

Voya Investments

ARP Legacy Fee Analysis – As of December 31, 2023

Fund Name	Vehicle Type	Ticker Symbol	Fund Expense Information ¹			
			Investment Management Fee (%)	+	Shareholder Servicing Fee (%)	=
Tier I – Asset Allocation						
American Funds Capital Income Builder® - Class R-4	Annuity	-	0.26%		1.10%	1.36%
Calvert VP SRI Balanced Portfolio	Annuity	-	0.43%		0.95%	1.38%
Pax Sustainable Allocation Fund - Investor Class	Annuity	-	0.49%		1.15%	1.64%
Voya Balanced Portfolio - Class I	Annuity	-	0.43%		1.05%	1.48%
Voya Global Perspectives® Portfolio - Class I	Annuity	-	0.63%		0.95%	1.58%
Voya Solution Balanced Portfolio - Service Class	Annuity	-	0.48%		1.32%	1.80%
VY® Invesco Equity and Income Portfolio - Initial Class	Annuity	-	0.28%		1.11%	1.39%
VY® T. Rowe Price Capital Appreciation Portfolio - Service	Annuity	-	0.36%		1.28%	1.64%
Tier II – Targeted Allocation						
Voya Strategic Allocation Growth Portfolio - Class I	Annuity	-	0.52%		1.00%	1.52%
Voya Strategic Allocation Moderate Portfolio - Class I	Annuity	-	0.50%		1.00%	1.50%
Voya Strategic Allocation Conservative Portfolio - Class I	Annuity	-	0.46%		1.00%	1.46%
Voya Solution Moderately Conservative Portfolio - Service Class	Annuity	-	0.42%		1.32%	1.74%
Tier III – Lifecycle						
Voya Solution Income Portfolio - Service Class	Annuity	-	0.36%		1.32%	1.68%
Voya Solution 2025 Portfolio - Service Class	Annuity	-	0.40%		1.32%	1.72%
Voya Solution 2030 Portfolio - Service Class	Annuity	-	0.40%		1.32%	1.72%
Voya Solution 2035 Portfolio - Service Class	Annuity	-	0.41%		1.32%	1.73%
Voya Solution 2040 Portfolio - Service Class	Annuity	-	0.41%		1.32%	1.73%
Voya Solution 2045 Portfolio - Service Class	Annuity	-	0.43%		1.32%	1.75%
Voya Solution 2050 Portfolio - Service Class	Annuity	-	0.44%		1.32%	1.76%
Voya Solution 2055 Portfolio - Service Class	Annuity	-	0.46%		1.32%	1.78%
Voya Index Solution 2055 Portfolio - Service Class	Annuity	-	0.07%		1.20%	1.27%
Voya Solution 2065 Portfolio - Service Class	Annuity	-	0.47%		1.32%	1.79%
Tier IV – Money Market						

