

Kansas Board of Regents Voluntary Retirement Plan



Where will your investments go?

The following chart shows how your future contributions beginning January 8, 2021, will automatically transfer to the new investment options through the automatic process of “fund mapping.” The options listed in the “Current investment options” column on the left will transfer (“map”) to the options listed in the “Post-transition investment options” column on the right.

Unless otherwise noted below, the mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

Important note: Voya is currently crediting interest to the Voya Fixed Plus Account III of 1.80%. The current credited interest rate may change but is guaranteed not to be below the guaranteed minimum interest rate of 1.00%. Please refer to the Voya Fixed Plus Account III fund fact sheet available at kbor.beready2retire.com for specifics about the fund, including restrictions. Investments held in the legacy contracts also have an additional administrative fee of *0.50% or **1.25%, respectively. There are no additional administrative expenses added to the new investment lineup.

Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
Asset Allocation						
✓		1538	Voya Index Solution 2025 Port Adv	>	926	Vanguard® Target Retirement 2025 Fund - Investor Shares
✓		6490	Voya Index Solution 2030 Portfolio - Adviser Class	>	1297	Vanguard® Target Retirement 2030 Fund - Investor Shares
✓		1541	Voya Index Solution 2035 Port Adv	>	793	Vanguard® Target Retirement 2035 Fund - Investor Shares
✓		6492	Voya Index Solution 2040 Portfolio - Adviser Class	>	1298	Vanguard® Target Retirement 2040 Fund - Investor Shares
✓		1544	Voya Index Solution 2045 Port Adv	>	794	Vanguard® Target Retirement 2045 Fund - Investor Shares
✓		6491	Voya Index Solution 2050	>	1299	Vanguard® Target Retirement 2050 Fund - Investor Shares
✓		1164	Voya Index Solution 2055 Portfolio - Adviser Class	>	2473	Vanguard® Target Retirement 2055 Fund - Investor Shares
✓		3210	Voya Index Solution 2060 Portfolio - Adviser Class	>	3447	Vanguard® Target Retirement 2060 Fund - Investor Shares

PLAN
INVEST
PROTECT



Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
✓		E472	Voya Index Solution 2065	>	3447	Vanguard® Target Retirement 2065 Fund - Investor Shares
✓		1547	Voya Index Solution Inc Port Adv	>	795	Vanguard® Target Retirement Income Fund - Investor Shares
<i>Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.</i>						
Balanced						
✓		320	VY Troweprice Captl Apprec Pt Adv			
✓		340	American Funds Am Balanced R2			
✓		483	American Funds Income Fnd R2	>	1257	VY® T. Rowe Price Capital Appreciation Portfolio - Inst
✓		2229	American Funds Cap Inc Builder R2			
✓	✓	193	Pax Sust Alloc Fund Inv			
Bonds						
✓		1430	Columbia High Yield Bond Fund R	>	6589	PGIM High Yield Fund - Class R6
✓		8065	PIMCO High Yield Fund R			
✓		7137	Amer Cent Short Dur In Pr Bnd Fd R	>	8320	American Funds Inflation Linked Bond Fund® - Class R-6
✓		1553	Voya U.S. Bond Index Portfolio A	>	D110	Fidelity® U.S. Bond Index Fund
✓		8479	Voya Intermediate Bond Port A			
✓		501	Pioneer Strategic Income Fund R	>	544	PIMCO Total Return Fund - Institutional Class
✓		7355	Dlwr Extended Duration Bond Fnd R			
✓		1437	Inv International Bond Fund R	>	6552	Vanguard® Total International Bond Index Fund - Admiral™ Sh
Global / International						
✓		9209	Inv Developing Markets Fnd R	>	3502	Invesco Oppenheimer Developing Markets Fund - Class R6
✓		7042	Invesco European Growth Fund R			
✓		9205	MFS Intl Intrinsic Val Fnd R2	>	1723	American Funds EuroPacific Growth Fund® - Class R-6
✓		494	American Funds Europacific Grw R2			
✓		1047	VY Troweprice Intl Stk Port Adv			
✓		366	Voya Multi-Manager Intl Sm Cap Fd A	>	D539	Fidelity Advisor® International Small Cap Fund - Class Z
✓		7044	Invesco Asia Pacific Growth Fund A			
✓		1550	Voya International Index Port A	>	9889	Vanguard® Total International Stock Index Fund - Adm™ Sh
✓		1579	Thornburg International Value Fnd R3			
✓		338	American Funds New Perspective R2			
✓		356	Franklin Mutual Global Disc Fund R			
✓		364	Voya Global Hi Div Low Vol F A	>	432	VY® Invesco Oppenheimer Global Portfolio - Initial Class
✓		2031	American Funds Cap Wld G&I R2			
✓		3057	Voya Glo High Div Low Vol Prtf S2			
Large Cap						
✓		481	American Funds Wash Mutual Inv R2	>	2453	Parnassus Core Equity FundSM - Institutional Shares
✓		223	Invesco Charter Fund R			
✓		988	Pioneer Fund R			
✓		2030	American Funds Fundamental Inv R2			
✓		2169	Victory Diversified Stock Fund R	>	2323	American Funds Fundamental Investors® - Class R-6
✓		2219	Victory Special Value Fund R			
✓		7269	BlackRock Adv Lg Cap Core Fd R			
✓		7790	Clrbg Appreciation Fund R			
✓		1556	Voya Russell Lrg Cap Index Port A			
✓		8002	Inv Gold & Spec Minerals Fund R	>	566	Vanguard® Institutional Index Fund - Institutional Shares
✓		360	Franklin Utilities Fund R			
✓		7922	MFS Utilities Fund R2			
Large Cap Growth						
✓		256	VY Troweprice Grwth Eqty Port Adv			
✓		328	Amer Cent Growth Fund R			
✓		486	American Funds Growth Fnd R2	>	742	Voya Large Cap Growth Portfolio - Institutional Class
✓		713	Massachusetts Invst Grwth Stck Fd R2			
✓		1775	Voya Large Cap Growth Port Adv			

Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
Large Cap Value						
✓		326	Amer Cent Equity Income Fund R			
✓		712	MFS Value Fund R2			
✓		980	Pioneer Equity Income Fund R	>	6553	JPMorgan Equity Income Fund - Class R5 Shares
✓		1374	Eaton Vance Large-Cap Value Fund R			
✓		1431	Columbia Large Cap Value Fnd R			
✓		7855	Lord Abbett Fndamental Equity Fnd R3			
✓		2177	Allianzgi Dividend Value Fd R	>	8518	BlackRock Equity Dividend Fund - Institutional Shares
Small/Mid/Specialty						
✓		352	Inv Main Street Md Cap Fd R			
✓		1559	Voya Russell Mid Cap Index Port A	>	1197	Vanguard® Mid-Cap Index Fund - Institutional Shares
✓		7859	Lord Abbett Val Opportunities Fnd R3			
✓		442	VY Baron Growth Port Adv			
✓		500	Voya Midcap Opportunities Port S	>	4766	Champlain Mid Cap Fund - Institutional Shares
✓		2741	Janus Hndrsn Enterprise Fund S			
✓		324	Pioneer Mid Cap Value Fund R			
✓		447	VY Amcen Sm-Md Cp Val Port Adv	>	1774	American Century Mid Cap Value Fund - I Class
✓		2220	BlackRock Md Cp Dividend Fund R			
✓		E504	Columbia Sel Mid Cap Value Fund R			
✓		1111	VY Clarion Real Estate Port Adv	>	1225	Vanguard® Real Estate Index Fund - Institutional Shares
✓		5999	Mainstay Cbre Real Estate Fd A			
✓		473	Voya Small Company Fund A			
✓		1562	Voya Russell Sm Cp Index Port A	>	1198	Vanguard® Small-Cap Index Fund - Institutional Shares
✓		9233	Royce Pennsylvania Mutual Fund R			
✓		295	Invesco Small Cap Growth Fund R	>	3156	Loomis Sayles Small Cap Growth Fund - Institutional Class
✓		1569	Lord Abbett Developing Growth Fnd R3			
✓		716	Allianzgi Small-Cap Val Fd R			
✓		1216	VY Columbia Sm Cap Val li Pt Adv	>	2676	American Beacon Small Cap Value Fund - R5
✓		9237	Royce Small-Cap Value Fund - R Class			
Stability of Principal						
✓		697	Voya Fixed Plus Account III	>	4020	Voya Fixed Plus Account III*
✓		8068	PIMCO Low Duration Fund R			
Asset Allocation						
	✓	3911	Voya Global Perspectives® Portfolio - Class I	>	791	Vanguard® Target Retirement 2015 Fund - Investor Shares
	✓	33	Voya Strategic Alloc Conserv Port I	>	1296	Vanguard® Target Retirement 2020 Fund - Investor Shares
	✓	1601	Voya Solution Moderately Conservative Pt - Service Cl	>	1296	Vanguard® Target Retirement 2020 Fund - Investor Shares
	✓	759	Voya Solution 2025 Portfolio Srv	>	926	Vanguard® Target Retirement 2025 Fund - Investor Shares
	✓	762	Voya Solution 2035 Portfolio Srv	>	793	Vanguard® Target Retirement 2035 Fund - Investor Shares
	✓	765	Voya Solution 2045 Portfolio Srv	>	794	Vanguard® Target Retirement 2045 Fund - Investor Shares
	✓	1167	Voya Solution 2055 Portfolio Srv	>	2473	Vanguard® Target Retirement 2055 Fund - Investor Shares
	✓	E481	Voya Solution 2065 Portfolio - Service Class	>	8995	Vanguard® Target Retirement 2065 Fund - Investor Shares
	✓	768	Voya Solution Income Prt Srv			
	✓	6461	Manning & Napier Pro-Mix Conservative Term CIT Fund- Class U	>	795	Vanguard® Target Retirement Income Fund - Investor Shares

