\$34,727.84
Your Contributions	\$150.00
Withdrawals/Fees	-\$11.76
Investment Earnings	\$1,703.07
Account Balance on 06/30/2021	\$36,569.15
Contributions YTD	\$300.00

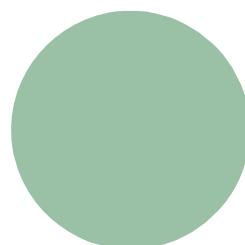
Your Personal Performance

Your return for the quarter	4.89%
Your return for the prior 12 months	24.82%

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page 3

Your Current Investment Mix



Asset Allocation 100%

Experience a simpler way to navigate your financial future. We are evolving your online experience to make it easier to track your progress, manage your account and access resources to help you on your journey to financial wellness. Log in to your retirement account today.



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April 01, 2021 - June 30, 2021

Participant Name

Your Estimated Monthly Income in Retirement

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.

\$178.00

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About You

	Plan Number
Participant Name	664093
	664094

About Your Plan

Plan Number	Plan Type	Balance on 04/01/2021	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2021
664093	457	\$33,071.13	\$150.00	-\$11.20	\$1,621.91	\$34,831.84
664094	401A	\$1,656.71	\$0.00	-\$0.56	\$81.16	\$1,737.31

State of Delaware Defined Benefit Retirement Plan

Your estimated monthly pension benefit for your lifetime is:

\$1,266.54

If you were age 65 today and about to retire this is your estimated monthly pension accrued under the Delaware Public Employees' Retirement System based on your service and compensation as of 12/31 of the previous calendar year. This monthly pension does not reflect any reduction for early retirement nor does it indicate your eligibility to collect a monthly pension. Please refer to our website, www.delawarepensions.com, for eligibility requirements and further information on the calculation of your pension benefit.

DISCLAIMER: This statement represents an estimate only of potential benefits developed from payroll records available to the Delaware Public Employees' Retirement System. This data must be verified at the time of retirement by personnel records from your employing agency(s). As a result, your actual retirement benefits may vary significantly from the amounts reflected here. None of the information in this estimate has been verified and the Office of Pensions of the State of Delaware makes no representation or warranty, expressed or implied, as to the accuracy or completeness of such information. Actual service credit and benefits will be verified at the time of retirement. The Office of Pensions encourages all participants who are nearing retirement age to request copies of their employment records and review them for accuracy.

Activity Statement for Your 457 Plan 664093

Your Current Investment Portfolio for Plan 664093

Investment Objective	Balance on 04/01/2021	Total Activity	Investment Earnings	Balance on 06/30/2021	Number of Units/Shares	Unit/Share Price
Asset Allocation						
American Funds 2030 Target Date R6	\$33,071.13	\$138.80	\$1,621.91	\$34,831.84	1,913.8370	\$18.2000
Total	\$33,071.13	\$138.80	\$1,621.91	\$34,831.84		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan 664093

American Funds 2030 Target Date R6	100%
Total	100%



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Participant Name

Activity by Source of Contributions for Plan 664093

Investment Objective	Balance on 04/01/2021	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2021
Pre-tax Deferral	\$33,071.13	\$150.00	-\$11.20	\$1,621.91	\$34,831.84
Total	\$33,071.13	\$150.00	-\$11.20	\$1,621.91	\$34,831.84

Transaction Detail for Plan 664093

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contributions	04/09/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.4108	\$17.7200	\$25.00
Contributions	04/23/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.3974	\$17.8900	\$25.00
Contributions	05/07/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.3827	\$18.0800	\$25.00
Contributions	05/21/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.3959	\$17.9100	\$25.00
Contributions	06/04/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.3767	\$18.1600	\$25.00
Contributions	06/17/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	1.3812	\$18.1000	\$25.00
Total			Contributions			\$150.00

Fee Detail for Plan 664093

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Administrative Fees	06/18/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	-0.2414	\$17.9400	-\$4.33
Asset-Based Fee	06/18/2021	Pre-tax Deferral	American Funds 2030 Target Date R6	-0.3829	\$17.9400	-\$6.87
Total			Administrative Fees			-\$4.33
			Asset-Based Fee			-\$6.87

Messages for Plan 664093

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.

Revenue Requirement Your plan is subject to a Fund Revenue Requirement of a stated percentage of assets, excluding assets in the Voya Fixed Accounts, loans, company stock or self-directed brokerage account, if applicable. We shall apply to this requirement the revenue that we receive from mutual fund companies for services rendered on behalf of the Plan. Such revenue shall include 12b-1 revenue, sub-transfer agency fees, and any administrative service fees paid to us by the mutual fund companies. If we receive less than the required revenue annually, the Plan will be billed the difference between actual and required revenue. The employer reserves the right to assess a revenue shortfall against participant accounts. Amounts deducted, if any, will be done so on a pro-rata basis, and will be shown on your quarterly employee statement.

