PERFORMANCE UPDATE

DELAWARE 457B PLAN

Average Annual Total Returns as of: 11/30/2024 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For monthend performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. They do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable.

Voya will assess an annual asset-based service fee of 0.065% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1- M o	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Money Market - Taxable Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1) The 7-day annualized yield as of 11/30/2024 is 4.59%	0.38	1.21	4.84	5.32	3.82	2.40	1.69		07/13/1981	0.11	0.11
Stability of Principal	, WINCII IIIOI	e closely i	enecis cun	ent earnin	ys. (4)						
Voya Fixed Plus Account III - 4020 (3)(5)	0.18	0.55	2.06	2.25	1.93	1.88	2.13				
Bonds											
Intermediate Core Bond Vanguard® Intermediate-Term Bond Index Fund - Institutional - 2207	1.11	-0.30	3.29	7.11	-1.73	0.35	1.93		01/26/2006	0.05	0.05
Intermediate Core-Plus Bond											
PIMCO Total Return Fund - Institutional Class - 544	1.44	0.21	4.36	8.59	-1.61	0.52	1.85		05/11/1987	0.51	0.51
Asset Allocation											
Lifecycle											
American Funds 2010 Target Date Retirement Fund®-Class R-6 - 1971	1.63	1.46	10.15	14.42	3.73	5.72	5.33		02/01/2007	0.29	0.29
American Funds 2015 Target Date Retirement Fund®-Class R-6 - 1973	1.62	1.46	10.40	14.78	3.70	6.04	5.65		02/01/2007	0.30	0.30
American Funds 2020 Target Date Retirement Fund®-Class R-6 - 1975	1.76	1.62	11.05	15.76	3.90	6.43	6.08		02/01/2007	0.31	0.31
American Funds 2025 Target Date Retirement Fund®-Class R-6 - 1977	1.87	1.62	11.40	16.20	3.81	7.09	6.75		02/01/2007	0.32	0.32



