



DELAWARE RETIREMENT SAVINGS PLAN

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QUARTERLY PLAN REVIEW

September 30, 2024



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- Relationship Overview
 - Dashboard
 - Engagement
- Communications Update
- Education Services
- 2025 Considerations
- Appendix





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Relationship Overview

Dashboard

	Assets	Avg. Bal.	Avg. Age	Active Participants	Terminated w/ Balance	Pre-tax Contributions # Part.	Roth Contributions # Part.	Catch-up Contributions # Part.
457(b)	\$1,023,468,889	\$62,478	52	10,131	4,867	9,367	1,875	316
403(b)	\$355,923,514	\$42,081	48	6,501	1,294	5,859	1,233	11
Match	\$24,101,122	\$3,701	57	6,488	2,311	N/A	N/A	N/A
Total	\$1,403,402,525	\$44,796	52	31,323	6,020			



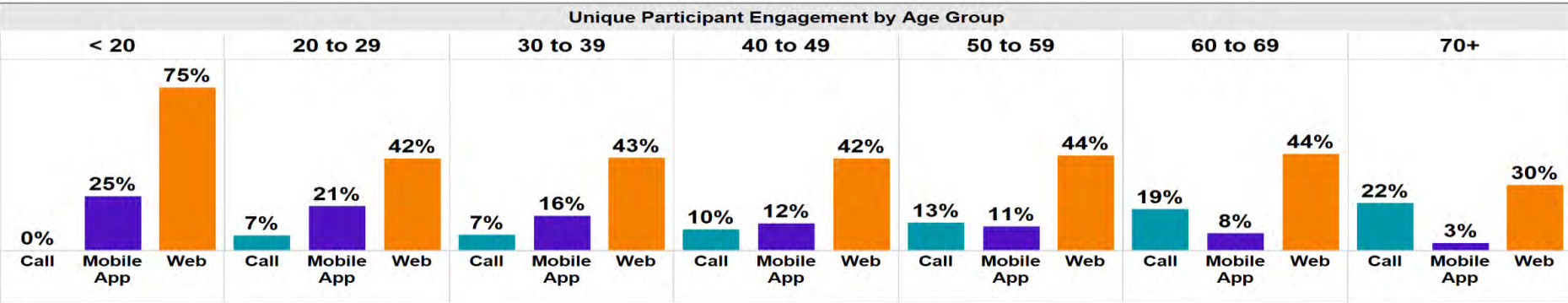
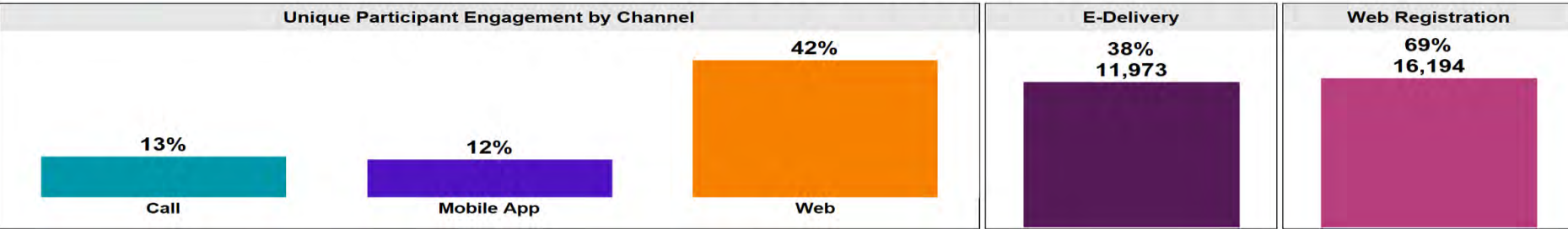
Engagement

State of Delaware

Account Status
All

Engagement

52% 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



Data as of 9/30/2024

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

PLAN | INVEST | PROTECT



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Communications Update



Personalized Financial Wellness Messaging

Personalized Financial Wellness Messaging has reached out to **16,336** participants

Of those, **86%** engaged with personalized financial wellness emails.

Quarterly Education



Save More & Restart Savings



Beneficiary



Diversification



Managed Accounts



Birthday



Max Out



232 completed a financial wellness assessment

1,138 saved more or restarted their contributions

1,019 named a beneficiary

21 diversified their account

9 enrolled in Managed Account

293 participants logged into their account

196 participants maxed out their savings



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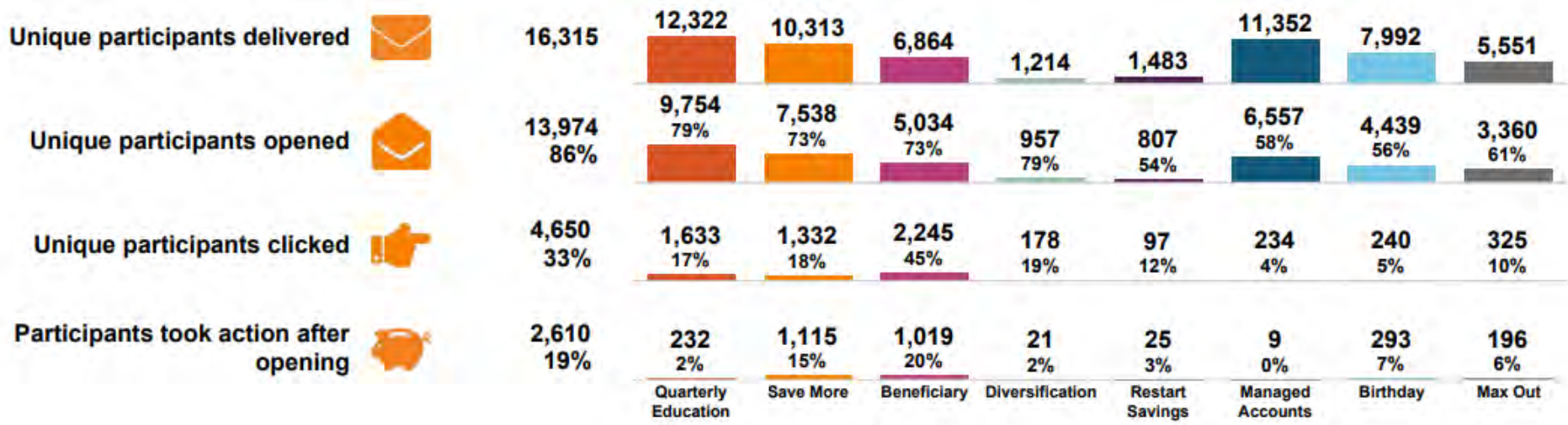
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Published by: Wealth Solutions Customer Analytics and Insights