ESTIMATED MONTHLY RETIREMENT INCOME If your statement displays a monthly retirement income figure, the following information is important. The Estimated Monthly Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance in this plan and the assumptions noted below, a monthly pre-tax lifetime retirement income has been estimated.

The estimate above assumes you are 65 and retiring today. But that may not be the case. To estimate what your future monthly income might be based on your age, current and ongoing retirement savings, please log into your plan's website.

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the combination of the Society of Actuaries' Annuity 2000 Basic Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefit Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment.

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Messages for Plan 664093

No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. 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. All investments carry a degree of risk and past performance is not a guarantee of future results.

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.

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.

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2021, you may be able to contribute a maximum of \$19,500 to your 403(b) or 401(k) retirement plan (possibly up to \$22,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2021, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$6,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$39,000 (2 x the \$19,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

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.

Getting too much paper from Voya? Visit your plan's website and learn more about how to sign up for e-Delivery.



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Participant Name

Investment Performance for Plan 664093

Average Annual Total Returns as of: 06/30/2021

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.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. An asset-based service fee is deducted from your account quarterly at an annual rate of 0.08% of balances in all mutual funds and to assets held in the Voya Fixed Plus Account III. These returns do not reflect any plan level administrative fees, if applicable; 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.

Stability of Principal

Money Market

2573-Vanguard Federal Money Mkt Fnd Inv	0.11%/0.11%	0.00%	0.03%	1.07%	0.56%	07/13/1981
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The 7-day annualized yield as of 06/30/2021 is 0.01%, which more closely reflects current earnings. (1)

Stability of Principal

4020-Voya Fixed Plus Account III	0.33%	1.45%	1.83%	2.16%	
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Bonds

Intermediate Core Bond

2207-Vanguard Interim-Tm Bnd Index Fd Inst	0.05%/0.05%	2.42%	-0.16%	3.46%	4.26%	01/26/2006
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Intermediate Core-Plus Bond

544 -PIMCO Total Return Fund Inst	0.70%/0.70%	2.09%	1.47%	3.85%	3.78%	05/11/1987
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Asset Allocation

Lifecycle

1971-American Funds 2010 Target Date R6	0.30%/0.30%	3.33%	15.38%	7.53%	7.08%	02/01/2007
1973-American Funds 2015 Target Date R6	0.30%/0.30%	3.67%	17.22%	8.14%	7.63%	02/01/2007
1975-American Funds 2020 Target Date R6	0.31%/0.31%	3.89%	17.98%	8.93%	8.29%	02/01/2007
1977-American Funds 2025 Target Date R6	0.33%/0.33%	4.30%	20.71%	10.40%	9.42%	02/01/2007
1979-American Funds 2030 Target Date R6	0.35%/0.35%	4.90%	24.88%	11.99%	10.36%	02/01/2007
1981-American Funds 2035 Target Date R6	0.37%/0.37%	5.82%	30.39%	13.81%	11.22%	02/01/2007
1983-American Funds 2040 Target Date R6	0.38%/0.38%	6.39%	33.68%	14.61%	11.64%	02/01/2007
1985-American Funds 2045 Target Date R6	0.39%/0.39%	6.54%	34.54%	14.93%	11.79%	02/01/2007
1987-American Funds 2050 Target Date R6	0.39%/0.39%	6.58%	35.03%	15.11%	11.88%	02/01/2007
1989-American Funds 2055 Target Date R6	0.39%/0.39%	6.69%	35.08%	15.11%	11.88%	02/01/2010
9639-American Funds 2060 Target Date R6	0.40%/0.40%	6.74%	35.10%	15.09%	12.11%	03/27/2015
E410-American Funds 2065 Target Date R6	0.45%/0.40%	6.77%	35.19%		47.86%	03/27/2020

Large Cap Value

Large Blend

1990-American Funds Wash Mutual Inv R6	0.27%/0.27%	6.39%	36.43%	14.75%	13.25%	07/31/1952
566 -Vanguard Instit Index Fnd Inst	0.04%/0.04%	8.54%	40.77%	17.62%	14.81%	07/31/1990

Large Cap Growth

Large Growth

7577-TRowePrc Blue Chip Growth Fund I	0.56%/0.56%	12.08%	36.78%	24.23%	18.41%	06/30/1993
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April 01, 2021 - June 30, 2021

Participant Name

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Investment Performance for Plan 664093

