

Quarterly Plan Review

As of December 31, 2023



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

Agenda

- Summary of Plan Activity
- Communications Update
- Voya Local Outreach Efforts
- Voya Updates

Summary of Plan Activity

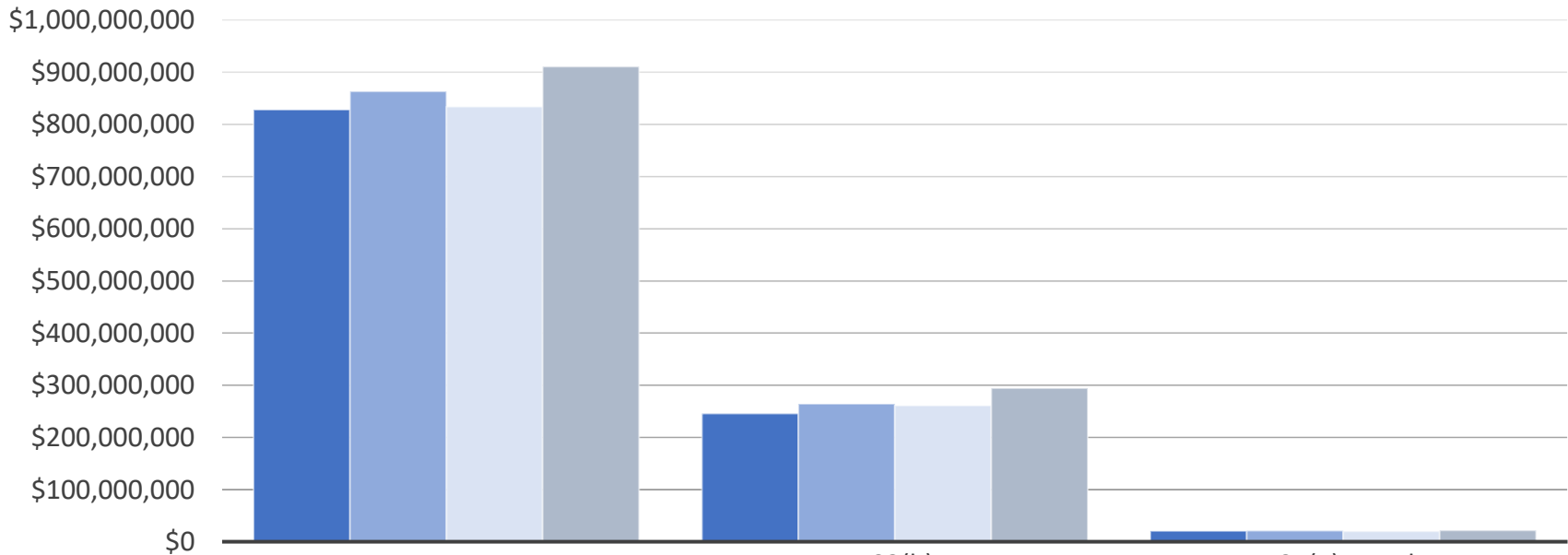
Cash Flow Summary

October 1, 2023 to December 31, 2023

	457	403(b)	401(a) Match	Total
Beginning Period Plan Assets	\$834,079,752.41	\$261,195,422.61	\$20,545,893.30	\$1,115,821,068.32
Contributions	\$11,692,587.07	\$7,832,142.98	\$0	\$19,524,730.05
Distributions	-\$16,844,266.10	-\$3,253,052.94	-\$310,471.43	-\$20,407,790.47
Other Activity	\$240,194.43	\$999,914.11	\$7,912.21	\$1,248,020.75
Dividends	\$21,731,211.82	\$6,728,801.87	\$608,903.62	\$29,068,917.31
Appreciate/Depreciation	\$60,290,168.85	\$20,839,420.06	\$1,357,049.93	\$82,486,638.84
Ending Period Plan Assets	\$910,709,259.62	\$294,342,648.69	\$22,193,463.21	\$1,227,245,371.52

Asset Growth

As of December 31, 2023



	457	403(b)	401(a) Match
■ Q1 2023	\$828,040,189	\$245,706,607	\$21,071,856
■ Q2 2023	\$863,120,599	\$264,443,511	\$21,569,008
■ Q3 2023	\$834,079,752	\$261,195,423	\$20,545,893
■ Q4 2023	\$910,709,260	\$294,342,649	\$22,193,463

