









Your retirement savings plan enrollment guide.

GKIDS, Inc. 401(k) Plan



Now's a great time to make a plan for your future — and we have just the plan to help you get started today!

Being ready for retirement is mostly about saving—dollar by dollar, day by day. And then, when you've reached your savings goal and the time is right, you can confidently retire knowing you're ready.

Your employer's retirement savings plan is designed to help you make that journey. It's an important benefit offered to you by your employer that gives you an easy and powerful way to save for your future. And after you enroll in the plan, you have access to the tools, education and support to help you stay on track and become more financially organized. Because when you understand your big financial picture, you're in a better position to set realistic goals and plan confidently for all of life's financial events, including retirement.

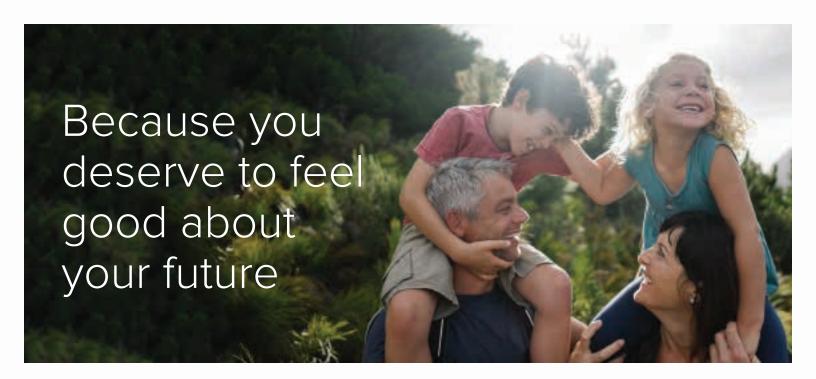
So keep reading to learn more about the benefits of saving through your employer's retirement plan. Then, take the first step to be ready and enroll today.

If you have questions or would like more information about your retirement plan, please call **(800) 584-6001** or log on to **www.voyaretirementplans.com**.

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds/investment options offered through a retirement plan, carefully before investing. The prospectuses/ prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

For use with unregistered group annuities and/or funding agreements only.

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals 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 its original amount invested.



We all need to slow down long enough to think about our future. How will you spend your retirement? Will you spend more time with your grandkids? Take that trip you've been postponing? Start a new career? Or stay up late and sleep in?

It's up to you

And it starts when you enroll in a retirement savings plan. Ask yourself where you want to be when you're no longer working. Consider things like how comfortable you'd like to be, where you want to live, and how you hope to spend your days. Then, with our help, you'll go about the business of saving for your future.

Not Enrolled? It's easy to get started. Here's how you take the first step:

Online

- 1. Go to enroll.voya.com
- 2. Enter plan number 81C207
- 3. Enter verification number **81C20799**

Please be sure to review the disclosures in the "Important Information" section during online enrollment.

Phone

Call (888) 311-9487, Monday - Friday, 8 a.m. - 9 p.m. ET

Please note: if you choose to enroll by phone, you will be asked to verify you have reviewed this enrollment booklet with the important plan information and disclosures provided by your employer.

By Form

Complete the enrollment form included in this book.

After you enroll, you will receive a confirmation of your enrollment elections. As part of the registration process, you can request a PIN. You will need your PIN to use Voya's phone services and to register for online account access.



Reasons to save

The choices you make today will help you prepare for what you'll need tomorrow. Take advantage of your employer's retirement savings opportunities, and plan ahead for the kind of future you envision.

You're always in control

The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone or with the Voya Retire mobile app.

- Save automatically
- Your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.
- Help lower your taxable income
 Every dollar you contribute before taxes reduces your taxable income, which means you may pay less in income taxes today.
- Invest your way
 - Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions that fit your style.
- Remember, your money is all yours

 Subject to your plan rules, what you contribute and any related earnings are yours to take with you, even if you change jobs.
- Employer Contribution
 You may receive profit sharing contributions from your employer.



So where should you start?

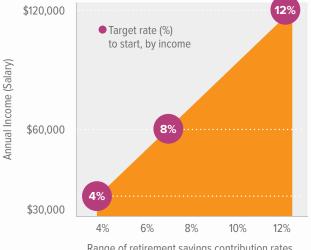
Most individuals should target to save 10%–15% of their annual income throughout their working careers for retirement. You can utilize myOrangeMoney® online to help get a clear picture of the retirement income your contributions can help create.

Target savings rates for retirement by income amount

There is no one formula that will work for everyone. To start, consider a savings rate between 4% and 12% depending on your current income, and then increase this rate whenever you can over time.

Your goal should be the ability to replace 70% or more of your working income when you retire. This would include any financial sources available to you in retirement such as:

- Savings in this plan
- Social Security
- Pension plan
- · Real estate
- · Other financial accounts



Range of retirement savings contribution rates (from 4% to 12%)

The earlier, the better

Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding. Compounding means that any earnings on contributions go back into your account without being taxed and can generate their own earnings. Taxes on any earnings are deferred until they are withdrawn. Below is a comparison between someone who contributes a lesser amount for an extended period and someone who contributes more per month for a shorter period.



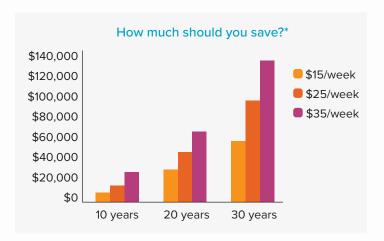
The accumulated amounts assume 26 pay periods per year, contributions made at the beginning of each period, a 6% annual rate of return compounded monthly, and a retirement age of 65. This hypothetical illustration is not guaranteed and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. The illustration does not include fees or expenses that an investment product could assess. If included, these fees would reduce the figures shown above. Systematic investing does not ensure a profit or guarantee against loss. You should consider your ability to invest consistently in up as well as down markets. The illustration is not intended to serve as financial advice or as a primary basis for your investment decisions. Taxes are generally due upon withdrawal and will depend on tax bracket in effect at that time. This information is not considered legal or tax advice. If you need legal or tax advice, consult with a lawyer or tax advisor.

The myOrangeMoney® educational interactive experience is not available to Puerto Rico plans or participants.

Already saving? Check your strategy.

It's a few simple steps that could potentially lead to a more secure future. Log in at www.voyaretirementplans.com.

- □ Determine whether your savings are on track to support your future retirement income needs. Log in to your account online and review your progress with the myOrangeMoney educational, interactive experience. myOrangeMoney will show you how your current retirement assets may translate into future potential monthly income in retirement.
- ☐ Check your personal information and make sure you have listed your beneficiary(ies).
- ☐ Giving your savings a boost, even 1%, can mean a lot over time. Take a look at the chart for an example of the impact this could have.



^{*} Assumes 6% hypothetical rate of return and contributions made at the beginning of each month. This illustration is hypothetical, is not guaranteed, and is not intended to reflect the performance of any specific investment. There is no assurance that increasing contributions will generate investment success. In addition, these figures do not reflect taxes or any fees or charges that may be assessed by the investments. The tax-deferred investment will be subject to taxes on withdrawal. Systematic retirement plan contributions do not ensure a profit nor guarantee against loss.

You're never too far to call, click, or tap

Your plan website and the Voya mobile app, Voya Retire, allow you to securely manage your retirement savings anytime, anywhere. You can make saving and investment changes, learn about financial topics or just check on your progress toward your goals. And if you need help, we're here for you!

See how your savings translates into estimated monthly retirement income with the myOrangeMoney educational, interactive experience or with the Voya Retire mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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Choose the investment path that's right for you.

We all approach investing with different degrees of comfort and knowledge. That's why choosing an investment approach – with just the right balance of support and guidance – can help you more confidently work toward your retirement goals.



Give me advice designed to get me there with advisory services

This option provides you the highest level of support and financial guidance. Voya Retirement Advisors LLC (VRA), powered by Morningstar Investment Management LLC, helps you make decisions about your retirement plan account. The service offers:

- Online Advice receive investment advice, tools and resources to help you make informed decisions at no additional cost
- Professional Management a fee-based service providing ongoing management and oversight of your account by VRA professionals.



Guide me with a pre-defined investment strategy

If you want to keep your approach to investing simple, review what is available in a target-date fund. By selecting an investment based on the year you want to retire, you eliminate the guesswork of managing your own investment mix. Professional investment managers do all the work by investing in a mix of funds in a variety of asset classes guided by the number of years you have until retirement. And as your retirement date draws near, your portfolio is rebalanced to move assets to more conservative investments.



Get there myself by choosing my own investments

If you're comfortable investing on your own and confident managing your portfolio, you can build a personalized investment strategy by picking funds from the plan's investment lineup. With a range of options to choose from in a variety of asset classes, you can create an investment mix that balances the potential for return with your tolerance for risk. For help gauging your risk level, use the available quiz.

Want to learn more about your plan's investment options? Just keep reading for all the details.

IMPORTANT: Projections or other information generated by VRA regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA).

VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement, and Advisory Services Overview. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent "financial expert" (as defined in the Department of Labor's Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment advisor and wholly own subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

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The Voya Lifetime Income Protection Program "portfolios" are target date asset allocation models through which amounts are invested in target date collective trust funds (the "Funds") and multiple variable annuity contracts (the "Contracts"), each issued by a different insurer. A portfolio's allocation between the Funds and the Contracts is based on the portfolio's glide path, which increases the allocation to the Contracts as the portfolio approaches its target date. The Contracts provide a Minimum Guaranteed Withdrawal Benefit, which provides for guaranteed lifetime income in retirement. A portfolio is not an investment separate from its allocation between the Funds and Contracts, is not an investment company and has not been registered with the Securities and Exchange Commission under the Investment Company Act of 1940 or the Securities Act of 1933. This is not a complete description of the Program. Please see the Voya Lifetime Income Protection Program, Program Guide for more detailed information about the Program, its Glide Path and the MGWB provided through the Contracts.

Plan administrative services provided by Voya Retirement Insurance and Annuity Company ("VRIAC") or Voya Institutional Plan Services, LLC ("VIPS"). Securities distributed by Voya Financial Partners, LLC. ("VFP") (member SIPC) or other broker dealers or selling firms with which it, or an affiliate, has a selling agreement. VRIAC, VIPS and VFP are members of the Voya® family of companies. Equitable National Life Insurance Company and Nationwide Life Insurance Company are not affiliated with the Voya® family of companies. May not be available in all states.



Professional Management

This program is designed to provide you with a personalized investment and savings strategy from Voya Retirement Advisors, LLC (VRA), powered by Morningstar Investment Management LLC; a leading independent provider of investment advisory services for the retirement plan industry.

