DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

DELAWARE RETIREMENT SAVINGS PLAN

QUARTERLY PLAN REVIEW – 6/30/26

June 2, 2026

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

- 2026 Focus
- Executive Summary
- Scorecard
- Engagement
- Appendix
    - Relationship Overview
    - Voya Update

2026 Focus Items & Executive Summary

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

2026 Focus Items

- ## Increase engagement
  - **Drive enrollment**
  - Promote Tools & Resources
  - E-delivery
  - **Account registration**
  - Financial Wellness
  - Promote retirement readiness
  - **Beneficiary updates**

- ## Increase contributions
  - **Increase overall contributions – deferrals and rollovers**
  - Sick / Leave payout
  - Allowing agencies and other locations to participate in plans

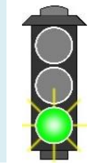
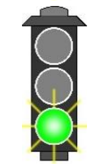
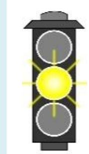
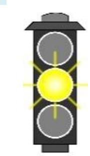
- ## Plan Governance
  - Plan Design
    - Review Automatic Enrollment
  - Secure Act 2.0 review
  - Cybersecurity review
  - Incorporating pension information into myOrangeMoney
  - Implement cash-out distribution process

Executive Summary

	457(b)	403(b)	Match	Total
Plan Assets	$1,230,799,718	$486,464,075	$26,090,400	$1,743,354,193
Accounts with a balance	17,281	9,002	5,889	32,172
Enrollments	571	195	0	766
Contributions	$15,832,600	$9,584,370	$0	$25,416,970
Distributions	($17,888,122)	($6,077,310)	($325,495)	(24,290,927)
Mobile app usage	17%	14%	6%	16%
E-delivery	39%	37%	41%	39%
Web registration	78%	78%	76%	77%

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

Scorecard

	Target	Q3 2025	Q4 2025	Q1 2026	Q2 2026	YTD Total	% of Goal	
Enrollment	1,600 new enrollments	281	334	396	766	1,166	73%	
Contributions	$83M	$22.5M	$24.1M	$21.6M	$28.5M	$50.1M	62%	
Account Registration*	90%	77%	79%	80%	81%			
Beneficiary on file*	90%	65%	68%	69%	70%			

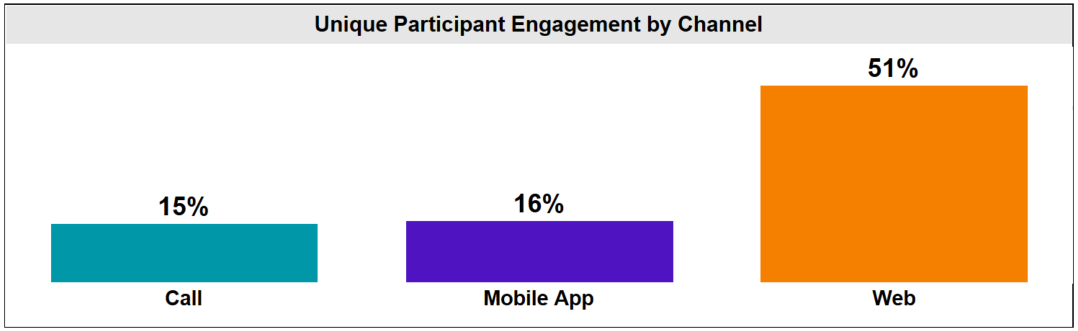
*active participants

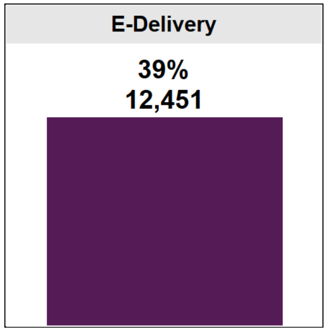
DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

