

Voya Financial
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At Your Service



www.voyaretirementplans.com



1-800-584-6001

TTY: 711 Automated Voice Response System
available 24/7 Representatives are available
Monday thru Friday, 8:00 a.m. - 9:00 p.m. ET



January 01, 2024 - December 31, 2024

Your Account Balance as of
December 31, 2024

\$1,946.25

ACCOUNT STATEMENT

Your Account Summary

Account Balance on 01/01/2024	\$1,937.10
Your Contributions	\$0.00
Withdrawals	-\$20.00
Investment Earnings	\$29.15
Account Balance on 12/31/2024	\$1,946.25



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Your Estimated Monthly Income in Retirement

The Estimated Monthly Income in Retirement below is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement statement account balance and the assumptions noted below, a monthly lifetime retirement income has been **estimated** as both a single life annuity arrangement and a qualified joint and 100% survivor annuity arrangement.

Account Balance (including any outstanding loan balance(s) ¹ that is not in default) as of 12/31/2024	\$1,946.25
Single Life Annuity ² monthly payment at age 67 for your life	\$12.45
Qualified Joint and 100% Survivor Annuity ³ monthly payment at age 67 for your life and for the life of your surviving spouse	\$10.65

The estimated monthly payments in this statement assume that payments begin 12/31/2024 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

¹If you have taken a loan from the plan and are not in default on the loan, the estimated monthly payments in this statement assume that the loan has been fully repaid.

²A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

³A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 4.19%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/02/2024 as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse who is assumed to be your age are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

The estimated monthly payment amounts in this statement assume that your account balance is 100% vested.

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Important Tax Information

Fair Market Value as of 12/31/2024

\$1,946.25

The "Fair Market Value" is your account balance. As required by law, this information is being furnished to the IRS.

Activity Statement for Your 408(a) Plan IH9900

Your Current Investment Portfolio for Plan IH9900

Investment Objective	Balance on 01/01/2024	Total Activity	Investment Earnings	Balance on 12/31/2024	Number of Units/Shares	Unit/Share Price
Stability of Principal						
Voya Fixed Account	\$1,937.10	-\$20.00	\$29.15	\$1,946.25	N/A	N/A
Total	\$1,937.10	-\$20.00	\$29.15	\$1,946.25		

Unit/Share prices are displayed to four decimal places.

Activity by Source of Contributions for Plan IH9900

Investment Objective	Balance on 01/01/2024	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2024
Rollover Rollover	\$1,937.10	\$0.00	-\$20.00	\$29.15	\$1,946.25
Total	\$1,937.10	\$0.00	-\$20.00	\$29.15	\$1,946.25

Fee Detail for Plan IH9900

Fee Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Account Maintenance Fee	10/14/2024	Rollover Rollover	Voya Fixed Account	N/A	N/A	-\$20.00
Total			Account Maintenance Fee			-\$20.00

Messages for Plan IH9900

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be 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 other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

The Account Balance is the Fair Market Value of your account. This information is being furnished to the Internal Revenue Service.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you did not initiate or request by calling one of our customer service representatives at the 1-800 Customer Service phone number provided above within 30 days of the date of this statement. Automated Voice Response System is available 24/7. Representatives are available Monday thru Friday, 8 a.m. to 9 p.m., ET or visit our web site at www.voyaretirementplans.com. The Company will investigate any claim and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported in this statement.

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

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Messages for Plan IH9900

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Voya Excessive Trading Policy - Voya has an Excessive Trading Policy and monitors fund transfer activity. To view Voya's Excessive Trading Policy refer to www.voyaretirementplans.com or your plan's website, or to obtain a copy of Voya's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.voyaretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.