As part of its fee-based service (Professional Management), VRA will:

- Provide professional investment selection.
- Recommend an appropriate savings level.
- Give you a retirement goal to work toward.
- Monitor your account quarterly and make adjustments so you can stay focused on reaching your goal.
- Supply regular progress reports so you always know how you're doing.

Interested in signing up?

Once you have enrolled in your employer-sponsored retirement plan, you can access Professional Management through Voya's participant website. After you log on, click on "Get Investment Advice" and follow the prompts to sign up for this program. VRA will then set your future contribution allocations and will also subsequently allocate your existing balance. Once these transactions are executed, you'll receive an e-mail confirmation of this activity.

What happens next?

On a quarterly basis, your account will be reviewed and VRA will make further changes if necessary. You'll receive e-mail confirmations of any transactions that take place. Quarterly progress reports will be available online. Your progress report will also be mailed to your home annually.

Please note: you can cancel participation in the Professional Management program at any time.

For more details about the Professional Management program, please see the enclosed Investment Advisory Agreement.

An additional service type is available.

The Online Advice option is also offered as part of VRA's advisory services at no additional cost. With this option, you manage your own retirement savings account based on advice that you receive from VRA. You'll receive portfolio and savings rate recommendations as well as retirement planning resources to help you save for the future. But it's up to you to implement the recommendations you receive, keep an eye on your account and rebalance your portfolio when necessary.

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Voya Index Solution Portfolios

If you're new to investing or simply can't dedicate the time and effort it takes, a professionally managed Voya Index Solution Portfolio has been made available by your employer.

To fully take advantage of a Voya Index Solution Portfolio, you have the option to choose a single portfolio for your entire retirement account investment. Each portfolio is a "fund-of funds," which means that it invests in a mix of underlying investments to provide automatic

diversification based on the portfolio's target date. Voya Index Solution Portfolios can then maintain a diversified investment strategy for you over time.

Simply choose the portfolio that's closest to the date you would like to retire. As you approach this target date, the portfolio will automatically move from a more aggressive investment mix to a more conservative investment mix.

Date of Birth	Target "Goal Year"	Fund Name
Before 1958	Before 2023	Voya Solution Income Portfolio
1958-1962	2023-2027	Voya Solution 2025 Portfolio
1963-1967	2028-2032	Voya Solution 2030 Portfolio
1968-1972	2033-2037	Voya Solution 2035 Portfolio
1973-1977	2038-2042	Voya Solution 2040 Portfolio
1978-1982	2043-2047	Voya Solution 2045 Portfolio
1983-1987	2048-2052	Voya Solution 2050 Portfolio
1988-1992	2053-2057	Voya Solution 2055 Portfolio
1993-1997	2058-2062	Voya Solution 2060 Portfolio
1998 or after	2063 or later	Voya Solution 2065 Portfolio

As your time horizon shortens, it may be important that your investment mix become more conservative. The closer you are to your retirement date, the more you'll want to pay attention to potential market downturns. If you choose a Voya Solution Portfolio, adjustments are automatically made to your portfolio for you.

ASSET CLASS KEY

- BONDS
- LARGE CAP VALUE
- LARGE CAP GROWTH
- SMALL/MID/SPECIALTYGLOBAL/INTERNATIONAL
- SPECIALTY

Over time, each portfolio becomes more conservative.

How Voya Solution Portfolios are adjusted over time







More Aggressive -----

More Conservative

Today:

Initially the portfolio will include a mix of more aggressive stock, global/international and income-oriented funds.

25 years from now:

Some money is gradually shifted out of more aggressive stock funds and into more income-oriented funds.

45 years from now:

Even less is kept in stock funds and more allocated to income and stability of principal.

The pie charts reflect the long-term, strategic allocation composition ("target allocations") and are reviewed annually. However, changes to these allocations may occur on a quarterly basis or as warranted by market conditions. Please refer to the prospectus for more information.



There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the

Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer time frames can consider assuming more risk in their investment portfolio.

The Voya Solution Portfolios are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Solution Portfolios.

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Variable annuities and/or mutual funds in a retirement plan are long-term investments designed for retirement purposes. Distributions will be taxed as ordinary income when distributed and will be subject to an IRS 10% premature distribution penalty tax if taken prior to age 59½ unless an IRS exception applies. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as 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 provide other features and benefits, such as lifetime income payments and death benefits.

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. Prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.



Self-Assessment Questionnaire and Model Portfolios

This self-assessment questionnaire will help you determine your risk tolerance. Once you've added up your answers, review the model portfolio that corresponds to your score. Each model gives you a general idea of how you could use different asset classes to build a well-diversified portfolio.

After reviewing the model portfolios, you can choose from specific investment options offered by your Plan in each asset class.

Self-Assessment Questionnaire

Scoring: 4 Strongly Agree 3 Agree 2 Disagree 1 Strongly Disagree

Financial Goals		SCORE
1. Investments: I have long-term financial goals		
2. Large expenses: I do not need short-term in financial obligations or planned expenditures.		
3. Inflation: Despite the risks, growth of capital	is most important to me.	
Risk Tolerance		
4. Volatility: I am more focused on growth of caregular income.	pital than on receiving	
Risk vs. reward: When pursuing my financial short-term losses on my investments.		
6. Decline in value: I am willing to accept addit when this risk increases the probability of rea		
7. Equity investing: I understand the potential reaching my financial goals.		
8. Knowledge of risk: I consider myself to be a	sophisticated investor.	
What type of investor are you?	Total Score	
Risk Tolerance Score		

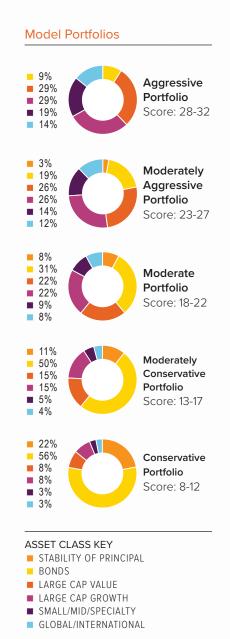
28-32

23-27

18-22

13-17

8-12



Model portfolios are provided solely for informational purposes and do not constitute investment advice. The model portfolios were constructed by Voya Investment Management as of June 2024 based on Voya Investment Management's understanding of available asset classes, benchmarks, constraints, capital market expectations and market conditions at that time, and are not tailored to any individual customer's circumstances or investment vehicles. Model portfolios are based on an intermediate-term time horizon and, as a result, are generally updated every three years.



Aggressive

Moderate

Conservative

Moderately Aggressive

Moderately Conservative



Choose My Own Investments

If you're a confident investor, your Plan gives you the ability to create and maintain your own customized investment strategy, as well as access to all the tools and resources you need. Before you get started, take a few minutes to brush up on key investing concepts.

Stocks are often called Equities because they represent ownership (or equity) in a corporation. **Bonds** are often called Income investments because they represent loans to corporations or

government entities. These loans pay interest, and that's considered income. **Money Market** –"Bills" – are short-term investments in a wide variety of relatively lower-risk securities, such as Government Bonds and Treasury Bills. These are also called cash investments because they are easily converted to cash.

Asset classes are the different categories and sub-categories of the above investments. They are grouped into common investment objectives and styles. How you invest among them is a very important decision. Investing across several different asset classes is called **diversification**. How much you invest in each asset class is called **asset allocation**.

Potential Risk/Reward Balance of Different Asset Classes

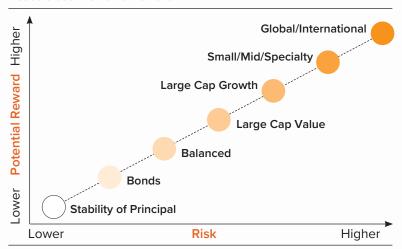
To create an investment strategy that's right for you, you need to diversify across different types of investments. A diversified investment strategy may protect you from large losses because, even if some investments falter, others may perform well.

Each asset class offers a different potential risk as well as reward. The mix of asset classes that's right for you depends on your own investment timeframe and risk tolerance. Generally, the longer you have to invest and the higher your appetite for risk, the greater your potential for returns – and vice versa.

The bottom line is that how you invest among the various asset classes (and individual funds within them) is one of the most important decisions you'll have to make. Additional investment information, including one-page fact sheets that describe each fund, is included in this workbook and can help you get started.

While diversification and asset allocation are well-known investment strategies, they neither assure nor guarantee better performance and cannot protect against loss in declining markets.

Asset Class Risk and Reward



Investments are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, may be worth more or less than the original investment.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Credit risk is the risk of loss of principal and/or interest stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation. Interest rate risk is the risk that an investment's value will change due to a change in interest rates. Generally investors with longer time frames can consider assuming more risk in their investment portfolio.

You could lose money by investing in a money market 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 a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

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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"), Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. Fixed annuities are issued by VRIAC. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are 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. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all 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. OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies. All products or services may not be available in all states.

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Don't worry, we are here to help

At Voya, we care about your retirement and our goal is to help you to and through retirement. Our culture sets us apart and the innovative educational tools and resources we have created for you are unique and can help to improve your finances. Once you are enrolled in your employer's retirement savings plan, you can log in to manage your holistic financial health so you can retire well.

Wondering how much money you'll need in retirement?



myOrangeMoney®

You will have access to your account and myOrangeMoney*, an online interactive educational experience which shows you how much you may need in retirement and whether or not you are on track.



Voya Cares®

Did you know? More than 1 in 4 Americans will be affected by a special need or disability?¹ And 1 in 5 workers are caregivers to someone with special needs?² Are you one of them? Voya Cares offers retirement and financial wellness planning support for people with disabilities, special needs and their caregivers. This program and our level of commitment to this community is not only unique, it is at the heart of our culture. To learn more go to: voyacares.com



Find your balance

Contribute to your employer's retirement saving plan, you can check your initial balance and adjust your retirement savings contribution rate and investments at any time to be sure you stay on track.

^{*} The myOrangeMoney® educational interactive experience, which is designed to provide estimated monthly retirement income based on various saving and investment scenarios, is not available to Puerto Rico plans or participants.



¹ Disability Impacts All of Us. Disability and Heath Promotion. Centers for Disease Control and Prevention. September 16, 2020. https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-imp acts-all.html

² Caregiving in the U.S.: 2020 Report. AARP and National Alliance for Caregivers. May 2020



Simplify your financial life

Simplify your financial world and keep your savings working for you. If you have other retirement savings in your previous employers plan - you have options. You can speak with a financial professional to determine the benefits and tax implications of each option to decide which is best for you. You can:

- Leave your money where it is, in your previous employer's retirement savings plan
- · Roll your retirement savings into your new employer plan
- · Roll your money into an individual retirement account (IRA)
- Take your savings in cash; or what is called a taxable lump sum distribution



Financial Wellness Experience

Financial Wellness experience helps you think about your overall financial health and that's more than just what you save in a retirement plan. You will have access to this assessment after you enroll. Once you are logged into the plan page, you can then go to Financial Wellness to take your quick, 5-minute assessment. Once completed, you'll get a personalized scored summary and your best next steps to help improve your financial life no matter what stage of life you reside.