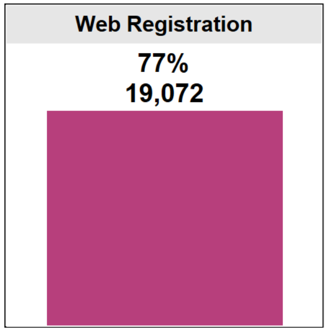
Engagement – All Plans

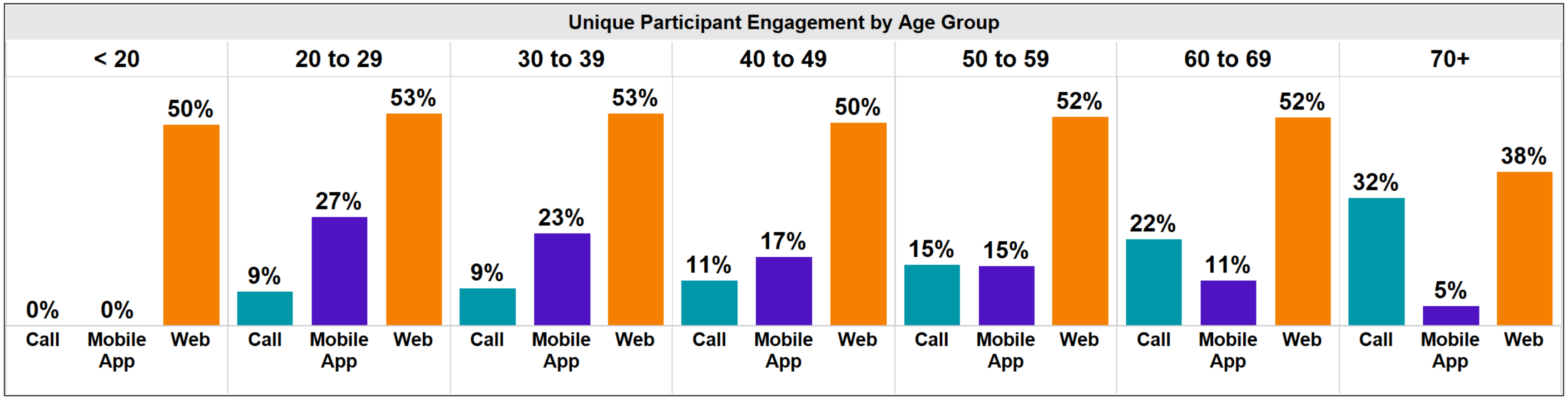
Engagement

59% of plan participants have engaged (used web, mobile, or called) over the past 12 months
51% of plan participants have digitally engaged over the past 12 months









Data as of 6/30/2026

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

Appendix

Relationship Overview

Cash Flow Summary – Q2 2026

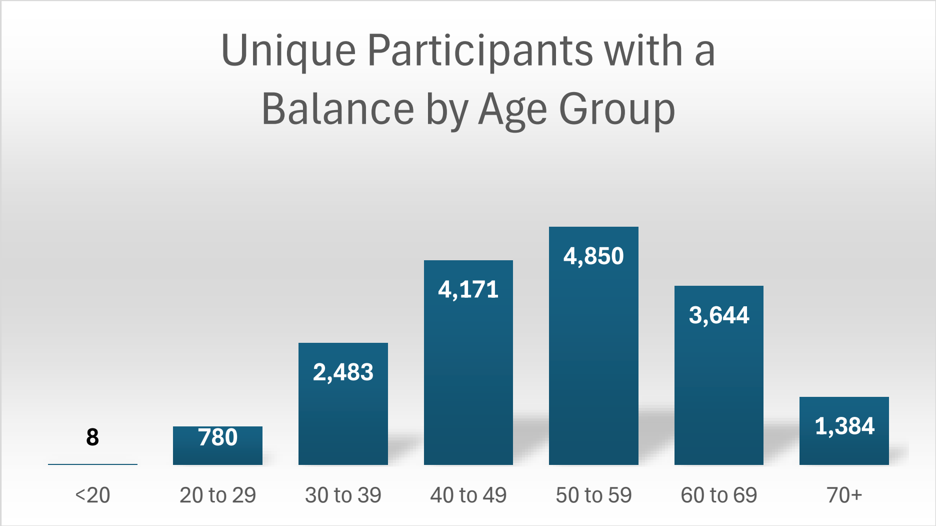
	457(b)	403(b)	401(a) Match	Total
Beginning Period Plan Assets	$1,116,253,708	$431,990,356	$24,255,914	$1,572,499,978
Contributions	$15,832,600	$9,584,370	$0	$25,416,970
Distributions	($17,888,122)	($6,077,310)	($325,495)	($24,290,927)
Other Activity	$764,401	$1,736,337	($14,421)	$2,486,317
Dividends	$2,127,098	$718,315	$24,366	$2,869,779
Appreciation/Depreciation	$113,710,032	$48,512,008	$2,150,036	$164,372,076
Ending Period Plan Assets	$1,230,799,718	$486,464,075	$26,090,400	$1,743,354,193
Legacy Assets		$245,539,357		$245,539,357
Total		$732,003,432		$1,988,893,550

