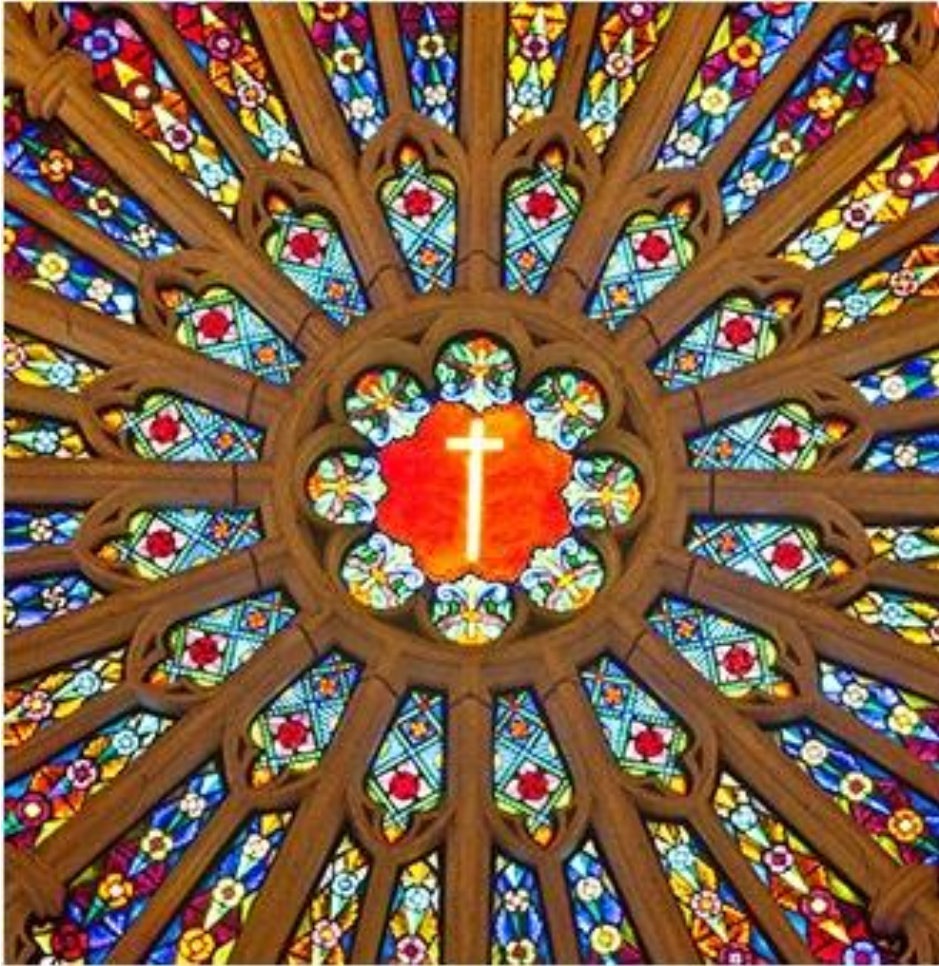


Overview of The Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan



PLAN
INVEST
PROTECT



Hi. I'm...



Tom Kenney
Retirement Education Specialist

Registered representative of and securities offered through Voya Financial Partners, LLC (member SIPC).



Disclosure

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Understanding the Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan

- Features of the Plan
- We're Voya Financial
- What stayed the same?
- What's new?
- Investment options
- Tools and resources
- Next steps and important notes



We're Voya Financial®



What's staying the same?

- Before-tax and Roth after-tax Contributions
- Catch-up contributions for those age 50 and older
- Contribute up to 100% of your eligible earnings
- Dollar for dollar employer match up to 3% of eligible earnings, then 50% on the next 2% of eligible earnings
- Beneficiary designations will automatically transfer to Voya
- Most investment options, including the American Funds target date suite
- All contributions – employee and employer – are 100% immediately vested
- Advisory Services
- RCAB Benefits Department continues to provide support
 - benefits@rcab.org
 - catholicbenefits.org/401k/401k.htm



What's new?

