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FUND FACT SHEETS

American Funds® 2010 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2000-2010

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it passes its target date. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18
Investment



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	4.37	0.40	0.99
3 Yr Beta	0.67	—	1.00

Principal Risks

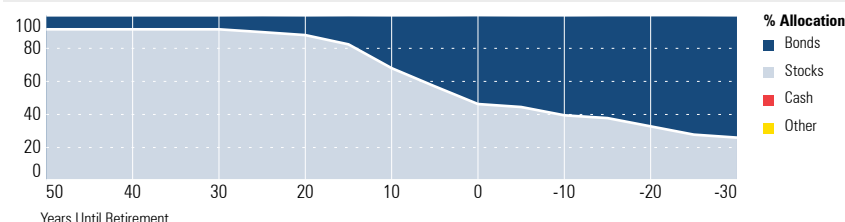
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

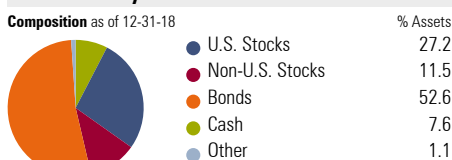
Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.

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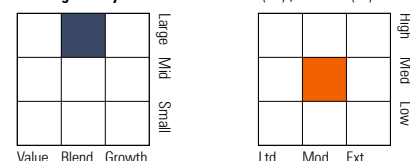
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Intern Bd Fd of Amer R6	13.05
American Funds Capital Income Bldr R6	11.92
American Funds Income Fund of Amer R6	11.92
American Funds Bond Fund of Amer R6	8.12
American Funds Inflation Linked Bd R6	7.10

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	31.32
Sensitive	39.89
Defensive	28.80

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	Rating	Count
AAA	69	BB	4
AA	4	B	4
A	10	Below B	1
BBB	7	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	48.41
Corporate	23.82
Securitized	14.87
Municipal	0.32
Cash/Cash Equivalents	12.59
Other	0.00

Operations

Gross Prosp Exp Ratio	0.33% of fund assets
Net Prosp Exp Ratio	0.33% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.33%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	2,919.8
Annual Turnover Ratio %	5.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Role	Company
Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2015 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2015

Investment Objective & Strategy

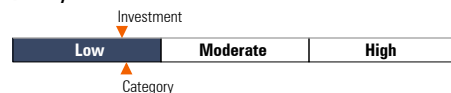
From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	4.69	0.43	0.93
3 Yr Beta	0.73	—	0.94

Principal Risks

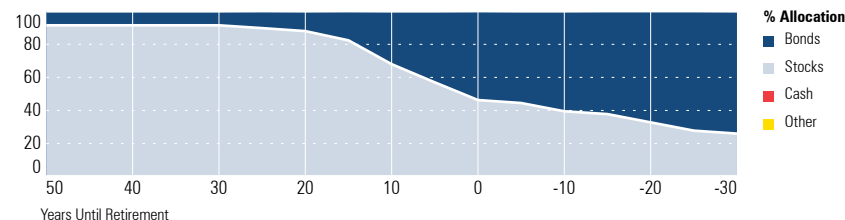
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

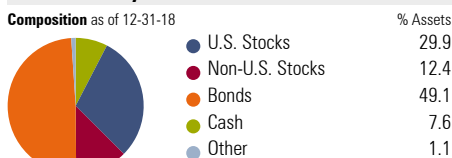
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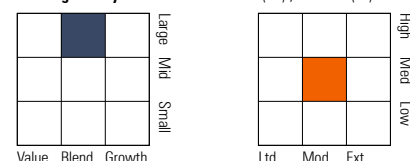
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Capital Income Bldr R6	11.22
American Funds Income Fund of Amer R6	11.12
American Funds Interm Bd Fd of Amer R6	9.18
American Funds Bond Fund of Amer R6	8.18
American Funds Inflation Linked Bd R6	7.18

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	31.22
Sensitive	40.43
Defensive	28.35

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	BB	% Assets
AAA	70	BB	4
AA	3	B	5
A	9	Below B	1
BBB	7	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	48.89
Corporate	22.66
Securitized	14.81
Municipal	0.27
Cash/Cash Equivalents	13.36
Other	0.00

Operations

Gross Prosp Exp Ratio	0.33% of fund assets
Net Prosp Exp Ratio	0.33% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.33%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	4,641.1
Annual Turnover Ratio %	4.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2020 Target Date Retirement Fund® - Class R-6

Category
Target-Date 2020

Investment Objective & Strategy

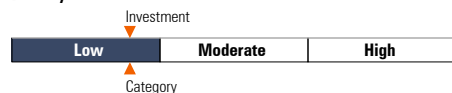
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Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	5.19	0.47	0.93
3 Yr Beta	0.81	—	0.94

Principal Risks

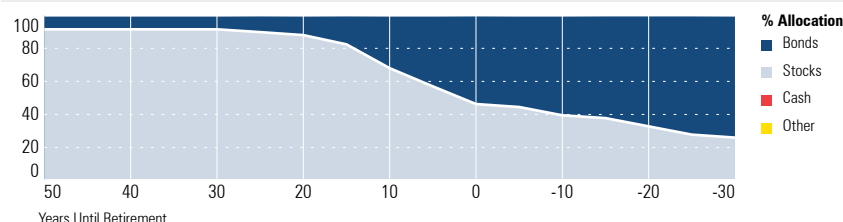
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

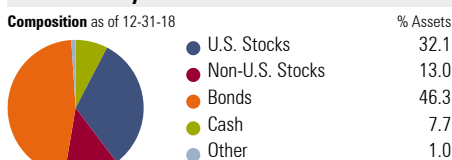
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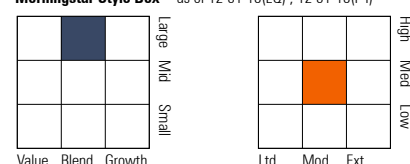
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Intern Bd Fd of Amer R6	9.23
American Funds Capital Income Bldr R6	7.76
American Funds Income Fund of Amer R6	7.71
American Funds Bond Fund of Amer R6	7.63
American Funds Inflation Linked Bd R6	6.80

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	31.48
Sensitive	41.29
Defensive	27.23

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	BB	% Assets
AAA	71	4	4
AA	3	4	4
A	9	1	1
BBB	7	0	0
		Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	49.43
Corporate	21.05
Securitized	15.12
Municipal	0.27
Cash/Cash Equivalents	14.13
Other	0.00

Operations

Gross Prosp Exp Ratio	0.34% of fund assets
Net Prosp Exp Ratio	0.34% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.34%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	13,406.3
Annual Turnover Ratio %	1.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2025 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2025

Investment Objective & Strategy

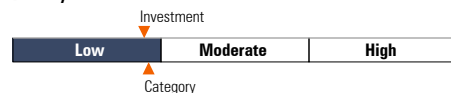
From the investment's prospectus

The investment seeks growth, income and conservation of capital.

