How to read your account statement

A guide to your Voya® account statement

When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online at **hartford.beready2retire.com.**

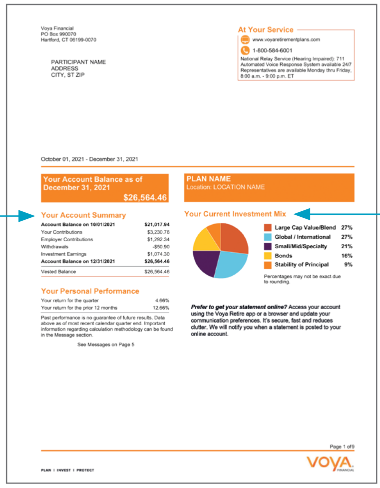
Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.

Page one:
Account summary

Summary of your current account status

Your account summary

Summary of account activity during the reporting period that shows your total beginning and ending balances, contributions, withdrawals and investment earnings.



Voya Financial
PO Box 990070
Hartford, CT 06199-0070

PARTICIPANT NAME
ADDRESS
CITY, ST ZIP

At Your Service
www.voyaretirementplans.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

October 01, 2021 - December 31, 2021

Your Account Balance as of December 31, 2021 $26,564.46

PLAN NAME
Location: LOCATION NAME

Your Account Summary

Account Balance on 10/01/2021	**$21,017.94**
Your Contributions	$3,230.78
Employer Contributions	$1,292.34
Withdrawals	-$50.90
Investment Earnings	$1,074.30
Account Balance on 12/31/2021	**$26,564.46**
Vested Balance	$26,564.46

Your Personal Performance

Your return for the quarter	4.66%
Your return for the prior 12 months	12.66%

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 5

Your Current Investment Mix

Large Cap Value/Blend	27%
Global / International	27%
Small/Mid/Specialty	21%
Bonds	16%
Stability of Principal	9%

Percentages may not be exact due to rounding.

Prefer to get your statement online? **Access your account using the Voya Retire app or a browser and update your communication preferences. It's secure, fast and reduces clutter. We will notify you when a statement is posted to your online account.**

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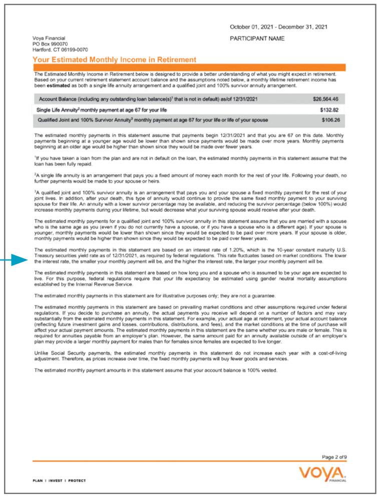
Your current investment mix

Pie chart represents how your account balances are invested among asset classes.

Page two:
Your estimated monthly income in retirement

What you might expect in retirement

Based on your current account balance and certain regulatory assumptions, a monthly lifetime retirement income has been **estimated** as both a single life annuity and a qualified joint and 100% survivor annuity arrangement.



October 01, 2021 - December 31, 2021
PARTICIPANT NAME

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Your Estimated Monthly Income in Retirement

The Estimated Monthly Income in Retirement below is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement statement account balance and the assumptions noted below, a monthly lifetime retirement income has been **estimated** as both a single life annuity arrangement and a qualified joint and 100% survivor annuity arrangement.

Account Balance (including any outstanding loan balance(s)[1] that is not in default) as/of 12/31/2021	$26,564.46
Single Life Annuity[2] monthly payment at age 67 for your life	$132.82
Qualified Joint and 100% Survivor Annuity[3] monthly payment at age 67 for your life or life of your spouse	$106.26

The estimated monthly payments in this statement assume that payments begin 12/31/2021 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

[1]If you have taken a loan from the plan and are not in default on the loan, the estimated monthly payments in this statement assume that the loan has been fully repaid.

[2]A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

[3]A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 1.20%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/31/2021, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse who is assumed to be your age are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

The estimated monthly payment amounts in this statement assume that your account balance is 100% vested.