Be Cybersafe

Voya is committed to securing your confidentiality. By periodically reviewing your account information and practicing safe computing habits, you are doing your part to help keep your identity and your assets safe. Providing Voya your cell phone number and email helps us confirm who you are when you call or log in, ensuring more security for your identity and your assets.

Products and services offered through the Voya® family of companies.

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^{*} IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation. The myOrangeMoney® educational interactive experience, which is designed to provide estimated monthly retirement income based on various saving and investment scenarios, is not available to Puerto Rico plans or participants.

Forms

ENROLLMENT FORM GKIDS, Inc. 401(k) Plan

Plan Number: 81C207

Participant Information:	Tell us wh	o you are, and ho	ow we can reach	you.	
Name (first, middle initial, last)		Social Securit	y Number	☐ Male ☐ Female	
Address (number & street)			Date of Birth (MM/DD/YYYY)	Date of Hire (MM/DD/YYYY)
			Home Phone		Work Phone & Extension
City/Town	State	Zip Code	_		
Email Address			Marital Status	☐ Married ☐ S	ingle
Contribution Information	1: Tell us l	now much you wo	ould like to save _l	per pay period.	
PRE-TAX CONTRIBUTIONS	☐ Yes	, I want to contribu	ite% or \$	of my compensa	ation per pay period on a pre-tax basis.
CATCH-UP CONTRIBUTIONS	the □ Yes	Cost of Living Adju	stment. Catch-Up (contributions will b	ditional amounts each year, based on be made on a pre-tax basis. of my compensation under the
WAIVE PARTICIPATION		thank you. I do not osing not to save a		te in my employer's	s retirement plan at this time. I am
Investment Selection: W	e'll tell yo	u about your inve	estment choices;	you decide what	's right for you.
OPTION ONE: I DON'T W Managed Account Program I WANT MY RETIREMENT PLAN	ACCOUNT	MANAGED BY PR	OFESSIONALS.		
Your plan offers a managed accordance easier for you to manage your ad Advisory Services Overview sections.	ccount. The	e related fees are d	escribed in the	program to receive	rticipate in the managed account we professional investment managemen rsight of my retirement account.
Once you have enrolled, you can Voya's participant Web site. After				•	lize your retirement strategy even th to provide salary information:
				Annual Salary	\$

>>> Complete entire form. Signature required on last page of form.

Name (first, middle initial, last)	Social Security Number	Plan Number: 81C207		
		ı		
Investment Selection (continued): We'll tell you about your investment choices; you decide what's right for you.				

OPTION TWO: I LIKE TO KEEP IT SIMPLE

VOYA INDEX SOLUTION PORTFOLIOSSM

I WANT TO INVEST IN PROFESSIONALLY MANAGED PORTFOLIOS THAT PROVIDE DIVERSIFICATION.

☐ Yes! I want to invest 100% of my contributions in the selected Voya Index Solution Portfolio.

Select the Voya Index Solution Portfolio that tracks most closely with the year you plan to retire.

VOYA INDEX SOLUTION 2030 PORTFOLIO Z	VOYA INDEX SOLUTION 2055 PORTFOLIO Z
VOYA INDEX SOLUTION 2035 PORTFOLIO Z	VOYA INDEX SOLUTION 2060 PORTFOLIO Z
VOYA INDEX SOLUTION 2040 PORTFOLIO Z	VOYA INDEX SOLUTION 2065 PORTFOLIO Z
VOYA INDEX SOLUTION 2045 PORTFOLIO Z	VOYA INDEX SOLUTION INCOME PORT Z
VOYA INDEX SOLUTION 2050 PORTFOLIO Z	

OPTION THREE: I WANT TO BE IN CONTROL

I WANT CONTROL. I WILL CHOOSE MY OWN INVESTMENT MIX.

☐ Yes, I want to invest my contributions according to the allocations designated below. A maximum of 25 investment options may be selected.

Use this section to select a percentage other than 100% for options previously listed.

	Fund#		Fund#
Stability of Principal		Balanced	_
Voya Fixed Account (4633)	(xxxx)%	Vanguard Balanced Index Fund Adm	(9009)%
Bonds		Large Cap Value/Blend	
AB Global Bond Fund Z	(6344)%	American Funds Fundamental Invst R6	(2323)%
DFA Inflat-Prot Securities Port Inst	(3223)%	American Funds Wash Mutual Inv R6	(1990)%
PGIM High Yield Fund R6	(6589)%	Vanguard 500 Index Fund Adm	(899) %
PIMCO Income Fund Inst	(3524) %	Large Cap Growth	
Voya Intermediate Bond Fund R6	(6431) %	American Funds AMCAP Fund R6	(1949)%
Asset Allocation	,	Small/Mid/Specialty	
Voya Index Solution 2030 Portfolio Z	(7005)%	CIrBrg Sm Cp Growth Fnd IS	(3497)%
Voya Index Solution 2035 Portfolio Z	(3205)%	Columbia Sel Mid Cap Value Fund 13	(6945)%
Voya Index Solution 2040 Portfolio Z	(3206)%	DFA Commodity Strategy Port Inst	(3480)%
Voya Index Solution 2045 Portfolio Z	(3207)%	DFA Global Real Estate Sec Port Inst	(3484)%
Voya Index Solution 2050 Portfolio Z	(3208) %	DFA U.S. Targeted Value Port Inst	(2566)%
Voya Index Solution 2055 Portfolio Z	(3209) %	Vanguard Mid-Cap Index Fund Adm	(756)%
Voya Index Solution 2060 Portfolio Z	(3214) %	Vanguard Small-Cap Index Fund Adm	(757) %
Voya Index Solution 2065 Portfolio Z	(E474)%	Voya MidCap Opportunities Port R6	(9862)%
Voya Index Solution 2070 Z	(H627) %	Global / International	, ,
Voya Index Solution Income Port Z	(3215) %	American Funds New Perspective R6	(1899)%
	(==:=/	Vanguard Emr Mkts Stck Ind Fd Adm	(6722)%
		Vanguard Total Intl Stk Index Fd Adm	(9889)%
			, ,

All contributions should be made in whole percentages, totaling 100%. Please initial any erasures, strikeouts or corrections.

Total

>>> Complete entire form. Signature required on last page of form.

100%

ENROLLMENT FORM (Continued)	GKIDS, Inc. 401(k) Plan		
Name (first, middle initial, last)	Social Security Number	Plan Number: 81C207	

Rollover

Do you want to learn more about rolling over and consolidating your retirement investments? Contact a Customer Service Associate today by calling 1-800-584-6001.

Acknowledgements and Signature

Voya Financial reserves the right to cancel your access to the Managed Account Program at any time without prior notice. If I elect to participate in the plan's Managed Account Program, I hereby acknowledge that I have received and read the program terms and conditions and other Legal Information (Advisory Services Overview, Disclosure Statement, and Privacy Policy) and agree to be bound by the terms of the Advisory Services Agreement. I understand that the applicable fees will be deducted periodically from my account.

I understand that my employer has selected a group annuity contract or group funding agreement to fund a tax-qualified arrangement and that the current tax laws provide for deferral of taxation on earnings on account balances; and that, although the group annuity contract or group funding agreement provides features and benefits that may be of value, it does not provide for any additional deferral of taxation beyond that provided by the tax-qualified arrangement itself.

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"), Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. Fixed annuities are issued by VRIAC. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are 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. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all 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. OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies. All products or services may not be available in all states.

I acknowledge the above statements and affirm that I have reviewed all of the materials included with my enrollment, including investment options and investment performance, prior to making my investment elections.

SIGN me up! Please sign and date below.			
Participant Signature	Date		
Please complete this form and return it to your Employer.			

Enrolling online

Getting started is easy. Visit the website below to learn more about your options – and to enroll in the plan in just minutes.



enroll.voya.com

Enter this plan information to login:

• Plan Number: 81C207

Verification Number: 81C20799

Contact us if you need help at (888) 311-9487. We're here Monday - Friday, 8 a.m. - 9 p.m. ET.

It's time to make your move

Once you're logged in, you have a couple of decisions to make. How much do you want to save per paycheck? How do you want to invest those savings? Read on to learn more about your options. And then log in for further details and a simple, interactive experience that helps you make those choices.

Give me the advice to get there with a professionally managed account

With your plan's fee-based managed account program, you hand the responsibility of managing your account over to the investment professionals. Not only will you get personalized advice and guidance from industry professionals, you'll have a service that puts those recommendations into action for you.

Guide me with a pre-defined investment

You can choose an investment strategy based simply on the year you are planning to retire or the amount of risk you feel comfortable taking. Funds are selected and managed to best meet your goals.

Get there myself by choosing my own investments

The interactive online experience makes it easy for you to build your own mix by selecting from the following available funds:

Fund Name	Fund #	Fund Name	Fund #
Stability of Principal		Balanced	
Voya Fixed Account (4633)	XXXX	Vanguard Balanced Index Fund Adm	9009
Bonds		Large Cap Value/Blend	
AB Global Bond Fund Z	6344	American Funds Fundamental Invst R6	2323
DFA Inflat-Prot Securities Port Inst	3223	American Funds Wash Mutual Inv R6	1990
PGIM High Yield Fund R6	6589	Vanguard 500 Index Fund Adm	899
PIMCO Income Fund Inst	3524	Large Cap Growth	
Voya Intermediate Bond Fund R6	6431	American Funds AMCAP Fund R6	1949
Asset Allocation		Small/Mid/Specialty	
Voya Index Solution 2030 Portfolio Z	7005	ClrBrg Sm Cp Growth Fnd IS	3497
Voya Index Solution 2035 Portfolio Z	3205	Columbia Sel Mid Cap Value Fund I3	6945
Voya Index Solution 2040 Portfolio Z	3206	DFA Commodity Strategy Port Inst	3480
Voya Index Solution 2045 Portfolio Z	3207	DFA Global Real Estate Sec Port Inst	3484
Voya Index Solution 2050 Portfolio Z	3208	DFA U.S. Targeted Value Port Inst	2566
Voya Index Solution 2055 Portfolio Z	3209	Vanguard Mid-Cap Index Fund Adm	756
Voya Index Solution 2060 Portfolio Z	3214	Vanguard Small-Cap Index Fund Adm	757

Funds list continues to next page. Please note: funds will flow to the same column on the next page. For example; funds on the left will continue to the left column on the next page.