Voya Government Money Market Portfolio - Class I	Annuity	-	0.28%	0.92%	1.20%
Tier V - Bond					
American Century Inflation- Adjusted Bond Fund - Investor Class	Annuity	-	0.21%	1.00%	1.21%
American Funds The Bond Fund of America® - Class R-4	Annuity	-	0.22%	1.10%	1.32%
Lord Abnett Short Duration Income Fund - Class R4	Annuity	-	0.23%	1.15%	1.38%
Metropolitan West Total Return Bond Fund - Class M Shares	Annuity	-	0.30%	1.10%	1.40%
PIMCO VIT Real Return Portfolio - Administrative Class	Annuity	-	0.47%	1.05%	1.52%
Pioneer High Yield VCT Portfolio - Class I	Annuity	-	0.69%	1.00%	1.69%
TCW Total Return Bond Fund - Class N	Annuity	-	0.35%	1.10%	1.45%
Templeton Global Bond Fund - Class A	Annuity	-	0.56%	1.15%	1.71%
Voya Global Bond Portfolio - Initial Class	Annuity	-	0.52%	0.92%	1.44%
Voya High Yield Portfolio - Institutional Class	Annuity	-	0.31%	0.92%	1.23%
Voya Intermediate Bond Portfolio - Class I	Annuity	-	0.38%	0.92%	1.30%
Voya U.S. Bond Index Portfolio - Class I	Annuity	-	0.04%	1.07%	1.11%
Tier VI – Domestic Equity					
AMG Managers Fairpointe Mid-Cap Fund - Class N	Annuity	-	0.70%	1.15%	1.85%
Alger Responsible Investing Fund - Class A	Annuity	-	0.71%	1.40%	2.11%
Amana Growth Fund - Investor Class	Annuity	-	0.56%	1.10%	1.66%
Amana Income Fund - Investor Class	Annuity	-	0.66%	1.10%	1.76%
American Funds Fundamental Investors® - Class R-4	Annuity	-	0.28%	1.10%	1.38%
Oppenheimer Main Street Mid-Cap Fund - Class A	Annuity	-	0.56%	1.25%	1.81%
American Funds The Growth Fund of America® - Class R-4	Annuity	-	0.30%	1.10%	1.40%
American Funds Washington Mutual Investors Fund - Class R- 4	Annuity	-	0.26%	1.10%	1.36%
AMG River Road Mid Cap Value Fund - Class N	Annuity	-	0.70%	1.15%	1.85%
Ariel Fund - Investor Class	Annuity	-	0.63%	1.10%	1.73%
Ave Maria Rising Dividend Fund	Annuity	-	0.60%	1.05%	1.65%
BlackRock Mid-Cap Value Fund - Investor A Shares	Annuity	-	0.49%	1.25%	1.74%
Columbia Large Cap Value Fund - Advisor Class	Annuity	-	0.47%	1.00%	1.47%
Columbia Select Mid Cap Value Fund - Class A Shares	Annuity	-	0.63%	1.25%	1.88%
Delaware Small Cap Value Fund - Class A	Annuity	-	0.61%	1.25%	1.86%
Fidelity® VIP Contrafund Portfolio - Initial Class	Annuity	-	0.39%	0.96%	1.35%

Fidelity® VIP Equity-Income Portfolio - Initial Class	Annuity	-	0.30%	0.96%	1.26%
Fidelity® VIP Growth Portfolio - Initial Class	Annuity	-	0.40%	0.96%	1.36%
Franklin Small Cap Value VIP Fund - Class 2	Annuity	-	0.46%	1.20%	1.66%
Invesco V.I. American Franchise Fund - Series I	Annuity	-	0.64%	1.00%	1.64%
Invesco V.I. Core Equity Fund - Series I	Annuity	-	0.55%	1.00%	1.55%
Loomis Sayles Small Cap Value Fund - Retail Class	Annuity	-	0.75%	1.15%	1.90%
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC	Annuity	-	0.91%	1.00%	1.91%
Neuberger Berman Sustainable Equity Fund - Trust Class	Annuity	-	0.68%	1.10%	1.78%
Invesco V.I. Main Street Small Cap Fund - Series I	Annuity	-	0.67%	0.95%	1.62%
Invesco Main Street Mid Cap Fund® - Class A	Annuity	-	0.56%	1.25%	1.81%
Voya Corporate Leaders 100 Fund - Class I	Annuity	-	0.19%	1.05%	1.24%
Voya Growth and Income Portfolio - Class I	Annuity	-	0.36%	1.05%	1.41%
Voya Index Plus Large Cap Portfolio - Class I	Annuity	-	0.25%	1.05%	1.30%
Voya Index Plus Mid Cap Portfolio - Class I	Annuity	-	0.30%	1.05%	1.35%
Voya Index Plus SmallCap Portfolio - Class I	Annuity	-	0.30%	1.05%	1.35%
Voya Large Cap Growth Portfolio - Institutional Class	Annuity	-	0.37%	1.05%	1.42%
Voya Large Cap Value Portfolio - Institutional Class	Annuity	-	0.34%	1.05%	1.39%
Voya Mid Cap Opportunities Portfolio - Class I	Annuity	-	0.36%	1.05%	1.41%
Voya Russell™ Large Cap Index Portfolio - Class I	Annuity	-	0.06%	1.05%	1.11%
Voya Russell™ Large Cap Growth Index Portfolio - Class I	Annuity	-	0.13%	1.05%	1.18%
Voya Russell™ Large Cap Value Index Portfolio - Class S	Annuity	-	0.05%	1.30%	1.35%
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Annuity	-	0.10%	1.30%	1.40%
Voya Russell™ Mid Cap Index Portfolio - Class I	Annuity	-	0.10%	1.05%	1.15%
Voya Russell™ Small Cap Index Portfolio - Class I	Annuity	-	0.15%	1.05%	1.20%
Voya Small Company Portfolio - Class I	Annuity	-	0.60%	1.05%	1.65%
Voya SmallCap Opportunities Portfolio - Class I	Annuity	-	0.55%	1.05%	1.60%
VY® American Century Small-Mid Cap Value Portfolio-Service	Annuity	-	0.49%	1.36%	1.85%
VY® Baron Growth Portfolio - Service Class	Annuity	-	0.63%	1.36%	1.99%
VY® Columbia Contrarian Core Portfolio - Service Class	Annuity	-	0.34%	1.36%	1.70%
VY® Columbia Small Cap Value II Portfolio - Service Class	Annuity	-	0.56%	1.36%	1.92%
VY® Invesco Comstock Portfolio - Service Class	Annuity	-	0.34%	1.36%	1.70%
VY® Invesco Growth and Income Portfolio - Service Class	Annuity	-	0.33%	1.28%	1.61%