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Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.21	0.57	0.94
3 Yr Beta	0.97	—	0.95

Principal Risks

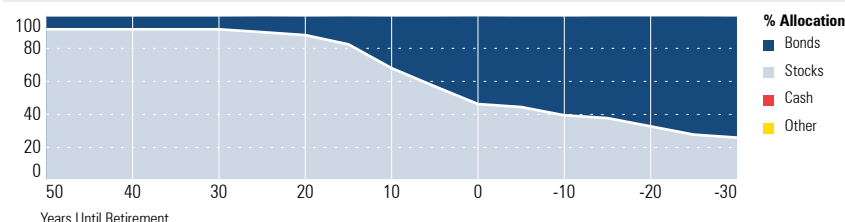
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

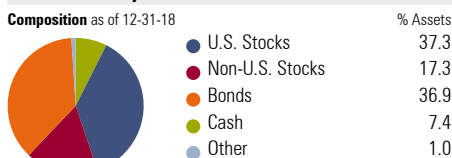
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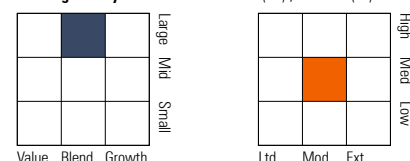
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Holder	% Assets
American Funds Intern Bd Fd of Amer R6	8.31
American Funds US Government Sec R6	6.51
American Funds Washington Mutual R6	6.31
American Funds Invmt Co of Amer R6	6.09
American Funds Global Balanced R6	5.98

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.09
Sensitive	42.10
Defensive	25.82

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	BB	% Assets
AAA	77	1	1
AA	4	B	1
A	10	Below B	0
BBB	7	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	53.07
Corporate	14.09
Securitized	15.92
Municipal	0.20
Cash/Cash Equivalents	16.71
Other	0.00

Operations

Gross Prosp Exp Ratio	0.36% of fund assets
Net Prosp Exp Ratio	0.36% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.36%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	17,219.9
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2030 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2030

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	7.51	0.69	0.99
3 Yr Beta	1.16	—	1.00

Principal Risks

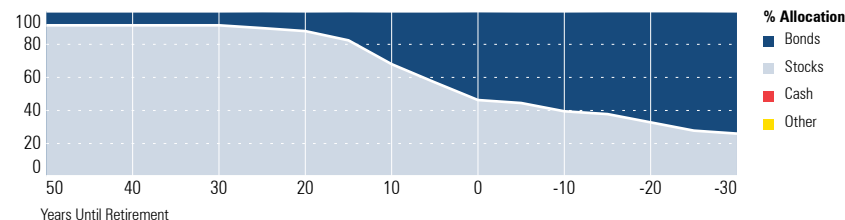
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Important Information

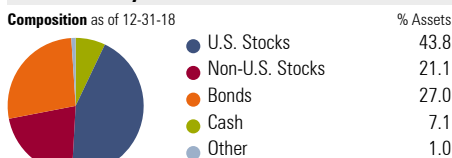
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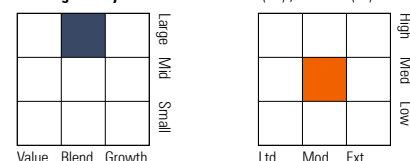
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18	% Assets
American Funds Washington Mutual R6	7.91
American Funds US Government Sec R6	7.65
American Funds Invmt Co of Amer R6	6.89
American Funds Global Balanced R6	6.03
American Funds American Balanced R6	5.93

Morningstar Super Sectors as of 12-31-18	% Fund
Cyclical	32.40
Sensitive	42.11
Defensive	25.49

Credit Analysis: % Bonds as of 12-31-18			
AAA	80	BB	1
AA	3	B	1
A	9	Below B	0
BBB	6	Not Rated	0

Morningstar F-I Sectors as of 12-31-18	% Fund
Government	53.01
Corporate	11.04
Securitized	15.20
Municipal	0.08
Cash/Cash Equivalents	20.67
Other	0.00

Operations

Gross Prosp Exp Ratio	0.38% of fund assets
Net Prosp Exp Ratio	0.38% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.38%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	18,362.8
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

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American Funds® 2035 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2035

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.65	0.79	1.02
3 Yr Beta	1.34	—	1.02

Principal Risks

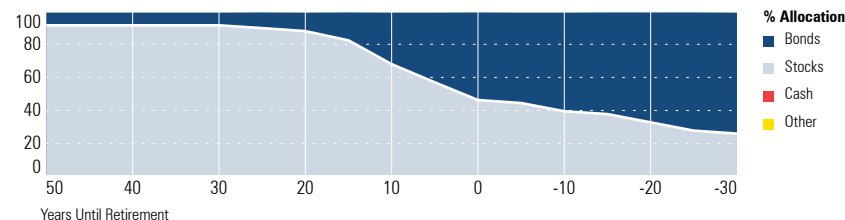
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Important Information

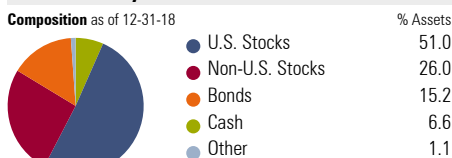
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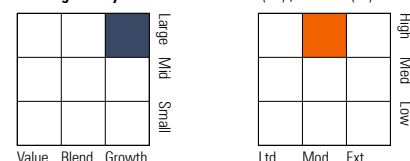
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Washington Mutual R6	7.94
American Funds US Government Sec R6	7.89
American Funds New Perspective R6	6.95
American Funds Invmt Co of Amer R6	6.93
American Funds SMALLCAP World R6	6.16

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.90
Sensitive	41.93
Defensive	25.18

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	Category	% Assets
AAA	86	BB	1
AA	2	B	1
A	5	Below B	0
BBB	5	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	48.52
Corporate	9.89
Securitized	11.39
Municipal	0.10
Cash/Cash Equivalents	30.10
Other	0.00

Operations

Gross Prosp Exp Ratio	0.39% of fund assets
Net Prosp Exp Ratio	0.39% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.39%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	14,343.2
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2040 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2040

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.04	0.83	1.00
3 Yr Beta	1.39	—	1.00

Principal Risks

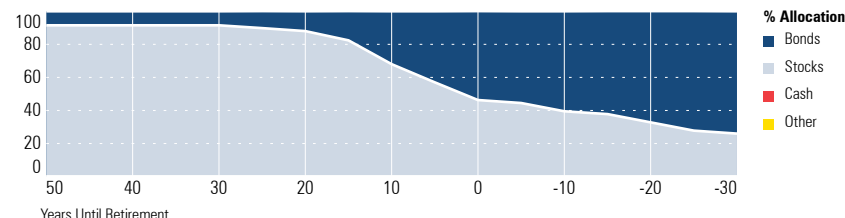
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

