

State of Delaware

VOYA PLAN 664095

Your Voya Retirement Insurance and Annuity Company Investment Program - Plan-related Information

As of December 31, 2017

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 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 Retirement Services 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 or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

Vanguard® Federal Money Market Fund - Investor Shares	Voya Fixed Plus Account III
Vanguard® Intermediate-Term Bond Index Fund - Admiral Sh	PIMCO Total Return Fund - Institutional Class
Templeton Global Bond Fund - Class R6	American Funds 2010 Target Date Retirement Fund®- Class R-6
American Funds 2015 Target Date Retirement Fund®- Class R-6	American Funds 2020 Target Date Retirement Fund®- Class R-6
American Funds 2025 Target Date Retirement Fund®- Class R-6	American Funds 2030 Target Date Retirement Fund®- Class R-6
American Funds 2035 Target Date Retirement Fund®- Class R-6	American Funds 2040 Target Date Retirement Fund®- Class R-6
American Funds 2045 Target Date Retirement Fund®- Class R-6	American Funds 2050 Target Date Retirement Fund®- Class R-6
American Funds 2055 Target Date Retirement Fund®- Class R-6	American Funds 2060 Target Date Retirement Fund®- Class R-6
American Funds Washington Mutual Investors FundSM - R-6	Vanguard® 500 Index Fund - Admiral Shares
T. Rowe Price Blue Chip Growth Fund - I Class	Vanguard® Extended Market Index Fund - Admiral Shares
TIAA-CREF Real Estate Securities Fund - Institutional Class	JPMorgan U.S. Small Company Fund - Class R6 Shares
ClearBridge Mid Cap Growth Fund - Class IS	Lazard International Equity Portfolio - R6 Shares
Vanguard® Total International Stock Index Fund - Admiral	

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 or your local plan representative will be your source of information on available funds.

Designated Investment Managers

Morningstar Investment Management LLC actively manages the participant's account and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. Morningstar Investment Management LLC assumes responsibility for monitoring the participant's account on a quarterly basis and executing appropriate transactions on the participant's behalf.

Annual Service Fees	Fee	Payment Method
Managed Account Service Fee	0.50%	Deducted from Participant Account

Self-Directed Brokerage Option

In addition to the Plan's designated investment alternatives, you have the option to invest in the Plan's Self-Directed Brokerage Account (SDBA) where you have the ability to invest in open end mutual funds.

The initial minimum amount you may transfer to the SDBA is \$0.00. Additionally, 100% of your aggregate core account balance and SDBA balance, which includes the existing assets held in the SDBA, may be transferred. Transfers are only allowed from vested assets in your core investment options. The minimum subsequent transfer amount is limited to \$0.00. Your payroll contributions cannot be directed into the SDBA directly; they must continue to be directed to one or more of the Plan's core investment options. Additionally, you will be charged a \$50.00 annual fee on or about November 1st, irrespective of when the SDBA was established.

To place a trade in your SDBA, you must contact TD Ameritrade Participant Services at 1-866-766-4015 or log on to your account at www.tdameritraderetirement.com. Please note that restrictions and limitations on placing trades in the SDBA may apply; market volatility, volume and system availability may delay account access and trade executions. In all circumstances, it is your responsibility to make sure your order information is correct; that the execution of an order does not conflict with any outstanding orders; and that your brokerage account has sufficient funds to purchase, or the shares or positions to sell, the specified security.

Certain fees associated with the purchase and sale of a security through this account may exist and could vary across investments. For more information regarding trading fees and expenses in connection with this account, please refer to the TD Ameritrade Commissions and Service Fee schedule. A copy of the TD Ameritrade SDBA Commission Schedule is also available at <http://tdameritraderetirement.com/forms/ACS1009.pdf>. Additionally, you may refer to the applicable fund prospectus for specific fund related fees and expenses.

For material and information about the SDBA, please log onto www.voyaretirementplans.com.

Asset Based Fees

An annual asset based fee of 0.13% will be deducted from your account for recordkeeping and administrative services. A portion of the fee, 0.05% is collected to pay third-party service providers. This portion of the fee has a \$50 max per participant, per plan, per quarter or \$200 annually. This annual asset based fee amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

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
Participant-Initiated Distribution, per occurrence (includes QDROs, in-service withdrawals, hardship distributions, terminations, unforeseeable emergencies and Required Minimum Distributions.	\$25.00	Voya
Overnight Mail, per occurrence :	\$50.00	Voya
Participant-Initiated Wire, per occurrence :	\$50.00	Voya
Stop Payment, per occurrence :	\$50.00	Voya

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

Additional Disclosures

Fees may be assessed against your account if you elect optional 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 the revenue sharing payments of one or more of the plan's designated investment alternatives.

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 the Voya Retirement Services Customer Contact Center at 1-800-584-6001, null or your local representative. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services 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 and Part II. Performance Information 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 12/31/17				Benchmark				Total Gross Annual 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	
Stability of Principal													
Vanguard® Federal Money Market Fund - Investor Shares	0.81%	0.24%	0.41%	N/A	0.84%	0.24%	0.35%	N/A	0.11%	\$1.10	0.11%	\$1.10	This is a Competing Fund. Transfers into this fund will prevent transfers from the Vanguard® Federal Money Market Fund - Investor Shares for 90 days.
www.voyaretirementplans.com					Citigroup 3 Month T-bill Index USD								
Bonds													
Vanguard® Intermediate- Term Bond Index Fund - Admiral Sh*	3.85%	2.24%	4.99%	N/A	3.81%	2.29%	N/A	N/A	0.07%	\$0.70	0.07%	\$0.70	
www.voyaretirementplans.com					Barclays US 5-10Y GovCredit FIAdj TR Index								
PIMCO Total Return Fund - Institutional Class	5.13%	2.22%	5.24%	N/A	3.54%	2.10%	4.01%	N/A	0.51%	\$5.10	0.46%	\$4.60	

