PERFORMANCE UPDATE

UNIVERSITY HEALTH DEFERRE

Average Annual Total Returns as of: 10/31/2026 (shown in percentages)

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The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-525-4225. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

Voya will assess an annual asset-based service fee of 0.25% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Stability of Principal											
Voya Fixed Plus Account III - 4020 (2)(3)	0.19	0.57	1.91	2.30	2.30	2.10	2.11				
Bonds											
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	2.46	0.13	-0.46	-0.13	5.43	-0.18	1.43		03/08/1990	0.03	0.03
Intermediate Core-Plus Bond											
Fidelity CIT FIAM Core Plus Commingled Pool - QP04	2.33	-0.16	-0.36	0.04	6.26	0.54	2.31		06/30/2004	0.11	0.11
Asset Allocation											
Lifecycle											
T. Rowe Price Retirement 2005 Trust - Class CT CIT - L750 (1)	0.56	-0.16	4.86	5.75	11.34	4.17	6.24		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2010 Trust - Class CT CIT - L751 (1)	0.48	-0.15	5.36	6.33	11.94	4.46	6.71		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2015 Trust - Class CT CIT - L752 (1)	0.44	-0.13	5.64	6.64	12.39	4.69	7.24		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2020 Trust - Class CT CIT - L753 (1)	0.34	-0.18	5.89	6.91	12.83	4.88	7.82		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2025 Trust - Class CT CIT - L754 (1)	0.25	-0.20	6.27	7.34	13.54	5.13	8.50		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2030 Trust - Class CT CIT - L755 (1)	0.08	-0.23	7.21	8.46	15.09	5.78	9.38		01/13/2012	0.24	0.24

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
T. Rowe Price Retirement 2035 Trust - Class CT CIT - L756 (1)	-0.18	-0.32	8.54	10.00	16.95	6.69	10.33		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2040 Trust - Class CT CIT - L757 (1)	-0.48	-0.40	9.65	11.29	18.41	7.43	11.10		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2045 Trust - Class CT CIT - L758 (1)	-0.73	-0.46	10.48	12.26	19.49	8.06	11.64		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2050 Trust - Class CT CIT - L759 (1)	-0.84	-0.51	10.79	12.63	19.85	8.26	11.75		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2055 Trust - Class CT CIT - L760 (1)	-0.90	-0.51	10.93	12.77	19.99	8.32	11.78		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2060 Trust - Class CT CIT - L761 (1)	-0.89	-0.52	10.95	12.79	19.98	8.30	11.74		12/30/2014	0.24	0.24
T. Rowe Price Retirement 2065 Trust - Class CT CIT - L762 (1)	-0.89	-0.50	11.05	12.88	20.01	8.32		12.92	10/30/2020	0.24	0.24
T. Rowe Price Retirement 2070 Trust - Class CT CIT - L763 (1)	-0.82	-0.49	10.90	12.71				16.46	07/31/2025	0.24	0.24
Large Cap Value											
Large Blend											
Amana Income Fund - Institutional Class - 6780	3.70	2.10	15.33	17.86	18.72	11.20	12.92		06/23/1986	0.75	0.75
Fidelity® 500 Index Fund - C975	-0.87	1.47	11.75	12.09	23.38	12.05	15.43		05/04/2011	0.02	0.02
Large Value											
Columbia Trust Dividend Income Fund - Class CAP CIT - H329	5.59	3.11	15.74	19.09				15.15	08/26/2024	0.26	0.26
Large Cap Growth											
Large Growth											
Amana Growth Fund - Institutional Class - 6779	-3.77	-0.38	11.23	9.37	20.54	10.43	17.38		02/03/1994	0.61	0.61
JPMorgan Large Cap Growth GG Series - Fee Class CT CIT - L865	-4.99	1.61						8.78	04/01/2026	0.41	0.41
Small/Mid/Specialty											
Mid-Cap Blend											
Fidelity® Extended Market Index Fund - D113	-0.46	-2.13	10.96	9.84	21.09	4.96	11.56		11/05/1997	0.04	0.04
Mid-Cap Growth											
MFS Mid Cap Growth CIT - Fee Class CT CIT - F500	-3.94	-4.18	-2.35	-5.63	10.78			7.41	06/01/2022	0.51	0.51
Mid-Cap Value											
MFS Mid Cap Value Fund - Fee Class CT CIT - F499	6.55	1.32	16.30	19.47	17.78			13.09	06/30/2022	0.51	0.51
Small Growth											
MassMutual Small Cap Growth Equity Fund - Fee Class CT CIT - G639	-0.77	-4.08	15.38	17.79	21.58			5.82	11/30/2021	0.72	0.72
Small Value											
American Beacon Small Cap Value CIT - Fee Class II CIT - H999	2.02	-4.02	21.42	26.46	17.94	8.76	9.99		11/30/2015	0.68	0.66
Global / International											
Foreign Large Blend											
Fidelity® Total International Index Fund - D128	-3.05	-2.45	10.16	13.41	20.56	8.07	8.98		06/07/2016	0.06	0.06
Vanguard International Core Stock Fund - Admiral Shares - G622	-3.06	-4.17	8.62	13.04	22.69	10.83		11.80	10/16/2019	0.38	0.38

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

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Bonds											
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	-2.69	-3.55	-2.85	-1.86	4.00	-0.67	1.10		03/08/1990	0.03	0.03
Intermediate Core-Plus Bond											
Fidelity CIT FIAM Core Plus Commingled Pool - QP04	-2.82	-3.64	-2.63	-1.59	4.83	0.09	2.03		06/30/2004	0.11	0.11
Asset Allocation											
Lifecycle											
T. Rowe Price Retirement 2005 Trust - Class CT CIT - L750 (1)	-1.81	-1.07	4.27	5.99	10.55	4.48	6.05		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2010 Trust - Class CT CIT - L751 (1)	-1.87	-1.00	4.85	6.64	11.13	4.83	6.51		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2015 Trust - Class CT CIT - L752 (1)	-1.86	-0.97	5.18	7.05	11.56	5.11	7.03		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2020 Trust - Class CT CIT - L753 (1)	-1.88	-0.92	5.53	7.46	12.01	5.36	7.61		01/13/2012	0.24	0.24
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T. Rowe Price Retirement 2050 Trust - Class CT CIT - L759 (1)	-2.03	0.20	11.73	15.00	19.08	9.46	11.65		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2055 Trust - Class CT CIT - L760 (1)	-2.01	0.27	11.93	15.20	19.24	9.53	11.69		01/13/2012	0.24	0.24
T. Rowe Price Retirement 2060 Trust - Class CT CIT - L761 (1)	-2.01	0.28	11.94	15.20	19.22	9.51	11.65		12/30/2014	0.24	0.24
T. Rowe Price Retirement 2065 Trust - Class CT CIT - L762 (1)	-1.99	0.30	12.05	15.33	19.24	9.56		13.29	10/30/2020	0.24	0.24
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Additional Notes

(1)T.Rowe Price Funds: This fund provides a simplified option for retirement investing including professional management, broad-based diversification, and low-cost management fees. The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate date when investors turn age 65. The funds invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. The funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus more on income and principal stability during retirement. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility. In general, the stock portion of the portfolio is subject to market risk, or falling share prices. The bond portion will be affected by interest rate and credit risk.

(2)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(3)The current rate for the Voya Fixed Plus Account III MC 916, Fund 4020 is 2.30%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 1.55%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC 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. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

The chart shows the performance for each investment option for the time periods shown.