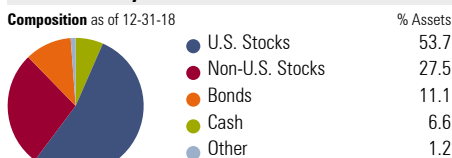
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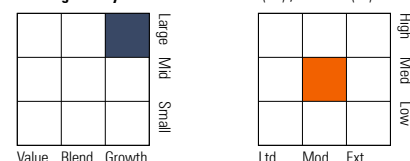
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

	% Assets
American Funds Washington Mutual R6	7.96
American Funds Invmt Co of Amer R6	7.15
American Funds SMALLCAP World R6	6.98
American Funds AMCAP R6	6.97
American Funds Growth Fund of Amer R6	6.96

Morningstar Super Sectors as of 12-31-18

	% Fund
Cyclical	32.98
Sensitive	41.94
Defensive	25.09

Credit Analysis: % Bonds as of 12-31-18

AAA	84	BB	2
AA	2	B	1
A	6	Below B	0
BBB	5	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

	% Fund
Government	40.78
Corporate	11.49
Securitized	10.84
Municipal	0.10
Cash/Cash Equivalents	36.80
Other	0.00

Operations

Gross Prosp Exp Ratio	0.40% of fund assets
Net Prosp Exp Ratio	0.40% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.40%
Fund Inception Date	07-27-09
Total Fund Assets (\$mil)	12,376.0
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2045 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2045

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.22	0.84	0.96
3 Yr Beta	1.42	—	0.97

Principal Risks

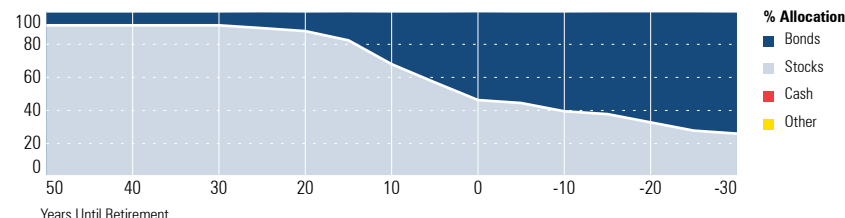
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

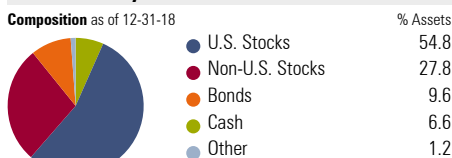
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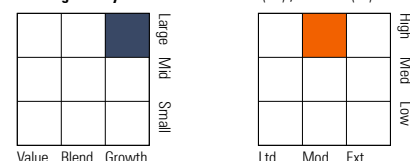
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Washington Mutual R6	8.18
American Funds Invmt Co of Amer R6	8.16
American Funds American Mutual R6	7.17
American Funds Fundamental Invs R6	7.17
American Funds SMALLCAP World R6	7.00

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.88
Sensitive	42.20
Defensive	24.92

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	Category	% Assets
AAA	86	BB	1
AA	2	B	1
A	5	Below B	0
BBB	5	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	38.93
Corporate	9.74
Securitized	10.76
Municipal	0.09
Cash/Cash Equivalents	40.47
Other	0.00

Operations

Gross Prosp Exp Ratio	0.40% of fund assets
Net Prosp Exp Ratio	0.40% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.40%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	8,918.1
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2050 Target Date Retirement Fund® - Class R-6

Category
Target-Date 2050

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.32	0.85	0.96
3 Yr Beta	1.43	—	0.97

Principal Risks

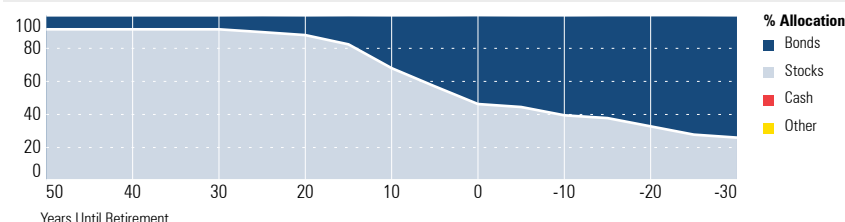
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

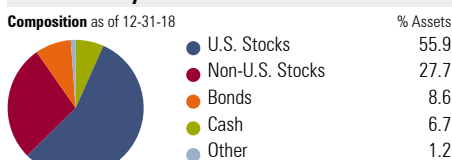
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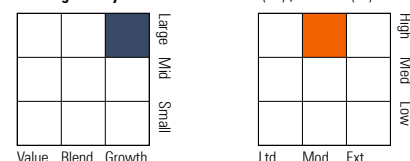
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Washington Mutual R6	8.97
American Funds Invmt Co of Amer R6	8.95
American Funds American Mutual R6	7.97
American Funds Fundamental Invs R6	7.97
American Funds SMALLCAP World R6	6.99

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.68
Sensitive	42.45
Defensive	24.89

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	Category	% Assets
AAA	88	BB	1
AA	2	B	0
A	5	Below B	0
BBB	4	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	38.03
Corporate	7.83
Securitized	10.48
Municipal	0.08
Cash/Cash Equivalents	43.59
Other	0.00

Operations

Gross Prosp Exp Ratio	0.41% of fund assets
Net Prosp Exp Ratio	0.41% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.41%
Fund Inception Date	07-13-09
Total Fund Assets (\$mil)	7,343.8
Annual Turnover Ratio %	0.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2007.
John Smet. Since 2007.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2055 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2055

Investment Objective & Strategy

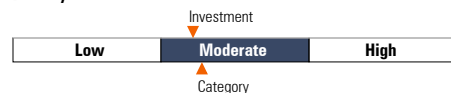
From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.33	0.85	0.95
3 Yr Beta	1.43	—	0.95

Principal Risks

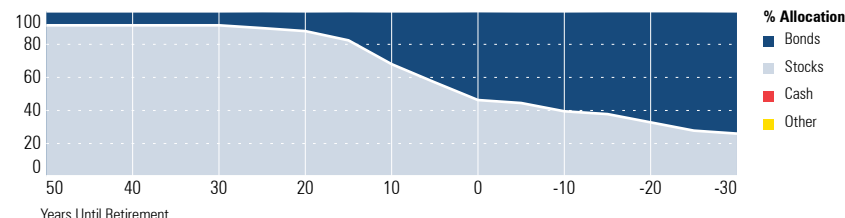
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

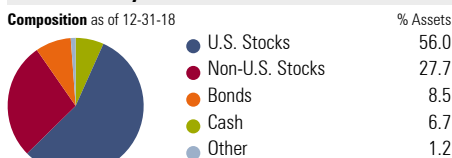
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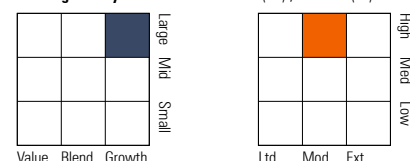
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Asset	% Assets
American Funds Washington Mutual R6	8.98
American Funds Invmt Co of Amer R6	8.96
American Funds American Mutual R6	7.98
American Funds Fundamental Invs R6	7.98
American Funds SMALLCAP World R6	7.00