Distributions

2023

Type & Participants	1 st Quarter 2023	2 nd Quarter 2023	3 rd Quarter 2023	4 th Quarter 2023	Total for 2023
Death Claims	-\$203,401.28 (8)	-\$235,417.53 (10)	-\$673,579.70 (14)	-\$813,136.47 (25)	-\$1,925,534.98 (57)
Excess Contributions	-\$11,897.88 (17)	-\$0 (0)	-\$0 (0)	-\$0 (0)	-\$11,897.88 (17)
Forfeitures	-\$200.00 (1)	-\$0 (0)	-\$0 (0)	-\$256.02 (1)	-\$456.02 (2)
Hardship Withdrawals	-\$328,728.44 (47)	-\$175,619.46 (49)	-\$191,470.20 (54)	-\$389,266.11 (61)	-\$1,085,084.21 (211)
Minimum Distributions	-\$400,902.44 (175)	-\$179,107.86 (66)	-\$162,980.14 (49)	-\$1,447,808.98 (780)	-\$2,190,799.42 (1,070)
Periodic Payments	-\$289,637.55 (116)	-\$267,480.64 (105)	-\$266,902.23 (109)	-\$271,318.98 (116)	-\$1,095,339.40 (446)
Withdrawals	-\$17,085,649.19 (539)	-\$13,746,888.02 (483)	-\$16,613,433.95 (563)	-\$17,486,003.91 (495)	-\$64,931,975.07 (2,080)
Totals	-\$18,320,416.78 (903)	-\$14,604,513.51 (713)	-\$17,908,366.22 (789)	-\$20,407,790.47 (1,478)	-\$71,241,086.98 (3,883)

Rollovers Out – Top Institutions

Rollover Institution	457 Plan	403(b) Plan	Match Plan
Ameriprise	\$ 1,109,510.08 (14)	\$ 370,535.18 (7)	\$ 11,181.56 (5)
Athene	\$ 1,125,823.38 (4)	\$ 50,000.00 (1)	\$ 50,110.53 (2)
Charles Schwab	\$ 2,291,326.86 (23)	\$ 277,065.23 (8)	\$ 51,113.10 (12)
Edward Jones	\$ 1,899,850.24 (22)	\$ 659,759.78 (14)	\$ 806,307.56 (12)
Fidelity	\$ 2,710,123.25 (32)	\$ 712,302.41 (11)	\$ 22,584.77 (12)
Merrill Lynch	\$ 2,432,416.17 (13)	\$ 104,919.86 (3)	\$ 30,053.45 (7)
NFS	\$ 2,434,025.79 (17)	\$ 103,920.53 (3)	\$ 32,762.44 (10)
Pershing, LLC.	\$ 1,362,165.45 (22)	\$ 909,528.40 (22)	\$ 43,090.35 (14)
SEI Private Trust	\$ 1,749,625.23 (7)	\$ 163,201.77 (2)	\$ 22,693.71 (5)
State of Delaware	\$ 355,725.53 (50)	\$ 79,780.57 (9)	\$ 3,524.09 (3)
Vanguard	\$ 5,188,769.22 (29)	\$ 1,041,037.26 (6)	\$ 43,090.35 (14)
All Others	\$ 16,500,725.55 (222)	\$ 4,826,991.81 (108)	\$ 453,271.17 (88)