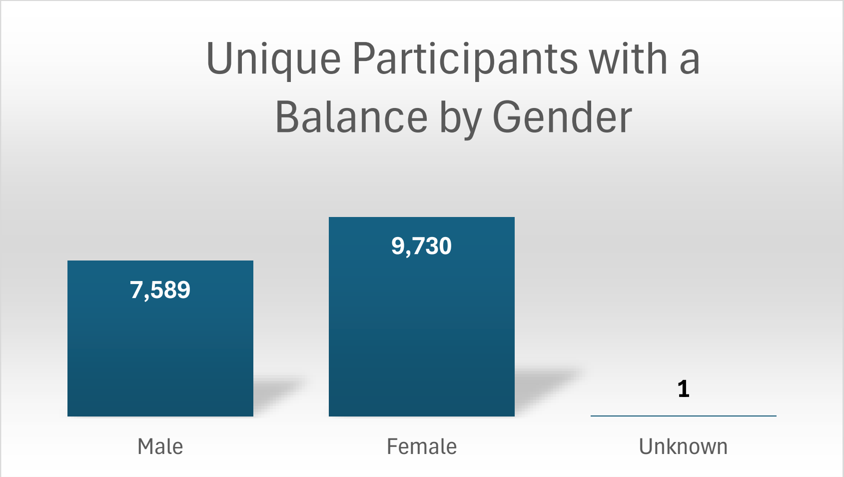
	457(b)	403(b)	401(a) Match	Total
Terminated Employees with a Balance	4,544	4,578	5,959	15,081
Terminated Employees with a Balance < $7,000	925	1,002	2,122	4,049

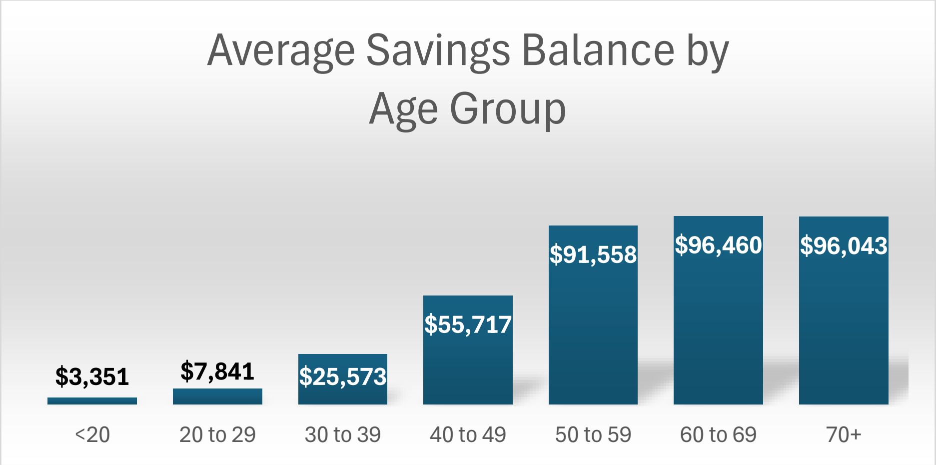
Plan Snapshot – 457(b)

Snapshot

Participant Accounts with a Balance	17,281
Total Assets	$1,230,799,718
Median Participant Salary	$71,808
Average Participant Age	52
Average Savings Balance	$71,046