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.68
Sensitive	42.45
Defensive	24.88

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	37.91
Corporate	7.84
Securitized	10.43
Municipal	0.08
Cash/Cash Equivalents	43.74
Other	0.00

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	Category	% Assets
AAA	88	BB	1
AA	2	B	0
A	5	Below B	0
BBB	4	Not Rated	0

Operations

Gross Prosp Exp Ratio	0.42% of fund assets
Net Prosp Exp Ratio	0.42% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.42%
Fund Inception Date	02-01-10
Total Fund Assets (\$mil)	3,764.3
Annual Turnover Ratio %	1.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

James Lovelace, CFA. Since 2010.
John Smet. Since 2010.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.

American Funds® 2060 Target Date Retirement Fund® - Class R-6

Release Date
12-31-18

Category
Target-Date 2060 +

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.28	0.85	0.95
3 Yr Beta	1.42	—	0.95

Principal Risks

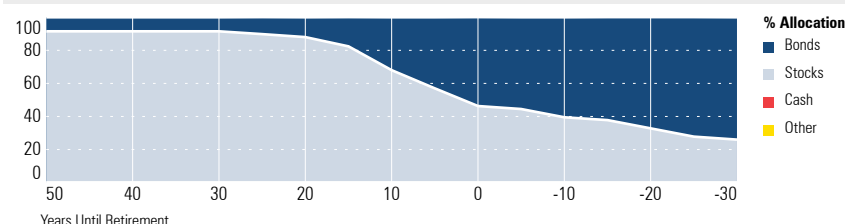
Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Small Cap

Important Information

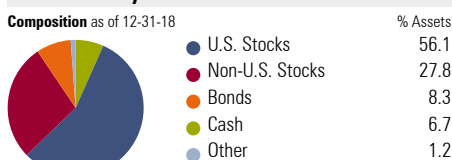
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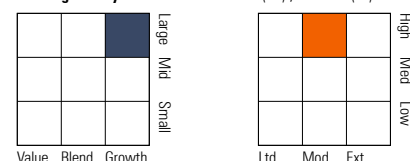
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 12-31-18(EQ) ; 12-31-18(F-I)



Top 5 Holdings as of 12-31-18

Holder	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	8.00
American Funds SMALLCAP World R6	7.02

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	32.68
Sensitive	42.45
Defensive	24.87

Credit Analysis: % Bonds as of 12-31-18

Rating	Count	BB	% Assets
AAA	88	1	1
AA	2	0	0
A	5	Below B	0
BBB	4	Not Rated	0

Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	37.38
Corporate	7.97
Securitized	10.27
Municipal	0.08
Cash/Cash Equivalents	44.30
Other	0.00

Operations

Gross Prosp Exp Ratio	0.44% of fund assets
Net Prosp Exp Ratio	0.44% of fund assets
Management Fee	0.00%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.44%
Fund Inception Date	03-27-15
Total Fund Assets (\$mil)	1,069.9
Annual Turnover Ratio %	4.00
Fund Family Name	American Funds

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

Wesley Phoa. Since 2015.
James Lovelace, CFA. Since 2015.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date. The investment adviser is currently reimbursing a portion of the other expenses for each share class. This reimbursement will be in effect through at least January 1, 2019. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time.

PGIM Total Return Bond Fund - Class R6

Category
Intermediate-Term Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks total return.

The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's investment subadviser. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in high risk, below investment-grade securities having a rating of not lower than CCC. It may invest up to 30% of its investable assets in foreign debt securities.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	3.29	1.14	1.23
3 Yr Beta	1.09	—	1.28

Principal Risks

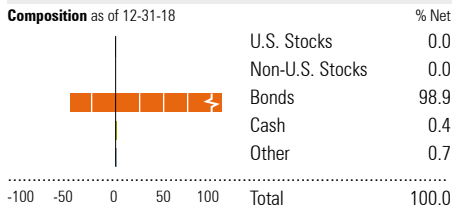
Credit and Counterparty, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, High Portfolio Turnover, Interest Rate, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, U.S. Government Obligations, Fixed-Income Securities, Increase in Expenses

Important Information

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Portfolio Analysis



Top 10 Holdings as of 12-31-18	% Assets
US 5 Year Note (CBT) Mar19 03-29-19	24.23
US 10 Year Note (CBT) Mar19 03-20-19	16.33
Payb 7 Yr Cmt Fra 01-14-19	8.78
Recv Cmm 102 Fra 01-14-19	8.78
Payb Cmm 102 Fra 01-14-19	8.76
Recv 7 Yr Cmt Fra 01-14-19	8.76
2 Year US Treasury Note Future Mar19 03-29-19	7.88
Payb 7 Yr Cmt Fra 01-29-19	6.67
Payb Cmm 102 Fra 01-29-19	6.67
Recv 7 Yr Cmt Fra 01-29-19	6.67

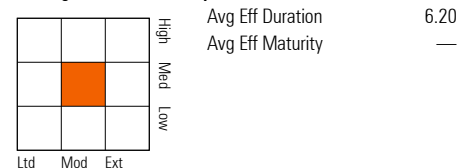
Operations

Gross Prosp Exp Ratio	0.41% of fund assets
Net Prosp Exp Ratio	0.41% of fund assets
Management Fee	0.39%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	12-27-10
Total Fund Assets (\$mil)	35,928.2
Annual Turnover Ratio %	56.00
Fund Family Name	PGIM Funds (Prudential)

Notes

Formerly known as Class Q.

Morningstar Fixed Income Style Box™ as of 12-31-18



Morningstar F-I Sectors as of 12-31-18

Sector	% Fund
Government	65.36
Corporate	15.33
Securitized	18.32
Municipal	0.37
Cash/Cash Equivalents	0.54
Other	0.08

Credit Analysis: % Bonds as of 12-31-18

Rating	%	Rating	%
AAA	41	BB	7
AA	7	B	4
A	15	Below B	0
BBB	19	Not Rated	6

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Robert Tipp, CFA. Since 2002.
Michael Collins, CFA. Since 2009.