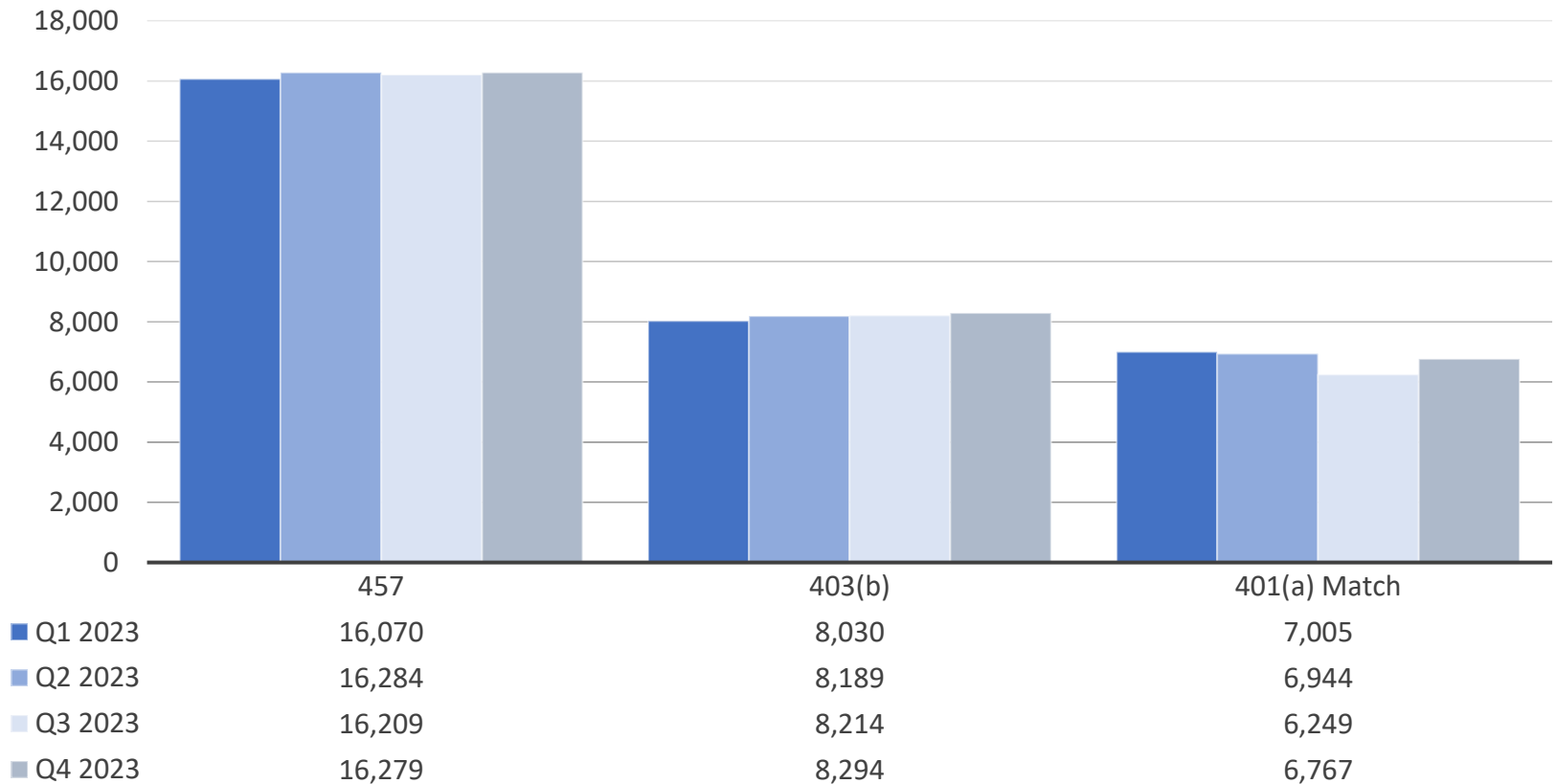
Participant Account Activity

October 1, 2023 to December 31, 2023

457 Plan	457	403(b)	401(a) Match	Total
Participant Accounts Beginning of Period (10/1/23)	16,209	8,214	6,849	31,272
Participant Accounts End of Period (12/31/23)	16,279	8,294	6,767	31,340
Terminated Employees with a Balance	4,855	1,217	2,300	8,372
Terminated Employees with a Balance < \$5,000	931	331	1,587	2,849