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
Balanced						
	✓	32	Voya Strategic Alloc Moderate Port I			
	✓	1602	Voya Solution Balanced Prt Srv			
	✓	31	Voya Strategic Alloc Growth Port I			
	✓	8	Voya Balanced Portfolio I			
	✓	101	Calvert VP Sri Balanced Portfolio	>	1257	VY® T. Rowe Price Capital Appreciation Portfolio - Inst
	✓	452	VY Invesco Eqty & Inc Port I			
	✓	788	VY Troweprice Captl Apprec Pt Srv			
	✓	2227	American Funds Capital Income Builder® - Class R-4			
Bonds						
	✓	834	Pioneer High Yield Vct Portfolio I			
	✓	1159	Voya High Yield Portfolio Inst	>	6589	PGIM High Yield Fund - Class R6
	✓	833	PIMCO Vit Real Return Portfolio Adm	>	8320	American Funds Inflation Linked Bond Fund® - Class R-6
	✓	1001	Amer Cent Infl-Adjust Bond Fnd Inv			
	✓	4	Voya Intermediate Bond Port I			
	✓	1003	American Funds Bond Fnd Amer R4			
	✓	1041	TCW Total Return Bond Fund N	>	544	PIMCO Total Return Fund - Institutional Class
	✓	7576	Metropolitan West Total Return Bond Fund - Class M Shares			
	✓	1554	Voya U.S. Bond Index Portfolio I	>	D110	Fidelity® U.S. Bond Index Fund
	✓	178	Templeton Global Bond Fund A	>	6552	Vanguard® Total International Bond Index Fund - Admiral™ Sh
	✓	422	Voya Global Bond Port I			
Global / International						
	✓	190	Inv Developing Markets Fnd A	>	3502	Invesco Oppenheimer Developing Markets Fund - Class R6
	✓	779	VY JPMorgan Emrg Mkts Eq Port Srv			
	✓	1551	Voya International Index Port I	>	9889	Vanguard® Total International Stock Index Fund - Adm™ Sh
	✓	1586	Voyinthidivlowvol Port-In			
	✓	3647	The Hartford International Opportunities Fund - Class R4			
	✓	107	Fidelity VIP Overseas Portfolio I			
	✓	573	American Funds Europacific Grw R4	>	1723	American Funds EuroPacific Growth Fund® - Class R-6
	✓	770	VY Troweprice Intl Stk Port Srv			
	✓	1252	Artisan International Fund Inv			
	✓	5055	Lazard Internation Equity Portfolio			
	✓	2176	Voya Multi-Manager International Small Cap Fund - Class I	>	D539	Fidelity Advisor® International Small Cap Fund - Class Z
	✓	1348	Wanger International			
	✓	1445	American Funds Smallcap World R4			
	✓	432	VY Inv Opp Global Port I			
	✓	818	American Funds New Perspective R4	>	432	VY® Invesco Oppenheimer Global Portfolio - Initial Class
	✓	3056	Voya Global Hi Div Low Vol PRTF - Class I			

Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
Large Cap						
	✓	1	Voya Growth And Income Port I			
	✓	79	Invesco Vi Core Equity Fund Si			
	✓	264	VY Columbia Contrarian Core Pt Srv			
	✓	1208	American Funds Fundamental Inv R4	>	2323	American Funds Fundamental Investors® - Class R-6
	✓	1595	Amana Income Fund Inv			
	✓	3436	Voya Corporate Leaders 100 Fund I			
	✓	6620	Ave Maria Rising Dividend Fund			
	✓	819	American Funds Wash Mutual Inv R4	>	2453	Parnassus Core Equity Fund SM - Institutional Shares
	✓	1120	Neuberger Berman Sustain Equity Trst			
✓	✓	1584	Alger Responsible Investing Fund A			
	✓	1908	PIMCO Commodityrlrtn Strat Fnd Adm			
	✓	1776	Blackrock Hlth Sci Opport Port Inv A			
	✓	E496	Usaa Prec Metals & Minerals Fd A	>	566	Vanguard® Institutional Index Fund - Institutional Shares
	✓	1043	Ivy Science And Technology Fund Y			
	✓	35	Voya Index Plus Largecap Portfolio I			
	✓	1557	Voya Russell Lrg Cap Index Port I			
Large Cap Growth						
	✓	109	Fidelity VIP Growth Portfolio I			
	✓	111	VY Troweprice Grwth Eqty Port I			
	✓	133	Fidelity VIP Contrafund Port I			
	✓	572	American Funds Growth Fnd R4	>	742	Voya Large Cap Growth Portfolio - Institutional Class
	✓	742	Voya Large Cap Growth Port Inst			
	✓	2713	Voya Russell Lrg Cp Grw Ind Port I			
	✓	3384	Invesco V.I. American Franchise Fund - Series I Shares			
	✓	1612	Amana Growth Fund Inv	>	6779	Amana Growth Fund - Institutional Class
Large Cap Value						
	✓	108	Fidelity VIP Eqty-Income Port I			
	✓	437	VY Invesco Comstock Port Srv			
	✓	617	VY Troweprice Eqty Income Pt Srv			
	✓	789	VY Invesco Grw & Inc Port Srv	>	6553	JPMorgan Equity Income Fund - Class R5 Shares
	✓	1213	Voya Large Cap Value Port Inst			
	✓	1428	Columbia Large Cap Value Fund Adv			
	✓	2711	Voya Russell Lrg Cp Val Ind Prt S			
Small/Mid/Specialty						
	✓	53	Voya Index Plus Midcap Portfolio I			
	✓	75	Lord Abbett Ser Fd Md Cp Stk Prt Vc			
	✓	1028	Invesco Oppenheimer Main Street Mid Cap Fund - Class A	>	1197	Vanguard® Mid-Cap Index Fund - Institutional Shares
	✓	1560	Voya Russell Mid Cap Index Port I			