Advisor	PGIM Investments LLC
Subadvisor	PGIM Fixed Income

Vanguard® Total Bond Market Index Fund - Admiral™ Shares

Release Date
12-31-18

Category
Intermediate-Term Bond

Investment Objective & Strategy

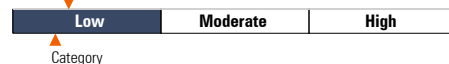
From the investment's prospectus

The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Volatility and Risk

Volatility as of 12-31-18
Investment



Risk Measures as of 12-31-18	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	2.97	1.03	1.11
3 Yr Beta	1.03	—	1.21

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Loss of Money, Not FDIC Insured, Income, Interest Rate, Restricted/Illiquid Securities, Sampling

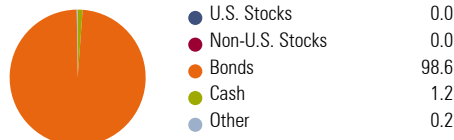
Important Information

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Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

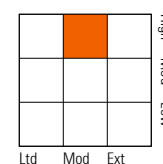
Top 10 Holdings as of 12-31-18	% Assets
Cmt Market Liquidity Rate	1.19
United States Treasury Notes 2.12% 05-15-25	0.46
United States Treasury Notes 2.88% 08-15-28	0.45
United States Treasury Notes 2.12% 12-31-22	0.42
United States Treasury Notes 2.62% 11-15-20	0.42
United States Treasury Notes 1.38% 02-15-20	0.41
United States Treasury Notes 1.75% 05-15-23	0.39
United States Treasury Notes 1.62% 03-15-20	0.38
United States Treasury Notes 2.25% 11-15-27	0.38
United States Treasury Notes 2.88% 11-15-21	0.38

Operations

Gross Prosp Exp Ratio	0.05% of fund assets
Net Prosp Exp Ratio	0.05% of fund assets
Management Fee	0.04%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.01%
Fund Inception Date	11-12-01
Total Fund Assets (\$mil)	167,478.5
Annual Turnover Ratio %	55.00
Fund Family Name	Vanguard

Notes

Morningstar Fixed Income Style Box™ as of 09-30-18



Avg Eff Duration 6.24
Avg Eff Maturity 8.60

Morningstar F-I Sectors as of 12-31-18

Morningstar F-I Sectors as of 12-31-18	% Fund
Government	46.94
Corporate	26.20
Securitized	25.03
Municipal	0.65
Cash/Cash Equivalents	1.18
Other	0.00

Credit Analysis: % Bonds as of 09-30-18

AAA	68	BB	0
AA	5	B	0
A	12	Below B	0
BBB	15	Not Rated	0

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Joshua Barrickman, CFA. Since 2013.

Advisor	Vanguard Group Inc
Subadvisor	—

MFS® Value Fund - Class R6

Category
Large Value

Investment Objective & Strategy

From the investment's prospectus

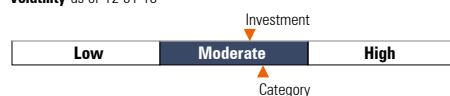
The investment seeks capital appreciation.

The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies it believes are undervalued compared to their perceived worth (value companies).

Past name(s) : MFS Value R5.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.04	1.01	0.97
3 Yr Beta	0.95	—	1.00

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Issuer, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Management, Portfolio Diversification

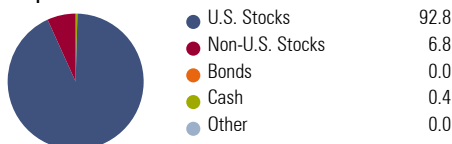
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Portfolio Analysis

Composition as of 11-30-18



Top 10 Holdings as of 11-30-18

Holder	% Assets
JPMorgan Chase & Co	4.72
Johnson & Johnson	3.90
Wells Fargo & Co	3.19
Accenture PLC A	3.03
Medtronic PLC	2.78
Philip Morris International Inc	2.71
Pfizer Inc	2.66
Comcast Corp Class A	2.63
US Bancorp	2.31
Aon PLC	2.15

Morningstar Style Box™ as of 11-30-18

Style	% Mkt Cap
Giant	55.30
Large	40.42
Medium	4.25
Small	0.02
Micro	0.00

Value Blend Growth

Morningstar Equity Sectors as of 11-30-18

Sector	% Fund
Cyclical	37.28
Basic Materials	3.16
Consumer Cyclical	3.80
Financial Services	29.93
Real Estate	0.39
Sensitive	31.93
Communication Services	3.51
Energy	4.57
Industrials	17.54
Technology	6.31
Defensive	30.80
Consumer Defensive	10.55
Healthcare	16.85
Utilities	3.40

Operations

Gross Prosp Exp Ratio	0.48% of fund assets
Net Prosp Exp Ratio	0.48% of fund assets
Management Fee	0.46%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	05-01-06
Total Fund Assets (\$mil)	41,655.5
Annual Turnover Ratio %	11.00
Fund Family Name	MFS

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Steven Gorham, CFA. Since 2002.
Nevin Chitkara, CFA. Since 2006.

Advisor	Massachusetts Financial Services Company
Subadvisor	—

Notes

Vanguard® Institutional Index Fund - Institutional Shares

Category
Large Blend

Investment Objective & Strategy

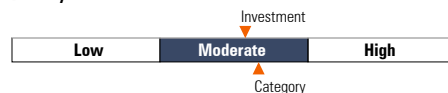
From the investment's prospectus

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.96	1.00	0.97
3 Yr Beta	1.00	—	1.01

Principal Risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Management

Important Information

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Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

Top 10 Holdings as of 12-31-18	% Assets
Microsoft Corp	3.72
Apple Inc	3.37
Amazon.com Inc	2.92
Berkshire Hathaway Inc B	1.85
Johnson & Johnson	1.64
JPMorgan Chase & Co	1.54
Alphabet Inc Class C	1.51
Facebook Inc A	1.49
Alphabet Inc A	1.48
Exxon Mobil Corp	1.37

Morningstar Style Box™ as of 12-31-18

Morningstar Style Box™ as of 12-31-18	% Mkt Cap
Giant	55.89
Large	34.03
Medium	10.07
Small	0.01
Micro	0.00

Value Blend Growth

Morningstar Equity Sectors as of 12-31-18

Morningstar Equity Sectors as of 12-31-18	% Fund
Cyclical	32.68
Basic Materials	2.56
Consumer Cyclical	11.82
Financial Services	15.87
Real Estate	2.43
Sensitive	40.61
Communication Services	3.59
Energy	5.33
Industrials	9.75
Technology	21.94
Defensive	26.72
Consumer Defensive	7.87
Healthcare	15.50
Utilities	3.35

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.04%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	07-31-90
Total Fund Assets (\$mil)	200,003.6
Annual Turnover Ratio %	5.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Donald Butler, CFA. Since 2000.
Michelle Louie, CFA. Since 2017.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

The expense information shown in the table has been restated to reflect current expenses.