Personalized Financial Wellness Messaging



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Voya Education Services

Voya Local Outreach Efforts

Activity	Q1 2024	Q2 2024	Q3 2024
Enrollments	305	506	321
1:1 Appointments	374	476	329
Orientations/Benefit Fairs	0	1	0
Emails	500	554	463
Calls	917	1,033	1,004
Group Meetings	8	7	17



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2025 Considerations



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2025 Objectives

- Increase engagement
 - Drive enrollment
 - Promote Tools & Resources
 - E-delivery
 - Account registration
- Plan Governance
 - Plan Design
 - Casual & Seasonal
 - Review Automatic Enrollment
 - Secure Act 2.0 review
 - Cybersecurity review
- Enhance education solutions
 - Financial Wellness education
 - Promote retirement readiness



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Appendix



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Cash Flow Summary

July 1, 2024 to September 30, 2024

	457	403(b)	401(a) Match	Total
Beginning Period Plan Assets	\$975,795,572.67	\$330,074,462.15	\$22,998,994.47	\$1,328,869,029.29
Contributions	\$11,914,610.65	\$7,909,202.11	\$0	\$19,823,812.76
Distributions	-\$20,698,006.01	-\$4,569,075.96	-\$337,175.84	-\$25,604,257.81
Other Activity	\$418,196.89	\$2,925,286.49	-\$9,555.24	\$3,333,928.14
Dividends	\$1,231,918.09	\$356,420.39	\$18,175.27	\$1,606,513.75
Appreciate/Depreciation	\$54,806,596.27	\$19,227,218.85	\$1,339,683.47	\$75,373,498.59
Ending Period Plan Assets	\$1,023,468,888.56	\$355,923,514.03	\$24,101,122.13	\$1,403,402,524.72

	457(b)	403(b)	401(a) Match	Total
Terminated Employees with a Balance	4,867	1,294	2,311	6,020
Terminated Employees with a Balance < \$5,000	1,123	401	1,894	3,164



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Participant Demographics

July 1, 2024 to September 30, 2024

	457(b)	403(b)
Actively contributing	10,131	6,501
Average Contribution (qtr.)	\$1,176	\$1,217
Catch-up Contributions	316	0
Pre-Tax	9,367	5,859
Roth	1,875	1,233

	457(b)		403(b)		Match		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
Gender	45%	55%	26%	74%	46%	54%	40%	60%
	7,418	8,956	2,172	6,285	2,953	3,532	9,238	13,969
Avg. Balance	\$69,960	\$56,213	\$47,104	\$40,333	\$4,180	\$3,298	\$50,516	\$40,941
Avg. Age	53	51	49	47	59	56	54	51



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Participant Demographics

As of September 30, 2024

Age Range	457(b)		403(b)		Match Plan		Total	
	# of Participants	Avg. Savings Balance	# of Participants	Avg. Savings Balance	# of Participants	Avg. Savings Balance	# of Participants	Avg. Savings Balance
<30	657	\$26,299	472	\$8,804	0	\$0	1,083	\$17,520
30-39	2,319	\$23,268	1,733	\$23,143	48	\$381	3,877	\$22,947
40-49	3,942	\$48,712	2,556	\$41,146	1,461	\$2,405	5,916	\$37,782
50-59	4,800	\$76,363	2,300	\$57,815	2,441	\$4,116	6,530	\$53,408
60-69	3,529	\$87,616	1,240	\$54,026	1,972	\$4,073	4,505	\$56,998
70+	1,130	\$85,169	157	\$43,049	566	\$4,240	1,274	\$56,880