Average Annual Total Returns as of: 06/30/2021

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

Small/Mid/Specialty						
Mid-Cap Blend						
7499-Vanguard Extend Mkt Index Fnd Inst	0.05%/0.05%	7.12%	61.66%	18.85%	14.05%	01/01/1986
Mid-Cap Growth						
4766-Champlain Mid Cap Fund Inst	0.86%/0.86%	9.90%	44.76%	20.37%	15.70%	06/30/2008
Small Blend						
6130-JPMorgan U.S. Small Company Fund R6	0.71%/0.71%	3.07%	63.87%	14.55%	12.31%	11/04/1993
Specialty - Real Estate						
1443-TIAA-CREF RI Est Securities Fd Inst	0.50%/0.50%	12.22%	34.57%	10.67%	11.12%	10/01/2002
Global / International						
Foreign Large Blend						
8986-Lazard International Equity Port R6	0.83%/0.81%	3.69%	30.44%	7.68%	5.91%	10/29/1991
9772-Vanguard Tot Intl Stk Ind Fd Inst	0.08%/0.08%	5.53%	36.54%	11.14%	5.74%	04/29/1996

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 any temporary fee or expense waivers that may be in effect for a fund. 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.

The current rate for the Voya Fixed Plus Account III MC 912, Fund 4020 is 1.35%, 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 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.

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.

T. Rowe Price Blue Chip Growth Fund - I Class: Through April 30, 2018, T. Rowe Price Associates, Inc. has agreed to pay the operating expenses of the fund excluding management fees; interest; expenses related to borrowings, taxes and brokerage; nonrecurring, extraordinary expenses; and acquired fund fees and expenses ("Operating Expenses"), to the extent the Operating Expenses exceed 0.05% of the average daily net assets. Any expenses paid under this agreement are subject to reimbursement to T. Rowe Price Associates, Inc. by the fund or class whenever the fund's Operating Expenses are below 0.05%. However, no reimbursement will be made more than three years after the payment of the Operating Expenses or if such reimbursement would cause the fund's Operating Expenses to exceed 0.05%. The agreement may be terminated at any time beyond April 30, 2018, with approval by the fund's Board of Directors.

TIAA-CREF Real Estate Securities Fund - Institutional Class: Under the Fund's expense reimbursement arrangements, the Fund's investment adviser, Teachers Advisors, Inc., has contractually agreed to reimburse the Fund for any Total Annual Fund Operating Expenses (excluding interest, taxes, brokerage commissions or other transactional expenses, Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.57% of average daily net assets. These expense reimbursement arrangements will continue through at least July 31, 2016, unless changed with approval of the Board of Trustees.

Lazard International Equity Portfolio - R6 Shares: Reflects a contractual agreement by Lazard Asset Management LLC (the "Investment Manager") to waive its fee and, if necessary, reimburse the Portfolio until May 1, 2020, to the extent Total Annual Portfolio Operating Expenses exceed .80% of the average daily net assets of the Portfolio's R6 Shares exclusive of taxes, brokerage, interest on borrowings, fees and expenses of "Acquired Funds" and extraordinary expenses. This expense limitation agreement can only be amended by agreement of the Fund, upon approval by the Fund's Board of Directors, and the Investment Manager to lower the net amount shown and will terminate automatically in the event of termination of the Management Agreement between the Investment Manager and the Fund, on behalf of the Portfolio.

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.

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Additional Notes

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.

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



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April 01, 2021 - June 30, 2021

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Activity Statement for Your 401(A) Plan 664094

Your Current Investment Portfolio for Plan 664094

Investment Objective	Balance on 04/01/2021	Total Activity	Investment Earnings	Balance on 06/30/2021	Number of Units/Shares	Unit/Share Price
Asset Allocation						
American Funds 2030 Target Date R6	\$1,656.71	-\$0.56	\$81.16	\$1,737.31	95.4570	\$18.2000
Total	\$1,656.71	-\$0.56	\$81.16	\$1,737.31		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan 664094

American Funds 2030 Target Date R6	100%
Total	100%

Activity by Source of Contributions for Plan 664094

Investment Objective	Balance on 04/01/2021	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2021
Employer Matching	\$1,656.71	\$0.00	-\$0.56	\$81.16	\$1,737.31
Total	\$1,656.71	\$0.00	-\$0.56	\$81.16	\$1,737.31

Fee Detail for Plan 664094

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Administrative Fees	06/18/2021	Employer Matching	American Funds 2030 Target Date R6	-0.0123	\$17.9400	-\$0.22
Asset-Based Fee	06/18/2021	Employer Matching	American Funds 2030 Target Date R6	-0.0190	\$17.9400	-\$0.34
Total			Administrative Fees			-\$0.22
			Asset-Based Fee			-\$0.34

Messages for Plan 664094

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.