Plan Participants

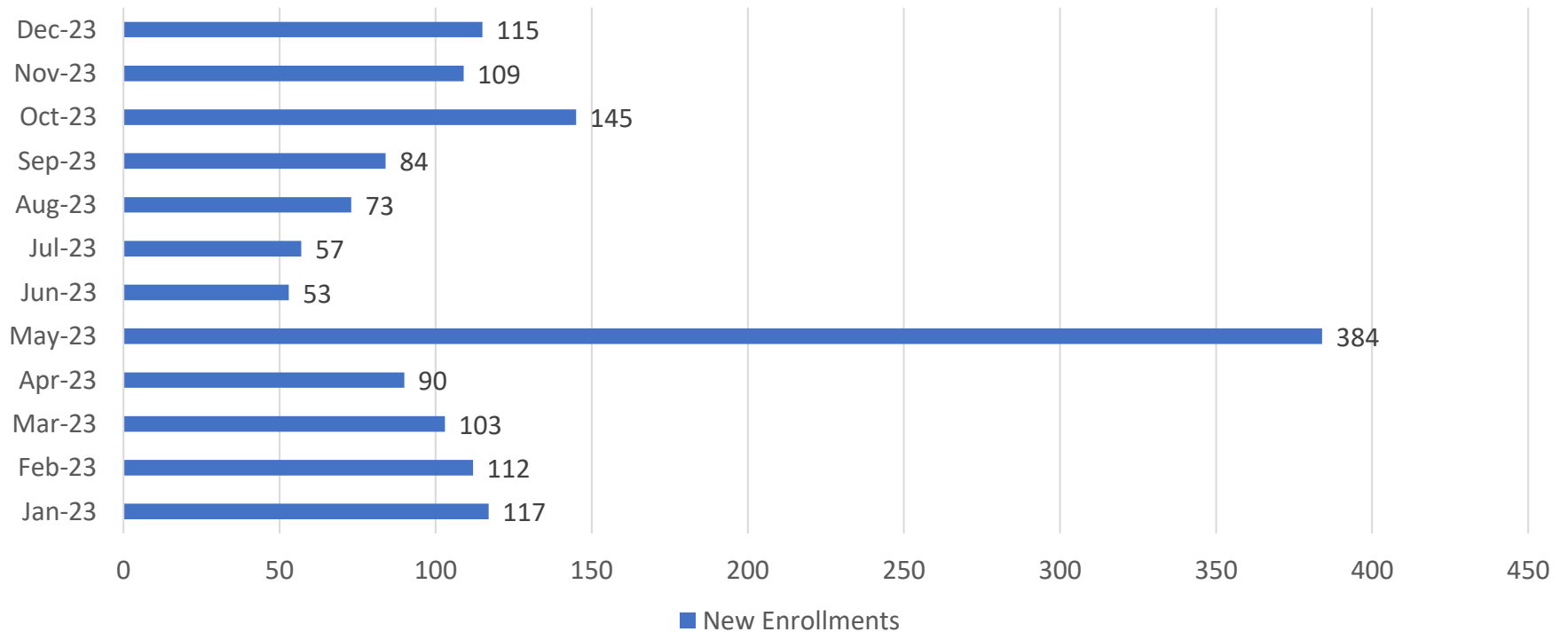
As of December 31, 2023



Enrollments

As of December 31, 2023

New Enrollments



Communications Update

Personalized Financial Wellness Messaging

2023 Results

Personalized Financial Wellness Messaging has reached out to **14,392** participants

Of those, **85%** engaged with personalized financial wellness emails.