Harbor Capital Appreciation Fund - Institutional Class

Category
Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadviser considers having above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadviser expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.32	1.31	1.10
3 Yr Beta	1.13	—	1.06

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Management, Mid-Cap, Large Cap

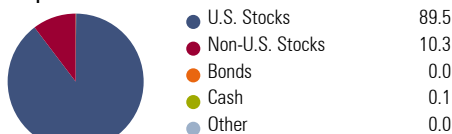
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Portfolio Analysis

Composition as of 09-30-18



Top 10 Holdings as of 09-30-18

Company	% Assets
Amazon.com Inc	6.23
Microsoft Corp	4.82
Apple Inc	4.42
Mastercard Inc A	3.92
Netflix Inc	3.61
Visa Inc Class A	3.31
Salesforce.com Inc	3.28
Boeing Co	3.17
Facebook Inc A	3.06
Alibaba Group Holding Ltd ADR	2.96

Morningstar Style Box™ as of 09-30-18

Style Box	% Mkt Cap
Large Growth	72.54
Large	23.19
Medium	4.26
Small	0.00
Micro	0.00

Morningstar Equity Sectors as of 09-30-18

Sector	% Fund
Cyclical	37.54
Basic Materials	0.99
Consumer Cyclical	23.54
Financial Services	12.62
Real Estate	0.39
Sensitive	47.14
Communication Services	0.00
Energy	1.16
Industrials	7.76
Technology	38.22
Defensive	15.33
Consumer Defensive	3.47
Healthcare	11.86
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.71% of fund assets
Net Prosp Exp Ratio	0.66% of fund assets
Management Fee	0.60%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.11%
Fund Inception Date	12-29-87
Total Fund Assets (\$mil)	26,722.1
Annual Turnover Ratio %	40.00
Fund Family Name	Harbor

Waiver Data	Type	Exp. Date	%
Management Fee	Contractual	02-28-19	0.05

Portfolio Manager(s)

Spiros "Sig" Segalas. Since 1990.
Kathleen McCarragher. Since 2013.

Advisor	Harbor Capital Advisors Inc
Subadvisor	Jennison Associates LLC

Notes

The Adviser has contractually agreed to reduce the management fee to 0.56% on assets between \$5 billion and \$10 billion, 0.54% on assets between \$10 billion and \$20 billion and 0.53% on assets over \$20 billion through February 28, 2019. Only the Fund's Board of Trustees may modify or terminate this agreement. Restated to reflect current fees.

Neuberger Berman Sustainable Equity Fund - Class R6 Shares

Category
Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital by investing primarily in securities of companies that meet the fund's environmental, social and governance (ESG) criteria.

The fund invests primarily in common stocks of mid- to large-capitalization companies that meet the fund's quality oriented financial and ESG criteria. It seeks to reduce risk by investing across many different industries. The Portfolio Managers employ a research driven and valuation sensitive approach to stock selection, with a focus on long term sustainability.

Past name(s) : Neuberger Berman Socially Rspns R6.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.77	1.07	1.04
3 Yr Beta	1.04	—	1.05

Principal Risks

Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Issuer, Temporary Defensive Measures, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Other, Pricing, Socially Conscious, Increase in Expenses, Shareholder Activity, Management, Mid-Cap, Large Cap

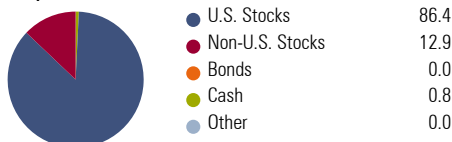
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Portfolio Analysis

Composition as of 11-30-18



Top 10 Holdings as of 11-30-18

Holdings	% Assets
Advance Auto Parts Inc	4.94
Comcast Corp Class A	4.88
Intercontinental Exchange Inc	4.17
Danaher Corp	4.09
Progressive Corp	3.95
Becton, Dickinson and Co	3.82
Texas Instruments Inc	3.64
The Kroger Co	3.58
AmerisourceBergen Corp	3.40
Cognizant Technology Solutions Corp A	3.39

Morningstar Style Box™ as of 11-30-18

Style Box	% Mkt Cap
Value Blend Growth	35.87
Large	49.80
Medium	12.46
Small	1.87
Micro	0.00

Morningstar Equity Sectors as of 11-30-18

Sectors	% Fund
Cyclical	38.71
Basic Materials	4.40
Consumer Cyclical	14.65
Financial Services	19.66
Real Estate	0.00
Sensitive	34.84
Communication Services	5.08
Energy	5.94
Industrials	9.23
Technology	14.59
Defensive	26.46
Consumer Defensive	6.98
Healthcare	19.48
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.57% of fund assets
Net Prosp Exp Ratio	0.57% of fund assets
Management Fee	0.52%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.04%
Fund Inception Date	03-15-13
Total Fund Assets (\$mil)	1,908.5
Annual Turnover Ratio %	12.00
Fund Family Name	Neuberger Berman

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Ingrid Dyott. Since 2003.	
Sajjad Ladiwala, CFA. Since 2003.	
Advisor	Neuberger Berman Investment Advisers LLC
Subadvisor	—

Notes

"Management fees" have been restated to reflect current administration fees

Vanguard® Extended Market Index Fund - Institutional Shares

Category
Mid-Cap Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track a benchmark index that measures the investment return of small- and mid-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These characteristics include industry weightings and market capitalization, as well as certain financial measures, such as price/earnings ratio and dividend yield.

Past name(s) : Vanguard Extended Market Idx I.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.21	1.30	1.10
3 Yr Beta	1.18	—	1.11

Principal Risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Management, Market Trading, Sampling

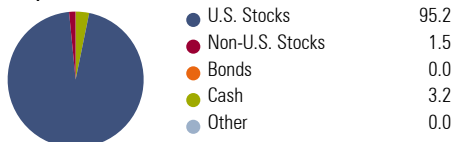
Important Information

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Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

Security	% Assets
Cmt Market Liquidity Rate	3.18
Tesla Inc	1.04
ServiceNow Inc	0.74
Workday Inc Class A	0.54
Worldpay Inc Class A	0.53
T-Mobile US Inc	0.46
Las Vegas Sands Corp	0.44
Palo Alto Networks Inc	0.41
Square Inc A	0.40
Biomarin Pharmaceutical Inc	0.35

Morningstar Style Box™ as of 12-31-18

Style	% Mkt Cap
Giant	0.00
Large	7.29
Medium	52.90
Small	34.32
Micro	5.50

Value Blend Growth

Morningstar Equity Sectors as of 12-31-18

Sector	% Fund
Cyclical	44.49
Basic Materials	4.63
Consumer Cyclical	14.05
Financial Services	15.24
Real Estate	10.57
Sensitive	37.74
Communication Services	2.13
Energy	3.38
Industrials	13.15
Technology	19.08
Defensive	17.76
Consumer Defensive	3.41
Healthcare	11.35
Utilities	3.00

Operations

Gross Prosp Exp Ratio	0.06% of fund assets
Net Prosp Exp Ratio	0.06% of fund assets
Management Fee	0.05%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.01%
Fund Inception Date	07-07-97
Total Fund Assets (\$mil)	52,175.4
Annual Turnover Ratio %	11.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Donald Butler, CFA. Since 1997.
William Coleman, CFA. Since 2017.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

Neuberger Berman Genesis Fund - Class R6 Shares

Category
Small Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks growth of capital.