Revenue Requirement Your plan is subject to a Fund Revenue Requirement of a stated percentage of assets, excluding assets in the Voya Fixed Accounts, loans, company stock or self-directed brokerage account, if applicable. We shall apply to this requirement the revenue that we receive from mutual fund companies for services rendered on behalf of the Plan. Such revenue shall include 12b-1 revenue, sub-transfer agency fees, and any administrative service fees paid to us by the mutual fund companies. If we receive less than the required revenue annually, the Plan will be billed the difference between actual and required revenue. The employer reserves the right to assess a revenue shortfall against participant accounts. Amounts deducted, if any, will be done so on a pro-rata basis, and will be shown on your quarterly employee statement.

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Messages for Plan 664094

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No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. 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. All investments carry a degree of risk and past performance is not a guarantee of future results.

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.

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.

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2021, you may be able to contribute a maximum of \$19,500 to your 403(b) or 401(k) retirement plan (possibly up to \$22,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2021, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$6,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$39,000 (2 x the \$19,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

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.

Getting too much paper from Voya? Visit your plan's website and learn more about how to sign up for e-Delivery.



April 01, 2021 - June 30, 2021

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

Participant Name

Investment Performance for Plan 664094

Average Annual Total Returns as of: 06/30/2021

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.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. An asset-based service fee is deducted from your account quarterly at an annual rate of 0.08% of balances in all mutual funds and to assets held in the Voya Fixed Plus Account III. These returns do not reflect any plan level administrative fees, if applicable; 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.

Stability of Principal

Money Market

2573-Vanguard Federal Money Mkt Fnd Inv	0.11%/0.11%	0.00%	0.03%	1.07%	0.56%	07/13/1981
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The 7-day annualized yield as of 06/30/2021 is 0.01%, which more closely reflects current earnings. (1)

Stability of Principal

4020-Voya Fixed Plus Account III	0.33%	1.45%	1.83%	2.16%	
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Bonds

Intermediate Core Bond

2207-Vanguard Interm-Tm Bnd Index Fd Inst	0.05%/0.05%	2.42%	-0.16%	3.46%	4.26%	01/26/2006
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Intermediate Core-Plus Bond

544 -PIMCO Total Return Fund Inst	0.70%/0.70%	2.09%	1.47%	3.85%	3.78%	05/11/1987
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Asset Allocation

Lifecycle

1971-American Funds 2010 Target Date R6	0.30%/0.30%	3.33%	15.38%	7.53%	7.08%	02/01/2007
1973-American Funds 2015 Target Date R6	0.30%/0.30%	3.67%	17.22%	8.14%	7.63%	02/01/2007
1975-American Funds 2020 Target Date R6	0.31%/0.31%	3.89%	17.98%	8.93%	8.29%	02/01/2007
1977-American Funds 2025 Target Date R6	0.33%/0.33%	4.30%	20.71%	10.40%	9.42%	02/01/2007
1979-American Funds 2030 Target Date R6	0.35%/0.35%	4.90%	24.88%	11.99%	10.36%	02/01/2007
1981-American Funds 2035 Target Date R6	0.37%/0.37%	5.82%	30.39%	13.81%	11.22%	02/01/2007
1983-American Funds 2040 Target Date R6	0.38%/0.38%	6.39%	33.68%	14.61%	11.64%	02/01/2007
1985-American Funds 2045 Target Date R6	0.39%/0.39%	6.54%	34.54%	14.93%	11.79%	02/01/2007
1987-American Funds 2050 Target Date R6	0.39%/0.39%	6.58%	35.03%	15.11%	11.88%	02/01/2007
1989-American Funds 2055 Target Date R6	0.39%/0.39%	6.69%	35.08%	15.11%	11.88%	02/01/2010
9639-American Funds 2060 Target Date R6	0.40%/0.40%	6.74%	35.10%	15.09%	12.11%	03/27/2015
E410-American Funds 2065 Target Date R6	0.45%/0.40%	6.77%	35.19%		47.86%	03/27/2020

Large Cap Value

Large Blend

1990-American Funds Wash Mutual Inv R6	0.27%/0.27%	6.39%	36.43%	14.75%	13.25%	07/31/1952
566 -Vanguard Instit Index Fnd Inst	0.04%/0.04%	8.54%	40.77%	17.62%	14.81%	07/31/1990

Large Cap Growth

Large Growth

7577-TRowePrc Blue Chip Growth Fund I	0.56%/0.56%	12.08%	36.78%	24.23%	18.41%	06/30/1993
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Voya Financial
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April 01, 2021 - June 30, 2021