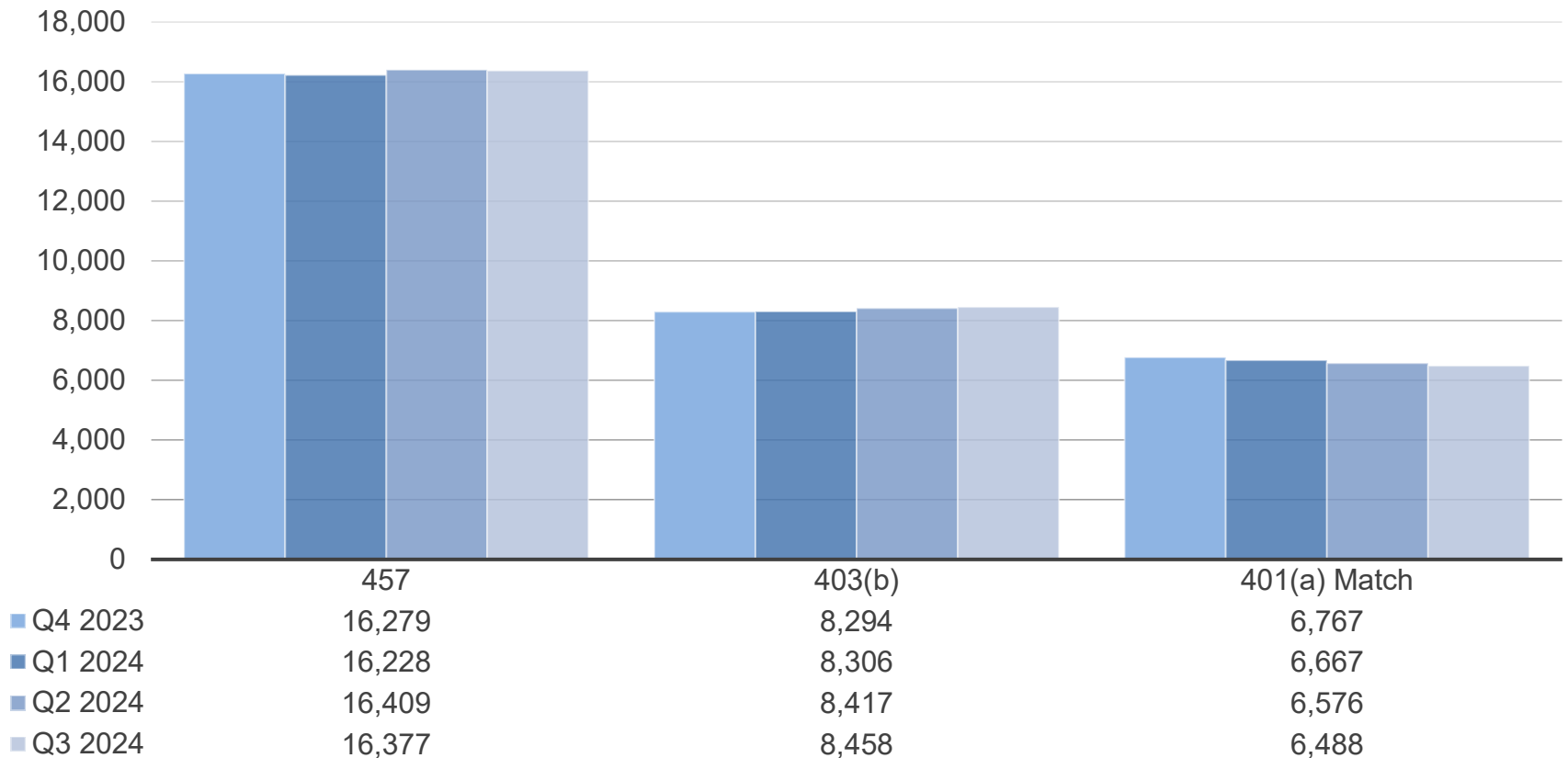
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Plan Participants

As of September 30, 2024



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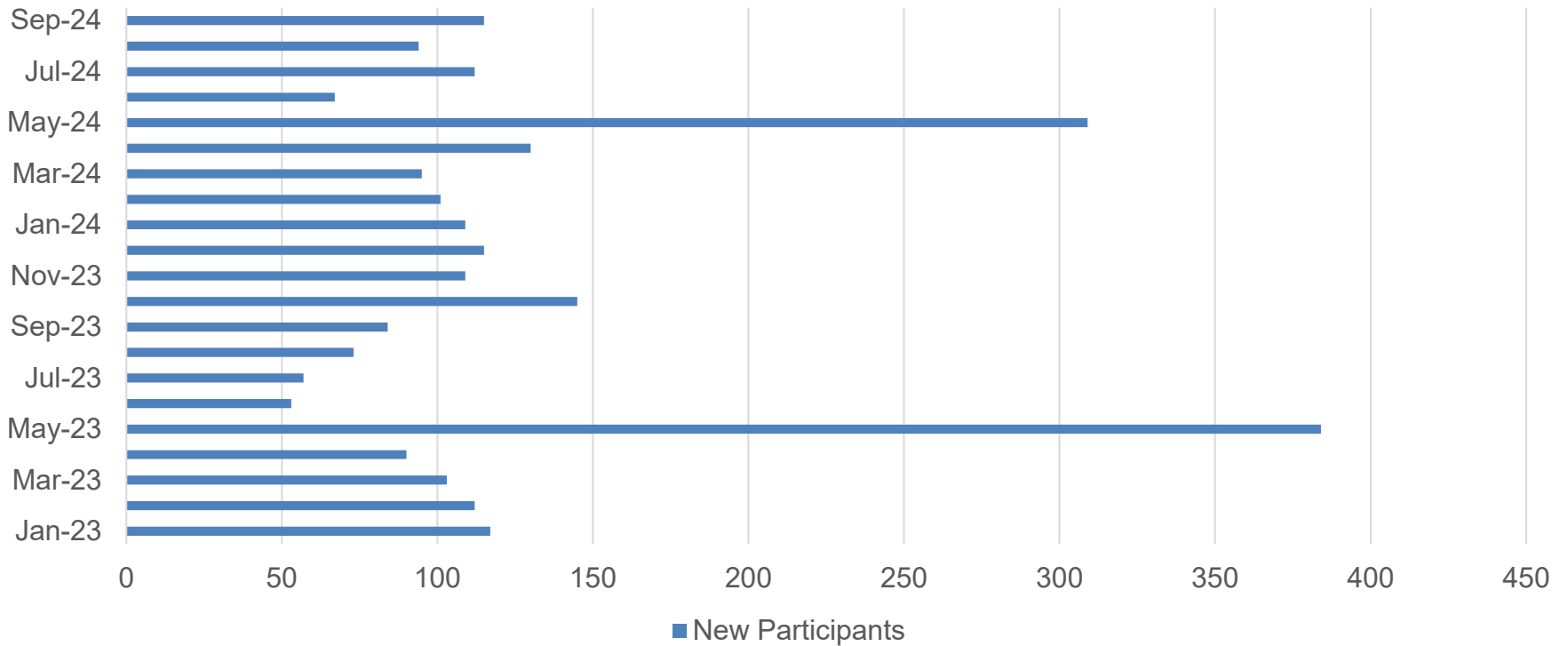
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Enrollments