The fund invests mainly in common stocks of small-capitalization companies, which it defines as those with a total market capitalization within the market capitalization range of companies in the Russell 2000® Index at the time of initial purchase. It may continue to hold or add to a position in a company after its market capitalization has moved outside the range of the Russell 2000® Index. The fund seeks to reduce risk by diversifying among many companies and industries.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.58	1.24	0.83
3 Yr Beta	1.10	—	0.88

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Issuer, Temporary Defensive Measures, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Other, Pricing, Increase in Expenses, Shareholder Activity, Management, Small Cap, Mid-Cap

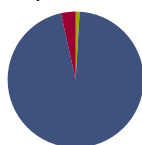
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Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	95.6
Non-U.S. Stocks	3.5
Bonds	0.0
Cash	1.0
Other	0.0

Top 10 Holdings as of 09-30-18

	% Assets
Aspen Technology Inc	2.49
Pool Corp	2.35
West Pharmaceutical Services Inc	2.26
Bio-Techne Corp	2.00
Tyler Technologies Inc	1.87
IDEXX Laboratories Inc	1.85
Fair Isaac Corp	1.71
Manhattan Associates Inc	1.67
Rogers Corp	1.64
RBC Bearings Inc	1.59

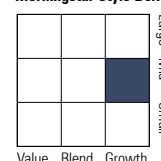
Operations

Gross Prosp Exp Ratio	0.75% of fund assets
Net Prosp Exp Ratio	0.75% of fund assets
Management Fee	0.71%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	03-15-13
Total Fund Assets (\$mil)	8,878.4
Annual Turnover Ratio %	13.00
Fund Family Name	Neuberger Berman

Notes

Management fees¹ have been restated to reflect current administration fees.

Morningstar Style Box™ as of 09-30-18



	% Mkt Cap
Giant	0.00
Large	2.87
Medium	58.71
Small	38.20
Micro	0.22

Morningstar Equity Sectors as of 09-30-18

	% Fund
Cyclical	36.42
Basic Materials	6.72
Consumer Cyclical	13.72
Financial Services	15.39
Real Estate	0.59
Sensitive	44.75
Communication Services	0.62
Energy	5.06
Industrials	18.63
Technology	20.44
Defensive	18.82
Consumer Defensive	4.67
Healthcare	14.15
Utilities	0.00

Waiver Data

	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Judith Vale, CPA. Since 1994.
Robert D'Alelio. Since 1997.

Advisor	Neuberger Berman Investment Advisers LLC
Subadvisor	—

American Funds® New Perspective Fund® - Class R-6

Category
World Large Stock

Investment Objective & Strategy

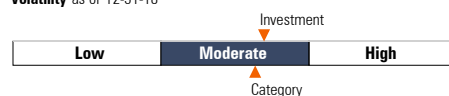
From the investment's prospectus

The investment seeks long-term growth of capital; future income is a secondary objective.

The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.32	1.03	1.02
3 Yr Beta	0.89	—	1.07

Principal Risks

Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Issuer, Market/Market Volatility

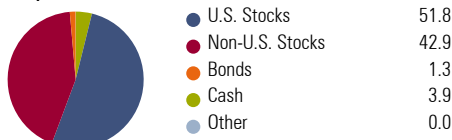
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Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

Company	% Assets
Amazon.com Inc	4.26
Taiwan Semiconductor Manufacturing Co Ltd	2.15
Microsoft Corp	2.10
Facebook Inc A	2.05
Broadcom Inc	1.91
JPMorgan Chase & Co	1.68
CME Group Inc Class A	1.63
Mastercard Inc A	1.53
Tesla Inc	1.45
Visa Inc Class A	1.41

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	39.39
Sensitive	39.45
Defensive	21.15

Operations

Gross Prosp Exp Ratio	0.45% of fund assets
Net Prosp Exp Ratio	0.45% of fund assets
Management Fee	0.38%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.07%
Fund Inception Date	05-01-09
Total Fund Assets (\$mil)	74,578.4
Annual Turnover Ratio %	23.00
Fund Family Name	American Funds

Notes

A contingent deferred sales charge of 1.00% applies on certain redemptions made within 18 months following purchases of \$1 million or more made without an initial sales charge. Contingent deferred sales charge is calculated based on the lesser of the offering price and market value of shares being sold. Restated to reflect current fees.

Morningstar Style Box™ as of 12-31-18

Style	% Mkt Cap
Giant	55.21
Large	34.10
Medium	9.77
Small	0.92
Micro	0.00

Value Blend Growth

Morningstar World Regions as of 12-31-18

Region	% Fund
Americas	58.57
North America	56.50
Latin America	2.06
Greater Europe	25.02
United Kingdom	6.88
Europe Developed	16.26
Europe Emerging	0.19
Africa/Middle East	1.70
Greater Asia	16.41
Japan	5.71
Australasia	0.32
Asia Developed	8.34
Asia Emerging	2.04

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

Robert Lovelace, CFA. Since 2000.
Jonathan Knowles. Since 2004.

Advisor: Capital Research and Management Company
Subadvisor: —

Vanguard® Developed Markets Index Fund - Admira™ Shares

Release Date
12-31-18

Category
Foreign Large Blend

Investment Objective & Strategy

From the investment's prospectus

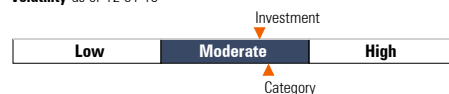
The investment seeks to track the performance of the FTSE Developed All Cap ex US Index.

The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,790 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Past name(s) : Vanguard Developed Markets Idx Admiral.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.21	1.02	0.99
3 Yr Beta	0.95	—	1.02

Principal Risks

Currency, Loss of Money, Not FDIC Insured, Country or Region, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Management, Market Trading

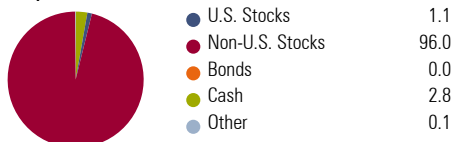
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Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

Top 10 Holdings as of 12-31-18	% Assets
Cmt Market Liquidity Rate	2.70
Nestle SA	1.43
Novartis AG	1.09
Roche Holding AG Dividend Right Cert.	1.00
HSBC Holdings PLC	0.97
Samsung Electronics Co Ltd	0.87
Toyota Motor Corp	0.85
Royal Dutch Shell PLC Class A	0.78
Total SA	0.77
BP PLC	0.72

Morningstar Super Sectors as of 12-31-18

Morningstar Super Sectors as of 12-31-18	% Fund
Cyclical	44.22
Sensitive	32.54
Defensive	23.24