Quarterly Education



192 completed a financial wellness assessment

Save More & Restart Savings



942 saved more or restarted their contributions

Beneficiary



956 named a beneficiary

Diversification



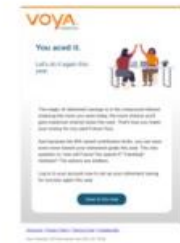
20 diversified their account

Birthday



237 participants logged into their account

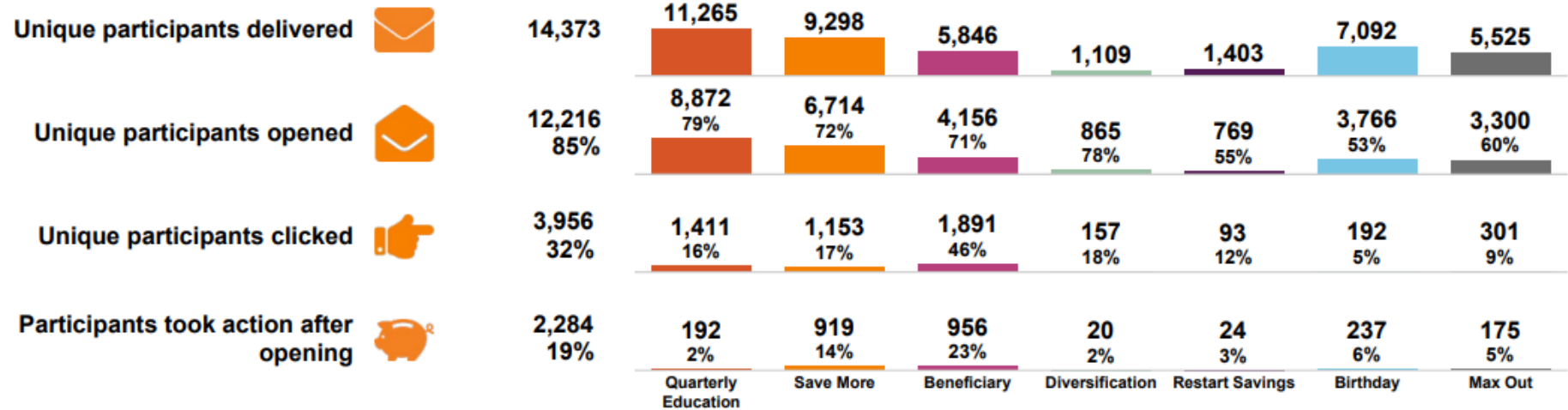
Max Out



175 participants maxed out their savings

Personalized Financial Wellness Messaging

2023 Results



Q1 2024 Content Hubs



Review your financial wellness to help get organized and ready for the new year.

- Financial wellness
- College savings
- Student loan debt
- Understanding taxes

Lifestage guidance:

Starting out

Articles

Video

Learning pods

Live sessions

Jan

- [Financial wellness](#)
- [Beneficiaries](#)
- [Student loan debt](#)

- [Financial wellness](#)
- [Organizing finances](#)
- [Beneficiaries](#)

- [Steps to set and achieve other goals](#)

- [Financial Wellness](#)
- [5 things to do now](#)
- [5 things to do now \(Span.\)](#)

Feb

- [Saving for college](#)
- [Taxes](#)
- [Spending and saving](#)

- [Saving for college](#)
- [Spending and saving](#)

- [Starting out](#)
- [Steps to participate and save in your retirement plan](#)

- [Savers tax credit](#)
- [Spending and saving](#)
- [Spending and saving \(Span.\)](#)

Mar

- [Buying a house](#)
- [Having children](#)
- [Retirement planning under 40](#)

- [Starting out](#)
- [Retirement planning under 40](#)

- [Balancing](#)

- [Retirement planning under 40](#)
- [Retirement planning under 40 \(Span.\)](#)
- [Save for other financial goals](#)

*Content is subject to change based on trending topics/needs.

Q2 2024 Content Hubs



Create and take steps on your action plan.

- Debt management
- Emergency savings
- Retirement savings

Lifestage guidance:

Mid-career

America Saves Week

April 8–12

	Articles VoyaRetireBetter.com	Video VoyaLearnOnDemand.com	Learning pods Voya Learning Pods	Live sessions VoyaLearnLive.com
Apr	<ul style="list-style-type: none"> • Participant experience • America Saves Week 	<ul style="list-style-type: none"> • Savings • Financial literacy • Dashboard 	<ul style="list-style-type: none"> • America Saves Week resource center 	<ul style="list-style-type: none"> • Spring cleaning for finances • Create an emergency fund • Create an emergency fund (Span.)
Ma	<ul style="list-style-type: none"> • Emergency savings • Credit card debt • Retirement planning over 40 	<ul style="list-style-type: none"> • Build up an emergency savings • Retirement planning over 40 	<ul style="list-style-type: none"> • Establish an emergency fund • Gaining momentum 	<ul style="list-style-type: none"> • Prioritizing debt • Retirement planning over 40 • Retirement planning over 40 (Span.)
June	<ul style="list-style-type: none"> • Saving for retirement 	<ul style="list-style-type: none"> • Plan for your retirement 	<ul style="list-style-type: none"> • Steps to plan for retirement 	<ul style="list-style-type: none"> • Prepare for retirement • Mid-year check-in • Mid-year check-in (Span.)