www.voyaretirementplans.com					Barclays Capital U.S. Aggregate Bond Index TR USD								
Templeton Global Bond Fund Class R6	2.79%	1.94%	5.89%	N/A	7.49%	0.12%	2.67%	N/A	0.58%	\$5.80	0.52%	\$5.20	
www.voyaretirementplans.com					Citigroup World Government Bond Index USD								
Asset Allocation													
American Funds 2010 Target Date Retirement Fund®- Class R-6	10.41%	7.17%	N/A	9.51%	10.63%	6.60%	N/A	8.72%	0.35%	\$3.50	0.35%	\$3.50	
www.voyaretirementplans.com					S&P Target Date Through 2010 TR Index								
American Funds 2015 Target Date Retirement Fund®- Class R-6	11.19%	7.96%	N/A	10.06%	12.46%	7.77%	N/A	8.19%	0.35%	\$3.50	0.35%	\$3.50	
www.voyaretirementplans.com					S&P Target Date Through 2015 TR Index								
American Funds 2020 Target Date Retirement Fund®- Class R-6	12.87%	8.93%	N/A	10.91%	14.04%	8.77%	N/A	8.99%	0.37%	\$3.70	0.37%	\$3.70	

www.voyaretirementplans.com					S&P Target Date Through 2020 TR Index								
American Funds 2025 Target Date Retirement Fund®- Class R-6	15.33%	10.36%	N/A	12.14%	15.65%	9.75%	N/A	9.72%	0.39%	\$3.90	0.39%	\$3.90	
www.voyaretirementplans.com					S&P Target Date Through 2025 TR Index								
American Funds 2030 Target Date Retirement Fund®- Class R-6	18.40%	11.50%	N/A	12.98%	17.38%	10.53%	N/A	10.30%	0.41%	\$4.10	0.41%	\$4.10	
www.voyaretirementplans.com					S&P Target Date Through 2030 TR Index								
American Funds 2035 Target Date Retirement Fund®- Class R-6	21.04%	12.13%	N/A	13.35%	18.72%	11.11%	N/A	10.73%	0.42%	\$4.20	0.42%	\$4.20	
www.voyaretirementplans.com					S&P Target Date Through 2035 TR Index								
American Funds 2040 Target Date Retirement Fund®- Class R-6	21.98%	12.45%	N/A	13.55%	19.79%	11.52%	N/A	11.05%	0.43%	\$4.30	0.43%	\$4.30	
www.voyaretirementplans.com					S&P Target Date Through 2040 TR Index								

American Funds Washington Mutual Investors FundSM - R-6	20.54%	15.17%	8.33%	N/A	21.83%	15.79%	8.50%	N/A	0.30%	\$3.00	0.30%	\$3.00	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Vanguard® 500 Index Fund - Admiral® Shares	21.79%	15.75%	8.49%	N/A	21.83%	15.79%	8.50%	N/A	0.04%	\$0.40	0.04%	\$0.40	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Large Cap Growth													
T. Rowe Price Blue Chip Growth Fund - I Class	36.71%	18.91%	10.53%	N/A	21.83%	15.79%	8.50%	N/A	0.58%	\$5.80	0.58%	\$5.80	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Small/Mid/Specialty													
Vanguard® Extended Market Index Fund - Admiral® Shares	18.11%	14.58%	9.29%	N/A	18.11%	14.49%	9.17%	N/A	0.08%	\$0.80	0.08%	\$0.80	
www.voyaretirementplans.com					S&P Completion Index TR USD								

TIAA-CREF Real Estate Securities Fund - Institutional Class	12.29%	9.83%	7.45%	N/A	8.67%	9.57%	7.63%	N/A	0.51%	\$5.10	0.51%	\$5.10	
www.voyaretirementplans.com					FTSE NAREIT Equity REIT Index								
JPMorgan U.S. Small Company Fund - Class R6 Shares	9.08%	14.34%	9.98%	N/A	14.65%	14.12%	8.71%	N/A	0.73%	\$7.30	0.72%	\$7.20	
www.voyaretirementplans.com					Russell 2000 Index TR USD								
ClearBridge Mid Cap Growth Fund - Class IS	23.08%	13.29%	N/A	14.95%	25.27%	15.30%	N/A	15.98%	1.07%	\$10.70	0.80%	\$8.00	
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD								
Global / International													
Lazard International Equity Portfolio - R6 Shares	22.85%	6.72%	2.87%	N/A	25.03%	7.90%	1.94%	N/A	0.86%	\$8.60	0.80%	\$8.00	
www.voyaretirementplans.com					MSCI EAFE Index NR USD								

Vanguard® Total International Stock Index Fund - Admiral	27.55%	7.12%	1.92%	N/A	27.41%	7.36%	2.38%	N/A	0.11%	\$1.10	0.11%	\$1.10	
www.voyaretirementplans.com					FTSE Global All Cap ex US (USA) NR USD								

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

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 3 shows fee and expense information for the investment options listed in Table 2. Table 3 shows the Total Gross Annual Operating Expenses of the options in Table 2. 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 2 - Fixed Return Investments				Table 3 - Fees and Expenses		
Name / Type of Option	Return	Term	Other	Total Gross Annual Operating Expenses		Shareholder Type Fees
				As a %	Per \$1,000	
Voya Fixed Plus Account III www.voyaretirementplans.com	3.00%	N/A	<p>Rates are subject to change at any time subject to contract guarantees.</p> <p>The Guaranteed Minimum Interest rate is 1.0%.</p> <p>Current rate information is available by calling 1-800-262-3862.</p>	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 an example showing the long-term effect of fees and expenses at 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 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.