Fund Name	Fund #	Fund Name	Fund #
Voya Index Solution 2065 Portfolio Z	E474	Voya MidCap Opportunities Port R6	9862
Voya Index Solution 2070 Z	H627	Global / International	
Voya Index Solution Income Port Z	3215	American Funds New Perspective R6	1899
,		Vanguard Emr Mkts Stck Ind Fd Adm	6722
		Vanguard Total Intl Stk Index Fd Adm	9889

Take the first step by enrolling today. Once you're on your way, you'll understand why it's one of the most important things you can do for your future.

Fold and tear on perforation

Beneficiary Designation Form

GKIDS, Inc. 401(k) Plan

Plan Number: 81C207

Request Type	☐ Change to Designation	
Participant Information		
Name (first, middle initial, last)	Social Security Number	☐ Married ☐ Single
Beneficiary Information Subject to the terms of my Employer's Plan, I request that any sum bed designated below. I understand this designation shall revoke all prior (All designations must be in whole percentages. Total percentage must be percentage in the percentage of the percent	beneficiary designations made by me	e under my Employer's Plan.
Beneficiary Name (complete legal name required)	Relationship	y Beneficiary Percentage
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
2. Beneficiary Name (complete legal name required)		Beneficiary Percentage ent Beneficiary
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
3. Beneficiary Name (complete legal name required)	,	Beneficiary Percentage ent Beneficiary
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
4. Beneficiary Name (complete legal name required)		Beneficiary Percentage ent Beneficiary
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
5. Beneficiary Name (complete legal name required)	, ,	Beneficiary Percentage ent Beneficiary
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)
Beneficiary Name (complete legal name required)		Beneficiary Percentage ent Beneficiary
Address and Phone #	Social Security Number/TIN	Date of Birth (mm/dd/yyyy)

Unless otherwise requested:

- 1. If more than one beneficiary is designated, payment will be made in equal shares to the primary beneficiaries who survive the participant or annuitant or, if none survives the participant or annuitant, in equal shares to the contingent beneficiaries who survive the participant or annuitant.
- 2. If no beneficiary survives the participant or annuitant, payment will be made to the executors or administrators of the estate of the participant or annuitant.

Please complete this form and return it to your Plan Administrator.

GKIDS, Inc. 401(k) Plan		
Plan Number: 81C207 Name (first, middle initial, last)	Social Security Number	
Certification		
 □ I am not married at the time I am making this beneficiary designation designation naming my spouse as beneficiary, unless he or she a □ I am married and have named my spouse as sole/primary beneficiar □ I am married and have named someone other than my spouse as sole designation (spouse must also sign below in the presence of a Notal 	grees in writing to a different beneficiary. ry. ole/primary beneficiary and my spouse agree	
Trust Certification By signing below, I certify that: A. Name of Trust or Trust instrument		
B. The Trust or Trust instrument identified above, is in full force and effect Commonwealth	ct and is a valid Trust or Trust instrument un	der the laws of the State or
C. The Trust is irrevocable, or will become irrevocable, upon my death. D. All beneficiaries are individuals and are identifiable from the terms of the Tru In the event that any of the information provided above changes, I will provide \(\) By designating a Trust, additional documentation and/or certification may be recommended.	oya Financial® with the changes, within a reason	nable period of time.
Signatures		
I hereby certify under the pains and penalties of perjury that information	I furnished herein is true, accurate and com	nplete.
Participant's Signature	Signed in City/Town and State	Date (mm/dd/yyyy)

Please complete this form and return it to your Plan Administrator.

Beneficiary Designation Form (continued)

Beneficiary Designation Form (continued)

GKIDS, Inc. 401(k) Plan

Plan Number: 81C207

Spousal Consent	
This is to certify that I am the spouse of the above named participant and agree with above designation specifies the only person(s) who will receive any death benefits pa	
Spouse's Name	Social Security Number
Spouse's Signature	Date (mm/dd/yyyy)
On this the day of, in the year of before me, personally appeared (spouse) known to me (or satisfa within the instrument and acknowledged that he/she executed the same for the purposes the In Witness Whereof, I hereunto set my hand	ctorily proven) to be the person whose name is subscribed to
Notary Public	(SEAL)
My Commission Expires OR AUTHORIZED PLAN REPRESENTATIVE The above spousal consent was signed by the Spouse in my presence.	
Authorized Plan Representative Name (Please print.)	
Authorized Plan Representative Signature	Date (mm/dd/yyyy)

Please complete this form and return it to your Plan Administrator.

INCOMING DIRECT ROLLOVER TO A 401 PLAN

Voya Retirement Insurance and Annuity Company ("VRIAC") Voya Institutional Plan Services, LLC ("VIPS") Members of the Voya® family of companies PO Box 990063, Hartford, CT 06199-0063 Phone: 800-584-6001 Fax: 800-643-8143



As used on this form, the term "Voya," "Company," "we," "us" or "our" refer to your plan's funding agent and/or administrative services provider. That entity is either VRIAC or VIPS. Contact us for more information.

INSTRUCTIONS

Please contact your Plan Administrator prior to completing this form to determine if assets under an existing plan or traditional IRA can be rolled over into this Plan. If yes, complete this form and forward it to the former investment provider/record keeper along with a request for a distribution. Mail or fax a copy to the address or phone number above. Please make a photocopy if you wish to retain a copy for your records. If you are not previously enrolled in the Plan, your Plan Administrator must submit a completed Enrollment Form before requesting a transfer or rollover to Voya. If you intend to accomplish an indirect rollover (i.e., where you remit a personal check to Voya), we must receive backup from your prior record keeper to support the amounts indirectly rolled over.

Funds will be applied to the account the same day they are received from the former investment provider/record keeper if received in good order before the close of the New York Stock Exchange (NYSE) on any day it is open for trading. All requests received in good order after the close of the NYSE (usually 4 p.m. ET) will be processed the next day the NYSE is open.

GOOD ORDER

Good order is receipt at the designated location of this form accurately and entirely completed, and includes all necessary signatures. If this form is not received in good order, as we determine, it may be returned to you for correction and processed upon re-submission in good order at our designated location. Beneficiaries and QDRO Alternate Payees are prohibited by the IRS from rolling over money from other qualified retirement plans or IRAs into their 401(a), 401(k), 403(b) accounts unless they are also an employee of the company.

Rollover from a Roth Account - If you are directly rolling over Roth money, we must receive cost basis and the Designated Roth Account's start date directly from your prior record keeper.

1. PLAN INFORMATION			
Plan Name _ GKIDS, INC. 401(K) PLAN			
Plan Number 81C207			
2. PARTICIPANT INFORMATION			
Name (last, first, middle initial)			
SSN/TIN (Required)	Date of Birth		
Resident Street Address or PO Box			
	State ZIP		
Work Phone (include extension)	Home Phone		
3. FORMER INVESTMENT PROVIDER/RECORD KE	EPER		
Former Investment Provider/Record keeper Name			
Former Investment Account #	_ Phone #		
4. ROLLOVER AMOUNT (Check all applicable boxes. Rollovers from Roth IRA accounts are not permitted.)			
Please indicate source: 403(b) plan 401 plan	Governmental 457 Traditional IRA		
Pre-Tax Rollover Amount\$	Rollover of Designated Roth Amount\$		
Rollover of Non-Roth After-Tax Amount \$	Start Date Roth Contributions \$		
Employee Non-Roth After-Tax Contributions \$	Rollover of In Plan Roth Rollover Amount \$		
	Start Date In Plan Roth Basis\$		

5. INVESTMENT INSTRUCTIONS (Use whole percentages (e.g. 33%, not 33 1/3%). Must total 100%.)

If you are electing a Direct Rollover transaction but are not eligible to participate in the Plan, please indicate the investment allocations for the rollover in the section below.

If you are electing a Direct Rollover transaction and you are eligible to participant in the Plan, your Direct Rollover assets will be invested according to your current investment elections for ongoing contributions. If you choose to invest your Direct Rollover assets differently, enter the percentage of the Direct Rollover amount to be split among Plan investment options as specified below. Obtain the fund names/numbers from your most recent quarterly statement package or enrollment kit.

Fund Number/Name	Percentage	Fund Number/Name	Percentage

6. ROLLOVER TO VOYA (Please choose only one option.)	
Mail Check Directly to Voya	☐ Wire Transfer Directly to Voya
Mail check payable to Voya Institutional Trust Co. F/B/O Participant Name, Social Security Number, and Plan #81C207 to the address below.	Wire Funds to: Wells Fargo Bank, N.A. ABA Number: 121000248
Regular Mail: Voya Institutional Trust Company PO Box 3015 New York, NY 10116-3015	Voya Institutional Trust Company/Prem Collection Bank Account Number: 2087350311363 Beneficiary References: Include Participant Name, Social Security Number (9 digit numeric), Plan #81C207
Overnight/Express Mail: JP Morgan Chase C/O Payee: Voya Institutional Trust Company Attn: Lock Box 3015 4 Chase Metrotech Center, 7th Floor East Brooklyn, NY 11245 (Six digit plan number must be referenced on the check.)	(6 digit numeric) and Payroll location (if any) (4 digit numeric). Example: John J. Jones 999-99-9999 888123-0001
7. PARTICIPANT SIGNATURE AND ACKNOWLEDGEMEN I understand that the Direct Rollover amounts will be subject to t restrictions. I understand that the Direct Rollover will be investe the extent on file unless I submit this form to indicate alternate in that I have read and accept the terms of this form and that the interpretations in the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and that the interpretation is the submit that I have read and accept the terms of this form and the submit that I have read and accept the submit the submit that I have read and accept the submit the submit that I have read and accept the submit that I have read and accept the submit the submit that I have read and accept the submit that I have read and accept the submit the submit that I have read and accept the submit the submit that I have read and accept the submit the submit that I have read and accept the submit the submit that I have read and accept the submit the submit that I have read an	he applicable Internal Revenue Service and Plan withdrawal ed using my current investment allocation under this plan to investment selections for this Direct Rollover. I acknowledge
Participant Signature	Date
8. PLAN ADMINISTRATOR SIGNATURE AND CERTIFICATION As the Plan Administrator, I hereby accept this rollover in and ensure all necessary information is completed. Plan Administrator Name (Please print.)	Plan investment direction, and have reviewed the form to
Plan Administrator Signature	
9. LETTER OF ACCEPTANCE	
Letter of Acceptance Letter of Acceptance Required – Check this box if the Prior Pl Voya to complete your rollover or transfer request. A Letter of Fax the Letter of Acceptance to ()	of Acceptance will not be issued unless this box is checked.
Mail the Letter of Acceptance to me at the Participant a	
Mail the Letter of Acceptance to the Prior Plan / IRA Ser	rvice Provider at the address indicated below.
Company Name	Attention

Address _____

City _

ZIP ___

State

Plan Highlights and Investment Information

PLAN HIGHLIGHTS

GKIDS, Inc. 401(k) Plan

Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are eligible to participate in the plan when you have 1 year of service.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan semi-annually.

Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$24,500 annually (\$32,500 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Employer Contributions

Profit Sharing

Your employer has established a Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.

Employer Safe Harbor Your employer will con

Your employer will contribute an amount equal to 3% of your compensation. The contribution will be allocated according to each participant's compensation, regardless of whether you make an Employee 401(k) Elective Deferral Contribution. Safe Harbor contributions are 100% vested.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Profit Sharing Contributions
1 year of service 0% 2 years of
service 20% 3 years of service 40%
4 years of service 60% 5 years
of service 80% 6 years of service
100%

Rollovers

Money from other qualified plans is accepted.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

In-Service Withdrawals

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Participant Account Statements

Your investment statements are provided quarterly.

My Retirement Overview®

A "study guide" for retirement planning

Retirement readiness test:

- How much money will you need to retire?
- How much can you afford to save from each paycheck?
- Where can you find these answers?

My Retirement Overview can make preparing for the "retirement readiness test" easier, delivering two powerful calculators in one educational tool. The tool allows you to estimate, in a few steps, how much you may need to save for retirement and how various savings amounts are likely to impact your take home pay today. The results are presented in a graph that identifies potential gaps in retirement funding. You can then print your personalized retirement needs and paycheck analyses.

Step 1): With the Retirement Calculator you can estimate how much you may need to save each paycheck, each year, in order to reach your financial objectives. The analysis

takes into account several retirement income sources, including:

- · Current retirement savings
- · Ongoing retirement plan contributions
- · Social Security retirement benefits
- · Defined benefit pension plan benefits

For educators and governmental employees, My Retirement Overview offers defined benefit pension plan estimates specific to your situation. To calculate an estimate, select your state and then the defined benefit retirement system you participate in. You can enter your own estimate if your employer has provided one.

Step 2): With the Paycheck Calculator you can compare your current paycheck situation to alternative situations and immediately see how increased retirement plan contributions would impact your take-home pay, taxes deferred and potential growth over time.

Getting started

If interested, you can check out My Retirement Overview by visiting VoyaRetirementPlans.com.

My Retirement Overview



The income graph in the Retirement Calculator illustrates whether you might have a retirement income gap to fill. You can also modify key variables and recalculate the results immediately.

⊕ in **©**

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

IMPORTANT: The illustrations or other information generated by My Retirement Overview regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Any insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT or ReliaStar Life Insurance Company, ("ReliaStar"), Minneapolis, MN. VRIAC or ReliaStar is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products or services may not be available in all states. Only VRIAC is admitted and its products offered in the state of New York.

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GKIDS, INC. 401(K) PLAN Voya Plan 81C207 Your Investment Program - Plan-related Information October 31, 2025

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment-related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya. This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.

Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

Where and How to Give investment instructions

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at www.voyaretirementplans.com or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

The designated investment alternatives available under the plan as of the date above are as follows:

AB Global Bond Fund Z	American Funds AMCAP Fund R6
American Funds Fundamental Invst R6	American Funds New Perspective R6
American Funds Wash Mutual Inv R6	ClrBrg Sm Cp Growth Fnd IS
Columbia Sel Mid Cap Value Fund I3	DFA Global Real Estate Sec Port Inst
DFA Inflat-Prot Securities Port Inst	DFA U.S. Targeted Value Port Inst
PGIM High Yield Fund R6	PIMCO Income Fund Inst
Vanguard 500 Index Fund Adm	Vanguard Balanced Index Fund Adm
Vanguard Emr Mkts Stck Ind Fd Adm	Vanguard Mid-Cap Index Fund Adm
Vanguard Small-Cap Index Fund Adm	Vanguard Total Intl Stk Index Fd Adm
Voya Fixed Account (4633)	Voya Index Solution 2030 Portfolio Z
Voya Index Solution 2035 Portfolio Z	Voya Index Solution 2040 Portfolio Z
Voya Index Solution 2045 Portfolio Z	Voya Index Solution 2050 Portfolio Z
Voya Index Solution 2055 Portfolio Z	Voya Index Solution 2060 Portfolio Z
Voya Index Solution 2065 Portfolio Z	Voya Index Solution 2070 Z
Voya Index Solution Income Port Z	Voya Intermediate Bond Fund R6
Voya MidCap Opportunities Port R6	

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

Professional Management Program

If elected, Voya Retirement Advisors, LLC (VRA), powered by Morningstar, actively manages the participant's account and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. With this Professional Management program, VRA assumes responsibility for monitoring the participant's account on a quarterly basis and executing appropriate transactions on the participant's behalf.

Annual Services Fees	Fee	Payment Method
Professional Management Program Fee	0.60%	Deducted from Participant Account

The Professional Management program fees are deducted from participant accounts on a calendar quarterly basis. Such fees are determined by multiplying the applicable fee and the number of days of enrollment in the Professional Management program for the quarterly period. A final fee deduction is made from participant accounts using the same methodology when a participant exits from the Professional Management program.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. Morningstar Investment Management LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal: [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	\$50.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$100.00	Voya
Overnight Mail, per occurrence:	\$50.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya

Fee Type	Fees*	Entity Charging the Fee		
Stop Payment, per occurrence:	\$50.00	Voya		
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$50.00	Voya		

^{*}The above fees are subject to change from time to time.

Additional Disclosures

Separate fees may be assessed against your account if you elect other transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

Voya Retirement Insurance and Annuity Company INVESTMENT-RELATED INFORMATION

GKIDS, INC. 401(K) PLAN Voya Plan 81C207 October 31, 2025

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095. A free paper copy of the information available on the Web site can be obtained by contacting Voya Retirement Services Customer Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

	Т	able 1 - Var	iable Returr	Investment	ts				
Name / Type of Option	Average A	Annual Total	Return as	of 12/31/24		Bencl	hmark		
	1 yr	1 yr 5 yr		10 yr Since Inception		5 yr	10 yr	Since Inception	
ASSET ALLOCATION									
Voya Index Solution 2030 Portfolio Z	9.43%	5.48%	5.97%		9.90%	6.46%	6.87%		
www.voyaretirementplans.com									
		-	_	_	S&P Target Date 2030 Index TR USD				
Voya Index Solution 2035 Portfolio	11.03%	6.24%	6.50%		11.38%	7.44%	7.60%		
Z www.voyaretirementplans.com									

Name / Type of Option	Average A	Annual Total	Return as o	of 12/31/24	Benchmark					
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception		
					S&P Targe	t Date 2035	Index TR U	SD		
Voya Index Solution 2040 Portfolio	12.54%	7.42%	7.20%		12.87%	8.27%	8.19%			
Z www.voyaretirementplans.com										
	-	-	-	-	S&P Targe	t Date 2040	Index TR U	SD		
Voya Index Solution 2045 Portfolio Z	13.69%	8.03%	7.60%		13.58%	8.75%	8.54%			
www.voyaretirementplans.com										
					S&P Targe	t Date 2045	Index TR U	SD		
Voya Index Solution 2050 Portfolio Z	14.20%	8.08%	7.67%		14.30%	9.06%	8.77%			
www.voyaretirementplans.com										
					S&P Targe	t Date 2050	Index TR U	SD		
Voya Index Solution 2055 Portfolio Z	14.33%	8.15%	7.68%		14.32%	9.11%	8.84%			
www.voyaretirementplans.com										
					S&P Targe	t Date 2055	+ Index TR	JSD		
Voya Index Solution 2060 Portfolio Z	14.32%	8.25%		7.26%	14.44%	9.14%		8.93%		
www.voyaretirementplans.com										
					S&P Targe	t Date 2060	Index TR U	SD		
Voya Index Solution 2065 Portfolio Z	14.44%			9.80%	14.83%			11.42%		
www.voyaretirementplans.com										
					S&P Targe	t Date 2065	Index TR U	SD		
Voya Index Solution 2070 Z www.voyaretirementplans.com								*		
Voya Index Solution Income Port Z www.voyaretirementplans.com	5.90%	2.89%	3.31%		6.54%	3.62%	4.14%			
					S&P Targe USD	t Date Retire	ement Incon	ne Index TR		
BALANCED										
Vanguard Balanced Index Fund Adm	13.45%	7.20%	7.09%		14.49%	8.60%	8.38%			
www.voyaretirementplans.com					\/) }-	11			
					vanguard E	Balanced Inc	iex insti			
BONDS	4.740/	0.770/	0.040/	l	0.400/	0.400/	0.040/			
AB Global Bond Fund Z www.voyaretirementplans.com	1.71%	-0.77%	0.84%		3.40%	0.48%				
					Bloomberg	Global Agg	regate TR H	dg Index		
DFA Inflat-Prot Securities Port Inst www.voyaretirementplans.com	0.99%	0.85%	1.27%		1.84%	1.87%	2.24%			
					Bloomberg	US Treasur	y US TIPS	ΓR Index		
PGIM High Yield Fund R6 www.voyaretirementplans.com	7.37%	2.90%	4.34%		8.23%	4.12%	5.10%			

