

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 Retirement Statement
December 31, 2024 - March 31, 2025

At Your Service
Voya Learning.org
(877) 327-0261

Important Information
Please read this statement carefully. Any error must be reported within 30 days.

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

Your Total Account Value
Opening Value on December 31, 2024: \$22,000.00
Employer Contributions: \$875.04
Other Credits/Payments: \$50.00
Investment Gain (Loss): -\$171.88
Distributions/Withdrawals: \$0.00
Commissions: \$40,256.12
Closing Value on March 31, 2025: **\$50,206.26**

Account Balance History
Bar chart showing account balance from Dec 2024 to Mar 2025.

Participant Profile
Name: Adam
Employee Number: V1254278
Employer: 12345

DCP Retirement Statement
December 31, 2024 - March 31, 2025

Your Asset Allocation & Balance By Fund

Asset Allocation
Pie chart showing investment mix: 61% Asset Allocation, 0% Bonds, 22% U.S. Stock, 9% Real Estate, 0% Other.

Investment Type/Fund Name	Measure	Units/Shares x	Price x	Market Value
Target Date 2020 Portfolio	Units	1,418.8540	\$15.141000	\$22,001.75
Target Date 2020 Portfolio	Units	200.0000	\$17.141100	\$3,428.22
VFO Investment Portfolio	Units	8.4400	\$201.825411	\$1,705.29
U.S. Stock	Units	133.4750	\$52.382113	\$7,005.04
SmallCap Cap Stock Fund	Units	62.0017	\$67.219714	\$4,167.74
International/Global Stock	Units	132.4237	\$28.883261	\$3,825.49
Other Real Estate Fund	Units	83.9580	\$54.730300	\$4,565.10
Other	Units	55.7500	\$1.000000	\$55.75
Total Portfolio Balance				\$50,206.26

An Important Message about Investing for Retirement and Diversification
To help understand how 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) 327-0261.

Your account activity and details

Allocation of future contributions

Displays how your future contributions will be allocated to your account by fund and percentage.

Activity summary

Table shows the activity and breakdown of each investment option included in your current portfolio.

Fee detail

If applicable, any fees taken within the quarter is provided.

Your contribution and vesting summary

Tracks the account by contribution type (employee or employer).

News from Plan Sponsor and statement messages

Important information for your review.

DCP
Plan Services
PO Box 99254
Hartford, CT 06189

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

Your Contributions
Your Current Payroll Contributions
For details regarding the maximum amount you may be able to contribute to the plan and ways to contribute to maximize your savings, visit your plan's Web site at voia.com/ret or call (877) 337-0261.

Your Investment Elections for Future Contributions

Investment	Percentage
Target Date 2025 Portfolio	50%
Target Date 2025 Portfolio	10%
Stock Fund	10%
Conservative Stock Fund	10%
International Stock Fund	10%
Global Asset-Equity Fund	10%
Pending Account Setup	0%

Your Account Activity Summary
The following is a summary of your transactions during this period. For a detailed history of your daily transactions, visit your plan's Web site at voia.com/ret or call (877) 337-0261.

Investment	Balance on 10/31/2024	Contributions/ Other Credits	Withdrawals	Transfers	Fees	Distributions/ Other Debits	Balance on 03/31/2025
Target Date 2025 Portfolio	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00
Target Date 2025 Portfolio	\$0.00	\$0,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00
Stock Fund	\$0.00	\$0,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00
Conservative Stock Fund	\$0.00	\$0,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00
International Stock Fund	\$0.00	\$0,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00
Global Asset-Equity Fund	\$0.00	\$0,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,000.00
Pending Account Setup	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pre-Retirement Portfolio	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vested Investment Portfolio	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Portfolio Value	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00

Your Fee Detail

Fee Type	Amount
Investment Fees	\$0.00
Total	\$0.00

Your Contribution & Vesting Summary

Contribution Type	Current Period Contributions	Year-To-Date Contributions	Total Market Value as of 03/31/2025	Vested	Vested Market Value as of 03/31/2025
EMPLOYEE PFC TAX	\$00.00	\$00.00	\$10,000.00	100%	\$10,000.00
EMPLOYER CONTRIBUTION	\$000.00	\$000.00	\$10,000.00	100%	\$10,000.00
Total	\$000.00	\$000.00	\$10,000.00	100%	\$10,000.00

PLAN # B10017 - VIPS22

DCP
Plan Services
PO Box 99254
Hartford, CT 06189

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

Your Contribution & Vesting Summary

Contribution Type	Current Period Contributions	Year-To-Date Contributions	Total Market Value as of 03/31/2025	Vested	Vested Market Value as of 03/31/2025
EMPLOYER CONTRIBUTION MARCH	\$007.18	\$007.18	\$00,000.00	100%	\$00,000.00
Total	\$1,128.00	\$1,128.00	\$00,000.00	100%	\$00,000.00

Beneficiary Information
The designation is currently maintained on file. Life events such as marriage or divorce can impact the designation of a beneficiary. Therefore, at the time of your death, this election and any supporting documentation will be evaluated to confirm that the designation is valid.

Name	Relationship	Beneficiary
NAME 1	00000000 - Spouse	Primary 100%

News from Plan Sponsor

Statement Messages

(a) Credits include Rollover Contributions and Plan to Plan Transfers, if applicable.
(b) Credits include Plan to Plan Transfers and fees, if applicable.
(c) Personal Investment Performance (PIP) is a measure of the performance of your entire account for the time you were invested in the plan. For Personal Investment Performance (PIP) to be a meaningful measure of your investment performance during this period, please understand your ability to vary investments. This method of calculating performance is used by the financial services industry. Other methods of calculating your PIP may yield different results. Call (877) 337-0261 for more information on your Personal Investment Performance.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you do not realize. The Company will investigate any claims and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported on this statement.

Withdrawals processed on the last business day of the year will be taxable in the following year.

Download the Voya Retire Mobile App
Simplify in-app, secure and convenient way to access and manage your retirement account all on the go with the Voya Retire mobile app.

PLAN # B10017 - VIPS22

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

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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