PERFORMANCE UPDATE

DELAWARE 403B PLAN

Average Annual Total Returns as of: 10/31/2026 (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 month-end 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-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.33	0.94	3.06	3.73	4.48	3.83	2.43		07/13/1981	0.11	0.11
The 7-day annualized yield as of 10/31/2026 is 3.88%, which more closely reflects current earnings. (4)											
Stability of Principal											
Voya Fixed Plus Account III - 4020 (3)(5)	0.21	0.62	2.08	2.50	2.50	2.30	2.31				
Bonds											
Intermediate Core Bond											
Vanguard® Intermediate-Term Bond Index Fund - Institutional - 2207	2.54	-0.32	-1.27	-0.68	5.73	0.08	1.74		01/26/2006	0.03	0.03
Intermediate Core-Plus Bond											
PIMCO Total Return Fund - Institutional Class - 544	2.84	-0.03	-0.41	0.20	6.78	0.45	2.07		05/11/1987	0.52	0.52
Asset Allocation											
Lifecycle											
American Funds 2010 Target Date Ret Income Fund®-Class R-6 - 1971	2.39	0.23	4.56	6.23	11.75	5.14	6.45		02/01/2007	0.28	0.28
American Funds 2015 Target Date Ret Income Fund®-Class R-6 - 1973	2.05	0.00	4.58	6.22	12.14	5.18	6.79		02/01/2007	0.30	0.30
American Funds 2020 Target Date Ret Income Fund®-Class R-6 - 1975	1.91	-0.13	4.85	6.43	12.88	5.47	7.31		02/01/2007	0.30	0.30

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
American Funds 2025 Target Date Ret Income Fund®-Class R-6 - 1977	1.68	-0.29	4.83	6.32	13.24	5.39	8.02		02/01/2007	0.31	0.31
American Funds 2030 Target Date Retirement Fund® Class R-6 - 1979	1.02	-0.50	5.17	6.54	14.67	6.00	9.11		02/01/2007	0.33	0.33
American Funds 2035 Target Date Retirement Fund® Class R-6 - 1981	0.41	-0.71	5.86	7.30	16.39	6.74	10.41		02/01/2007	0.34	0.34
American Funds 2040 Target Date Retirement Fund® Class R-6 - 1983	-0.52	-1.08	7.04	8.55	18.66	7.87	11.40		02/01/2007	0.36	0.36
American Funds 2045 Target Date Retirement Fund® Class R-6 - 1985	-1.18	-1.41	7.56	9.10	19.43	8.17	11.71		02/01/2007	0.37	0.37
American Funds 2050 Target Date Retirement Fund® Class R-6 - 1987	-1.47	-1.50	7.58	9.06	19.62	8.11	11.78		02/01/2007	0.37	0.37
American Funds 2055 Target Date Retirement Fund® Class R-6 - 1989	-1.85	-1.73	7.53	8.94	19.82	8.10	11.79		02/01/2010	0.38	0.38
American Funds 2060 Target Date Retirement Fund® Class R-6 - 9639 (6)	-2.04	-1.78	7.50	8.83	19.86	8.09	11.76		03/27/2015	0.39	0.39
American Funds 2065 Target Date Retirement Fund® Class R-6 - E410	-2.08	-1.81	7.48	8.85	19.84	8.08		15.10	03/27/2020	0.39	0.39
American Funds 2070 Target Date Retirement Fund® Class R-6 - G774	-2.05	-1.77	7.51	8.89				15.25	05/03/2024	0.39	0.39
Large Cap Value											
Large Blend											
Vanguard® Institutional Index Fund - Institutional Plus - 1228	-0.87	1.47	11.75	12.09	23.38	12.04	15.43		07/07/1997	0.02	0.02
Large Value											
American Funds Washington Mutual Investors Fund - Class R-6 - 1990	4.08	1.34	10.65	12.93	20.52	11.93	13.94		07/31/1952	0.26	0.26
Large Cap Growth											
Large Growth											
JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494 (2)	-5.04	1.59	0.49	-3.75	21.50	9.57	18.91		02/22/1994	0.48	0.44
Small/Mid/Specialty											
Mid-Cap Blend											
Vanguard® Extended Market Index Fund - Institutional Shares - 7499	-0.43	-2.09	11.14	10.03	21.15	4.98	11.58		01/01/1986	0.04	0.04
Small Blend											
JPMorgan U.S. Small Company Fund - Class R6 Shares - 6130	0.00	-4.05	14.61	15.84	19.31	6.50	10.24		11/04/1993	0.72	0.65
Specialty - Real Estate											
Cohen & Steers Realty Shares, Inc. - Class Z - E557 (7)	6.09	-3.01	13.53	13.51	14.53	2.68	7.31		07/02/1991	0.83	0.80
Global / International											
Foreign Large Blend											
T. Rowe Price Overseas Stock Fund - I Class - C421	-0.62	-1.99	9.33	13.69	19.28	8.06	9.28		12/29/2006	0.67	0.67
Vanguard® Total International Stock Index Fund- Inst Shares - 9772	-3.13	-2.71	9.82	13.05	20.30	8.08	9.04		04/29/1996	0.06	0.06

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.