*Content is subject to change based on trending topics/needs.

Voya Local Outreach Efforts

Voya Local Outreach Efforts

Activity	2022	2023
Enrollments	385	341
1:1 Appointments	1,544	1,497
Orientations/Benefit Fairs	N/A	15
Emails	1,823	2,576
Calls	4,869	4,142
Group Meetings	11	16

Appendix

Voya Updates

Employee Experiences

Employee experiences

- > **Participant Web, mobile app & contact center**
- > New customer homepage experience
- > Security enhancements

Participant Website, mobile app & contact center

Participant Website and mobile app

- Employees can now view up to 12 months of history for their contributions.
- Enhanced loan payment information shows employees with loans how much they paid back in principal and interest.
- Introduced Money Matters Resources for employees under age 50 to help them balance competing financial needs, talk to their families about money, learn about investing and more.
- Optimized the Voya Learn® online education experience to make it easier to find on-demand content and live sessions.
- Spanish statements are available for all plans.
- Mobile app check & document upload for rollovers are available to eligible plans.

Contact center

- Employees calling into the Voya contact center can authenticate by receiving a secure, one-time verification code to their mobile phone number or email address on file.

Employee Experiences

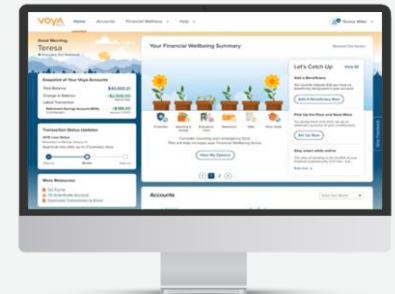
Employee experiences

- > Participant Web, mobile app & contact center
- > **New customer homepage experience**
- > Security enhancements

New employee homepage experience launched

Began rolling out the new employee homepage experience, which brings together an individual's financial life. The experience offers:

- A comprehensive view of all Voya accounts
- The ability to add all types of accounts to view net worth, spending and budgeting
- An innovative feature that distills complex data into easy-to-understand financial insights
- Automatic personal finance resources
- The flexibility to tailor the experience so that it's personal



Employee Experiences

Employee experiences

- > Participant Web, mobile app & contact center
- > New customer homepage experience
- > **Security enhancements**

Security enhancements

As part of our ongoing commitment to security, a step-up security feature was introduced on the Participant Website and Voya Retire mobile app. This added layer of security requires employees to provide real-time authentication to complete activities like address changes, banking information updates and paperless money out transactions. Employees will receive a one-time passcode via text to their mobile phone number on file. After entering the one-time passcode, the employee can complete their request. Employees who do not have a mobile phone number on file are prompted to add one to their account for enhanced authentication and security purposes.

For employees that link their Voya accounts in third-party applications (like their banking website), an API solution was implemented that provides a convenient and secure way for employees to share their Voya account information with third party applications. It also provides employees a clear view of firms they've granted account information access to.



Workplace

Understanding the impacts of managed accounts

Managed accounts are improving participant outcomes

Do managed accounts really move the needle for participants?

Managed accounts continue to provide value for plan participants. The benefits of personalized advice services and managed accounts tailored to an individual's age, time horizon, risk profile, outside assets and overall financial position are well documented.

A snapshot:



Unenrolled in managed accounts

80% of participants analyzed were considered off-track for retirement.¹

82% of participants analyzed were considered self-directors in their investment choices, or individuals with less than 90% of their portfolio in an 'allocation' fund, such as a target-date fund.



Enrolled in managed accounts

72% of off-track participants increased their savings rates.

Participants' assets were placed into more efficient and more risk-appropriate portfolios.

Wealth at retirement increased by an average of **30%** for off-track participants who previously managed their own investments.²



Women with in-plan managed accounts have a retirement plan contribution rate of **4.26%** compared to 2.27% for those without managed accounts.³

¹ Off-track for retirement is defined by having a projected retirement income of less than 70% of their salary at the time they opted into the service.

