RETIREMENT READINESS

Voya® is dedicated to helping individuals meet their financial goals and be ready for retirement. With the decline of defined benefit plans and increase of economic uncertainty, individuals are faced with taking on greater responsibilities in saving and planning for their own retirement. As a result, individuals are actively looking for help and support from their employers and plan providers to help them be better prepared for today and retirement. The ADP TotalSource® Retirement Savings Plan (the "Plan") offers the following support options:

Web – Interactive tools, calculators and comprehensive educational materials.

Phone – Toll-free support from highly trained, on-staff Retirement Consultants[1] of Voya Financial Advisors (VFA).

In-person – Opportunities to meet in person with VFA Financial Professionals[1] and through VFA worksite seminars.

Voya Financial® associates are there to help get your employees on the right path to getting ready for retirement. Whether the focus is on 401(k) education or other financial advice, employees can choose how to access Voya's services.

EDUCATIONAL OFFERING

Onsite Education Specialists[2]

- FINRA licensed, bilingual (English/Spanish) onsite Education Specialists located throughout the U.S.
- Group Meetings* focused on enrollment and/or education, not advice

Plan workshops, webcasts and brainsharks

- Benefits of the Plan
- Investing Concepts Simplified
- Foundations of Financial Wellness
- Plan for Retirement Income
- Reaching your Retirement Goals

Modules can be customized to Plan specifics.

* Onsite group meetings have minimum attendance requirements, contact your 401(k) Specialist for details.

DO YOUR PARTICIPANTS NEED ASSISTANCE WITH INVESTMENT DECISIONS?

Services provided by Voya Retirement Advisors (VRA)[3]

- **In-plan investment advice** – advice focusing on Plan assets, using software powered by Edelman Financial Engines®
- **Online Advice** – investment advice, educational tools and resources, no additional cost
- **Professional Management** – phone-based, personalized advice, guidance and ongoing management from investment professionals, fee applies[4]

Always Designing for People®

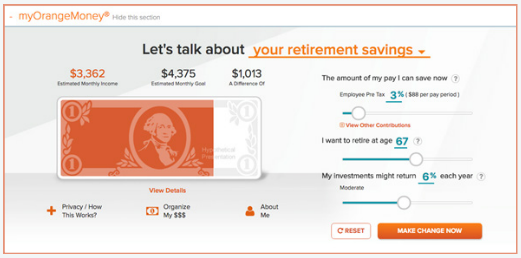
DO YOUR PARTICIPANTS HAVE MORE NEEDS OUTSIDE THE PLAN?

Services provided by VFA Financial Professionals

- **Personal Financial Dashboard**[5] – online tool to help participants get financially organized and understand where they stand relative to their retirement goals, no additional cost
- **Retirement Snapshot**[5] – evaluates a participant's current retirement savings, provides a net worth statement and gives them access to budgeting tools, at no additional cost
- **Financial Plan** – personalized analysis of a complete financial situation, which can include tax-efficient withdrawal strategies, social security and pension analysis, executive benefits and charitable giving, fee applies[6]

INTERESTED IN LEARNING MORE?

You can contact your dedicated 401(k) Specialist for more information.



Orange Money® is the money you save for tomorrow, today. Available after Plan participants log into their accounts, they can use the myOrangeMoney® interactive, educational online experience[5] to get a clearer idea of how their current retirement assets may translate into future retirement income. This website experience is designed to help Plan participants understand their financial needs during retirement in real, everyday terms. It estimates what they might need each and every month in retirement and helps them understand how little adjustments can help get them there.

1. Financial Professionals are investment advisor representatives and/or registered representatives of, and securities and investment advisory services are offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through investment advisor representatives of Voya Financial Advisors.

   Please note that while VFA Financial Professionals do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information.

   Neither VFA nor its registered representatives offer legal or tax advice. For tax or legal advice please consult with your attorney or tax advisor.

2. Registered representative and retirement educational seminars are provided by Voya Financial Partners, LLC (VFP).

3. Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at adptotalsource.voya.com. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at (855) 646-7549. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.

4. Fees are about $5 a month for each $10,000 in your account, with discounts for larger balances. That's based on a program fee of no more than 0.60% of your account balance per year. Please refer to the Advisory Services Agreement for details regarding the frequency and manner in which Professional Management fees are charged.

5. IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

6. Financial plan fees of up to $1,500 apply.

For Plan Sponsor Use Only

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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