As of September 30, 2024

New Participants



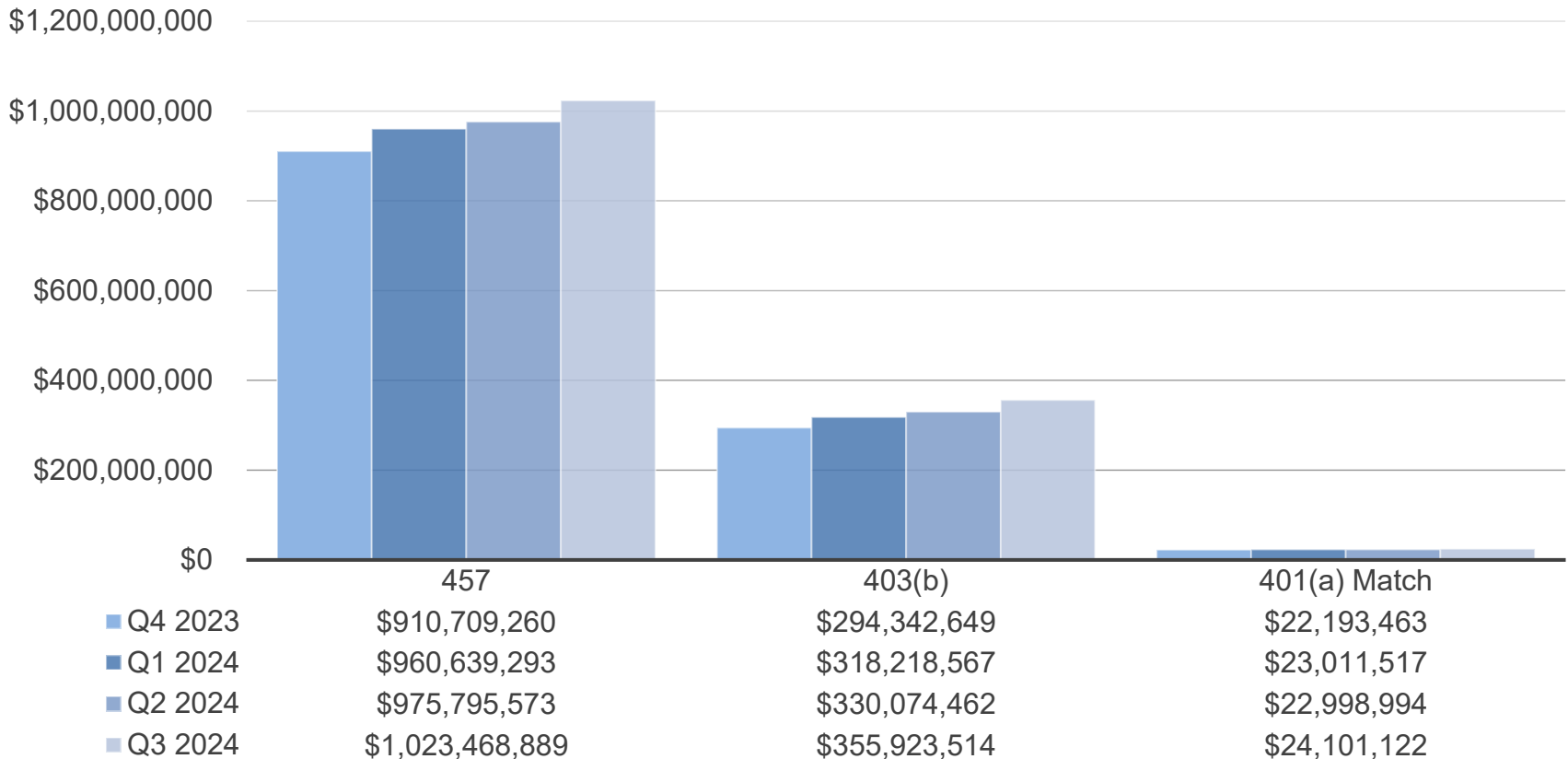
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Asset Growth

As of September 30, 2024



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Distributions

2024

Type & Participants	1 st Quarter 2024	2 nd Quarter 2024	3 rd Quarter 2024	Total for 2024
Death Claims	-\$1,070,595.11 (22)	-\$1,171,902.22 (19)	-\$2,001,093.58 (16)	-\$4,243,590.91 (57)
Excess Contributions	-\$8,398.60 (15)	-\$0 (0)	-\$0 (0)	-\$8,398.60 (15)
Forfeitures	-\$562.04 (2)	-\$125.50 (1)	-\$200.00 (1)	-\$887.54 (4)
Hardship Withdrawals	-\$227,676.00 (59)	-\$590,982.01 (88)	-\$766,127.77 (131)	-\$1,584,785.78 (278)
Minimum Distributions	-\$298,485.24 (84)	-\$196,289.62 (53)	-\$249,084.72 (56)	-\$743,859.58 (193)
Periodic Payments	-\$254,698.21 (122)	-\$254,087.08 (110)	-\$293,749.54 (111)	-\$802,534.83 (343)
Withdrawals	-\$20,214,247.50 (661)	-\$16,301,427.17 (466)	-\$22,294,002.20 (508)	-\$58,809,676.87 (1,635)
Totals	-\$22,074,662.70 (965)	-\$18,514,813.60 (737)	-\$25,604,257.81 (823)	-\$66,193,734.11 (2,525)



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Rollovers Out – Top Institutions