VY® JPMorgan Mid Cap Value Portfolio - Service Class	Annuity	-	0.49%	1.36%	1.85%
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class	Annuity	-	0.59%	1.28%	1.87%
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial	Annuity	-	0.42%	1.11%	1.53%
VY® T. Rowe Price Equity Income Portfolio - Service Class	Annuity	-	0.33%	1.28%	1.61%
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Annuity	-	0.35%	1.11%	1.46%
Wanger USA	Annuity	-	0.55%	1.15%	1.70%
Allspring Small Company Growth Fund - Administrator Class	Annuity	-	0.84%	1.10%	1.94%
Allspring Special Small Cap Value Fund - Class A	Annuity	-	0.69%	1.30%	1.99%
Tier VII – International Equity					
American Funds EuroPacific Growth Fund® - Class R-4	Annuity	-	0.46%	1.10%	1.56%
American Funds New Perspective Fund® - Class R-4	Annuity	-	0.41%	1.10%	1.51%
American Funds SMALLCAP World Fund® - Class R-4	Annuity	-	0.66%	1.10%	1.76%
Artisan International Fund - Investor Shares	Annuity	-	0.85%	1.10%	1.95%
Fidelity® VIP Overseas Portfolio - Initial Class	Annuity	-	0.56%	0.96%	1.52%
Lazard International Equity Portfolio - Open Shares	Annuity	-	0.69%	1.15%	1.84%
Invesco Developing Markets Fund - Class A	Annuity	-	0.74%	1.25%	1.99%
The Hartford International Opportunities Fund - Class R4	Annuity	-	0.61%	1.25%	1.86%
Voya Global Equity Portfolio - Class I	Annuity	-	0.30%	1.05%	1.35%
Voya International Index Portfolio - Class I	Annuity	-	0.15%	1.05%	1.20%
Voya Intl High Dividend Low Volatility Port - Initial Class	Annuity	-	0.42%	1.05%	1.47%
Voya Multi-Manager International Small Cap Fund - Class I	Annuity	-	0.80%	1.15%	1.95%
VY® JPMorgan Emerging Markets Equity Portfolio - Service	Annuity	-	0.93%	1.28%	2.21%
VY® Invesco Global Portfolio - Initial Class	Annuity	-	0.44%	1.11%	1.55%
Wanger International	Annuity	-	0.80%	1.15%	1.95%
Tier VIII - Specialty					
BlackRock Health Sciences Opportunities Port - Inv A Shares	Annuity	-	0.59%	1.25%	1.84%
Cohen & Steers Real Estate Securities Fund - Class A	Annuity	-	0.65%	1.20%	1.85%
Cohen & Steers Realty Shares, Inc.	Annuity	-	0.58%	1.05%	1.63%
Delaware Ivy Science and Technology Fund - Class Y	Annuity	-	0.75%	1.20%	1.95%
PIMCO Commodity Real Return Strategy Fund® - Admin Class	Annuity	-	0.76%	1.00%	1.76%
USAA Precious Metals and Minerals Fund - Class A Shares	Annuity	-	0.91%	1.15%	2.06%
VY® CBRE Global Real Estate Portfolio - Institutional Class	Annuity	-	0.47%	1.15%	1.62%

