Stable Value Option

The Stable Value Investment Option in your 401(k) Plan is designed for participants who seek protection of principal with the potential for steady growth without daily fluctuations. This investment option is funded by Stabilizer[SM] , a group annuity contract issued by Voya Retirement Insurance and Annuity Company (VRIAC), a member of the Voya® family of companies. Contributions are credited with an annual rate of interest declared periodically. The rate is declared quarterly and reflects investment and cash flow experience. The declared quarterly interest rate, which is expressed as an annual rate, applies to all participant contributions and balances in the Stable Value Account during the six month period.

Asset Class: **Stability of Principal**

Important Information
Voya Retirement Insurance and Annuity Company (VRIAC)
One Orange Way
Windsor, CT 06095-4774
www.voyaretirementplans.com

What is Stabilizer?
It is an insurance company participating separate account group annuity contract provided by VRIAC. Subject to certain conditions, the contract generally guarantees the availability of participant account balances in the ordinary course of the plan's operation. The guarantees provided by the contract are based on the claims-paying ability of VRIAC. VRIAC is a leading provider of stable value products and services and a member of the Voya® family of companies. The separate account assets are managed by Voya Investment Management Co. LLC. The assets held in the separate account are "insulated" from claims arising out of any other business conducted by VRIAC and can be used only for the benefit of plan participants.

What does Stabilizer invest in?

The portfolio invests primarily in GNMAs and Treasuries backed by the full faith and credit of the U.S. government. The investment objective is to outperform comparable duration GNMA securities. Contributions to Stabilizer are allocated to an Voya Retirement Insurance and Annuity Company separate account and maintained exclusively for retirement savings plan participants.

Potential Risks
Under some scenarios it is possible for participants to lose money even in a stable value option. Those situations are unlikely and rarely occur, but they can happen. It's important for investors to be aware of these potential risks. Withdrawals resulting from employer-initiated events, such as withdrawals following mass layoffs, employer bankruptcy or full or partial plan termination are not always covered by Stabilizer's guarantees and may be restricted or subject to market value adjustment. Your stable value account balance is not guaranteed by the Federal Deposit Insurance Corporation (FDIC) or by any other government agency.

What is the current interest rate?
The credited interest rate for the period October 1, 2026 to December 31, 2026 is 3.11%. This rate is net of all expenses and will apply to all new contributions and account balances during the period. Voya fund expenses are 35 basis points or 0.35%.

How often will interest rates change?
Interest rates may change periodically, up or down. The declared quarterly interest rate will be based on investment and cash flow experience. Market value adjustments may apply under certain circumstances. This portfolio is not a registered investment under the 1940 Act and has not been registered with the Securities Exchange Commission.

What has Stabilizer earned historically?
Stable Value Fund Net Credited Rate *

Last 6 months 3.17%
Last 12 months 3.10%
Last 3 years 2.56%
Last 5 years 2.07%
Last 10 years 2.00%

*All historical rates are annualized. Net Book Value crediting returns for periods ending 06/30/2026. The data shown is a historical accumulation of the credited rate net of fees and expressed as an average annual rate. Historical rate environments do not guarantee future results.

How does it benefit me?
The stable value investment option is intended to help insulate against daily fluctuations in market value. Many participants find this stability an attractive feature. An announced rate of interest is another feature of stable value investment options that many participants like.

Are there any limitations on contributions withdrawals, or transfers from my plan's stable value option?

Voya generally does not limit contributions or withdrawals as a result of retirement, death, disability, unforeseen hardship, separation from service, or attainment of age 65 (consult your own plan for limitations), however sometimes there are restrictions on participant transfers. Participant transfers between the stable value option and funds with similar investment objectives (referred to as competing funds) may be subject to an industry standard 90 day "equity wash" provision.

Additional Information
Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf

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