Q3 2024

Rollover Institution	457 Plan	403(b) Plan	Match Plan
Baird	\$ 0.00 (0)	\$ 239,799.780 (1)	\$ 688.57 (2)
Charles Schwab	\$ 1,211,127.95 (12)	\$ 194,585.55 (2)	\$ 5,108.56 (3)
Edward Jones	\$ 366,143.12 (6)	\$ 144,718.34 (5)	\$ 10,955.27 (3)
FMTC	\$ 172,389.33 (2)	\$ 216,329.80 (2)	\$ 6,582.25 (1)
FTSP	\$ 234,887.55 (1)	\$ 0.00 (0)	\$ 1,776.18 (1)
Merrill Lynch	\$ 2,290,208.73 (2)	\$ 5,242.35 (1)	\$ 17,557.31 (2)
Morgan Stanley	\$ 639,819.53 (5)	\$ 83,561.31 (1)	\$ 10,085.41 (3)
NFS	\$ 1,674,611.27 (8)	\$ 218,887.65 (5)	\$ 21,486.25 (5)
RBC	\$ 13,679.68 (3)	\$ 394,496.87 (2)	\$ 330.13 (1)
State of Delaware	\$ 34,809.81 (4)	\$ 0.00 (0)	\$ 8,981.15 (2)
Vanguard	\$ 640,405.00 (5)	\$ 302,856.58 (4)	\$ 1,637.32 (3)
Voya	\$ 290,825.50 (5)	\$ 286,692.85 (2)	1,264.85 (1)
All Others	\$ 1,852,886.86 (54)	\$ 474,566.71 (20)	\$ 59,971.29 (17)



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Voya Updates



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Voya Connects

Driven by Voya's purpose, we evolve our solutions using **science, technology, data** and **human-centered design**.

Because of this, our approach to new solutions is unique:

it is shaped by our clients, who come to us with challenges to solve;



it is guided by their employees, who want and deserve financial confidence;



and it is fueled by our culture, which is grounded in a people-first approach to service.



Learn about our newest solutions at voyaconnects.com



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VOYA
FINANCIAL

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Centered on the modern employee



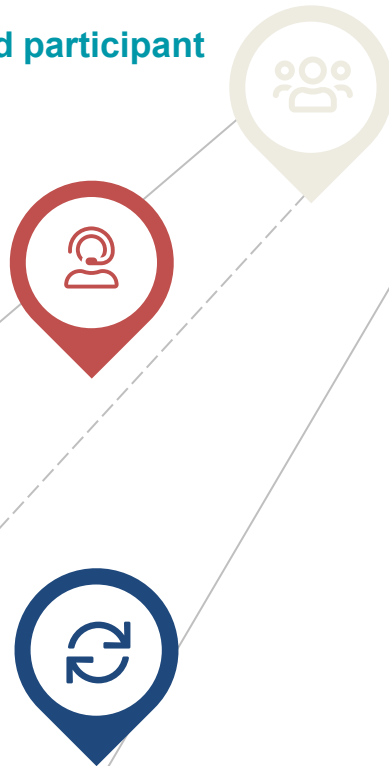
Learn about our newest solutions at voyaconnects.com

The employee experience revolves around a connected benefits experience with hyper-personalized experiences and comprehensive programs designed to help improve their financial confidence.

Outcomes-focused participant solutions

Technology improves contact center

A connected benefits experience



- ✓ Dashboard with personalized financial insights, contribution insights and life event experience
- ✓ Simplified online registration with digital PIN
- ✓ Security message to prompt participants to update contact info at login
- Nonqualified plan investment experience redesign
- YTD hours worked in website, mobile app & statements



- ✓ Conversational IVR to enhance self-service capabilities
- New technology pilots for enhanced customer experience



- ✓ myVoyage Spanish website
- ✓ Pop-up education in open enrollment experience
- ✓ Redesigned next-dollar spend education



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✓ Delivered ● In the pipeline

Updated September 2024



Voya Connects

Formulated for sponsors



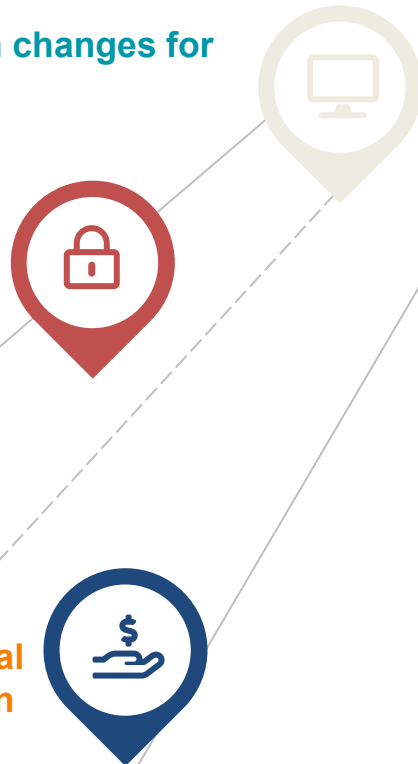
Learn about our newest solutions at voyaconnects.com

Simplifying plan administration and improving functionality with our web-based technology.
Here's how we're doing it

Feedback-driven changes for Sponsor Web

Ongoing commitment to security

Reinforcing the total benefits connection



- ✓ New information hubs make it easier to find information: reports, investment performance
- ✓ Participant search enhancements & one-click access to participant statements
- New Resources, Forms & Documents hub



- ✓ Sponsor Web login enhancements to enhance security and simplify registration
- ✓ Single sign-on from Sponsor Web to Voya's Health Reimbursement Arrangement plan portal
- Cybersecurity advancements for all customers



- ✓ New nonqualified solution for smaller-size employers
- ✓ Emergency savings solution with [SecureSave](#)
- ✓ Pooled stable value fund with competitive rate



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Delivered



In the pipeline

Updated September 2024

Transforming financial care in the workplace

Call volume experiences slight increase from last quarter



807,554 live calls



4,875 emails



24,064 live chats



193,921 Voya PAL chats



97% satisfaction



42% fully resolved via IVR



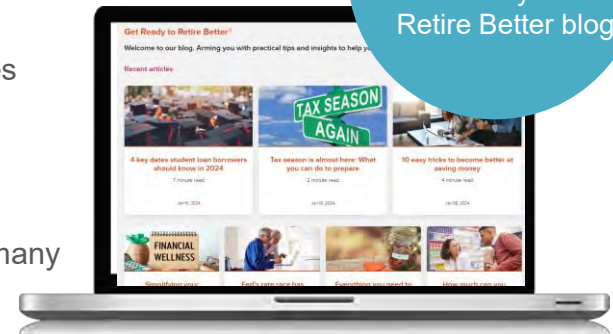
87% fully resolved via Voya PAL digital assistant

Employee education and engagement

Top performing content focuses on timely updates.