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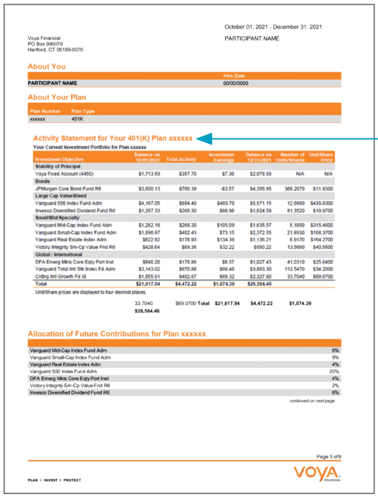
Page three:
Your account activity and details



October 01, 2021 - December 31, 2021
PARTICIPANT NAME

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

About You

	Hire Date
PARTICIPANT NAME	00/00/0000

About Your Plan

Plan Number	Plan Type
xxxxxx	401K

Activity Statement for Your 401(K) Plan xxxxxx

Your Current Investment Portfolio for Plan xxxxxx

Investment Objective	Balance on 10/01/2021	Total Activity	Investment Earnings	Balance on 12/31/2021	Number of Units/Shares	Unit/Share Price
Stability of Principal						
Voya Fixed Account (4450)	$1,713.59	$357.70	$7.30	$2,078.59	N/A	N/A
Bonds						
JPMorgan Core Bond Fund R6	$3,600.13	$760.39	-$3.57	$4,356.95	368.2970	$11.8300
Large Cap Value/Blend						
Vanguard 500 Index Fund Adm	$4,187.05	$894.40	$489.70	$5,571.15	12.6660	$439.8300
Invesco Diversified Dividend Fund R6	$1,267.33	$268.30	$88.96	$1,624.59	81.3520	$19.9700
Small/Mid/Specialty						
Vanguard Mid-Cap Index Fund Adm	$1,262.18	$268.30	$105.09	$1,635.57	5.1850	$315.4600
Vanguard Small-Cap Index Fund Adm	$1,896.97	$402.43	$73.15	$2,372.55	21.8930	$108.3700
Vanguard Real Estate Index Adm	$822.92	$178.93	$134.36	$1,136.21	6.9170	$164.2700
Victory Integrity Sm-Cp Value Fnd R6	$428.64	$89.36	$32.22	$550.22	13.5660	$40.5600
Global / International						
DFA Emerg Mkts Core Eqty Port Inst	$840.20	$178.86	$8.37	$1,027.43	41.0310	$25.0400
Vanguard Total Intl Stk Index Fd Adm	$3,143.02	$670.88	$69.40	$3,883.30	113.5470	$34.2000
ClrBrg Intl Growth Fd IS	$1,855.91	$402.67	$69.32	$2,327.90	33.7040	$69.0700
Total	**$21,017.94**	**$4,472.22**	**$1,074.30**	**$26,564.46**		

Unit/Share prices are displayed to four decimal places.

33.7040 $69.0700 **Total** **$21,017.94** **$4,472.22** **$1,074.30**
$26,564.46

Allocation of Future Contributions for Plan xxxxxx

Vanguard Mid-Cap Index Fund Adm	6%
Vanguard Small-Cap Index Fund Adm	9%
Vanguard Real Estate Index Adm	4%
Vanguard 500 Index Fund Adm	20%
DFA Emerg Mkts Core Eqty Port Inst	4%
Victory Integrity Sm-Cp Value Fnd R6	2%
Invesco Diversified Dividend Fund R6	6%

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Activity statement

Table shows the activity of each investment option included in your current portfolio.

VOYA FINANCIAL®

In-depth information, detailing your contributions to each investment you chose...
and other investment options available under your plan.

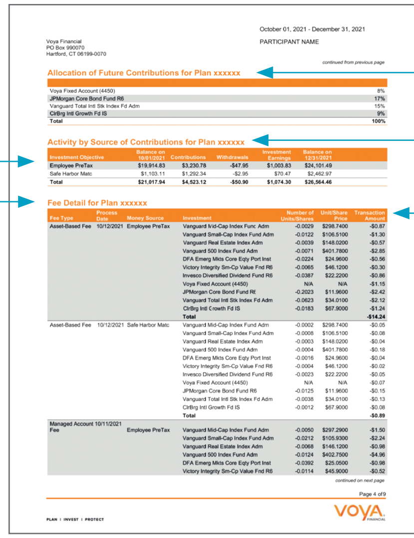
Page four: Your account activity and details (cont.)

