

**ABC Retirement Savings Plan  
 Voya Plan 565011  
 Your Voya Retirement Insurance and Annuity Company Investment Program - Plan-related Information  
 MONTH DD, YYYY**

This document summarizes certain plan-related information regarding the plan’s investment options and fees to be paid in connection with plan services or options selected in accordance with the disclosure requirements under Department of Labor Regulation §2550.404a-5. It is intended to be read along with the comparative chart of Investment Information. These summaries are not intended to replace the investment product information provided separately by Voya. Please refer to your plan’s disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.

Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya’s Retirement Services Customer Contact Center and participant website [www.voyaretirementplans.com](http://www.voyaretirementplans.com). This information is being provided either at the request of your plan sponsor or to comply with applicable state law.

**Where and How to Give investment instructions**

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya’s plan participant website at [www.voyaretirementplans.com](http://www.voyaretirementplans.com) or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

**Designated Investment Alternatives**

The designated investment alternatives available under the plan as of the date above are as follows:

Sample Fund A	Sample Fund 2050
Sample Fund B	Sample Fund 2055
Sample Fund C	Sample Fund 2060
Sample Fund D	Sample Fund 2065
Sample Fund E	Sample Bond Fund
Sample Fund F	Sample Stable Value
Sample International Fund	Sample Mid-Cap Fund

VOYA Sample Fund 1	VOYA Sample Index Fund
VOYA Sample Fund 1	VOYA Sample

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

**Individual Service Fees**

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider’s fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan: (Set at loan initiation. Fee amount does not change for duration of loan.)	\$25.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$75.00	Voya
Overnight Mail, per occurrence:	\$50.00	Voya

\*The above fees are subject to change from time to time.

**Withdrawal Charges**

Withdrawals of all or a portion of your account value may be subject to a charge according to the schedule shown below. Please see your product materials for detailed information about this fee and a description of any waivers. Depending on the terms of your employer's contract, this charge may also be referred to as a Surrender Charge, Deferred Sales Charge or TAB Recovery Charge.

Years Completed	Withdrawal Charge
Less than 1	SAMPLE%
1 or more but less than 2	SAMPLE%
2 or more but less than 3	SAMPLE%

**Additional Disclosures**

Separate fees may be assessed against your account if you elect other transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

**Voya Retirement Insurance and Annuity Company**  
**INVESTMENT-RELATED INFORMATION**  
**ABC Retirement Savings Plan**  
**Voya Plan 565011**  
Month DD, YYYY

This document includes important information to help you compare the investment options under your retirement plan. The information is provided in accordance with the disclosure requirements under Department of Labor Regulation §2550.404a-5. If you want additional information about your investment options (including more current performance information), please visit [www.voyaretirementplans.com](http://www.voyaretirementplans.com) or contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095, or your local representative. A free paper copy of the information available on the Web site can be obtained by contacting Voya Retirement Services Customer Contact Center at 1-800-584-6001.

This information is being provided either at the request of your plan sponsor or to comply with applicable state law. Please refer to your plan's disclosure materials prior to making investment decisions.

**Document Summary**

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

**Part I and II. Performance and Fee Information**

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

**Table 3** shows fee and expense information for the investment options listed in Table 1. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 1 - Variable Return Investments

Table 3 - Fees and Expenses

Name / Type of Option	Average Annual Total Return as of 12/31/YY				Benchmark				Total Annual Gross Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Stock Fund													
VOYA SAMPLE INDEX FUND	13.66%	9.67%	8.08%		12.99%	7.42%	5.85%		N/A	N/A	N/A	N/A	
					S&P Index								
VOYA SAMPLE LARGE CAP	21.01%	14.80%	8.80%		14.80%	13.80%	7.42%		N/A	N/A	N/A	N/A	

**Voya "Excessive Trading" Policy**

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a “roundtrip”). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya’s definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya’s variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya’s Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for help with understanding your retirement plan fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resourcecenter/publications/understanding-your-retirement-plan-fees>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

**Please visit Voya Retirement Plans Website at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.**