P E R F O R M A N C E U P D A T E

DELAWARE 403B PLAN

Average Annual Total Returns as of: 09/30/2026 (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.

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.30	0.92	2.73	3.74	4.53	3.76	2.40		07/13/1981	0.11	0.11
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Stability of Principal											
Voya Fixed Plus Account III - 4020 (3)(5)	0.20	0.62	1.86	2.50	2.50	2.29	2.31				
Bonds											
Intermediate Core Bond											
Vanguard® Intermediate-Term Bond Index Fund - Institutional - 2207	-2.97	-3.93	-3.72	-2.62	4.30	-0.55	1.39		01/26/2006	0.03	0.03
Intermediate Core-Plus Bond											
PIMCO Total Return Fund - Institutional Class - 544	-3.35	-4.16	-3.17	-1.50	5.13	-0.17	1.73		05/11/1987	0.52	0.52
Asset Allocation											
Lifecycle											
American Funds 2010 Target Date Ret Income Fund®-Class R-6 - 1971	-2.79	-1.96	2.12	4.15	10.40	5.08	6.09		02/01/2007	0.28	0.28
American Funds 2015 Target Date Ret Income Fund®-Class R-6 - 1973	-2.73	-2.00	2.48	4.55	10.86	5.25	6.46		02/01/2007	0.30	0.30
American Funds 2020 Target Date Ret Income Fund®-Class R-6 - 1975	-2.72	-2.07	2.88	5.06	11.59	5.59	6.97		02/01/2007	0.30	0.30
American Funds 2025 Target Date Ret Income Fund®-Class R-6 - 1977	-2.69	-2.12	3.09	5.30	12.05	5.68	7.69		02/01/2007	0.31	0.31
American Funds 2030 Target Date Retirement Fund® Class R-6 - 1979	-2.45	-1.96	4.10	6.54	13.60	6.57	8.82		02/01/2007	0.33	0.33
American Funds 2035 Target Date Retirement Fund® Class R-6 - 1981	-2.25	-1.77	5.43	8.14	15.45	7.60	10.17		02/01/2007	0.34	0.34
American Funds 2040 Target Date Retirement Fund® Class R-6 - 1983	-2.01	-1.62	7.61	10.81	17.99	9.04	11.26		02/01/2007	0.36	0.36

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American Funds 2055 Target Date Retirement Fund® Class R-6 - 1989	-1.67	-1.55	9.56	13.07	19.58	9.63	11.79		02/01/2010	0.38	0.38
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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 A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(1a) Voya Fixed Plus Account III - Voya will credit interest at an annual effective rate of at least 3.00% through December 2017 and 2.50 % from January 2018 through December 2018. Each of these is higher than the standard Voya Fixed Plus Account III credited rate. Beginning January 1, 2019 and thereafter, the credited rate for your plan will be the same as the standard Voya Fixed Plus Account III credited rate in effect at that time. Please note the Guaranteed Minimum Interest Rate is 1.00%. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company. Restrictions may apply to transfers of funds from the Voya Fixed Plus Account III to other contract investment options. Please refer to your product prospectus / disclosure booklet or call your 800 number for more information.

(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 0.44% of the average daily net assets of Class R6 Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (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 10/31/26, 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 906, Fund 4020 is 2.50%, 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 1.75%, which will not change through 12/31/2026. 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.

(7)Cohen & Steers Realty Shares, Inc. - Class Z: Cohen & Steers Capital Management, Inc., the Fund's investment advisor (the "Advisor"), has contractually agreed to waive its fee and/or reimburse expenses through June 30, 2026, so that the Fund's total annual operating expenses (excluding acquired fund fees and expenses, taxes and extraordinary expenses) do not exceed 0.80% for Class Z shares. This contractual agreement can only be amended or terminated by agreement of the Fund's Board of Directors and the Advisor and will terminate automatically in the event of termination of the investment advisory agreement between the Advisor and the Fund.

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