



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Dear Delaware Retirement Savings Plan Participant,

The State of Delaware periodically reviews the investments offered through the Delaware Retirement Saving Plan (Plan) to ensure they provide competitive long-term performance, consistent investment management and reasonable fees. We are pleased to announce that effective January 23, 2018 the Plan will move to lower fee share classes for multiple investment options.

On January 22, 2018 at 4 p.m. ET, if you have a balance in, and/or any future contributions directed to, the funds on the left side of the table, your balance and/or future contributions will automatically move to the new lower fee share class funds on the right side of the table. **No action is required.**

Current fund	Fee		New fund	Fee
Vanguard Intermediate Term Bond Index Admiral (VBILX)	0.07%	>>>	Vanguard Intermediate Term Bond Index Institutional (VBIMX)	0.05%
Vanguard 500 Index Fund Admiral (VFIAX)	0.04%	>>>	Vanguard 500 Index Fund Institutional (VINIX)	0.04%
Vanguard Extended Market Index Admiral (VEXAX)	0.08%	>>>	Vanguard Extended Market Index Institutional (VIEIX)	0.06%
Vanguard Total International Stock Index Admiral (VTIAX)	0.11%	>>>	Vanguard Total International Stock Index Institutional (VTSNX)	0.09%

If you do not want your balance and/or future contributions automatically transferred as shown above, you must initiate a transfer of your balance and/or change your future contributions into any of the other investment options before 4 p.m. ET on January 22, 2018.

Access your account online

To access your Delaware Retirement Savings Plan account, learn more about or make changes to your investments, or to schedule a one-on-one appointment with a local Voya representative*, go to **Delawaredefer.com**.

Questions?

If you have questions, please call **(800) 584-6001**. Representatives are available between 8 a.m. and 9 p.m. ET, Monday through Friday (excluding New York Stock Exchange holidays).

Sincerely,

Delaware Retirement Saving Plan

*Registered Representatives of and securities offered through Voya Financial Advisors, Inc. (member SIPC).

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features, such as lifetime income payments and death benefits.

Insurance products, annuities and retirement plan funding issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states. CN1122-38670-1219D