PERFORMANCE UPDATE

UNIVERSITY HEALTH 403(B)

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

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

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 800-584-6001. 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.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. They do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable.

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.

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® Total Bond K6 Fund - E882	2.31	-0.21	-0.47	-0.09	5.97	0.53		2.33	05/25/2017	0.30	0.30
Asset Allocation											
Lifecycle											
T. Rowe Price Retirement 2005 Fund - I Class - G427	0.53	-0.23	4.84	5.71	11.36	4.13	6.17		02/27/2004	0.34	0.34
T. Rowe Price Retirement 2010 Fund - I Class - G428	0.48	-0.18	5.26	6.19	11.94	4.41	6.62		09/30/2002	0.34	0.34
T. Rowe Price Retirement 2015 Fund - I Class - G429	0.43	-0.14	5.56	6.54	12.34	4.62	7.13		02/27/2004	0.34	0.34
T. Rowe Price Retirement 2020 Fund - I Class - G430	0.34	-0.24	5.79	6.80	12.81	4.82	7.72		09/30/2002	0.36	0.36
T. Rowe Price Retirement 2025 Fund - I Class - G431	0.32	-0.16	6.18	7.24	13.53	5.04	8.38		02/27/2004	0.37	0.37
T. Rowe Price Retirement 2030 Fund - I Class - G432	0.07	-0.27	7.11	8.33	15.03	5.65	9.23		09/30/2002	0.39	0.39
T. Rowe Price Retirement 2035 Fund - I Class - G433	-0.20	-0.39	8.39	9.82	16.87	6.52	10.13		02/27/2004	0.41	0.41
T. Rowe Price Retirement 2040 Fund - I Class - G434	-0.48	-0.45	9.48	11.09	18.31	7.22	10.88		09/30/2002	0.42	0.42
T. Rowe Price Retirement 2045 Fund - I Class - G435	-0.71	-0.50	10.35	12.04	19.37	7.83	11.40		05/31/2005	0.43	0.43
T. Rowe Price Retirement 2050 Fund - I Class - G436	-0.83	-0.54	10.63	12.37	19.69	8.04	11.52		12/29/2006	0.44	0.44

VOYA® FINANCIAL

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 2055 Fund - I Class - G437	-0.87	-0.55	10.77	12.53	19.84	8.08	11.52		12/29/2006	0.45	0.45
T. Rowe Price Retirement 2060 Fund - I Class - G438	-0.89	-0.57	10.74	12.52	19.86	8.09	11.53		06/23/2014	0.46	0.46
T. Rowe Price Retirement 2065 Fund - I Class - G439	-0.91	-0.55	10.83	12.58	19.82	8.08		12.95	10/13/2020	0.46	0.46
T. Rowe Price Retirement 2070 Fund - I Class - QQ79	-0.88	-0.48	10.78	12.52				17.85	06/18/2025	0.46	0.46
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 Dividend Income Fund - Institutional 3 Class - 7752	5.60	3.06	15.73	19.11	19.69	11.05	13.35		03/04/1998	0.53	0.53
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 Fund - Class R6 Shares - 3494 (1)	-5.04	1.59	0.49	-3.75	21.50	9.57	18.91		02/22/1994	0.48	0.44
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 Fund - Class R6 - 8133 (4)	-4.00	-4.26	-2.07	-5.23	10.93	0.19	11.03		12/01/1993	0.66	0.65
Mid-Cap Value											
MFS® Mid Cap Value Fund - Class R6 - 6912 (5)	6.63	1.20	16.35	19.65	17.88	8.81	10.99		08/31/2001	0.62	0.61
Small Growth											
MassMutual Small Cap Growth Equity Fund - Class I - E267	-0.91	-4.22	15.08	17.44	21.37	4.59	13.28		05/03/1999	0.88	0.85
Small Value											
American Beacon Small Cap Value Fund - Class R-6 - C675	2.05	-4.02	21.44	26.48	17.93	8.71	10.04		12/31/1998	0.79	0.79
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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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 %*
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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® Total Bond K6 Fund - E882	-2.85	-3.64	-2.72	-1.76	4.59	0.07		2.11	05/25/2017	0.30	0.30
Asset Allocation											
Lifecycle											
T. Rowe Price Retirement 2005 Fund - I Class - G427	-1.87	-1.13	4.29	5.95	10.60	4.45	5.97		02/27/2004	0.34	0.34
T. Rowe Price Retirement 2010 Fund - I Class - G428	-1.88	-1.06	4.76	6.51	11.15	4.77	6.42		09/30/2002	0.34	0.34
T. Rowe Price Retirement 2015 Fund - I Class - G429	-1.89	-0.99	5.11	6.92	11.54	5.04	6.92		02/27/2004	0.34	0.34
T. Rowe Price Retirement 2020 Fund - I Class - G430	-1.94	-0.95	5.43	7.32	12.00	5.30	7.51		09/30/2002	0.36	0.36
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Additional Notes

(1)JPMorgan Large Cap Growth Fund - Class R6 Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.44% of the average daily net assets of Class R6 Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/26, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending,

Additional Notes

affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(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.

(4)MFS Mid Cap Growth Fund - Class R6: Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund's management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund's Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least December 31, 2026.

(5)MFS Mid Cap Value Fund - Class R6: Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund's management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund's Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least January 31, 2027.

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