Participant Name

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Investment Performance for Plan 664094

Average Annual Total Returns as of: 06/30/2021

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

Small/Mid/Specialty						
Mid-Cap Blend						
7499-Vanguard Extend Mkt Index Fnd Inst	0.05%/0.05%	7.12%	61.66%	18.85%	14.05%	01/01/1986
Mid-Cap Growth						
4766-Champlain Mid Cap Fund Inst	0.86%/0.86%	9.90%	44.76%	20.37%	15.70%	06/30/2008
Small Blend						
6130-JPMorgan U.S. Small Company Fund R6	0.71%/0.71%	3.07%	63.87%	14.55%	12.31%	11/04/1993
Specialty - Real Estate						
1443-TIAA-CREF RI Est Securities Fd Inst	0.50%/0.50%	12.22%	34.57%	10.67%	11.12%	10/01/2002
Global / International						
Foreign Large Blend						
8986-Lazard International Equity Port R6	0.83%/0.81%	3.69%	30.44%	7.68%	5.91%	10/29/1991
9772-Vanguard Tot Intl Stk Ind Fd Inst	0.08%/0.08%	5.53%	36.54%	11.14%	5.74%	04/29/1996

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 any temporary fee or expense waivers that may be in effect for a fund. 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.

The current rate for the Voya Fixed Plus Account III MC 912, Fund 4020 is 1.35%, 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 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.

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.

T. Rowe Price Blue Chip Growth Fund - I Class: Through April 30, 2018, T. Rowe Price Associates, Inc. has agreed to pay the operating expenses of the fund excluding management fees; interest; expenses related to borrowings, taxes and brokerage; nonrecurring, extraordinary expenses; and acquired fund fees and expenses ("Operating Expenses"), to the extent the Operating Expenses exceed 0.05% of the average daily net assets. Any expenses paid under this agreement are subject to reimbursement to T. Rowe Price Associates, Inc. by the fund or class whenever the fund's Operating Expenses are below 0.05%. However, no reimbursement will be made more than three years after the payment of the Operating Expenses or if such reimbursement would cause the fund's Operating Expenses to exceed 0.05%. The agreement may be terminated at any time beyond April 30, 2018, with approval by the fund's Board of Directors.

TIAA-CREF Real Estate Securities Fund - Institutional Class: Under the Fund's expense reimbursement arrangements, the Fund's investment adviser, Teachers Advisors, Inc., has contractually agreed to reimburse the Fund for any Total Annual Fund Operating Expenses (excluding interest, taxes, brokerage commissions or other transactional expenses, Acquired Fund Fees and Expenses and extraordinary expenses) that exceed 0.57% of average daily net assets. These expense reimbursement arrangements will continue through at least July 31, 2016, unless changed with approval of the Board of Trustees.

Lazard International Equity Portfolio - R6 Shares: Reflects a contractual agreement by Lazard Asset Management LLC (the "Investment Manager") to waive its fee and, if necessary, reimburse the Portfolio until May 1, 2020, to the extent Total Annual Portfolio Operating Expenses exceed .80% of the average daily net assets of the Portfolio's R6 Shares exclusive of taxes, brokerage, interest on borrowings, fees and expenses of "Acquired Funds" and extraordinary expenses. This expense limitation agreement can only be amended by agreement of the Fund, upon approval by the Fund's Board of Directors, and the Investment Manager to lower the net amount shown and will terminate automatically in the event of termination of the Management Agreement between the Investment Manager and the Fund, on behalf of the Portfolio.

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.

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April 01, 2021 - June 30, 2021

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Participant Name

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Additional Notes

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.

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



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good for those
you care about

Review or name your beneficiaries for your Delaware **DEFER** account today!

Designating beneficiaries for your **Delaware DEFER** account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.



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Click **Add/Edit Beneficiary Information** from the Personal Information menu.



If beneficiaries are already listed, no action is needed unless you want to make changes.

You may also update your beneficiary through a Customer Service Associate by calling **800-584-6001** Monday through Friday from 8 a.m. to 9 p.m. Eastern Time (excluding New York Stock Exchange holidays).

Remember, if you have money in more than one plan, you must name beneficiaries for each of your Delaware **DEFER** Plan accounts. For example, if you have a balance in the 457(b) Plan, 403(b) Plan and/or 401(a) Plan, you must name beneficiaries for each separately.

Need some help? Schedule an appointment with a local representative*.

To schedule an appointment, go to DelawareDEFER.com or call **302-318-8840**.

*Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Delaware Retirement Savings Plan



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

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