Invostment Options	36	See Penormance introduction Page for important information										
Class R.6. 1979 2.40 2.23 15.18 20.84 4.25 5.19 5.30 6.14 4.25 5.14 7.0 0.001/2007 0.35 0.3 0.	Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Inception	Fund	Net Fund Exp %*
American Funds 2005 Target Date Retirement Funds- Class R6-1981 American Funds 2040 Target Date Retirement Funds- Class R6-1982 American Funds 2045 Target Date Retirement Funds- Class R6-1983 American Funds 2045 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2055 Target Date Retirement Funds- Class R6-1983 American Funds 2050 Target Date Retirement Funds- Class R6-1983 American Funds 2050 Target Date Retirement Funds- Class R6-1983 American Funds 2050 Target Date Retirement Funds- Class R6-1983 American Funds 2050 Target Date Retirement Funds- Class R6-1983 American Funds 2070 Target Date Retirement Funds- Class R6-1983 American Funds 2070 Target Date Retirement Funds- Class R6-1983 American Funds 2070 Target Date Retirement Funds- Class R6-1984 American Funds Washington Mutual Investors Fund- Class R6-1987 American Funds Washington Mutual Investors Fund- Class R6-1987 American Funds Washington Mutual Investors Fund- Class R6-1987 American Funds Washington Mutual Investors Fund- Class R6-1989 American Fun		2.40	2.23	13.13	18.44	4.52	8.14	7.70		02/01/2007	0.33	0.33
Class R.6 - 1983 American Funds 2045 Target Date Retirement Fund®- Class R.6 - 1985 American Funds 2045 Target Date Retirement Fund®- Class R.6 - 1985 American Funds 2050 Target Date Retirement Fund®- Class R.6 - 1987 Class R.6 - 1987 Class R.6 - 1987 American Funds 2050 Target Date Retirement Fund®- Class R.6 - 1987 Class R.6 - 1988 Class R.6 - 1989 Class R.6	American Funds 2035 Target Date Retirement Fund®-	2.73	2.73	15.18	20.88	5.25	9.53	8.80		02/01/2007	0.35	0.35
Class Re - 1980 American Funds 2050 Target Date Retirement Fund®-Class Re - 1987 American Funds 2056 Target Date Retirement Fund®-Class Re - 1987 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1989 American Funds 2056 Target Date Retirement Fund®-Class Re - 1963 (f) American Funds 2056 Target Date Retirement Fund®-Class Re - 1963 (f) American Funds 2056 Target Date Retirement Fund®-Class Re - 1960 American Funds 2056 Target Date Retirement Fund®-Class Re - 1960 American Funds 2076 Target Date Retirement Fund®-Class Re - 1960 American Funds 2076 Target Date Retirement Fund®-Class Re - 1980 Large Blend American Funds 2076 Target Date Retirement Fund®-Class Re - 1990 Vanguard® Institutional Investors Fund - 2,87 7,15 28.05 33.86 11.41 15.75 13.33 070707/1997 0.02 0.00 Vanguard® Institutional Index Fund - Institutional Plus - 1228 Large Cap Growth Large Growth Large Gap Growth Large Gap Growth Fund - Class Re Shares - 3,494 (2) Small Mild-Cap Blend Champlain Mild Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend Mild-Cap Growth Champlain Mild Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend Mild-Cap Growth Champlain Mild Cap Fund - Class Re Shares - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.50 0.50 0.50 0.50 0.50 0.50		3.07	3.32	17.33	23.50	6.15	10.54	9.43		02/01/2007	0.37	0.37