Name / Type of Option	Average /	Annual Total	Return as o	of 12/31/24	Benchmark					
	1 yr	5 yr	10 уг	Since Inception	1 yr	5 yr	10 yr	Since Inception		
					Bloomberg	US HY 1%	Issuer Cap	TR Index		
PIMCO Income Fund Inst www.voyaretirementplans.com	4.36%	1.87%	3.23%		1.25%	-0.33%	1.41%			
					Bloomberg	US Agg Bo	nd TR Index	(
Voya Intermediate Bond Fund R6	1.90%	-0.73%	1.01%		1.25%	-0.33%	1.41%			
					Bloomberg	US Agg Bo	nd TR Index	(
GLOBAL / INTERNATIONAL										
American Funds New Perspective R6 www.voyaretirementplans.com	15.99%	10.37%	10.36%		17.49%	10.06%	9.23%			
<u> </u>					MSCI ACW	/I NR USD				
Vanguard Emr Mkts Stck Ind Fd Adm	9.87%	1.95%	2.96%		11.63%	3.39%	4.24%			
www.voyaretirementplans.com					FTSF FMs	AC CHN A	Inc(US RIC)	Trns NR		
) 11113 TVIX		
Vanguard Total Intl Stk Index Fd Adm www.voyaretirementplans.com	4.12%	3.24%	4.02%		5.53%	4.42%	5.13%			
				,	FTSE Glob	al All Cap e	x US (USA)	NR USD		
LARGE CAP GROWTH										
American Funds AMCAP Fund R6 www.voyaretirementplans.com	20.30%	10.40%	10.17%		25.02%	14.53%	13.10%			
					S&P 500 Ir	ndex TR US	D			
LARGE CAP VALUE/BLEND										
American Funds Fundamental Invst R6 www.voyaretirementplans.com	22.20%	11.92%	11.24%		25.02%	14.53%	13.10%			
					S&P 500 Ir	dex TR US	D			
American Funds Wash Mutual Inv R6 www.voyaretirementplans.com	18.14%	11.29%	10.58%		25.02%	14.53%	13.10%			
					S&P 500 Index TR USD					
Vanguard 500 Index Fund Adm	23.72%	13.34%	11.94%		25.02%	14.53%	13.10%			
					S&P 500 In	dex TR US	D			
SMALL/MID/SPECIALTY										
ClrBrg Sm Cp Growth Fnd IS www.voyaretirementplans.com	3.45%	4.63%	7.17%		15.15%	6.86%	8.09%			
					Russell 200	00 Growth Ir	ndex TR US	D		
Columbia Sel Mid Cap Value Fund	12.18%	8.97%	7.58%		13.07%	8.59%	8.10%			
www.voyaretirementplans.com					Russell Mid	l Can Value	Index TR U	ISD.		
					TAUSSEII IVIIC	a Cap value	IIIUGA IN U	JD		

Name / Type of Option	Average A	Annual Total	Return as o	of 12/31/24	Benchmark					
	1 yr	5 уг	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception		
DFA Global Real Estate Sec Port Inst www.voyaretirementplans.com	0.91%	-0.26%	2.92%		2.77%	0.46%	2.98%			
					S&P Globa	I REIT NR II	ndex			
DFA U.S. Targeted Value Port Inst www.voyaretirementplans.com	8.24%	11.26%	8.08%		8.05%	7.29%	7.14%			
					Russell 200	00 Value Ind	ex TR USD			
Vanguard Mid-Cap Index Fund Adm www.voyaretirementplans.com	14.07%	8.75%	8.46%		15.25%	9.86%	9.57%			
					CRSP US Mid Cap TR USD					
Vanguard Small-Cap Index Fund Adm www.voyaretirementplans.com	13.10%	8.22%	8.01%		14.22%	9.26%	9.06%			
		1	1	1	CRSP US	Small Cap T	R USD			
Voya MidCap Opportunities Port R6 www.voyaretirementplans.com	14.59%	10.03%	9.48%		22.10%	11.47%	11.54%			
					Russell Mid	d Cap Growt	h Index TR	USD		

^{*}Inception to date benchmark information has not been made available by the designated investment option provider at this time.

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No **further distribution or dissemination of the MSCI data is** permitted without MSCI's express written consent.

Source: BofA Merrill Lynch, used with permission. BOFA MERRILL LYNCH IS LICENSING THE BOFA MERRILL LYNCH INDICES AS IS MAKES NO WARRANTIES REGARDING SAME, DOES NOT GUARANTEE THE SUITABILITY, QUALITY, ACCURACY, TIMELINESS, AND/OR COMPLETENESS OF THE BOFA MERRILL LYNCH INDICES OR ANY DATA INCLUDED IN, RELATED TO, OR DERIVED THERE FROM, ASSUMES NO LIABILITY IN CONNECTION WITH THEIR USE, AND DOES NOT SPONSOR, ENDORSE, OR RECOMMEND VOYA, OR ANY OF ITS PRODUCTS OR SERVICES.

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 - Fixed Return Investments									
Name / Type of Option Return Term Other									
STABILITY OF PRINCIPAL									

Name / Type of Option	Return	Term	Other
Voya Fixed Account (4633) www.voyaretirementplans.com	1.35%	N/A	Rates are subject to change at any time subject to contract guarantees. The Guaranteed Minimum Interest rate is 1.00%. Current rate information is available by calling 1-800-584-6001.

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

	T	able 3 - Fees	and Exper	ises	
Name / Type of Option		oss Annual g Expenses		et Annual g Expenses	Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
ASSET ALLOCATION					
Voya Index Solution 2030 Portfolio Z	1.41%	\$14.10	1.17%	\$11.70	
Voya Index Solution 2035 Portfolio Z	1.40%	\$14.00	1.17%	\$11.70	
Voya Index Solution 2040 Portfolio Z	1.40%	\$14.00	1.17%	\$11.70	
Voya Index Solution 2045 Portfolio Z	1.39%	\$13.90	1.16%	\$11.60	
Voya Index Solution 2050 Portfolio Z	1.38%	\$13.80	1.16%	\$11.60	
Voya Index Solution 2055 Portfolio Z	1.39%	\$13.90	1.16%	\$11.60	
Voya Index Solution 2060 Portfolio Z	1.39%	\$13.90	1.16%	\$11.60	
Voya Index Solution 2065 Portfolio Z	1.42%	\$14.20	1.16%	\$11.60	
Voya Index Solution 2070 Z	2.14%	\$21.40	1.16%	\$11.60	
Voya Index Solution Income Port Z	1.42%	\$14.20	1.16%	\$11.60	
BALANCED	'		1		
Vanguard Balanced Index Fund Adm	1.07%	\$10.70	1.07%	\$10.70	
BONDS					
AB Global Bond Fund Z	1.52%	\$15.20	1.52%	\$15.20	
DFA Inflat-Prot Securities Port Inst	1.11%	\$11.10	1.11%	\$11.10	
PGIM High Yield Fund R6	1.38%	\$13.80	1.38%	\$13.80	

Name / Type of Option		oss Annual g Expenses		et Annual g Expenses	Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
PIMCO Income Fund Inst	1.54%	\$15.40	1.54%	\$15.40	
Voya Intermediate Bond Fund R6	1.31%	\$13.10	1.31%	\$13.10	
GLOBAL / INTERNATIONAL			1		
American Funds New Perspective R6	1.41%	\$14.10	1.41%	\$14.10	
Vanguard Emr Mkts Stck Ind Fd Adm	1.13%	\$11.30	1.13%	\$11.30	
Vanguard Total Intl Stk Index Fd Adm	1.09%	\$10.90	1.09%	\$10.90	
LARGE CAP GROWTH					ı
American Funds AMCAP Fund R6	1.33%	\$13.30	1.33%	\$13.30	
LARGE CAP VALUE/BLEND					
American Funds Fundamental Invst R6	1.28%	\$12.80	1.28%	\$12.80	
American Funds Wash Mutual Inv R6	1.26%	\$12.60	1.26%	\$12.60	
Vanguard 500 Index Fund Adm	1.04%	\$10.40	1.04%	\$10.40	
SMALL/MID/SPECIALTY					
CIrBrg Sm Cp Growth Fnd IS	1.78%	\$17.80	1.78%	\$17.80	
Columbia Sel Mid Cap Value Fund I3	1.75%	\$17.50	1.75%	\$17.50	
DFA Global Real Estate Sec Port Inst	1.28%	\$12.80	1.22%	\$12.20	
DFA U.S. Targeted Value Port Inst	1.30%	\$13.00	1.29%	\$12.90	
Vanguard Mid-Cap Index Fund Adm	1.05%	\$10.50	1.05%	\$10.50	
Vanguard Small-Cap Index Fund Adm	1.05%	\$10.50	1.05%	\$10.50	
Voya MidCap Opportunities Port R6	1.81%	\$18.10	1.75%	\$17.50	
STABILITY OF PRINCIPAL					
Voya Fixed Account (4633)	N/A	N/A	N/A	N/A	•Transfers from this Fund may not be made directly to a Competing Fund. •Transfers from this Fund will prevent transfers to a Competing Fund for 90 days. •Market Value Adjustments per contract formula for non-benefit Surrenders.

Voya "Excessive Trading" Policy

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a "roundtrip"). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya's definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya's variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an

individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for help with understanding your retirement plan fees and expenses at https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit Voya Retirement Plans Website at

https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

GKIDS, INC. 401(K) PLAN

Separate Account D, Group Funding Agreement

Average Annual Total Returns as of: 10/31/2025 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For monthend 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.

These numbers reflect total Separate Account charges of 1.00% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Depending upon the type of contract in which you participate, you have either received disclosure booklets for the separate account and/or fund prospectuses. You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The disclosure booklet contains this and other information. Anyone who wishes to obtain a free copy of the separate account disclosure booklet and/or fund prospectuses may call their Voya representative or the number above. Please read the separate account disclosure booklet and/or the fund prospectuses 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
		00			•	• • • •		шоорт	
Diversified Emerging Mkts									
Vanguard® Emerging Markets Stock Index Fund - Admiral™ Sh - 6722	1.34	10.13	23.79	20.69	18.04	6.46	6.42		06/21/2000
Foreign Large Blend									
Vanguard® Total International Stock Index Fund - Adm™ Sh - 9889	1.43	9.31	27.34	23.56	18.84	10.11	6.76		04/29/1996
Global Bond-USD Hedged									
AB Global Bond Fund - Class Z - 6344	0.54	1.71	4.34	4.49	4.58	-0.37	1.24		03/27/1992
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-6 - 1899	1.89	6.75	20.01	21.78	21.29	12.32	11.76		03/13/1973
High Yield Bond									
PGIM High Yield Fund - Class R6 - 6589	0.10	1.71	7.10	7.46	9.01	4.53	4.96		03/01/1996
Inflation-Protected Bond									· · · · · · · · · · · · · · · · · · ·
DFA Inflation-Protected Securities Portfolio - Inst Class - 3223	0.18	2.06	6.62	5.16	3.71	0.56	2.00		09/18/2006
Intermediate Core-Plus Bond									
Voya Intermediate Bond Fund - Class R6 - 6431	0.54	2.79	6.26	5.61	5.75	-0.51	1.59		12/15/1998
Large Blend									
American Funds Fundamental Investors® - Class R-6 - 2323	2.45	7.15	21.35	23.74	23.84	16.85	12.98		08/01/1978
American Funds Washington Mutual Investors Fund - Class R-6 - 1990	0.15	4.19	14.19	15.47	17.13	15.90	12.02		07/31/1952
Vanguard® 500 Index Fund - Admiral™ Shares - 899	2.25	7.95	16.51	20.20	21.41	16.42	13.46		11/13/2000
Large Growth									



