

How to read your account statement

A guide to your Voya® account statement

When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online by logging in to your account at dcp.varetire.org/login and clicking on Statements & Documents.

Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.

Account summary

Summary of your current account status

Your account summary

Summary of account activity during the reporting period that shows your total beginning and ending balances, contributions, withdrawals and investment earnings.

Your current investment mix

Pie chart represents how your account balances are invested among asset classes.

DCP
FD Box 980004
Hartford, CT 06103

Retirement Statement
At Your Service
Help center link
(877) 327-6361
Customer Service Assistants are available Monday - Friday, 8 a.m. - 5 p.m. ET. Call (800) 254-0766 for TDD communication services.

Important Information
Please read this statement carefully. Any error must be reported within 30 days.
Voya's Letter to the Plan and our document advisors are designed to help you understand the financial data in this statement. Please read our professional advice on a variety of financial websites before you act.
www.voyafund.com/retirement

December 31, 2024 - March 31, 2025

Your Account Value as of 03/31/2025: \$50,206.26

Hybrid 401(a) Cash Match Plan

Your Total Account Value

Description	Amount
Opening Value on December 31, 2024	\$212.60
Employer Contributions	\$875.04
Other Credits/Payments	\$0.00
Investment Gains (Loss)	-\$171.88
Distributions/Withdrawals	\$0.00
Commissions	\$40,258.12
Closing Value on March 31, 2025	\$50,206.26

Total Change in value during the period: \$50,000.00
Current Period Personal Investment Performance (%) -0.34%
Year To Date Personal Investment Performance (%) -0.32%

Account Balance History

Log into your account to sign up for e-delivery today. You'll get:
• an email notifying you of available documents
• instant access to your document on our secure website instead of waiting for a paper copy via U.S. mail.

Participant Profile

Field	Value
Plan	Acta
Employee Number	V1254028
Employer	12540

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Retirement Statement
December 31, 2024 - March 31, 2025
JOHN DOE

Your Asset Allocation & Balance By Fund

Investment Type/Fund Name

Measure	Units/Shares x	Price x	Market Value	
61% Asset Allocation				
Target Date 2020 Portfolio	Units	1,418.8540	\$15,141,000	\$22,801.75
Target Date 2020 Portfolio	Units	260.3800	\$17,141,100	\$2,571.87
VFO Investment Portfolio	Units	8,4420	\$261,825,411	\$2,548.52
0% Stability of Principal				
0% Bonds				
22% U.S. Stock				
SmallCap Stock Fund	Units	138,4750	\$32,382,113	\$7,305.04
SmallCap Stock Fund	Units	82,0817	\$87,219,714	\$4,167.74
7% International/Global Stock				
International Stock Fund	Units	132,4357	\$35,883,821	\$3,509.49
9% Real Estate				
Global Real Estate Fund	Units	83,3588	\$54,730,390	\$4,585.10
0% Other				
Pensionary Investment Portfolio	Units	55,7500	\$1,000,000	\$55.75
Total Fund Balance				\$50,206.26

Values as of March 31, 2025
Your current asset allocation
Balances reflect your current type

To better understand what asset allocation means and which asset allocation may be appropriate for your circumstances, visit our plan's Web site at dcp.varetire.org or call (877) 327-6361.

An Important Message about Investing for Retirement and Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while increasing your overall risk of losing money. This is because market and other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage risk. To help you make your retirement savings, you should read the account and your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Visit the Plan Web site at <https://www.dcp.varetire.org/planweb> and regulations/asset-allocation/asset-allocation-act/asset-allocation-act/asset-allocation-act for more information on individual investing and diversification.

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