Class R6 - 1987 American Funds 2055 Target Date Retirement Fund8- Class R6 - 1989 American Funds 2060 Target Date Retirement Fund8- Class R6 - 1989 American Funds 2060 Target Date Retirement Fund8- Class R6 - 9639 (6) American Funds 2060 Target Date Retirement Fund8- Class R6 - 9639 (7) American Funds 2065 Target Date Retirement Fund8- Class R6 - 1989 American Funds 2065 Target Date Retirement Fund8- Class R6 - 9639 (6) American Funds 2065 Target Date Retirement Fund8- Class R6 - 1987 American Funds 2065 Target Date Retirement Fund8- Class R6 - 1987 American Funds 2070 Target Date Retirement Fund4- Class R6 - 1987 American Funds 2070 Target Date Retirement Fund4- Class R6 - 1980 American Funds Washington Mutual Investors Fund4- Class R6 - 1980 Vanguard8 Institutional Index Fund4 - Institutional Plus4- 1228 Large Cap Value/Blend Large Growth Champlain Mid Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan Large Alega Estate Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 - 0.30 5.20 7.31 10/01/2002 0.50 0.50 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 - 0.30 5.20 7.31 10/01/2002 0.50 0.50 Specialty - Real Estate Securities		3.21	3.45	17.88	24.33	6.30	10.77	9.62		02/01/2007	0.37	0.37
Class Re 6 - 1989 American Funds 2006 Target Date Retirement Funds American Funds 2006 Target Date Retirement Funds 2007 Target Date 2007 Target Date Retirement Funds 2007 Target Date 2007 Targ		3.26	3.51	18.08	24.61	6.20	10.82	9.68		02/01/2007	0.38	0.38
Class R-6 - 9639 (6)		3.25	3.56	18.18	24.74	6.11	10.77	9.66		02/01/2010	0.38	0.38
Class R-6 - E410 American Funds 2070 Target Date Retirement Fund - Class R-6 - G774 Large Blend American Funds Washington Mutual Investors Fund - Class R-6 - 1990 Vanguard's Institutional Index Fund - Institutional Plus - 1228 Large Cap Growth Large Growth JPMorgan Large Cap Growth Fund - Class R-6 Shares - 3494 (2) Small/Mid/Specialty Mid-Cap Blend Mid-Cap Blend Mid-Cap Blend Mid-Cap Growth Mid-Cap Growth Champlein Mid Cap Fund - Institutional Shares - 4766 Small Blend JPMorgan Lus Small Company Fund - Class R-6 Shares - 6130 JPMorgan Lus Small Company Fund - Class R-6 Small Blend JPMorgan Lus Small Company Fund - Class R-6 Small Blend JPMorgan Lus Small Company Fund - Class R-6 4,03 3,39 3,30 3,70 3,30 4,26 22,45 28,29 12,16 13,58 11,95 3,33 0,7/07/1997 0,02 0,00 0,00 0,00 0,00 0,00 0,00 0,0	Class R-6 - 9639 (6)	3.33	3.61	18.23	24.89	6.08	10.76		9.89	03/27/2015	0.39	0.39
Large Cap Value/Elend		3.32	3.61	18.28	24.90	6.10			15.89	03/27/2020	0.39	0.39
Large Blend		3.31	3.70						12.20	05/03/2024	0.39	0.39
American Funds Washington Mutual Investors Fund - Class R-6 - 1990 Anguard® Institutional Index Fund - Institutional Plus - 1228 Large Growth Large Growth Large Growth Fund - Class R6 Shares - 3494 (2) Small/Mid/Specialty Mid-Cap Blend Champlain Mid Cap Fund - Institutional Shares - 4766 Small Blend JPMorgan Larse Company Fund - Class R6 Shares - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.	Large Cap Value/Blend											
Class R-6 - 1990	Large Blend											
Large Growth Large Growth JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494 (2) Small/Mid/Specialty Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan Large Cap Growth Fund - Class R6 Shares - 6.13 8.09 34.70 40.25 11.07 21.05 17.87 02/22/1994 0.50 0.4 Small Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130		3.93	4.26	22.45	28.29	12.16	13.58	11.95		07/31/1952	0.26	0.26
Large Growth JPMorgan Large Cap Growth Fund - Class R6 Shares - 6.13 8.09 34.70 40.25 11.07 21.05 17.87 02/22/1994 0.50 0.4 Small/Mid/Specialty Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 7499 Mid-Cap Growth Champlain Mid Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.67		5.87	7.15	28.05	33.86	11.41	15.75	13.33		07/07/1997	0.02	0.02
JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494 (2) Small/Mid/Specialty Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 4766 8.54 22.08 34.94 6.89 11.70 9.20 11/04/1993 0.72 0.70 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.66	Large Cap Growth											
JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494 (2) Small/Mid/Specialty Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 4766 8.54 22.08 34.94 6.89 11.70 9.20 11/04/1993 0.72 0.70 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.66	Large Growth											
Mid-Cap Blend Vanguard® Extended Market Index Fund - Institutional Shares - 7499 11.95 14.38 25.78 38.92 5.27 12.00 10.37 01/01/1986 0.05 0.0 Mid-Cap Growth Champlain Mid Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 10.69 8.54 22.08 34.94 6.89 11.70 9.20 11/04/1993 0.72 0.7 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.66	JPMorgan Large Cap Growth Fund - Class R6 Shares -	6.13	8.09	34.70	40.25	11.07	21.05	17.87		02/22/1994	0.50	0.44
Vanguard® Extended Market Index Fund - Institutional Shares - 7499 **Mid-Cap Growth** Champlain Mid Cap Fund - Institutional Shares - 4766	Small/Mid/Specialty											
Shares - 7499 Mid-Cap Growth Champlain Mid Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.8 Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6	Mid-Cap Blend											
Champlain Mid Cap Fund - Institutional Shares - 4766 9.02 8.37 12.72 22.64 0.05 9.26 11.24 06/30/2008 0.84 0.88 Small Blend JPMorgan U.S. Small Company Fund - Class R6 10.69 8.54 22.08 34.94 6.89 11.70 9.20 11/04/1993 0.72 0.7 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6		11.95	14.38	25.78	38.92	5.27	12.00	10.37		01/01/1986	0.05	0.05
Small Blend JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130 10.69 8.54 22.08 34.94 6.89 11.70 9.20 11/04/1993 0.72 0.7 Specialty - Real Estate Nuveen Real Estate Securities Select Fund - Class R6 - 1443 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6	Mid-Cap Growth											
JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130	·	9.02	8.37	12.72	22.64	0.05	9.26	11.24		06/30/2008	0.84	0.84
Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International	JPMorgan U.S. Small Company Fund - Class R6	10.69	8.54	22.08	34.94	6.89	11.70	9.20		11/04/1993	0.72	0.72
Nuveen Real Estate Securities Select Fund - Class R6 - 4.03 3.39 13.93 23.64 -0.30 5.20 7.31 10/01/2002 0.50 0.5 Global / International	Specialty - Real Estate											
Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6	Nuveen Real Estate Securities Select Fund - Class R6 -	4.03	3.39	13.93	23.64	-0.30	5.20	7.31		10/01/2002	0.50	0.50
T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6	Global / International											
T. Rowe Price Overseas Stock Fund - I Class - C421 -0.30 -4.92 5.37 11.62 2.96 5.83 5.15 12/29/2006 0.67 0.6	Foreign Large Blend											
	<u> </u>	-0.30	-4.92	5.37	11.62	2.96	5.83	5.15		12/29/2006	0.67	0.67
Vanguard® Total International Stock Index Fund- Inst -0.24 -2.51 7.98 13.46 2.93 5.73 4.98 04/29/1996 0.09 0.0 Shares - 9772	Vanguard® Total International Stock Index Fund- Inst											0.09
Vanguard® Total International Stock Index Fund- Inst	Foreign Large Blend T. Rowe Price Overseas Stock Fund - I Class - C421											0.67