Your current investment portfolio

A breakdown of account activity by investment source is provided for the reporting period.

Fee detail

If applicable, any fees taken within the quarter is provided.



Voya Financial
PO Box 990070
Hartford, CT 06199-0070

October 01, 2021 - December 31, 2021
PARTICIPANT NAME

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Allocation of Future Contributions for Plan xxxxxx

Voya Fixed Account (4450)	8%
JPMorgan Core Bond Fund R6	17%
Vanguard Total Intl Stk Index Fd Adm	15%
ClrBrg Intl Growth Fd IS	9%
Total	**100%**

Activity by Source of Contributions for Plan xxxxxx

Investment Objective	Balance on 10/01/2021	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2021
Employee PreTax	$19,914.83	$3,230.78	-$47.95	$1,003.83	$24,101.49
Safe Harbor Matc	$1,103.11	$1,292.34	-$2.95	$70.47	$2,462.97
Total	**$21,017.94**	**$4,523.12**	**-$50.90**	**$1,074.30**	**$26,564.46**

Fee Detail for Plan xxxxxx

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Asset-Based Fee	10/12/2021	Employee PreTax	Vanguard Mid-Cap Index Fund Adm	-0.0029	$298.7400	-$0.87
			Vanguard Small-Cap Index Fund Adm	-0.0122	$106.5100	-$1.30
			Vanguard Real Estate Index Adm	-0.0039	$148.0200	-$0.57
			Vanguard 500 Index Fund Adm	-0.0071	$401.7800	-$2.85
			DFA Emerg Mkts Core Eqty Port Inst	-0.0224	$24.9600	-$0.56
			Victory Integrity Sm-Cp Value Fnd R6	-0.0065	$46.1200	-$0.30
			Invesco Diversified Dividend Fund R6	-0.0387	$22.2200	-$0.86
			Voya Fixed Account (4450)	N/A	N/A	-$1.15
			JPMorgan Core Bond Fund R6	-0.2023	$11.9600	-$2.42
			Vanguard Total Intl Stk Index Fd Adm	-0.0623	$34.0100	-$2.12
			ClrBrg Intl Growth Fd IS	-0.0183	$67.9000	-$1.24
			Total			**-$14.24**
Asset-Based Fee	10/12/2021	Safe Harbor Matc	Vanguard Mid-Cap Index Fund Adm	-0.0002	$298.7400	-$0.05
			Vanguard Small-Cap Index Fund Adm	-0.0008	$106.5100	-$0.08
			Vanguard Real Estate Index Adm	-0.0003	$148.0200	-$0.04
			Vanguard 500 Index Fund Adm	-0.0004	$401.7800	-$0.18
			DFA Emerg Mkts Core Eqty Port Inst	-0.0016	$24.9600	-$0.04
			Victory Integrity Sm-Cp Value Fnd R6	-0.0004	$46.1200	-$0.02
			Invesco Diversified Dividend Fund R6	-0.0023	$22.2200	-$0.05
			Voya Fixed Account (4450)	N/A	N/A	-$0.07
			JPMorgan Core Bond Fund R6	-0.0125	$11.9600	-$0.15
			Vanguard Total Intl Stk Index Fd Adm	-0.0038	$34.0100	-$0.13
			ClrBrg Intl Growth Fd IS	-0.0012	$67.9000	-$0.08
			Total			**-$0.89**
Managed Account Fee	10/11/2021	Employee PreTax	Vanguard Mid-Cap Index Fund Adm	-0.0050	$297.2900	-$1.50
			Vanguard Small-Cap Index Fund Adm	-0.0212	$105.9300	-$2.24
			Vanguard Real Estate Index Adm	-0.0068	$146.1200	-$0.98
			Vanguard 500 Index Fund Adm	-0.0124	$402.7500	-$4.96
			DFA Emerg Mkts Core Eqty Port Inst	-0.0392	$25.0500	-$0.98
			Victory Integrity Sm-Cp Value Fnd R6	-0.0114	$45.9000	-$0.52

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Allocation of future contributions

Displays how your future contributions will be allocated to your account by fund and percentage.

Activity by source of contributions

Tracks the account by contribution type (employee or employer).

