

**ALTONA BLOWER & SHEET METAL WORKS, INC. 401K PLAN**  
**Voya Plan 888591**  
**Your Investment Program - Plan-related Information**  
**May 13, 2015**

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment-related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya. This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. 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 Customer Contact Center and participant website.

**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:

AllianceBern VPS Grwth & Inc Port A	AllianzGI NFJ Dividend Value Fd Inst
American Funds EuroPacific R3	Fidelity Adv Stock Sel Mid Cap Fd T
Fidelity VIP Growth Portfolio I	Massachusetts Invst Grwth Stck Fd A
Oppenheimer Capital Apprec Fnd A	Voya Fixed Account
Voya GNMA Income Fund A	Voya Intermediate Bond Port I
Voya Money Market Portfolio I	Voya Solution 2015 Portfolio Adv
Voya Solution 2025 Portfolio Adv	Voya Solution 2035 Portfolio Adv
Voya Solution 2045 Portfolio Adv	Voya Solution 2055 Portfolio Adv
Voya Solution Income Prt Adv	VY Invesco Eqty & Inc Port I
VY JPMorgan Sm Cp Core Eq Prt Srv	VY Oppenhrm Global Port I

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.

**Asset Allocations Made Easier Model Portfolios**

Some or all of the funds listed above are also available to you under the Asset Allocation Made Easier ("AAME") model portfolios available under your plan. These asset allocation model portfolios have been created by your plan or their advisor utilizing the funds available under your plan. If you select AAME, the assets in your account are automatically allocated in accordance with the model selected, and are automatically rebalanced periodically based upon the frequency selected by the plan or their advisor. You do not acquire units in the model portfolio itself, but are investing directly in the funds underlying the portfolio.

**Individual Service Fees**

The fees below apply to certain individual services and transactions and will 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
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal: [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	\$25.00	Voya
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal:	\$10.00	ASSOCIATED PENSION CONSULTANTS INC
Loan Initiation Fee, one-time charge per loan:	\$50.00	Voya
Overnight Mail, per occurrence:	\$999.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Stop Payment, per occurrence:	\$50.00	Voya
Termination Distribution Processing, one-time charge per distribution:	\$10.00	ASSOCIATED PENSION CONSULTANTS INC

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

**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.

Some of the plan's administrative expenses were paid from revenue sharing payments of one or more of the plan's designated investment alternatives.

**Voya Retirement Insurance and Annuity Company**  
**INVESTMENT-RELATED INFORMATION**  
ALTONA BLOWER & SHEET METAL WORKS, INC. 401K PLAN  
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This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095. 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 summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. 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. Performance 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 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
<b>ASSET ALLOCATION</b>								
Voya Solution 2015 Portfolio Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.49%	6.03%		3.63%	5.49%	8.19%		5.89%
					S&P Target Date 2015 Index TR USD			
Voya Solution 2025 Portfolio Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.31%	7.72%		4.08%	5.56%	9.54%		6.46%
					S&P Target Date 2025 Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Voya Solution 2035 Portfolio Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.44%	8.60%		4.56%	5.69%	10.51%		6.71%
					S&P Target Date 2035 Index TR USD			
Voya Solution 2045 Portfolio Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.89%	9.30%		4.87%	5.67%	11.04%		*
					S&P Target Date 2045 Index TR USD			
Voya Solution 2055 Portfolio Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	5.08%			9.42%	5.67%			10.91%
					S&P Target Date 2045 Index TR USD			
Voya Solution Income Prt Adv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.58%	5.23%		3.52%	4.87%	6.33%		4.90%
					S&P Target Date Retirement Income Index TR USD			
<b>BALANCED</b>								
VY Inv Eqty & Inc Port I/Janus Asp Balanced I (1)	7.55%	9.84%	5.91%					
VY Invesco Eqty & Inc Port I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	7.55%	9.84%	5.91%		13.45%	15.43%	7.30%	
					Russell 1000 Value Index TR USD			
<b>BONDS</b>								
Voya GNMA Income Fund A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	4.10%	3.04%	3.54%		5.97%	4.11%	4.85%	
					Barclays Capital GNMA Index TR USD			
Voya Intermediate Bond Port I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	5.51%	5.44%	3.66%		5.97%	4.45%	4.71%	
					Barclays Capital U.S.Aggregate Bond Index TR USD			
<b>GLOBAL / INTERNATIONAL</b>								
American Funds EuroPacific R3 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	-3.79%	4.43%	5.43%		-3.87%	4.43%	5.13%	
					MSCI ACWI ex USA Index NR USD			
VY Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (1)	1.00%	9.60%	5.83%					
VY Oppenhrm Global Port I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	1.00%	9.60%	5.83%		4.94%	10.20%	6.03%	
					MSCI World Index NR USD			
<b>LARGE CAP GROWTH</b>								
Fidelity VIP Growth Portfolio I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	9.75%	15.09%	6.24%		12.44%	15.89%	8.50%	
					Russell 3000 Growth Index TR USD			
Massachusetts Invst Grwth Stck Fd A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	10.31%	13.19%	6.85%		13.05%	15.81%	8.49%	
					Russell 1000 Growth Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Oppenheimer Capital Apprec Fnd A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	13.64%	11.28%	4.77%		13.69%	15.45%	7.67%	
					S&P 500 Index TR USD			
<b>LARGE CAP VALUE</b>								
AllianceBern VPS Grwth & Inc Port A <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.02%	14.27%	5.36%		13.45%	15.43%	7.30%	
					Russell 1000 Value Index TR USD			
AllianzGI NFJ Dividend Value Fd Inst <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.35%	12.11%	5.68%		13.45%	15.43%	7.30%	
					Russell 1000 Value Index TR USD			
<b>SMALL/MID/SPECIALTY</b>								
Fidelity Adv Stock Sel Mid Cap Fd T <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	8.45%	13.60%	5.27%		9.77%	16.54%	9.71%	
					S&P MidCap 400 Index TR			
VY JPMorgan Sm Cp Core Eq Prt Srv <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	7.22%	16.21%	7.87%		4.89%	15.54%	7.77%	
					Russell 2000 Index TR USD			
<b>STABILITY OF PRINCIPAL</b>								
Voya Money Market Portfolio I <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	-1.47%	-1.42%	0.10%		0.13%	0.38%	1.85%	
					Money Fund Report Averages All Taxable Index			