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.

See Performance Introduction Page for Important Information

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 temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. 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.

PERFORMANCE UPDATE

DELAWARE 457B PLAN

Average Annual Total Returns as of: 09/30/2024 (shown in percentages)

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The performance data quoted represents past performance. Past performance does not guarantee future results. For monthend performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

Voya will assess an annual asset-based service fee of 0.065% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1- M o	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Money Market - Taxable Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1) The 7-day annualized yield as of 09/30/2024 is 4.88%,	0.42 which mor	1.32 e closely r	4.02 reflects curr	5.42 rent earnin	3.55 gs. (4)	2.30	1.61		07/13/1981	0.11	0.11
Stability of Principal											
Voya Fixed Plus Account III - 4020 (3)(5)	0.18	0.56	1.68	2.25	1.90	1.87	2.13				
Bonds											
Intermediate Core Bond											
Vanguard® Intermediate-Term Bond Index Fund - Institutional - 2207	1.45	5.64	5.11	12.34	-1.25	0.72	2.33		01/26/2006	0.05	0.05
Intermediate Core-Plus Bond											
PIMCO Total Return Fund - Institutional Class - 544	1.49	5.31	5.69	13.03	-1.20	0.77	2.17		05/11/1987	0.51	0.51
Asset Allocation											
Lifecycle											
American Funds 2010 Target Date Retirement Fund®-Class R-6 - 1971	1.46	6.21	10.15	18.61	4.14	6.16	5.60		02/01/2007	0.29	0.29
American Funds 2015 Target Date Retirement Fund®-Class R-6 - 1973	1.54	6.30	10.49	19.37	4.20	6.55	5.94		02/01/2007	0.30	0.30
American Funds 2020 Target Date Retirement Fund®-Class R-6 - 1975	1.62	6.40	11.05	20.50	4.42	6.98	6.39		02/01/2007	0.31	0.31
American Funds 2025 Target Date Retirement Fund®-Class R-6 - 1977	1.62	6.25	11.40	21.39	4.39	7.81	7.07		02/01/2007	0.32	0.32
American Funds 2030 Target Date Retirement Fund®-Class R-6 - 1979	1.73	6.16	12.58	23.58	5.03	8.87	8.01		02/01/2007	0.33	0.33
American Funds 2035 Target Date Retirement Fund®-Class R-6 - 1981	1.82	6.22	14.16	26.15	5.75	10.39	9.06		02/01/2007	0.35	0.35
American Funds 2040 Target Date Retirement Fund®-Class R-6 - 1983	1.99	6.27	15.82	28.87	6.55	11.41	9.67		02/01/2007	0.37	0.37
American Funds 2045 Target Date Retirement Fund®-Class R-6 - 1985	2.07	6.38	16.31	29.73	6.69	11.66	9.86		02/01/2007	0.37	0.37