VY® CBRE Real Estate Portfolio - Service Class	Annuity	-	0.40%	1.28%	1.68%
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Tier IX – Fixed Annuities					
Voya Fixed Plus Account II (4568)	Annuity	-	0.00%	0.00%	0.00%
Voya Short-Term Guaranteed Accumulation Account (4559)	Annuity	-	0.00%	0.00%	0.00%
Voya Long-Term Guaranteed Accumulation Account (4560)	Annuity	-	0.00%	0.00%	0.00%

¹ Total Expense Ratio measures how much of a fund’s assets are used for operating expenses and consist of Investment Management Fees and Shareholder Servicing Fees. Investment Management Fees are charges levied by an investment manager for managing a fund. Shareholder Servicing Fees are charges levied by an investment manager to offset recordkeeping and administration services.

² There is no expense ratio associated with the Plan’s Fixed Annuity options. Any Investment Management and Shareholder Servicing Fees are deducted automatically from the gross crediting rate to arrive at the net crediting rate. Net crediting rates are declared in advance and fixed for either a six- or twelve-month period.

Voya Investments

403(b) and 457 Legacy Fee Analysis – As of December 31, 2023

Fund Name	Vehicle Type	Ticker Symbol	Fund Expense Information ¹			
			Investment Management Fee (%)	+	Shareholder Servicing Fee (%)	=
Tier I – Asset Allocation						
American Funds Capital Income Builder® - Class R-4	Annuity	-	0.26%		1.35%	1.61%
Calvert VP SRI Balanced Portfolio	Annuity	-	0.43%		1.20%	1.63%
Pax Sustainable Allocation Fund - Investor Class	Annuity	-	0.49%		1.40%	1.89%
Voya Balanced Portfolio - Class I	Annuity	-	0.43%		1.30%	1.73%
Voya Global Perspectives® Portfolio - Class I	Annuity	-	0.63%		1.20%	1.83%
VY® Invesco Equity and Income Portfolio - Initial Class	Annuity	-	0.28%		1.36%	1.64%
VY® T. Rowe Price Capital Appreciation Portfolio - Service	Annuity	-	0.36%		1.53%	1.89%
Tier II – Targeted Allocation						
Voya Strategic Allocation Growth Portfolio - Class I	Annuity	-	0.52%		1.25%	1.77%
Voya Strategic Allocation Moderate Portfolio - Class I	Annuity	-	0.50%		1.25%	1.75%
Voya Strategic Allocation Conservative Portfolio - Class I	Annuity	-	0.46%		1.25%	1.71%
Voya Solution Moderately Conservative Portfolio - Service Class	Annuity	-	0.42%		1.57%	1.99%
Tier III – Lifecycle						
Voya Solution Income Portfolio - Service Class	Annuity	-	0.36%		1.57%	1.93%
Voya Solution 2025 Portfolio - Service Class	Annuity	-	0.40%		1.57%	1.97%
Voya Solution 2035 Portfolio - Service Class	Annuity	-	0.41%		1.57%	1.98%
Voya Solution 2040 Portfolio - Service Class	Annuity	-	0.41%		1.57%	1.98%
Voya Solution 2045 Portfolio - Service Class	Annuity	-	0.43%		1.57%	2.00%
Voya Solution 2055 Portfolio - Service Class	Annuity	-	0.46%		1.57%	2.03%
Voya Index Solution 2055 Portfolio - Service Class	Annuity	-	0.07%		1.45%	1.52%