- IRS waives 2024 RMDs for inherited IRA beneficiaries
- How much can you contribute to your HSA and FSA in 2024?
- 7 critical student loan forgiveness dates in 2024 borrowers should know
- IRS ends IRA confusion: annual RMDs required for many
- How presidential election may impact your retirement plan

3 min average session on the Voya Retire Better blog*



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*Voya internal data 7/1/24 – 9/30/24

Transforming financial care in the workplace

Employee actions & sentiment report

Investment trades

98.8%

are staying the course

and have not made investment trades down from 98.9%

Made a future investment change



1.3% 8% increase from the same time last year

Requested a loan/hardship



1.5% 7% increase from the same time last year

Savings rate changes

Of those who changed their savings rate

Increased savings,

Up 1% from same quarter last year

Voya employee sentiment Trending up



70%, up 3% from last quarter



62% ages under 30, up 14% from last quarter

Summary:

Continuing a slow rebound, sentiment is up 8% since last year.



Sentiment insights

Younger workers (under 40) continue to exhibit lower retirement sentiment. They've expressed anxiety, confusion and concern with the market uncertainty, inflation, and the economy.



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Compared to Q3 2023
Voya internal data, as of 9/30/2024



Innovating for a better future

What's the latest with SECURE 2.0 Act?

Voya continues to support SECURE 2.0 Act provisions, here is a snapshot of our accomplishments and what is coming next

Provision	Status
Elimination of notices to unenrolled participants	✓
Limit increase for small balance mandatory distributions	✓
Long-term part-time worker eligibility and vesting for 403(b) plans and calculation change	✓
Increased age 50+ catch-up limits for ages 60-63	⦿ Coming 4Q 2024
Automatic enrollment and escalation	⦿ Coming 4Q 2024
Annual paper statements for ERISA plans	⦿ Coming 2025
DOL lost and found database	⦿ Coming 2025
Enhancing in-plan Roth rollover and conversion process	⦿ Coming 2025



Top 5

What's being adopted the most among plans

- #1: Self-certification of hardship and unforeseen emergency withdrawals
- #2: Qualified disaster distributions and loans
- #3: Domestic abuse withdrawals
- #4: Personal emergency withdrawals
- #5: Student loan retirement matching contributions



Supporting bulk updates for TPAs plans coming in 4th quarter →

- ✓ Auto-enroll and auto-escalate
- ✓ Self-certification for hardship and unforeseen emergency withdrawals



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Innovating for a better future

The recordkeeping and cybersecurity landscapes are constantly evolving in the digital age. With cybercrime becoming more sophisticated and cybercriminals more brazen, it's more important than ever for employers, employees, and intermediaries to be vigilant. Awareness and education are essential to remain a step ahead of emerging cyber threats.



In case you missed it:

Check out our recent webinar to learn more about the importance of cybersecurity, and to learn best practices to keep your information safe.

[Watch recording](#)



Voya's commitment to customer security

[Learn more](#)



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Innovating for a better future

Driven by Voya's purpose, we evolve our solutions using **science, technology, data** and **human-centered design**.

Customers can get more on our newest solutions via a new web experience



Getting workplace benefits and savings in sync, bringing new enhancements and capabilities that are:

Centered on the modern employee

Formulated for sponsors

Built for advisor value



Visit
voyaconnects.com



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2025 Consumer Education Calendar



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State of consumers:

How they feel going into 2025



75%

of workers report that their household's level of debt is a problem¹



64%

of Americans believe the economy will have a severe or major impact on their ability to save for retirement²



60%

of Americans strongly or somewhat agree they need help understanding how to improve their overall financial wellness²

¹ EBRI 2024 Workplace Wellness Survey.

² Voya Financial Consumer Insights & Research survey conducted May 15–16, 2024, among 1,005 adults aged 18+ in the U.S., featuring 439 Americans with a retirement plan.



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2025 engagement & education overview

Always-on strategy

	Q1	Q2	Q3	Q4
Personalized financial wellness messaging (emails sent to e-Delivery users; *text available): <ul style="list-style-type: none"> - Diversification - Birthday - Advice - Max out - Beneficiary* - Restart* - Save More* - Health Savings Account¹ 	----->			
Participant web messages (account login)	----->			
Quarterly education calendar:	Supporting emails, flyers & messaging available			
<ul style="list-style-type: none"> - Financial Wellness - Tax preparation - Emergency savings 	✓			
<ul style="list-style-type: none"> - Work with a financial professional - Black History Month - Women's History Month 				
<ul style="list-style-type: none"> - America Saves Week - Financial Literacy Month - Mental health awareness month 		✓		
<ul style="list-style-type: none"> - Retirement planning - Asian American and Native Hawaiian/Pacific Islander Heritage Month - Pride Month 				
<ul style="list-style-type: none"> - Managing debt - Special needs planning - National 401(k)/403(b) Day 			✓	
<ul style="list-style-type: none"> - Voluntary benefits - National Hispanic Heritage Month 				
<ul style="list-style-type: none"> - HSA Day - Cybersecurity Awareness Month - Saving for college - Evaluating retirement readiness - Estate planning 				✓
<ul style="list-style-type: none"> - 2026 COLA limits - National Disability Employment Awareness Month - National Retirement Security Month 				

¹ Participants must have a Retirement Account and HSA with Voya.



