

Stable value investment option

StabilizerSM is a stable value group annuity contract issued by Voya Retirement Insurance and Annuity Company (VRIAC), a member of the Voya Financial® family of companies.

Asset class

Stability of Principal

What is the stable value option?

The stable value investment option in your defined contribution plan seeks to preserve participant account balances and allows the potential for steady growth over time without daily fluctuations.

What is StabilizerSM?

It is an insurance company unallocated group annuity contract provided by VRIAC. Subject to certain conditions, the contract generally guarantees the availability of participant account balances in the ordinary course of the plan's operation. The guarantees provided by the contract are based on the claims-paying ability of VRIAC. VRIAC is a leading provider of stable value products and services and a member of the Voya Financial family of companies.

What is the objective?

Stability of principal is the primary objective of this investment option. While the contract is active, Voya's Stabilizer guarantees a minimum rate of interest of 0%.

What are the potential risks?

Under some scenarios it is possible for participants to lose money even in a stable value option. Those situations are unlikely and rarely occur, but they can happen. It's important for investors to be aware of these potential risks.

Withdrawals resulting from employer-initiated events, such as withdrawals following mass layoffs, employer bankruptcy, spinoffs and mergers or full or partial plan termination are not always covered by Stabilizer's guarantees. Your stable value account balance is not guaranteed by the Federal Deposit Insurance Corporation (FDIC), by any other government agency or by your plan.

How is the rate of interest stated?

Voya announces a credited rate under the contract in advance of each credited rate period. The announced credited rate is net of all Stabilizer fees and is subject to change, after each credited rate period, up or down, but will never fall below the guaranteed minimum interest rate.

Participant balances are credited interest daily. Once interest is credited, it becomes part of the principal and may increase through compound interest.

The credited interest rate for 07/01/2025 to 09/30/2025 is 4.13% annualized.

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

Voya generally does not limit contributions or withdrawals as a result of retirement, death, disability or hardship, separation from service or attainment of age 59½ (consult your own plan for limitations), however sometimes there are restrictions on participant transfers.

Participant transfers between the stable value option and funds with similar investment objectives, including any self-directed brokerage option (collectively referred to as competing funds) will be subject to an industry standard 90 day "equity wash" provision.

What are the assets supporting the stable value option?

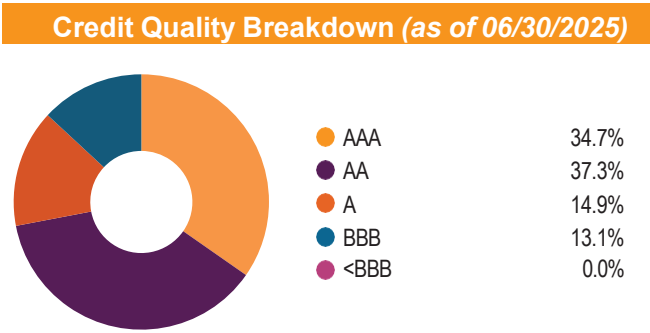
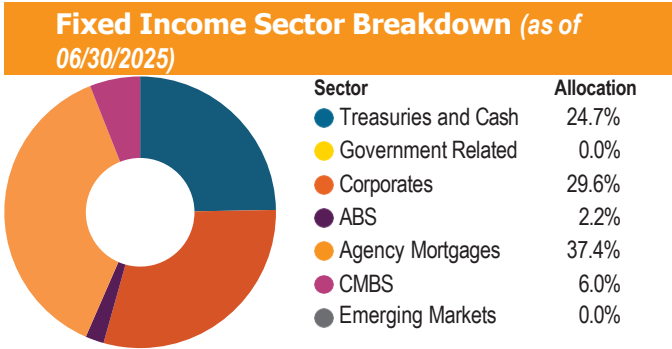
Contributions are allocated to a separate account. The assets held in the separate account are "insulated" from claims arising out of any other business conducted by VRIAC and provide an additional measure of assurance that VRIAC will be able to provide the guarantees under the contract. The separate account assets are managed by Voya Investment Management Co. LLC, a Voya Financial company. The assets in the separate account are comprised of a diversified portfolio of fixed income assets.

This diversified separate account portfolio seeks to maintain a high overall credit quality and primarily consists of various publicly traded fixed-income instruments.

What are the fees?

At 06/30/2025 total annual fees are 0.63% based on current invested assets.

2025 – 2Q Crediting Rate	2025 – 3Q Crediting Rate
4.26%	4.13%



Top Ten Holdings (as of 06/30/2025)

Security Name	Sector	Coupon	Effective Rating	% of Portfolio
FEDERAL NATL MTG MA4623 2.5 01 - FNMA4623 6/1/2052	Agency Mortgages	2.500	AA+	5.95
UNITED STATES TREAS NTS 4.0 30 - TNOTE 6/30/2032	US Treasury & Cash	4.000	AA+	5.30
UNITED STATES TREAS NT 4.25 15 - TNOTE 5/15/2035	US Treasury & Cash	4.250	AA+	4.12
GNMA II GTD CTF MA7937 3.0 20M - G2 MA7937 3/20/2052	Agency Mortgages	3.000	AA+	3.98
FEDERAL NATL MTG MA5026 3.5 01 - FNMA5026 4/1/2053	Agency Mortgages	3.500	AA+	3.76
GNMA II GTD CTF MA7935 2.0 20M - G2 MA7935 3/20/2052	Agency Mortgages	2.000	AA+	3.02
FEDERAL NATL MTG MA5496 5.0 01 - FNMA5496 10/1/2054	Agency Mortgages	5.000	AA+	2.95
FEDERAL NATL MTG MA5105 4.5 01 - FNMA5105 8/1/2053	Agency Mortgages	4.500	AA+	2.68
UNITED STATES TREAS N 4.125 15 - TNOTE 6/15/2026	US Treasury & Cash	4.125	AA+	2.33
FEDERAL NATL MTG MA5039 5.5 01 - FNMA5039 6/1/2053	Agency Mortgages	5.500	AA+	1.71

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 | Neither the Stabilizer group annuity contract nor the separate account has been registered with the Securities and Exchange Commission

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