Tier IV – Money Market					
Voya Government Money Market Portfolio - Class I	Annuity	-	0.28%	1.17%	1.45%
Tier V – Bond					
American Century Inflation- Adjusted Bond Fund - Investor Class	Annuity	-	0.21%	1.25%	1.46%
American Funds The Bond Fund of America® - Class R-4	Annuity	-	0.22%	1.35%	1.57%
Invesco V.I. Global Strategic Income Fund - Series I	Annuity	-	0.71%	1.20%	1.91%
Lord Abbett Short Duration Income Fund - Class R4	Annuity	-	0.23%	1.40%	1.63%
Metropolitan West Total Return Bond Fund - Class M Shares	Annuity	-	0.30%	1.35%	1.65%
Oppenheimer GI Strategic Income Fund	Annuity	-	0.71%	1.20%	1.91%
PIMCO VIT Real Return Portfolio - Administrative Class	Annuity	-	0.47%	1.30%	1.77%
Pioneer High Yield VCT Portfolio - Class I	Annuity	-	0.69%	1.25%	1.94%
TCW Total Return Bond Fund - Class N	Annuity	-	0.35%	1.35%	1.70%
Templeton Global Bond Fund - Class A	Annuity	-	0.56%	1.40%	1.96%
Voya Global Bond Portfolio - Initial Class	Annuity	-	0.52%	1.17%	1.69%
Voya High Yield Portfolio - Service Class	Annuity	-	0.31%	1.17%	1.48%
Voya Intermediate Bond Portfolio - Class I	Annuity	-	0.38%	1.17%	1.55%
Voya U.S. Bond Index Portfolio - Class I	Annuity	-	0.04%	1.32%	1.36%
Tier VI – Domestic Equity					
AMG Managers Fairpointe Mid-Cap Fund - Class N	Annuity	-	0.70%	1.40%	2.10%
Alger Responsible Investing Fund - Class A	Annuity	-	0.71%	1.65%	2.36%
Amana Growth Fund - Investor Class	Annuity	-	0.56%	1.35%	1.91%
Amana Income Fund - Investor Class	Annuity	-	0.66%	1.35%	2.01%
American Funds Fundamental Investors® - Class R-4	Annuity	-	0.28%	1.35%	1.63%
Oppenheimer Main Street Mid-Cap Fund - Class A	Annuity	-	0.56%	1.50%	2.06%
American Funds The Growth Fund of America® - Class R-4	Annuity	-	0.30%	1.35%	1.65%
American Funds Washington Mutual Investors Fund - Class R- 4	Annuity	-	0.26%	1.35%	1.61%
AMG River Road Mid Cap Value Fund - Class N	Annuity	-	0.70%	1.40%	2.10%
Ariel Fund - Investor Class	Annuity	-	0.63%	1.35%	1.98%
Ave Maria Rising Dividend Fund	Annuity	-	0.60%	1.30%	1.90%
BlackRock Mid-Cap Value Fund - Investor A Shares	Annuity	-	0.49%	1.50%	1.99%
Columbia Large Cap Value Fund - Advisor Class	Annuity	-	0.47%	1.25%	1.72%