Mutual Fund 666275 Post-2009*	Annuity VT Pre-2009**	Fund #	Current Investment Options	Maps To	Fund #	Post-Transition Investment Options
	✓	81	Voya Midcap Opportunities Port I			
	✓	436	VY Baron Growth Port Srv			
	✓	449	VY Troweprice Divr Mdcg Gr Pt I	>	4766	Champlain Mid Cap Fund - Institutional Shares
	✓	820	Wanger Select			
	✓	2718	Voya Russell Md Cp Grw Ind Port S			
	✓	187	Ariel Fund Inv			
	✓	435	VY JPMorgan Mid Cap Val Port Srv			
	✓	440	VY Amcen Sm-Md Cp Val Port Srv			
	✓	1008	Columbia Sel Mid Cap Value Fund A	>	1774	American Century Mid Cap Value Fund - I Class
	✓	7007	Amg Managers Fairpointe Mid Cap Fd N			
	✓	7280	BlackRock Mid Cap Dividend Fund - Inv A Shares			
	✓	1613	VY Clarion Global RI Est Prt Inst			
	✓	1019	VY Clarion Real Estate Port Srv			
	✓	1172	Cohen & Steers Realty Shares	>	1225	Vanguard® Real Estate Index Fund - Institutional Shares
	✓	8657	Cohen & Steers Real Estate Securities Fund, Inc. - Class A			
	✓	42	Voya Small Company Portfolio I			
	✓	52	Voya Index Plus Smallcap Portfolio I			
	✓	752	VY JPMorgan Sm Cp Core Eq Prt Srv	>	1198	Vanguard® Small-Cap Index Fund - Institutional Shares
	✓	832	Inv Opp Vi Main Str Sc Fd Srs I			
	✓	1117	Loomis Sayles Sm Cp Value Fnd Ret			
	✓	1563	Voya Russell Sm Cp Index Port I			
	✓	80	Voya Smallcap Opportunities Prt I			
	✓	821	Wanger USA	>	3156	Loomis Sayles Small Cap Growth Fund - Institutional Class
	✓	6071	Wells Fargo Small Company Growth Fund - Administrator Class			
	✓	73	Franklin Small Cap Value Vip Fd 2			
	✓	191	Wells Fargo Spec Sm Cp Val Fd A			
	✓	1218	VY® Columbia Small Cap Value li Portfolio - Service Class	>	2676	American Beacon Small Cap Value Fund - R5
	✓	2495	Delaware Small Cap Value Fund - Class A			

Stability of Principal

✓	3	Voya Govt Money Market Portfolio I	>	8408	Vanguard® Treasury Money Market Fund - Investor Shares
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You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

✓	4550	Voya Fixed Account (4550)			
✓	4552	Voya Fixed Account (4552)			
✓	4555	Voya Short-Term Gaa (4555)			
✓	4556	Voya Long-Term Gaa (4556)			
✓	4563	Voya Fixed Plus Account	>	4020	Voya Fixed Plus Account III*
✓	4564	Voya Fixed Plus Account (4564)			
✓	4568	Voya Fixed Plus Account II (4568)			
✓	7394	Lord Abbett Short Duration Income Fund - Class R4			

*Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a custodial agreement.

Your new lineup of investment options

The following chart shows the list of KBOR Voluntary Retirement Plan investment options available in your new account. Log into your account at kbor.beready2retire.com to view fund fact sheets and investment performance for all of the investments.