Investment Options	1-Mo	3-Мо	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
American Funds AMCAP Fund® - Class R-6 - 1949	2.80	6.20	17.07	21.04	22.53	12.82	11.74		05/01/1967
Lifecycle - Index									
Voya Index Solution 2070 Portfolio - Class Z - H627	1.73							6.68	08/11/2025
Voya Index Solution 2065 Portfolio - Class Z - E474	1.74	7.86	18.67	19.70	18.51	12.57		11.77	07/29/2020
Voya Index Solution 2030 Portfolio - Class Z - 7005	1.32	5.83	13.63	14.05	13.35	8.17	7.21		10/03/2011
Voya Index Solution Income Portfolio - Class Z - 3215	0.95	4.36	10.33	10.25	9.38	4.21	4.33		03/04/2008
Voya Index Solution 2060 Portfolio - Class Z - 3214	1.76	7.84	18.55	19.52	18.39	12.43	9.62		02/09/2015
Voya Index Solution 2055 Portfolio - Class Z - 3209	1.75	7.81	18.53	19.53	18.39	12.34	9.55		03/08/2010
Voya Index Solution 2050 Portfolio - Class Z - 3208	1.78	7.83	18.47	19.44	18.31	12.26	9.51		10/03/2011
Voya Index Solution 2045 Portfolio - Class Z - 3207	1.74	7.55	18.00	18.83	17.87	11.99	9.40		03/04/2008
Voya Index Solution 2040 Portfolio - Class Z - 3206	1.60	7.10	16.83	17.54	16.71	10.99	8.92		10/03/2011
Voya Index Solution 2035 Portfolio - Class Z - 3205	1.49	6.51	15.23	15.78	15.16	9.43	8.01		03/04/2008
Mid-Cap Blend									
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	-1.06	1.91	10.58	11.36	13.25	11.13	9.53		11/12/2001
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class R6 - 9862	-0.65	-0.03	7.67	14.71	13.83	8.11	10.21		05/05/2000
Mid-Cap Value									
Columbia Select Mid Cap Value Fund - Institutional 3 Class - 6945	-0.42	4.97	9.87	8.26	10.87	14.02	9.02		11/20/2001
Moderate Allocation									
Vanguard® Balanced Index Fund - Admiral™ Shares - 9009	1.48	5.80	12.33	14.22	14.21	8.79	8.25		11/13/2000
Multisector Bond									
PIMCO Income Fund - Institutional Class - 3524	1.25	3.53	8.83	9.36	8.18	3.46	3.84		03/30/2007
Small Blend									
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	0.20	5.64	6.31	8.67	11.34	10.73	8.90		11/13/2000
Small Growth									
ClearBridge Small Cap Growth Fund - Class IS - 3497	1.17	8.91	12.95	15.72	7.14	3.75	9.17		07/01/1998
Small Value									
DFA U.S. Targeted Value Portfolio - Institutional Class - 2566	-2.19	5.14	3.38	5.68	9.40	16.96	8.73		02/23/2000
Specialty - Commodities Broad									
DFA Commodity Strategy Portfolio - Institutional Class - 3480	2.82	6.89	11.90	13.20	1.90	9.96	3.37		11/09/2010
Specialty - Global Real Estate	ĺ								
DFA Global Real Estate Securities Portfolio - Inst Class - 3484	-1.72	2.10	6.53	0.76	6.50	5.49	3.52		06/04/2008
Stability of Principal									
Voya Fixed Account (4633) - 4633 (1)(2) This fund is not part of the product's separate account.	0.11	0.34	1.07	1.28	1.24	1.14	1.09		

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.

See Performance Introduction Page for Important Information

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.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

GKIDS, INC. 401(K) PLAN

Separate Account D, Group Funding Agreement

Average Annual Total Returns as of: 09/30/2025 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For monthend 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.

These numbers reflect total Separate Account charges of 1.00% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

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
Diversified Emerging Mkts									
Vanguard® Emerging Markets Stock Index Fund - Admiral™ Sh - 6722	5.62	9.80	22.15	15.28	16.12	6.58	6.85		06/21/2000
Foreign Large Blend									
Vanguard® Total International Stock Index Fund - Adm™ Sh - 9889	3.54	6.69	25.54	15.94	19.57	9.28	7.25		04/29/1996
Global Bond-USD Hedged									
AB Global Bond Fund - Class Z - 6344	0.64	0.93	3.78	1.95	4.14	-0.48	1.22		03/27/1992
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-6 - 1899	2.91	5.20	17.78	16.47	22.31	11.23	12.39		03/13/1973
High Yield Bond									
PGIM High Yield Fund - Class R6 - 6589	0.26	2.13	7.00	6.58	9.72	4.52	5.21		03/01/1996
Inflation-Protected Bond									
DFA Inflation-Protected Securities Portfolio - Inst Class - 3223	0.24	1.88	6.42	2.82	4.01	0.37	1.99		09/18/2006
Intermediate Core-Plus Bond									
Voya Intermediate Bond Fund - Class R6 - 6431	0.98	1.86	5.69	2.50	5.00	-0.69	1.57		12/15/1998
Large Blend									
American Funds Fundamental Investors® - Class R-6 - 2323	3.60	6.40	18.45	20.20	26.03	15.70	13.70		08/01/1978
American Funds Washington Mutual Investors Fund - Class R-6 - 1990	1.83	4.97	14.02	13.85	20.59	15.14	12.91		07/31/1952
Vanguard® 500 Index Fund - Admiral™ Shares - 899	3.56	7.84	13.94	16.38	23.64	15.26	14.11		11/13/2000
Large Growth									
American Funds AMCAP Fund® - Class R-6 - 1949	2.29	5.74	13.89	15.89	23.35	11.66	12.19		05/01/1967
Lifecycle - Index									
Voya Index Solution 2070 Portfolio - Class Z - H627	3.16							4.87	08/11/2025
Voya Index Solution 2065 Portfolio - Class Z - E474	3.16	6.84	16.64	14.84	20.28	11.65		11.60	07/29/2020
Voya Index Solution 2030 Portfolio - Class Z - 7005	2.34	5.00	12.16	9.86	14.25	7.51	7.64		10/03/2011

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Voya Index Solution Income Portfolio - Class Z - 3215	1.72	3.68	9.29	6.70	9.58	3.79	4.51		03/04/2008
Voya Index Solution 2060 Portfolio - Class Z - 3214	3.17	6.83	16.51	14.75	20.11	11.52	10.15		02/09/2015
Voya Index Solution 2055 Portfolio - Class Z - 3209	3.13	6.83	16.49	14.68	20.05	11.45	10.08		03/08/2010
Voya Index Solution 2050 Portfolio - Class Z - 3208	3.15	6.80	16.40	14.59	19.93	11.35	10.04		10/03/2011
Voya Index Solution 2045 Portfolio - Class Z - 3207	3.02	6.53	15.99	13.98	19.41	11.10	9.92		03/04/2008
Voya Index Solution 2040 Portfolio - Class Z - 3206	2.87	6.12	14.98	12.89	18.14	10.17	9.42		10/03/2011
Voya Index Solution 2035 Portfolio - Class Z - 3205	2.64	5.56	13.53	11.29	16.23	8.68	8.50		03/04/2008
Mid-Cap Blend	4.50	4.00	44.70	44.07	40.70	44.00	40.07		44/40/0004
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756 Mid-Cap Growth	1.52	4.99	11.76	11.97	16.76	11.32	10.27		11/12/2001
Voya MidCap Opportunities Portfolio - Class R6 - 9862	0.38	2.96	8.37	16.41	16.60	8.51	10.88		05/05/2000
Mid-Cap Value	0.50	2.30	0.37	10.41	10.00	0.51	10.00		03/03/2000
Columbia Select Mid Cap Value Fund - Institutional 3 Class - 6945	1.11	7.62	10.34	6.58	14.79	14.41	9.57		11/20/2001
Moderate Allocation									
Vanguard® Balanced Index Fund - Admiral™ Shares - 9009	2.45	5.55	10.69	10.89	15.22	8.13	8.58		11/13/2000
Multisector Bond									
PIMCO Income Fund - Institutional Class - 3524	0.70	2.31	7.49	6.17	7.79	3.24	3.84		03/30/2007
Small Blend									
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	0.87	7.30	6.10	7.59	14.79	11.11	9.48		11/13/2000
Small Growth									
ClearBridge Small Cap Growth Fund - Class IS - 3497	1.37	9.22	11.64	13.00	9.72	3.61	9.74		07/01/1998
Small Value									
DFA U.S. Targeted Value Portfolio - Institutional Class - 2566	-0.63	8.43	5.70	6.43	14.94	18.36	9.62		02/23/2000
Specialty - Commodities Broad									
DFA Commodity Strategy Portfolio - Institutional Class - 3480	2.07	3.65	8.83	8.32	1.39	9.51	3.07		11/09/2010
Specialty - Global Real Estate									
DFA Global Real Estate Securities Portfolio - Inst Class - 3484	0.37	2.54	8.39	-2.34	8.12	5.06	4.23		06/04/2008
Stability of Principal									
Voya Fixed Account (4633) - 4633 (1)(2) This fund is not part of the product's separate account.	0.11	0.34	0.96	1.27	1.23	1.14	1.08		

This fund is not part of the product's separate account.

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.

Additional Notes

(1)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.

See Performance Introduction Page for Important Information

Additional Notes

(2)The current rate for the Voya Fixed Account (4633) MC 900, Fund 4633 is 1.35%, 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 1.00%, which will not change through 12/31/2025. 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.

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ADVISORY SERVICES OVERVIEW

Voya Retirement Advisors, LLC (VRA), powered by Morningstar Investment Management, LLC

NEED HELP PLANNING FOR RETIREMENT?

Planning for retirement can be difficult. But VRA can help make it easier. With VRA's advisory services, you can receive a personalized retirement strategy to help you make more informed decisions about your retirement account.

There are two services available to you under VRA's advisory services; Online Advice and Professional Management. Both services provide you with a personalized retirement strategy including recommendations for your target retirement goal, savings rate and investment recommendations. Read on for information on each service.

How do laccess VRA's services?

Once you have enrolled in your employer-sponsored retirement plan, you can access these services by logging into your retirement plan account at

www.voyaretirementplans.com and selecting "Get Investment Advice". For your convenience, some of your Voya account information will be pre-populated including your name, date of birth, salary and account balance. You obtain personalized investment advice 7 days a week through these web based services.

Online Advice

This service provides objective recommendations at no additional cost to you. The service uses a goal-based approach, allowing you to examine your unique financial situation. It's designed to help you identify your retirement savings goals, determine how much money you should be contributing to meet those goals, the specific funds you should be investing in and how you should allocate your assets. Features of Online Advice include:

- Research and reports about your plan investment options
- Tools to help you set retirement goals and establish an asset allocation strategy
- Specific, independent, professional investment advice to help you create a diversified portfolio
- Objective investment advice
- Personalized investment option recommendations that factor in your unique financial situation and savings objectives

Professional Management

Is a managed accounts service right for me? Ask yourself the following questions:

- Do I enjoy spending time managing my investment portfolio?
- Do I read material on investing for retirement?
- Have I rebalanced my investment portfolio in the last year?
- Do I know what asset allocation may be right for me?
- Do I currently work with a financial professional who helps me manage my money?
- Do I mind paying a fee for professional investment advice?