Columbia Select Mid Cap Value Fund - Class A Shares	Annuity	-	0.63%	1.50%	2.13%
Delaware Small Cap Value Fund - Class A	Annuity	-	0.61%	1.50%	2.11%
Fidelity® VIP Contrafund Portfolio - Initial Class	Annuity	-	0.39%	1.21%	1.60%
Fidelity® VIP Equity-Income Portfolio - Initial Class	Annuity	-	0.30%	1.21%	1.51%
Fidelity® VIP Growth Portfolio - Initial Class	Annuity	-	0.40%	1.21%	1.61%
Franklin Small Cap Value VIP Fund - Class 2	Annuity	-	0.46%	1.45%	1.91%
Invesco V.I. American Franchise Fund - Series I	Annuity	-	0.64%	1.25%	1.89%
Invesco V.I. Core Equity Fund - Series I	Annuity	-	0.55%	1.25%	1.80%
Loomis Sayles Small Cap Value Fund - Retail Class	Annuity	-	0.75%	1.40%	2.15%
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC	Annuity	-	0.91%	1.25%	2.16%
Neuberger Berman Sustainable Equity Fund - Trust Class	Annuity	-	0.68%	1.35%	2.03%
Invesco V.I. Main Street Small Cap Fund - Series I	Annuity	-	0.67%	1.20%	1.87%
Invesco Main Street Mid Cap Fund® - Class A	Annuity	-	0.56%	1.50%	2.06%
Voya Corporate Leaders 100 Fund - Class I	Annuity	-	0.19%	1.30%	1.49%
Voya Growth and Income Portfolio - Class I	Annuity	-	0.36%	1.30%	1.66%
Voya Index Plus Large Cap Portfolio - Class I	Annuity	-	0.25%	1.30%	1.55%
Voya Index Plus Mid Cap Portfolio - Class I	Annuity	-	0.30%	1.30%	1.60%
Voya Index Plus SmallCap Portfolio - Class I	Annuity	-	0.30%	1.30%	1.60%
Voya Large Cap Growth Portfolio - Institutional Class	Annuity	-	0.37%	1.30%	1.67%
Voya Large Cap Value Portfolio - Institutional Class	Annuity	-	0.34%	1.30%	1.64%
Voya Mid Cap Opportunities Portfolio - Class I	Annuity	-	0.36%	1.30%	1.66%
Voya Russell™ Large Cap Index Portfolio - Class I	Annuity	-	0.06%	1.30%	1.36%
Voya Russell™ Large Cap Growth Index Portfolio - Class I	Annuity	-	0.13%	1.30%	1.43%
Voya Russell™ Large Cap Value Index Portfolio - Class S	Annuity	-	0.05%	1.55%	1.60%
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Annuity	-	0.10%	1.55%	1.65%
Voya Russell™ Mid Cap Index Portfolio - Class I	Annuity	-	0.10%	1.30%	1.40%
Voya Russell™ Small Cap Index Portfolio - Class I	Annuity	-	0.15%	1.30%	1.45%
Voya Small Company Portfolio - Class I	Annuity	-	0.60%	1.30%	1.90%
Voya SmallCap Opportunities Portfolio - Class I	Annuity	-	0.55%	1.30%	1.85%
VY® American Century Small-Mid Cap Value Portfolio-Service	Annuity	-	0.49%	1.61%	2.10%
VY® Baron Growth Portfolio - Service Class	Annuity	-	0.63%	1.61%	2.24%
VY® Columbia Contrarian Core Portfolio - Service Class	Annuity	-	0.34%	1.61%	1.95%