² Assuming an annual fee of 0.40% for managed accounts

³ Source: The Benefits of Personalization in DC Plans, Cerulli Research

Workplace

Employee Engagement

Call center

764,046

live calls

17,249

emails

12,540

live chats

73,790

Voya PAL chats



97%

satisfaction



41%

fully resolved via IVR



86%

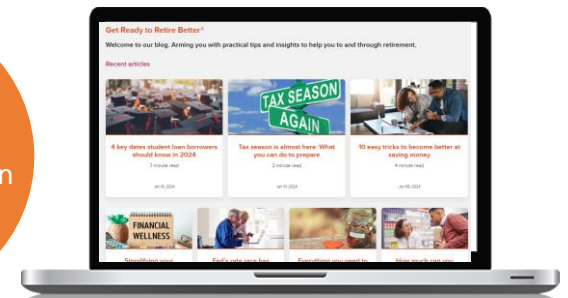
fully resolved via
Voya PAL digital
assistant

Employee education and engagement

Top performing content focused on the release of the annual cost-of-living-adjustments (COLA) limits.

- IRS announces retirement contribution limits will increase in 2024.
- Social Security benefits will rise 3.2% in 2024, while top tax jumps 5.2%.
- The pros and cons of high yield savings accounts.

**Over 30%
increase**
in engagement on
the Voya Retire
Better blog*



Voya internal data 10/31/23 – 12/31/23
*Comparing Q42022 vs Q32023



Innovation with a Purpose

Retirement and Technology

A few ways our technology innovations drive results, reliability and simplicity



Count on us to get it right the first time

Robotics and proactive monitoring drive our 99.9% accuracy rate for transaction processing to reduce risk of errors.



Easier for callers to get help

Interactive voice response (IVR) enables callers to use natural language to navigate our service center.



Engaging, but also meaningful

Predictive analytics enables us to leverage over 200 customer data points to inform our messaging and drive up to 3x more action than standard campaigns.



Hassle-free seamless integration

Secure API connections enable us to deliver on our “open architecture” approach and connect to third party vendors that are serving (or will serve) our customers well.



Support around the clock

Voya PAL, a live chatbot assistant, is available 24/7 to handle routine customer transactions quickly, anytime.



Added ease and protection for callers

Biometric voice authentication tracks biological and behavioral characteristics of a customer’s voice to easily authenticate when calling our service center.

Innovation with a Purpose

Secure 2.0 2024/2025

SECURE 2.0 Act at-a-glance for 2024/2025

The next SECURE 2.0 provisions are on the horizon



2024



- Eliminating unnecessary plan requirements for unenrolled participants in plans utilizing Voya's Enhanced Notice Service.
- Small balance mandatory distribution limit change from \$5,000 to \$7,000.



2025



- Mandatory Automatic Enrollment and Contribution Rate Escalation for 401(k) and ERISA 403(b) plans formed after December 29, 2022.
- Age-based Catch-up limits increases 60-63.
- Long-term part-time workers eligibility calculation change from 3 years to 2 years and now includes ERISA 403b plans.

Unique Culture

Women and financial equity

Women and financial equity thought leadership – coming soon

Latest paper launches in 2024 as Phase 2 of the “Bringing greater financial equity to the workplace” series

Here’s a preview of our key findings:



Voya Purpose
Together we fight for
everyone’s opportunity for
a better financial future



Pay gaps persist

78%

women’s salaries
as a percentage of
men’s salaries¹



Inflation concerns

70%

spent less on non-
essential items due to
inflation compared to
52% of men²



Lower confidence

48%

are comfortable with
their knowledge
about personal
finances compared to
67% of men³



HSA investing gaps

13%

are investing their HSA
savings compared to
42% of men⁴

1. Based on internal data, Voya DEI Analysis, as of 6/30/2022 2. Based on the results of a Voya Financial Consumer Insights and Research Survey conducted January 3-4, 2023, on the Ipsos eNation omnibus online platform among 1,005 adults aged 18+ in the U.S., featuring 362 women who have taken action. 3. Gender, Generation, Wellness and Stress, LIMRA, 2022 4. Based on results of a Voya Financial Consumer Insights & Research survey conducted between March 9-15, 2023 among n=500 working Americans age 18+ who have both an employer-sponsored retirement plan and a medical/health plan, featuring n=188 health savings account owners.)