Fund Name	Fund #	Ticker	Morningstar Category	Net Fund Expense as of 7/30/2020
VY® T. Rowe Price Capital Appreciation Portfolio - Inst	1257	ITRIX	Allocation--50% to 70% Equity	0.64%
Invesco Oppenheimer Developing Markets Fund - Class R6	3502	ODVIX	Diversified Emerging Mkts	0.83%
Vanguard® Total International Stock Index Fund - Adm™ Sh	9889	VTIAX	Foreign Large Blend	0.11%
American Funds EuroPacific Growth Fund® - Class R-6	1723	RERGX	Foreign Large Growth	0.49%
Fidelity Advisor® International Small Cap Fund - Class Z	D539	FIQIX	Foreign Small/Mid Blend	1.05%
PGIM High Yield Fund - Class R6	6589	PHYQX	High Yield Bond	0.40%
American Funds Inflation Linked Bond Fund® - Class R-6	8320	RILFX	Inflation-Protected Bond	0.32%
Fidelity® U.S. Bond Index Fund ¹	D110	FXNAX	Intermediate Core Bond	0.03%
PIMCO Total Return Fund - Institutional Class	544	PTTRX	Intermediate Core-Plus Bond	0.71%
American Funds Fundamental Investors® - Class R-6	2323	RFNGX	Large Blend	0.28%
Parnassus Core Equity FundSM - Institutional Shares	2453	PRILX	Large Blend	0.63%
Vanguard® Institutional Index Fund - Institutional Shares	566	VINIX	Large Blend	0.04%
Amana Growth Fund - Institutional Class	6779	AMIGX	Large Growth	0.79%
Voya Large Cap Growth Portfolio - Institutional Class	742	IEOHX	Large Growth	0.67%
BlackRock Equity Dividend Fund - Institutional Shares	8518	MADVX	Large Value	0.71%
JPMorgan Equity Income Fund - Class R5 Shares	6553	OIERX	Large Value	0.59%
Vanguard® Mid-Cap Index Fund - Institutional Shares	1197	VMCIX	Mid-Cap Blend	0.04%
Champlain Mid Cap Fund - Institutional Shares	4766	CIPIX	Mid-Cap Growth	0.87%
American Century Mid Cap Value Fund - I Class	1774	AVUAX	Mid-Cap Value	0.78%
Vanguard® Treasury Money Market Fund - Investor Shares	8408	VUSXX	Money Market - Taxable	0.09%
Vanguard® Real Estate Index Fund - Institutional Shares	1225	VGSNX	Real Estate	0.10%
Vanguard® Small-Cap Index Fund - Institutional Shares	1198	VSCIX	Small Blend	0.04%
Loomis Sayles Small Cap Growth Fund - Institutional Class	3156	LSSIX	Small Growth	0.95%
American Beacon Small Cap Value Fund - R5	2676	AVFIX	Small Value	0.83%
Voya Fixed Plus Account III	4020	N/A	Stability of Principal	0.00%
Vanguard® Target Retirement 2015 Fund - Investor Shares	791	VTXVX	Target-Date 2015	0.13%
Vanguard® Target Retirement 2020 Fund - Investor Shares	1296	VTWNX	Target-Date 2020	0.13%
Vanguard® Target Retirement 2025 Fund - Investor Shares	926	VTTVX	Target-Date 2025	0.13%
Vanguard® Target Retirement 2030 Fund - Investor Shares	1297	VTHRX	Target-Date 2030	0.14%
Vanguard® Target Retirement 2035 Fund - Investor Shares	793	VTTHX	Target-Date 2035	0.14%
Vanguard® Target Retirement 2040 Fund - Investor Shares	1298	VFORX	Target-Date 2040	0.14%
Vanguard® Target Retirement 2045 Fund - Investor Shares	794	VTIVX	Target-Date 2045	0.15%
Vanguard® Target Retirement 2050 Fund - Investor Shares	1299	VFIFX	Target-Date 2050	0.15%
Vanguard® Target Retirement 2055 Fund - Investor Shares	2473	VFFVX	Target-Date 2055	0.15%
Vanguard® Target Retirement 2060 Fund - Investor Shares	3447	VTTSX	Target-Date 2060+	0.15%
Vanguard® Target Retirement 2065 Fund - Investor Shares	8995	VLXVX	Target-Date 2060+	0.15%
Vanguard® Target Retirement Income Fund - Investor Shares	795	VTINX	Target-Date Retirement	0.12%
Vanguard® Total International Bond Index Fund - Admiral™ Sh	6552	VTABX	World Bond-USD Hedged	0.11%
VY® Invesco Oppenheimer Global Portfolio - Initial Class	432	IGMIX	World Large Stock	0.75%

¹Fidelity and Fidelity Investments & (Pyramid) Design are registered trademarks of FMR Corp.

Transferring your existing account balance to your new KBOR account

Participants can elect to move 100% of their account balance to their new KBOR account (the Retirement Choice II Program) with no restrictions on the Fixed Plus Account and no deferred sales charge. Partial withdrawals are allowed to maintain an outstanding loan balance in the current plan and remaining balances can transfer when the loan is repaid. The grandfathered products are frozen and do not allow new contributions or transfers in. Once you transfer out of the frozen product with Voya, you cannot transfer back.



You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Early withdrawals, if taken prior to age 59½ will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. Amounts distributed will be taxed as ordinary income in the year it is distributed. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

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