Always-on digital resources



Enhanced participant web experience
 Voya Retire mobile app
 Multicultural Hub
 myOrangeMoney®
 Web experience

Financial Wellness experience

Market Volatility resource center

Voya Learn:
 Live and on-demand education
 Retire Better blog
 VoyaRetireBetter.com

Life Stage guidance
 voya.com
 IRS limits
 microsite

Roth microsite

Voya Cares®



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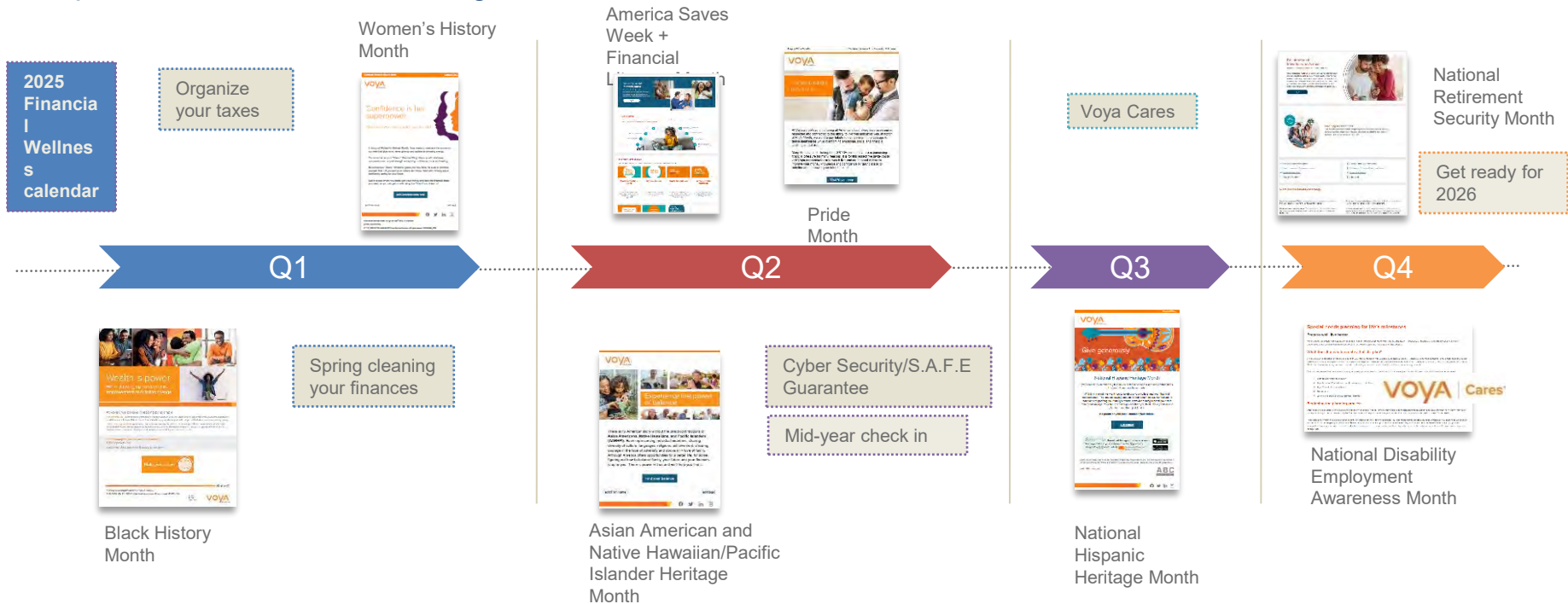
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Educational campaigns

Our campaigns help meet individuals where they are, delivering compelling education to help improve their financial well-being.



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Scheduled Personalized Messaging Sends

	Journey	Launch date*	Topic / theme*
Q1	Q1 Education – Digital engagement	January	Welcome to 2025 – Check your account
	Q1 Education – Financial Wellness	February	Organize your taxes
	Q1 Health Savings Account (only for those enrolled in HSA + RS)	March	Spring cleaning
Q2	Q2 Education – Financial Wellness	April	ASW + Financial Literacy Month
	Q2 Education – Digital engagement	June	Midyear check-in
Q3	Q3 Education – Financial Wellness	July	Voya Cares
	Q3 Education – Digital engagement	August	Saving for the unexpected
	Q3 Health Savings Account (only for those enrolled in HSA + RS)	September	Open enrollment
Q4	Q4 Education – Financial Wellness	October	National Retirement Security Month
	Q4 Education – Digital engagement	December	End of year. Get ready for 2026.

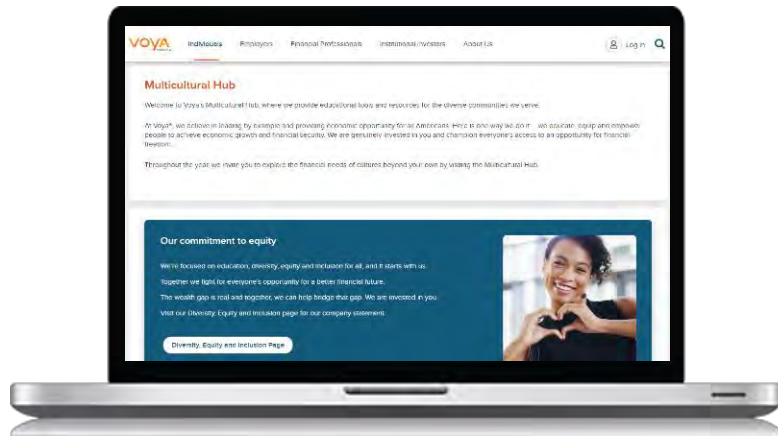
*Dates and topics are subject to change



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Multicultural Hub

At Voya®, we educate, equip and empower people to achieve economic growth and financial security. It is important for us to champion everyone's access to an opportunity for financial freedom. Throughout the year, we will invite participants to explore the financial needs of cultures beyond their own by leveraging blog content, videos, tools and more.