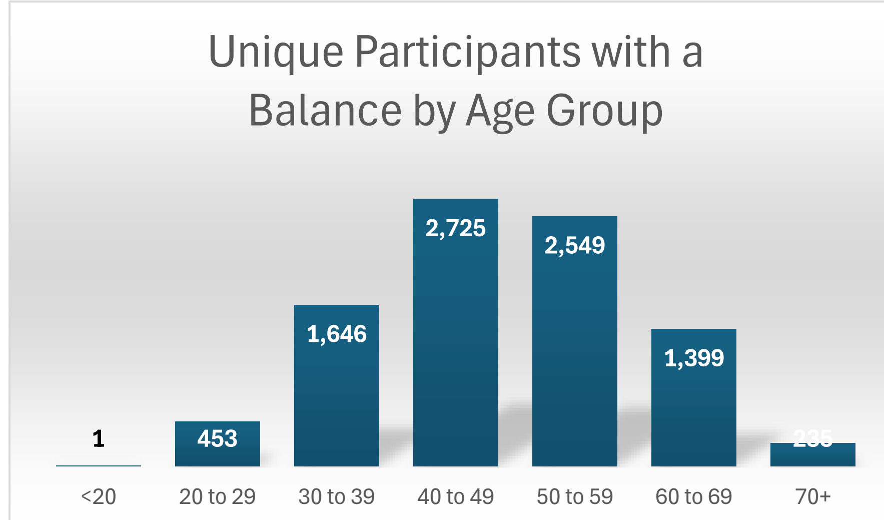


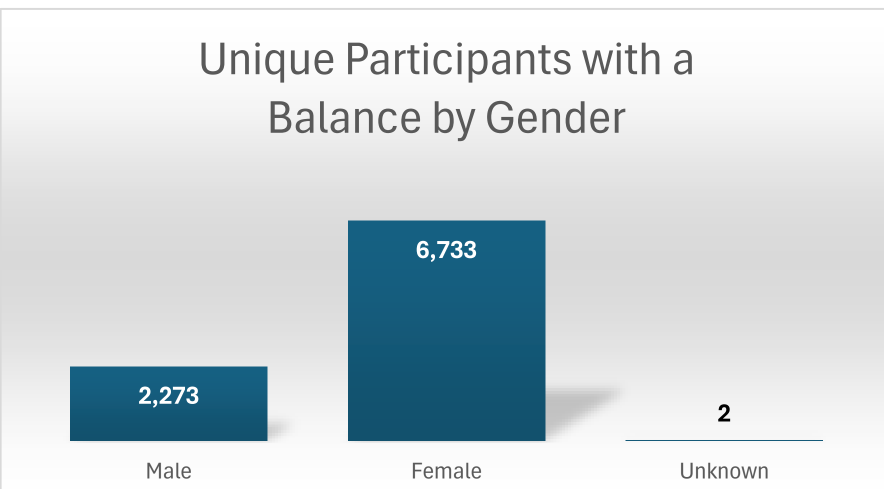


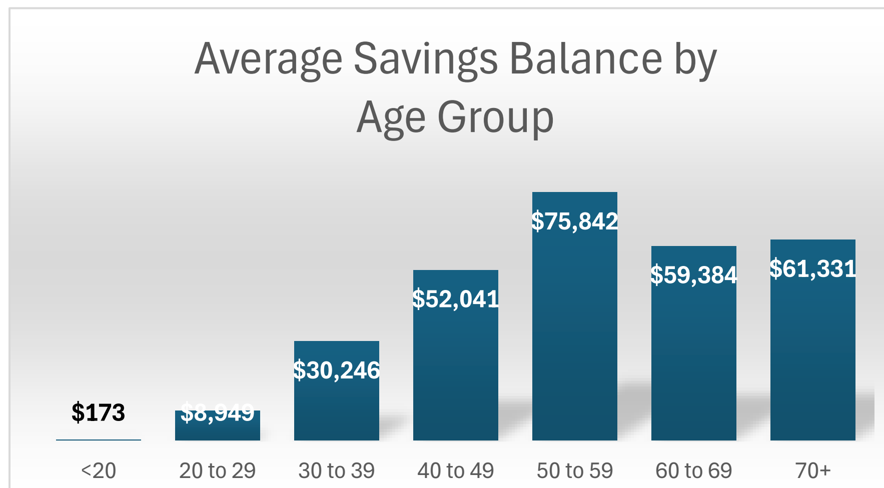
Plan Snapshot – 403(b)

Snapshot

Participant Accounts with a Balance	9,002
Total Assets	$486,464,075
Median Participant Salary	$84,087
Average Participant Age	49
Average Savings Balance	$54,003







DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

Legacy 403(b) Accounts (6/30/26)

