

What kind of investor are you?

Are you a hands-off investor? Need to be in control? Or do you fall somewhere in between?

Everyone has a different approach to investing. That's why the Plan has a range of options to fit your level of experience, knowledge, and interest.

Take a look.

If you like:

Getting savings and investment advice tailored to your personal situation, Voya Retirement Advisors (VRA) provides you with access to two levels of investment advisory service, powered by Financial Engines.

Consider:

Online Advice — If you prefer to manage your own account, this web-based service lets you get personalized retirement income forecasts¹, risk assessments, specific savings and fund recommendations at no additional cost to you. Just go to [Account > Get Advice](#) on your plan web site or you can speak with a VRA Investment Advisor Representative by calling your plan Information Line Monday through Friday during normal plan hours, excluding stock market holidays.

Professional Management — If you prefer to have your account managed for you, you can work one-on-one by phone with a VRA Representative. The program offers:

- Personalized advice and forecasts¹
- Specific savings and fund recommendations
- Ongoing account management support
- Quarterly progress reports

There is an additional fee if you enroll in the Professional Management program.

For details, go to [Account > Get Advice](#) on your plan web site or call the plan Information Line and ask to speak to a VRA Investment Advisor Representative. Representatives are available Monday through Friday during normal plan hours, excluding stock market holidays.

Personalized portfolio recommendations offered through Voya Retirement Advisors are based on the funds available in your plan and are designed to help you reach your retirement goals.

¹**IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). 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. You may also request these from a VRA Investment Advisor Representative by calling your plan's Information Line. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. 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. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.