2025 Highlights:

Black History Month

Women's History Month

Diversity Month

Pride Month

Asian American and Native Hawaiian/Pacific
Islander Heritage Month

Hispanic Heritage Month

National Disability Employment Awareness Month

Veteran's Day

Scan to visit



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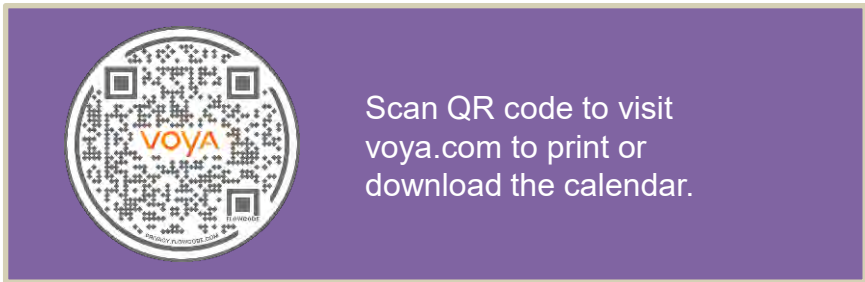
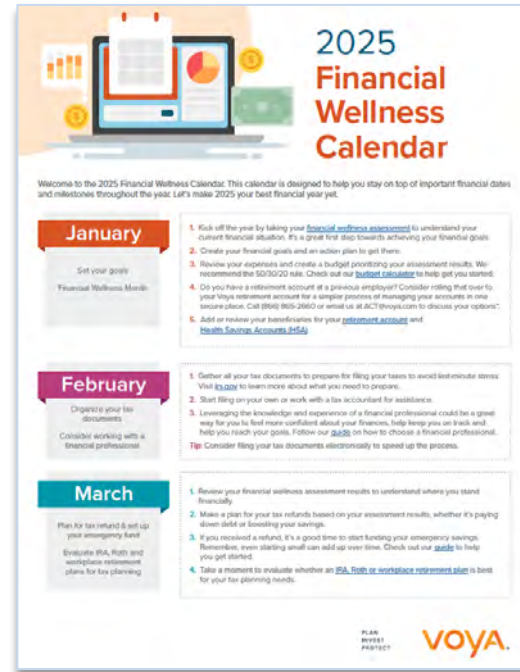
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2025 Financial Wellness Calendar

Our [2025 Participant Financial Wellness Calendar](#) is designed to guide individuals through important financial milestones and dates throughout the year. It offers a comprehensive approach to financial wellness, including goal-setting, budgeting, retirement planning, tax preparation and more.

By following this calendar, individuals can stay organized, make informed financial decisions, and take proactive steps towards feeling confident throughout the year.



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Financial Wellness Calendar Quarterly Topics

Highlighted below are the key topics that will be featured in our educational resources each quarter, aligning with our Financial Wellness calendar.

Q1

- Financial wellness
- Tax preparation
- Emergency savings
- Work with a financial professional

Life stage guidance

- Starting out

Q2

- Financial Literacy Month (April)
- Mental health awareness month (May)
- Retirement planning

Life stage guidance

- Mid-career



America Saves Week
(April 7–11)

Q3

- Managing debt
- Special needs planning
- National 401(k)/403(b) Day (Sept. 5)
- Voluntary benefits

Life stage guidance

- Nearing retirement

Q4

- HSA day (Oct. 15)
- Cybersecurity Awareness Month
- Saving for college
- Evaluating retirement readiness
- Estate planning
- 2026 COLA limits

Life stage guidance

- In retirement



National Retirement Security Month (October)

← Trending/timely topics →



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America Saves Week

Apr 7–11

Save for what matters most

America Saves Week encourages individuals to check in on their finances, set savings goals and commit to learning more to create better financial habits to help achieve those goals. Our goal is to provide individuals with robust educational resources, helping them take small steps to improve their financial outcomes.



Campaign materials



Resource Center on voya.com | www.VoyaASW.com

On-demand educational videos

Personalized message email sent on April 1, 2025



Flyer (Eng. + Span.)

Copy for internal newsletters/web alerts

Digital Signage: CCTV screen



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National Retirement Security Month (NRSM)

October

Living for today Planning for tomorrow

This year's theme, "Living for Today, Planning for Tomorrow," emphasizes the need for a balanced approach to retirement planning. NRSM encourages individuals to evaluate their current retirement readiness and explore ways to save for the future while enjoying the present. We will provide actionable tips and considerations to help participants feel confident in their financial planning for tomorrow.



Campaign materials

 Resource Center on [voya.com](http://www.VoyaNRSM.com) | www.VoyaNRSM.com

Personalized messaging email sent on
September 30, 2025

Flyer (Eng. + Span.)

 Copy for internal newsletters/web alerts

Digital Signage: CCTV screen



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Disclosures

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In September 2024, Voya Financial was named a winner of the WealthManagement.com 2024 Industry awards in the Retirement Plan Support and Advisor Services category. No fee was paid for consideration. Companies self-nominate projects and initiatives that occurred during the 18 months prior to the nomination deadline for consideration. More than 1,000 submissions were received across 24 categories and dozens of subcategories, and were judged on quantitative and qualitative factors by a panel of judges independent of WealthManagement.com. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance. For more information, visit <https://informaconnect.com/wealth-management-industry-awards/>

In 2024, Voya Financial earned an 'Excellent' rating from Corporate Insight, Inc. in their 2024 Retirement Plan Monitor – Institutional Report. The report evaluates plan recordkeepers' sponsor website homepages and plan dashboards. The overall design and approach that firm's use to present plan information and specific details they provide are graded using multiple criteria across three categories: approach, data metrics, and resources. The rating is based on 2023 activity and no fee was paid for consideration. In order to receive an excellent rating, firms must present clear, informative plan summary experiences, offer a comprehensive selection of data and visualizations, provide design elements with a clean layout, and key resources including a participant search tool, alerts and messages as well as abundant quick links. They also include beneficial design elements, like customization options or responsive design. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance.

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