Investment	Balance	Participants
Brighthouse Life Insurance Company - *Deselected	$24,069,014	400
Corebridge (VALIC) - *Deselected	$18,661,823	687
Empower Retirement LLC - *Deselected	$4,287,563	68
Equitable - *Deselected	$63,793,316	1,440
Horace Mann - *Deselected	$30,805,609	657
Lincoln Financial - *Deselected	$801,991	7
Lincoln Investment Planning, Inc. - *Deselected	$2,379,671	68
Mass Mutual Ascend (GALIC) - *Deselected	$2,634,491	59
MetLife - *Deselected	$45,267,667	635
New York Life - *Deselected	$2,353,411	160
PenServ Plan Services, Inc - *Deselected	$958,451	30
ReliaStar Life Insurance Company - *Deselected	$73,340	2
Security Benefit - *Deselected	$49,453,010	676
Symetra Life Insurance Company - *Deselected	$6,189,920	99
Voya Retirement Ins. and Annuity - *Deselected	$3,473,589	61
Voya Retirement Insurance and Annuity Company	$448,022,032	8,893

Total Legacy Assets as of 6/30/26 **$703,224,898**

Voya Update

2026 Innovation Pipeline

1st Quarter

- Retirement income experience
- New Voya Learn platform

2nd Quarter

- Enhanced self-servicing through VoyaPAL chatbot and IVR
- Qualified Plan Review Enhancements

3rd Quarter

- Expanded demographic data reporting
- IncomeWiseTM Target Retirement Strategies

4th Quarter

- Voya enroll
- Flexible recordkeeping billing options
- Voya Sponsor Web notification preference center

Looking Ahead 2027

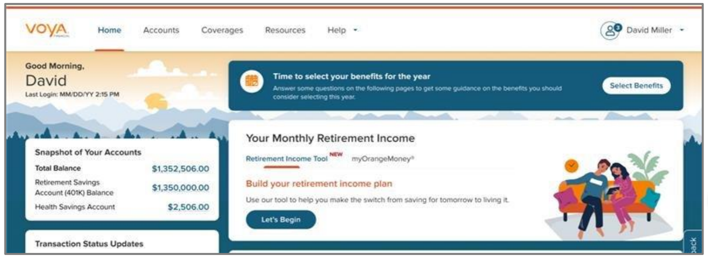
- Auto portability network

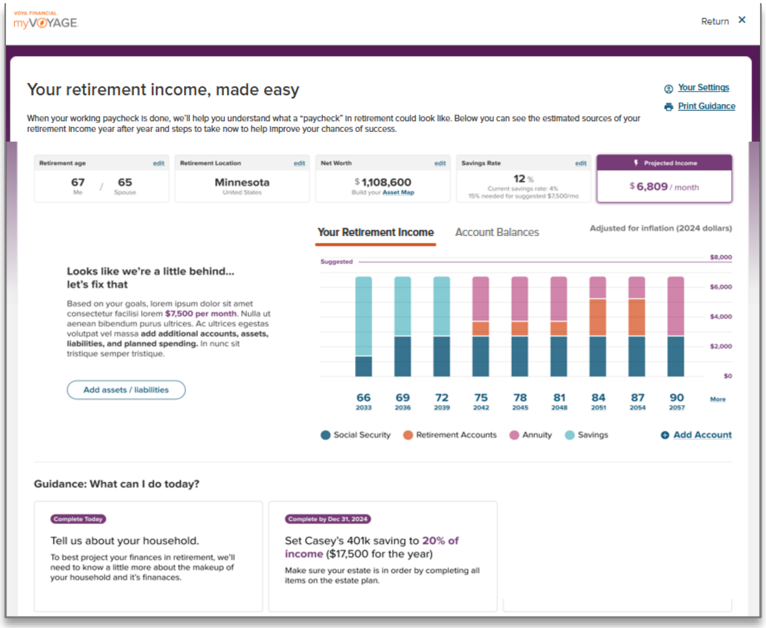
Ongoing cybersecurity enhancements

2027

- Enhanced security for account recovery and authentication
- Targeted campaigns to encourage use of mobile number for enhanced account security

New Retirement Income Experience





Participants age 50+ will be able to…

- Access experience from Dashboard
- Organize retirement budget and view all income sources in one place
  - Voya balance and contribution information automatically included
  - Can add other sources of income and retirement expense estimates
- Build a tax-optimized, year-over-year retirement income strategy (how much, from which income sources)
- Receive next best action guidance
- Download report with retirement income strategy

For Illustration use only.

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

Thank you for your partnership!

Information contained herein is proprietary, confidential and non-public and is not for public release.

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™