VY® Columbia Small Cap Value II Portfolio - Service Class	Annuity	-	0.56%	1.61%	2.17%
VY® Invesco Comstock Portfolio - Service Class	Annuity	-	0.34%	1.61%	1.95%
VY® Invesco Growth and Income Portfolio - Service Class	Annuity	-	0.33%	1.53%	1.86%
VY® JPMorgan Mid Cap Value Portfolio - Service Class	Annuity	-	0.49%	1.61%	2.10%
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class	Annuity	-	0.59%	1.53%	2.12%
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial	Annuity	-	0.42%	1.36%	1.78%
VY® T. Rowe Price Equity Income Portfolio - Service Class	Annuity	-	0.33%	1.53%	1.86%
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Annuity	-	0.35%	1.36%	1.71%
Wanger USA	Annuity	-	0.55%	1.40%	1.95%
Allspring Small Company Growth Fund - Administrator Class	Annuity	-	0.84%	1.35%	2.19%
Allspring Special Small Cap Value Fund - Class A	Annuity	-	0.69%	1.55%	2.24%
Tier VII – International Equity					
American Funds EuroPacific Growth Fund® - Class R-4	Annuity	-	0.46%	1.35%	1.81%
American Funds New Perspective Fund® - Class R-4	Annuity	-	0.41%	1.35%	1.76%
American Funds SMALLCAP World Fund® - Class R-4	Annuity	-	0.66%	1.35%	2.01%
Artisan International Fund - Investor Shares	Annuity	-	0.85%	1.35%	2.20%
Fidelity® VIP Overseas Portfolio - Initial Class	Annuity	-	0.56%	1.21%	1.77%
Lazard International Equity Portfolio - Open Shares	Annuity	-	0.69%	1.40%	2.09%
Invesco Developing Markets Fund - Class A	Annuity	-	0.74%	1.50%	2.24%
The Hartford International Opportunities Fund - Class R4	Annuity	-	0.61%	1.50%	2.11%
Voya Global Equity Portfolio	Annuity	-	0.30%	1.30%	1.60%
Voya International Index Portfolio - Class I	Annuity	-	0.15%	1.30%	1.45%
Voya Global High Dividend Low Volatility Portfolio - Class I	Annuity	-	0.42%	1.30%	1.72%
Voya Multi-Manager International Small Cap Fund - Class I	Annuity	-	0.80%	1.40%	2.20%
VY® JPMorgan Emerging Markets Equity Portfolio - Service	Annuity	-	0.93%	1.53%	2.46%
VY® Invesco Global Portfolio - Initial Class	Annuity	-	0.44%	1.36%	1.80%
Wanger International	Annuity	-	0.80%	1.40%	2.20%
Tier VIII - Specialty					
BlackRock Health Sciences Opportunities Port - Investor A Shares	Annuity	-	0.59%	1.50%	2.09%
Cohen & Steers Real Estate Securities Fund - Class A	Annuity	-	0.65%	1.45%	2.10%
Cohen & Steers Realty Shares, Inc.	Annuity	-	0.58%	1.30%	1.88%
Delaware Ivy Science and Technology Fund - Class Y	Annuity	-	0.75%	1.45%	2.20%

PIMCO Commodity Real Return Strategy Fund® - Admin Class	Annuity	-	0.76%	1.25%	2.01%
USAA Precious Metals and Minerals Fund - Class A Shares	Annuity	-	0.91%	1.40%	2.31%
VY® CBRE Global Real Estate Portfolio - Institutional Class	Annuity	-	0.47%	1.40%	1.87%
VY® CBRE Real Estate Portfolio - Service Class	Annuity	-	0.40%	1.53%	1.93%
Tier IX – Fixed Annuities					
Voya Fixed Account (4550)	Annuity	-	0.00%	0.00%	0.00%
Voya Fixed Plus Account (4563)	Annuity	-	0.00%	0.00%	0.00%
Voya Fixed Plus Account (4564)	Annuity	-	0.00%	0.00%	0.00%
Voya Fixed Plus Account (4566)	Annuity	-	0.00%	0.00%	0.00%
Voya Fixed Plus Account (4565)	Annuity	-	0.00%	0.00%	0.00%
Voya Fixed Plus Account II (4568)	Annuity	-	0.00%	0.00%	0.00%
Voya Short-Term Guaranteed Accumulation Account (4555)	Annuity	-	0.00%	0.00%	0.00%
Voya Long-Term Guaranteed Accumulation Account (4556)	Annuity	-	0.00%	0.00%	0.00%

¹ Total Expense Ratio measures how much of a fund's assets are used for operating expenses and consist of Investment Management Fees and Shareholder Servicing Fees. Investment Management Fees are charges levied by an investment manager for managing a fund. Shareholder Servicing Fees are charges levied by an investment manager to offset recordkeeping and administration services.

² There is no expense ratio associated with the Plan's Fixed Annuity options. Any Investment Management and Shareholder Servicing Fees are deducted automatically from the gross crediting rate to arrive at the net crediting rate. Net crediting rates are declared in advance and fixed for either a six- or twelve-month period.