			-	·				Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
2.06	6.28	16.43	30.07	6.56	11.71	9.91		02/01/2007	0.38	0.38
2.15	6.16	16.58	30.36	6.49	11.67	9.89		02/01/2010	0.38	0.38
2.19	6.20	16.60	30.49	6.45	11.65		9.92	03/27/2015	0.39	0.39
2.14	6.15	16.60	30.43	6.46			16.15	03/27/2020	0.39	0.39
2.22	6.14						10.60	05/03/2024	0.39	0.39
1.50	6.97	19.21	32.77	12.95	14.06	12.06		07/31/1952	0.26	0.26
2.13	5.88	22.06	36.32	11.89	15.96	13.37		07/07/1997	0.02	0.02
2.22	2.43	27.39	44.56	11.64	21.25	17.81		02/22/1994	0.50	0.44
1.55	8.09	11.67	28.57	1.22	10.77	9.65		01/01/1986	0.05	0.05
0.72	3.44	4.77	17.36	-1.71	8.98	11.07		06/30/2008	0.84	0.84
-0.15	6.55	12.31	25.64	4.29	11.37	9.10		11/04/1993	0.72	0.72
2.18	15.97	12.59	31.77	1.33	5.05	8.40		10/01/2002	0.50	0.50
0.58 2.56	6.84 8.03	11.46 13.60	22.54 24.92	4.39 4.03	8.21 7.77	5.79 5.45		12/29/2006 04/29/1996	0.67 0.09	0.67 0.09
	1-Mo 2.06 2.15 2.19 2.14 2.22 1.50 2.13 2.22 1.55 0.72 -0.15 2.18	1-Mo 3-Mo 2.06 6.28 2.15 6.16 2.19 6.20 2.14 6.15 2.22 6.14 1.50 6.97 2.13 5.88 2.22 2.43 1.55 8.09 0.72 3.44 -0.15 6.55 2.18 15.97 0.58 6.84	1-Mo 3-Mo YTD 2.06 6.28 16.43 2.15 6.16 16.58 2.19 6.20 16.60 2.14 6.15 16.60 2.22 6.14 19.21 2.13 5.88 22.06 2.22 2.43 27.39 1.55 8.09 11.67 0.72 3.44 4.77 -0.15 6.55 12.31 2.18 15.97 12.59 0.58 6.84 11.46	1-Mo 3-Mo YTD 1-Yr 2.06 6.28 16.43 30.07 2.15 6.16 16.58 30.36 2.19 6.20 16.60 30.49 2.14 6.15 16.60 30.43 2.22 6.14 32.77 2.13 5.88 22.06 36.32 2.22 2.43 27.39 44.56 1.55 8.09 11.67 28.57 0.72 3.44 4.77 17.36 -0.15 6.55 12.31 25.64 2.18 15.97 12.59 31.77 0.58 6.84 11.46 22.54	1-Mo 3-Mo YTD 1-Yr 3-Yr 2.06 6.28 16.43 30.07 6.56 2.15 6.16 16.58 30.36 6.49 2.19 6.20 16.60 30.49 6.45 2.14 6.15 16.60 30.43 6.46 2.22 6.14 32.77 12.95 2.13 5.88 22.06 36.32 11.89 2.22 2.43 27.39 44.56 11.64 1.55 8.09 11.67 28.57 1.22 0.72 3.44 4.77 17.36 -1.71 -0.15 6.55 12.31 25.64 4.29 2.18 15.97 12.59 31.77 1.33 0.58 6.84 11.46 22.54 4.39	1-Mo 3-Mo YTD 1-Yr 3-Yr 5-Yr 2.06 6.28 16.43 30.07 6.56 11.71 2.15 6.16 16.58 30.36 6.49 11.67 2.19 6.20 16.60 30.49 6.45 11.65 2.14 6.15 16.60 30.43 6.46 4.66 2.22 6.14 32.77 12.95 14.06 2.13 5.88 22.06 36.32 11.89 15.96 1.55 8.09 11.67 28.57 1.22 10.77 0.72 3.44 4.77 17.36 -1.71 8.98 -0.15 6.55 12.31 25.64 4.29 11.37 2.18 15.97 12.59 31.77 1.33 5.05 0.58 6.84 11.46 22.54 4.39 8.21	1-Mo 3-Mo YTD 1-Yr 3-Yr 5-Yr 10-Yr 2.06 6.28 16.43 30.07 6.56 11.71 9.91 2.15 6.16 16.58 30.36 6.49 11.67 9.89 2.19 6.20 16.60 30.49 6.45 11.65 11.65 2.14 6.15 16.60 30.43 6.46 11.65 12.06 2.22 6.14 32.77 12.95 14.06 12.06 2.13 5.88 22.06 36.32 11.89 15.96 13.37 2.22 2.43 27.39 44.56 11.64 21.25 17.81 1.55 8.09 11.67 28.57 1.22 10.77 9.65 0.72 3.44 4.77 17.36 -1.71 8.98 11.07 -0.15 6.55 12.31 25.64 4.29 11.37 9.10 2.18 15.97 12.59 31.77 1.33	2.06 6.28 16.43 30.07 6.56 11.71 9.91 2.15 6.16 16.58 30.36 6.49 11.67 9.89 2.19 6.20 16.60 30.49 6.45 11.65 9.92 2.14 6.15 16.60 30.43 6.46 16.15 10.60 1.50 6.97 19.21 32.77 12.95 14.06 12.06 2.13 5.88 22.06 36.32 11.89 15.96 13.37 2.22 2.43 27.39 44.56 11.64 21.25 17.81 1.55 8.09 11.67 28.57 1.22 10.77 9.65 0.72 3.44 4.77 17.36 -1.71 8.98 11.07 -0.15 6.55 12.31 25.64 4.29 11.37 9.10 2.18 15.97 12.59 31.77 1.33 5.05 8.40	1-Mo 3-Mo YTD 1-Yr 3-Yr 5-Yr 10-Yr 10-yr Inception Date 2.06 6.28 16.43 30.07 6.56 11.71 9.91 02/01/2007 2.15 6.16 16.58 30.36 6.49 11.67 9.89 02/01/2010 2.19 6.20 16.60 30.49 6.45 11.65 9.92 03/27/2020 2.14 6.15 16.60 30.43 6.46	Note Note

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 temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. 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.

Additional Notes

Additional Notes

(1)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR HAS NO LEGAL OBLIGATION TO PROVIDE FINANCIAL SUPPORT TO THE FUND, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME.

(2)JPMorgan Large Cap Growth Fund - Class R6 Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 1.19%, 0.94%, 0.69%, 0.54% and 0.44% of the average daily net assets of Class R2, Class R3, Class R4, Class R5 and Class R6 Shares, respectively. The Fund may invest in one or more money market funds advised by the adviser or its affiliated (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/24, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(3)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(4)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

(5)The current rate for the Voya Fixed Plus Account III MC 905, Fund 4020 is 2.25%, 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 the calendar year floor rate of 1.50%, which will not change through 12/31/2024. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 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. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(6)American Funds Target Date: Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

The chart shows the performance for each investment option for the time periods shown.