\*Inception to date benchmark information has not been made available by the designated investment option provider at this time.

(1) The latter fund listed was replaced with the applicable Voya Investment Trust Co. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable Voya Investment Trust Co. Portfolio after that date. The replaced fund may not have been available under all contracts.

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. **No further distribution or dissemination of the MSCI data is permitted without MSCI's express written consent.**

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**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 - Fixed Return Investments			
Name / Type of Option	Return	Term	Other
<b>STABILITY OF PRINCIPAL</b>			
Voya Fixed Account <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>	3.00%	N/A	Rates are subject to change at any time subject to contract guarantees. The Guaranteed Minimum Interest rate is 3.00%. Current rate information is available by calling 1-800-584-6001.

## Part II. Fee and Expense Information

**Table 3** shows fee and expense information for the investment options listed in Table 1 and Table 2. 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 3 - Fees and Expenses					
Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
<b>ASSET ALLOCATION</b>					
Voya Solution 2015 Portfolio Adv	2.27%	\$22.70	2.13%	\$21.30	
Voya Solution 2025 Portfolio Adv	2.35%	\$23.50	2.20%	\$22.00	
Voya Solution 2035 Portfolio Adv	2.40%	\$24.00	2.27%	\$22.70	
Voya Solution 2045 Portfolio Adv	2.42%	\$24.20	2.29%	\$22.90	
Voya Solution 2055 Portfolio Adv	2.44%	\$24.40	2.29%	\$22.90	
Voya Solution Income Prt Adv	2.23%	\$22.30	2.08%	\$20.80	
<b>BALANCED</b>					
VY Invesco Eqty & Inc Port I	1.98%	\$19.80	1.95%	\$19.50	
<b>BONDS</b>					
Voya GNMA Income Fund A	1.74%	\$17.40	1.74%	\$17.40	

Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
Voya Intermediate Bond Port I	1.61%	\$16.10	1.61%	\$16.10	
<b>GLOBAL / INTERNATIONAL</b>					
American Funds EuroPacific R3	2.04%	\$20.40	2.04%	\$20.40	
VY Oppenhrm Global Port I	2.06%	\$20.60	2.06%	\$20.60	
<b>LARGE CAP GROWTH</b>					
Fidelity VIP Growth Portfolio I	2.06%	\$20.60	2.06%	\$20.60	
Massachusetts Invst Grwth Stck Fd A	1.85%	\$18.50	1.85%	\$18.50	
Oppenheimer Capital Apprec Fnd A	2.32%	\$23.20	2.32%	\$23.20	
<b>LARGE CAP VALUE</b>					
AllianceBern VPS Grwth & Inc Port A	2.00%	\$20.00	2.00%	\$20.00	
AllianzGI NFJ Dividend Value Fd Inst	2.20%	\$22.00	2.20%	\$22.00	
<b>SMALL/MID/SPECIALTY</b>					
Fidelity Adv Stock Sel Mid Cap Fd T	2.38%	\$23.80	2.38%	\$23.80	
VY JPMorgan Sm Cp Core Eq Prt Srv	2.17%	\$21.70	2.17%	\$21.70	
<b>STABILITY OF PRINCIPAL</b>					
Voya Fixed Account	N/A	N/A	N/A	N/A	•No Systematic Allocations to or from Fixed Account. •Market Value Adjustments per contract formula for non-benefit Surrenders.
Voya Money Market Portfolio I	1.84%	\$18.40	1.84%	\$18.40	

### 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 an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). 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 [www.voyaretirementplans.com](http://www.voyaretirementplans.com) 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.**