Transaction detail

Displays all financial account transactions by fee type, date, source, investment option and number of units.

Important messages

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

October 01, 2021 - December 31, 2021
PARTICIPANT NAME

Messages for Plan xxxxxx

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.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

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.

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 2022, you may be able to contribute a maximum of $20,500 to your 403(b) or 401(k) retirement plan (possibly up to $23,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2022, 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 $41,000 (2 x the $20,500 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.

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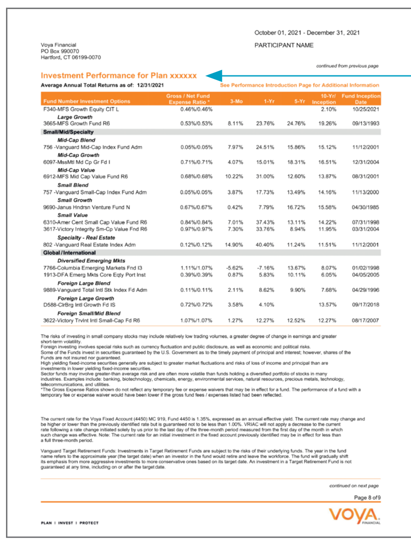

Voya Financial
PO Box 990070
Hartford, CT 06199-0070

October 01, 2021 - December 31, 2021
PARTICIPANT NAME

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Investment Performance for Plan xxxxxx

Average Annual Total Returns as of: 12/31/2021

See Performance Introduction Page for Additional Information

Fund Number Investment Options	Gross / Net Fund Expense Ratio *	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
F340-MFS Growth Equity CIT L	0.46%/0.46%				2.10%	10/25/2021
Large Growth						
3665-MFS Growth Fund R6	0.53%/0.53%	8.11%	23.76%	24.76%	19.26%	09/13/1993
Small/Mid/Specialty						
Mid-Cap Blend						
756 -Vanguard Mid-Cap Index Fund Adm	0.05%/0.05%	7.97%	24.51%	15.86%	15.12%	11/12/2001
Mid-Cap Growth						
6097-MssMtl Md Cp Gr Fd I	0.71%/0.71%	4.07%	15.01%	18.31%	16.51%	12/31/2004
Mid-Cap Value						
6912-MFS Mid Cap Value Fund R6	0.68%/0.68%	10.22%	31.00%	12.60%	13.87%	08/31/2001
Small Blend						
757 -Vanguard Small-Cap Index Fund Adm	0.05%/0.05%	3.87%	17.73%	13.49%	14.16%	11/13/2000
Small Growth						
9690-Janus Hndrsn Venture Fund N	0.67%/0.67%	0.42%	7.79%	16.72%	15.58%	04/30/1985
Small Value						
6310-Amer Cent Small Cap Value Fund R6	0.84%/0.84%	7.01%	37.43%	13.11%	14.22%	07/31/1998
3617-Victory Integrity Sm-Cp Value Fnd R6	0.97%/0.97%	7.30%	33.76%	8.94%	11.95%	03/31/2004
Specialty - Real Estate						
802 -Vanguard Real Estate Index Adm	0.12%/0.12%	14.90%	40.40%	11.24%	11.51%	11/12/2001
Global / International						
Diversified Emerging Mkts						
7766-Columbia Emerging Markets Fnd I3	1.11%/1.07%	-5.62%	-7.16%	13.67%	8.07%	01/02/1998
1913-DFA Emerg Mkts Core Eqty Port Inst	0.39%/0.39%	0.87%	5.83%	10.11%	6.05%	04/05/2005
Foreign Large Blend						
9889-Vanguard Total Intl Stk Index Fd Adm	0.11%/0.11%	2.11%	8.62%	9.90%	7.68%	04/29/1996
Foreign Large Growth						
D588-ClrBrg Intl Growth Fd IS	0.72%/0.72%	3.58%	4.10%		13.57%	09/17/2018
Foreign Small/Mid Blend						
3622-Victory Trvlnt Intl Small-Cap Fd R6	1.07%/1.07%	1.27%	12.27%	12.52%	12.27%	08/17/2007

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 Account (4450) MC 919, Fund 4450 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.

Vanguard Target Retirement Funds: Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date.

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Investment performance

Displays investment performance measured over specific time periods for investments available under your plan. The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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.

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