In 2003, Voya Financial was recognized as a winner of the Gramercy Institute’s Financial Content Marketing Awards in the Retirement, Business to Business category. The recognition is based on 2023 information and a \$350 entry fee was paid for consideration. For more details regarding the award, please see the information at the end of this presentation.



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Disclosures

- ***You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.***
- Group annuities are intended as long-term investments designed for retirement purposes. Money taken from the annuity 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 its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.
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The Corporate Equality Index (CEI), administered by the Human Rights Campaign Foundation, evaluates LGBTQ-related policies and practices, including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive health care benefits, competency programs, and public engagement with the LGBTQ community. All private sector (non-government) and for-profit employers with 500 or more full-time U.S. employees are eligible to participate. In December 2023, Voya Financial's efforts in satisfying all of CEI's criteria earned a score of 100 and the designation as recipient of the Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion. The CEI rating is based on 2023 activity and no fee was paid for consideration.

2022 NAPA Advisor's Choice Awards: For its inaugural awards, NAPA surveyed retirement plan-focused advisors nationwide. Advisors were asked to rate the nation's best recordkeepers in thirteen different service categories (Participant tools, Calculators, P/S Website, Mobile App, Regulatory support, Staff credentials, Advisor support, Participant statement, Education materials, Multi-lingual capabilities, Plan health, Wellness and Retirement Income), and in five distinct market segments (micro <\$1M, small \$1MM-\$10MM, mid \$10MM-\$100MM, large \$100MM-\$250MM, mega \$250MM+). Advisors voted only on the services in their target markets -- and to evaluate the services on a 5-point scale, ranging from "world class" to "functional" to "needs work." A total of 14 recordkeepers including Voya were recognized. Voya was voted one of the top five firms that advisors ranked the best, receiving 61 out of a possible 65 Advisors' Choice Awards. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance.

Gramercy Institute's Financial Content Marketing Award winners are determined by a panel of judges comprised of financial services marketing leaders from the world's top financial, media and marketing brands selected from nominated entries. Judges scored each entry based on 8 different metrics with total of 100 points possible. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance.

Fortune's Best Workplaces in Financial Services and Insurance: To determine the 2023 Fortune's Best Workplaces in Financial Services and Insurance list, Great Place To Work® selected the 2023 Fortune Best Workplaces for Financial Services & Insurance by gathering and analyzing confidential survey responses from more than 191,000 employees from Great Place To Work Certified™ companies in the financial services and insurance industry. Company rankings Survey. Great Place To Work® determines its lists using its proprietary For All Methodology to evaluate and certify thousands of organizations in America's largest ongoing annual workforce study. In the last year, 1.3 million survey responses were received, representing the work experiences of more than 7.5 million employees.
<https://www.greatplacetowork.com/best-workplaces/finance-insurance/2023>

Disclosures

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.

<https://assets.bbhub.io/company/sites/51/2023/02/2022-GEI-Insights.pdf>.

Disability Equality Index: In 2023, Voya Financial was recognized by Disability:IN and the American Association of People with Disabilities as a 2023 Best Place to Work for Disability Inclusion, earning a spot on the Disability Equality Index® (link is external) (DEI). The recognition is based on 2022 information and a \$600 administrative fee was paid for consideration. The 2023 DEI measured culture and leadership; enterprise-wide accessibility; employment practices (benefits, recruitment, employment, education, retention and advancement, and accommodations); community engagement; and supplier diversity. Voya Financial was one of 405 participating companies scoring 80% or higher. While Voya's Senior Vice President, chief communications and brand officer is the Vice Chair of the Disability:IN board of directors, he plays no role in the selection process for the Best Place to Work for Disability Inclusion award, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest. https://disabilityin-bulk.s3.amazonaws.com/DEI+2023+Report_Final+508.pdf

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Disclosures

In 2023, Voya Financial was one of 135 companies recognized by the Ethisphere Institute as one of the 2023 World's Most Ethical Companies. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) 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%), corporate citizenship and responsibility (20%), culture of ethics (20%), governance (15%) and leadership, innovation and reputation (10%) and provided to all companies who participate in the process. While Voya's Chief Communications Officer sits on the Strategic Advisory Board for the Ethisphere Institute, 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. <https://worldsmoethicalcompanies.com/honorees/>

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.