If you answered "no" to any of these questions, then the Have Morningstar Manage My Plan service may be right for you. The program is designed to provide you with recommendations from a Morningstar Investment Management LLC investment professional. The program offers you professional investment selection and will:

- Assist in targeting your retirement goal
- Recommend an appropriate savings level to help you achieve that goal
- Provide regular investment updates
- Monitor your account quarterly, which can help save you time in that you don't have to manage your account on an ongoing basis

The Professional Management program is discussed in more detail on the following pages. You should carefully read the information provided before selecting Professional Management, as these documents contain fee and other important investment information associated with the program.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement, and Advisory Services Overview. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent "financial expert" (as defined in the Department of Labor's Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment adviser and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies. CN2718106_0225

VRA Professional Management Program

What can I expect when I sign up?

You will be able to participate in the service when the accompanying enrollment information has been processed by Voya, and the data has been received, processed and accepted by VRA and Morningstar Investment Management LLC. VRA will set your future contribution allocations and will also subsequently allocate your existing balance. You will receive confirmation of this activity to alert you that VRA's instructions have been executed. Additionally, several important actions are taken on your behalf. Because VRA is making investment strategy decisions for you, you will be blocked from making certain transactions that would undo the asset allocation that VRA has established. You should not attempt to execute the following transactions: Reallocate Balance, Fund Transfers, Future Allocation Changes or Scheduled Rebalancing. Once enrolled, you will not be eligible to utilize dollar cost averaging and/or scheduled account rebalancing programs.

You may cancel the service at any time by visiting

www.voyaretirementplans.com and clicking on "Get Investment Advice." You will then be directed to the VRA advisory services website, where you will be able to cancel the service by clicking the "Cancel Service" link at the bottom of any page and following the instructions. Once you have opted out of the service, VRA will promptly remove the transaction blocking described above. The Professional Management program fees will cease upon such notification.

Important Considerations

If you have assets in a self-directed brokerage account, company stock, or options not available for investment and/or withdrawal, VRA will consider such investments in recommendations, but may not provide specific analysis or suggest or implement reallocation of those assets. Also, under certain circumstances (such as where your sponsor requires your matching contribution to be invested in a particular fund), your entire account may not be eligible to receive VRA services. If you have multiple accounts in your plan, your account balance information for all

accounts under the plan will be combined upon electing the Professional Management program. VRA assumes that your assets are fully vested in your retirement plan(s) when they provide their recommendations. These recommendations made by VRA may be influenced by the information provided to them about you and your financial situation. Please ensure the information used by VRA is complete and accurate, and updated on a timely basis. If you provide VRA with such information on the plan website or through your enrollment information, VRA will assume that it is accurate and timely. While visiting the site to update your personal information, you should also take the opportunity to review the fees currently assessed, as they may change each year.

About Voya

VRA is a registered investment advisor, with over 20 years of experience, and a member of the Voya Financial (Voya) family of companies. Voya is a premier retirement, investment and insurance company serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness.

About Morningstar

Morningstar Investment
Management LLC is a leading provider
of investment advisory services for
the retirement plan industry. They are
a registered investment advisor and
wholly owned subsidiary of
Morningstar, Inc., a company known
for being a trusted source of insightful
information on stocks, mutual funds,
and other investment products.

Professional Management Fees

If you elect to utilize Professional Management, fees will be deducted quarterly from your account at an annual rate (shown below) of your Managed Account Balance (defined below) and paid to VRA.

Professional Management Fee: 0.60%

Your Managed Account Balance is defined as your balance at the end of each fee period (not including any outstanding loans) minus any balance in company stock and minus any balance in a self-directed brokerage account. Once you have enrolled in your plan, you can also visit the VRA advisory services website and utilize their calculator to see the maximum fee you might pay, expressed in dollars.

Temporary Fund Allocation

Pending receipt of VRA's investment instructions, your Plan Sponsor has chosen the following fund(s) to allocate any balances or contributions that may be applied between the time you enroll and when VRA's instructions are processed.

Fund Name Allocation % (Fund Number)

Voya Fixed Account 4633 (4633)

100%

Voya Financial® "Excessive Trading" Policy

The Voya Financial® family of companies (Voya®), as providers of multi-fund variable insurance and retirement products, has adopted this Excessive Trading Policy to respond to the demands of the various fund families which make their funds available through our variable insurance and retirement products to restrict excessive fund trading activity and to ensure compliance with Section 22c-2 of the Investment Company Act of 1940, as amended. Voya's current definition of Excessive Trading and our policy with respect to such trading activity is as follows:

 Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading.

Voya currently defines Excessive Trading as:

- a. More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a "round-trip"). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya's definition of Excessive Trading; or
- b. Six round-trips within a 12 month period.

The following transactions are excluded when determining whether trading activity is excessive:

- a. Purchases or sales of shares related to non-fund transfers (for example, new purchase payments, withdrawals and loans);
- b. Transfers associated with scheduled dollar cost averaging, scheduled rebalancing or scheduled asset allocation programs;
- c. Purchases and sales of fund shares in the amount of \$5,000 or less;
- d. Purchases and sales of funds that affirmatively permit short-term trading in their fund shares, and movement between such funds and a money market fund; and
- e. Transactions initiated by a member of the Voya® family of insurance companies.
- 2. If Voya determines that an individual has made a purchase of a fund within 60 days of a prior round-trip involving the same fund, Voya will send them a letter warning that another sale of that same fund within 60 days of the beginning of the prior round-trip will be deemed to be Excessive Trading and result in a six month suspension of their ability to initiate fund transfers or reallocations through the Internet, facsimile, Voice Response Unit (VRU), telephone calls to Customer Service, or other electronic trading medium that Voya may make available from time to time ("Electronic Trading Privileges"). Likewise, if Voya determines that an individual has made five round-trips within a 12 month period, Voya will send them a letter warning that another purchase and sale of that same fund within 12 months of the initial purchase in the first round-trip in the prior twelve month period will be deemed to be Excessive Trading and result in a six month suspension of their Electronic Trading Privileges. According to the needs of the various business units, a copy of the warning letters may also be sent, as applicable, to the person(s) or entity authorized to initiate fund transfers or reallocations, the agent/registered representative or investment adviser for that individual. A copy of the warning letters and details of the individual's trading activity may also be sent to the fund whose shares were involved in the trading activity.



- 3. If Voya determines that an individual has used one or more of its products to engage in Excessive Trading, Voya will send a second letter to the individual. This letter will state that the individual's Electronic Trading Privileges have been suspended for a period of six months. Consequently, all fund transfers or reallocations, not just those which involve the fund whose shares were involved in the Excessive Trading activity, will then have to be initiated by providing written instructions to Voya via regular U.S. mail. During the six month suspension period, electronic "inquiry only" privileges will be permitted where and when possible. A copy of the letter restricting future transfer and reallocation activity to regular U.S. mail and details of the individual's trading activity may also be sent to the fund whose shares were involved in the Excessive Trading activity.
- 4. Following the six month suspension period during which no additional Excessive Trading is identified, Electronic Trading Privileges may again be restored. Voya will continue to monitor the fund transfer and reallocation activity, and any future Excessive Trading will result in an indefinite suspension of the Electronic Trading Privileges. Excessive Trading activity during the six month suspension period will also result in an indefinite suspension of the Electronic Trading Privileges.
- 5. Voya reserves the right to limit fund trading or reallocation privileges with respect to any individual, with or without prior notice, if Voya determines that the individual's trading activity is disruptive, regardless of whether the individual's trading activity falls within the definition of Excessive Trading set forth above. Also, Voya's failure to send or an individual's failure to receive any warning letter or other notice contemplated under this Policy will not prevent Voya from suspending that individual's Electronic Trading Privileges or taking any other action provided for in this Policy.
- 6. Each fund available through Voya's variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/ frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

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This Excessive Trading Policy applies to products and services offered through the Voya® family of companies. ©2025 Voya Services Company. All rights reserved.

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PLAN | INVEST | PROTECT

Voya.com



Information and Assistance

Voya offers tools and services to help you access information and plan for retirement the way you want – on the Web, over the phone and through our Customer Service Associates.

Safeguard your retirement account now. Your retirement account information is always available to you through Voya's retirement website, mobile app, and phone services. Take control of your account by establishing a unique password/personal identification number (PIN). For security reasons, never use your date of birth or Social Security number for your password or PIN.

ONLINE

www.voyaretirementplans.com

You can access your account on the Web 24 hours a day, seven days a week.

Getting Started

- 1. Select 'Register now'
- 2. Follow the prompts to complete your registration
- 3. A code can be requested and is sent to you by the most expedient method you have on file with Voya (text, email, or U.S. Mail).
- 4. You will be asked to create a login username and password for subsequent online or mobile account access.

Already registered? Login using your Username and Password.

If you forget your Username or Password, click on **Forgot Username?** or **Forgot Password?**

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Generating an account statement
- Obtaining investment information
- Updating your personal profile
- Changing your password
- Accessing retirement planning tools and calculators

PHONE

(800) 584-6001

For help enrolling, please call our dedicated enrollment number at 888-311-9487. The number above is for ongoing help once you've established your retirement plan account.

Automated Service is available toll-free, 24 hours a day, seven days a week. Voya Customer Service Associates are available Monday-Friday, 8:00 a.m. – 9:00 p.m. ET.

Getting Started

- 1. For Voya's Automated Service, press 1
- 2. For assistance in Spanish, press 2
- 3. Enter your Social Security Number
- 4. Enter your PIN
- 5. Then, follow the system prompts that correspond to your needs

To speak with a Voya Customer Service Associate, press 0.

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Obtaining investment information
- Speaking with a Customer Service Associate

account using your mobile device. The Voya Retirement Plan Account mobile app can be downloaded from your preferred mobile app store. Search using the keywords:

You can also access your Plan

Voya Retire.

Plan Contact Card

Keep in touch with your account:

GKIDS, Inc. 401(k) Plan Plan Number: 81C207

For automated phone access - 1-800-584-6001 For Internet access - www.voyaretirementplans.com For a Customer Service Associate - 1-800-584-6001 M - F, 8 a.m. - 9 p.m., ET



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"), Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. Fixed annuities are issued by VRIAC. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are 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. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all 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. OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies. All products or services may not be available in all states.

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