Operations

Gross Prosp Exp Ratio	0.07% of fund assets
Net Prosp Exp Ratio	0.07% of fund assets
Management Fee	0.05%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.02%
Fund Inception Date	08-17-99
Total Fund Assets (\$mil)	35,565.8
Annual Turnover Ratio %	3.00
Fund Family Name	Vanguard

Notes

Morningstar Style Box™ as of 12-31-18

Morningstar Style Box™ as of 12-31-18	% Mkt Cap
Giant	42.33
Large	32.03
Medium	19.53
Small	5.48
Micro	0.62

Value Blend Growth

Morningstar World Regions as of 12-31-18

Morningstar World Regions as of 12-31-18	% Fund
Americas	9.34
North America	9.29
Latin America	0.04
Greater Europe	52.82
United Kingdom	14.28
Europe Developed	37.29
Europe Emerging	0.76
Africa/Middle East	0.49
Greater Asia	37.85
Japan	22.40
Australasia	6.18
Asia Developed	8.86
Asia Emerging	0.40

Waiver Data Type Exp. Date %

Portfolio Manager(s)

Christine Franquin. Since 2013.
Michael Perre. Since 2017.

Advisor Vanguard Group Inc
Subadvisor —

American Funds® EuroPacific Growth Fund® - Class R-6

Category
Foreign Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Volatility and Risk

Volatility as of 12-31-18



Risk Measures as of 12-31-18	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.90	1.09	0.98
3 Yr Beta	0.99	—	1.04

Principal Risks

Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Issuer, Market/Market Volatility

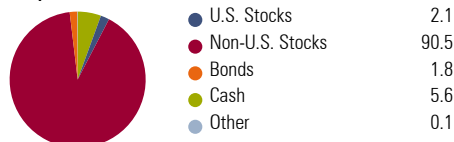
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Portfolio Analysis

Composition as of 12-31-18



Top 10 Holdings as of 12-31-18

Holder	% Assets
AIA Group Ltd	2.68
HDFC Bank Ltd	2.44
Reliance Industries Ltd	2.27
Airbus SE	2.10
Samsung Electronics Co Ltd	1.93
Nintendo Co Ltd	1.91
Alibaba Group Holding Ltd ADR	1.66
Tencent Holdings Ltd	1.64
Taiwan Semiconductor Manufacturing Co Ltd	1.47
ASML Holding NV	1.45

Morningstar Super Sectors as of 12-31-18

Sector	% Fund
Cyclical	41.98
Sensitive	38.82
Defensive	19.19

Operations

Gross Prosp Exp Ratio	0.49% of fund assets
Net Prosp Exp Ratio	0.49% of fund assets
Management Fee	0.41%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.08%
Fund Inception Date	05-01-09
Total Fund Assets (\$mil)	138,378.7
Annual Turnover Ratio %	29.00
Fund Family Name	American Funds

Notes

Morningstar Style Box™ as of 12-31-18

Style	% Mkt Cap
Giant	59.00
Large	31.46
Medium	9.21
Small	0.33
Micro	0.00

Value Blend Growth

Morningstar World Regions as of 12-31-18

Region	% Fund
Americas	11.00
North America	6.30
Latin America	4.70
Greater Europe	38.67
United Kingdom	11.34
Europe Developed	25.28
Europe Emerging	0.51
Africa/Middle East	1.54
Greater Asia	50.33
Japan	13.37
Australasia	0.73
Asia Developed	14.60
Asia Emerging	21.62

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Mark Denning. Since 1991.
Carl Kawaja. Since 2001.

Advisor	Capital Research and Management Company
Subadvisor	—

Voya Fixed Account - 457/401

The Voya Fixed Account - 457/401 is available through a group annuity or other type of contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). The Voya Fixed Account - 457/401 is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. All guarantees are based on the financial strength and claims-paying ability of VRIAC, who is solely responsible for all obligations under its contracts.

Asset Class: **Stability of Principal**

Important Information

This information should be read in conjunction with your contract prospectus, contract prospectus summary or disclosure booklet, as applicable. Please read them carefully before investing.

Voya Retirement Insurance and Annuity Company

One Orange Way
Windsor, CT 06095-4774
www.voyaretirementplans.com

Objective

Stability of principal is the primary objective of this investment option. The Voya Fixed Account - 457/401 guarantees minimum rates of interest and may credit interest that exceeds the guaranteed minimum rates. Daily credited interest becomes part of principal and the investment increases through compound interest. All amounts invested by your plan in the Voya Fixed Account - 457/401 receive the same credited rate. This is known as a portfolio method of interest rate crediting.

Key Features

The Voya Fixed Account - 457/401 is intended to be a long-term investment for participants seeking stability of principal. The assets supporting it are invested by VRIAC with this goal in mind. Therefore, VRIAC may impose restrictions on transfers and withdrawals involving the Voya Fixed Account - 457/401 if competing investment options are offered, or if you have a choice between multiple service providers. These restrictions help VRIAC to provide stable credited interest rates which historically have not varied significantly from month to month despite the general market's volatility in new money interest rates. Your local representative can confirm whether or not your plan includes competing investment options and/or multiple service providers.

If the contract is surrendered completely, or if you surrender your account to transfer to another carrier within the plan, a Market Value Adjustment ("MVA") may

be applied to the Voya Fixed Account - 457/401 portion of your account (or the contract holder may elect to have the surrendered amount paid out over a period of 60 months, with interest paid). This MVA would not apply to any distribution made to you as a benefit payment. Please refer to your contract prospectus, contract prospectus summary or disclosure booklet, as applicable, for more information.

Interest Rate Structure

The Voya Fixed Account - 457/401 guarantees principal and a guaranteed minimum interest rate ("GMIR") for the life of the contract, as well as featuring two declared interest rates: a current rate, determined at least monthly, and a guaranteed minimum floor rate declared for a defined period- currently one calendar year. The guaranteed minimum floor rate may change after a defined period, but it will never be lower than the GMIR that applies for the life of the contract. The current rate, the guaranteed minimum floor rate and the GMIR are expressed as annual effective yields. Taking the effect of compounding into account, the interest credited to your account daily yields the then current credited rate.

VRIAC's determination of credited interest rates reflects a number of factors, which may include mortality and expense risks, interest rate guarantees, the investment income earned on invested assets and the amortization of any capital gains and/or losses realized on the sale of invested assets. Under this option, VRIAC assumes the risk of investment gain or loss by guaranteeing the principal amount you allocate to this option and promising a minimum interest rate during the accumulation period and also throughout the annuity payout period, if applicable.

Currently, the guaranteed minimum floor rate equals the GMIR. The current rate to be credited under a contract may be higher than the GMIR/guaranteed minimum floor rate and may be changed at any time, except that we will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. The current rate for a plan's initial investment in the Voya Fixed Account - 457/401 may be in effect for less than a full three-month period.

Any insurance products, annuities and funding agreements that you may have purchased 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.