- Voya is the Plan's new recordkeeper
- The Plan removed the TIAA Small Cap Blend from the investment line-up and replaced it with a Fidelity Small Cap fund
- Voluntary rate escalator
- All payroll deduction changes will now be made with Voya – either online or by phone. No more paper forms.
- Enhanced digital experience



What's new?

More flexibility for multi-location employees

Employees/priests who are eligible at more than one parish, school, or other location, will see contributions from each location displayed by location. This will allow you to:

- set up custom deductions for each location
- invest your funds by account
- take a loan out of the account with the highest balance and repay the loan through payroll deduction at this location

Investment Options



Target Date Funds

If your date of birth is...	Target Date Fund
Before 1947	American Funds Target Retirement 2010
1948 – 1952	American Funds Target Retirement 2015
1953 – 1957	American Funds Target Retirement 2020
1958 – 1962	American Funds Target Retirement 2025
1963 - 1967	American Funds Target Retirement 2030
1968 – 1972	American Funds Target Retirement 2035
1973 – 1977	American Funds Target Retirement 2040
1978 – 1982	American Funds Target Retirement 2045
1983 – 1987	American Funds Target Retirement 2050
1988 – 1992	American Funds Target Retirement 2055
1993 – 1997	American Funds Target Retirement 2060
After 1997	American Funds Target Retirement 2065

The return of principal for the underlying funds in target date funds for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Bond ratings, which typically range from AAA/Aaa (highest) to D (lowest), are assigned by credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.



Mix your own portfolio with individual fund options

Individual Funds

Vanguard Treasury Money Market	MFS Value
Met West Total Return Bond	Franklin Growth
Blackrock Inflation Protected Bond	American Century Mid Cap Value
T. Rowe Price High Yield Bond	PGIM Jennison Mid Cap Growth
PIMCO International Bond	Fidelity Small Cap Index
Blackrock Global Allocation	MFS International Intrinsic Value
Ava Maria Rising Dividends	American Funds Europacific Growth
Vanguard Institutional Index	DFA Emerging Markets



Advisory Services

Advisory services offered through Voya Retirement Advisors and powered by Edelman Financial Engines®

Online Advice

Web based service for investors seeking advice to help make their own decisions.

Based on users input, the Online Advice tool will display:

- A retirement forecast of their current choices
- Investment and saving recommendations
- Available to all Plan participants at no additional cost

Professional Management

Fee-based service designed for the investor, who would rather have investment professionals pro-actively manage their retirement savings Plan.

- Ongoing assessment of your progress
- Automatic updates to keep you on target
- Personalize your profile
- Periodic account optimization
- Review Progress Reports

Professional Management with Income+

Fee-based service for those age 55 and older (within seven years of their retirement age). It includes a plan for monthly payouts of the assets in your 401(k) account, when you retire, so that your savings may last until your early 90's.

- Social Security guidance to help you maximize your lifetime retirement benefit.

IMPORTANT: Forecasts 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.



Professional management program with income+



Thinking about retirement

- **Retirement Checkup** with a Voya Retirement Advisors Representative to set and meet retirement goals and remind you **of catch-up provisions.**
- **Ongoing** account review to balance safety and growth and **quarterly updates.**

Prepare for retirement

- **Income Checkup** (~ 5 years from retirement) with Voya Retirement Advisors Representative to review Social Security and to develop an income plan.
- **Begin transition** to income-ready portfolio with more fixed income.
- **Designed to protect** against big losses¹ while maintaining equity exposure for growth potential.

Retirement

- **Steady payouts** with limited downside²
- **Payout amount** designed to go up with normal market behavior.³
- Designed to last for life (assumes optional out of plan annuity purchase).
- **Flexibility**, allows additional partial distributions.

¹No investment advisor can guarantee results, but we can help by building a plan that is personalized to fit you.

²Investments 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.

³In high inflationary and higher interest rate environments, equity allocations for the portfolio increase to improve the probability that payouts keep pace with inflation.



Disclosure

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With Professional Management with Income+, payouts begin in retirement at your request. Professional Management with Income+ seeks to manage your investments to create payouts that can last into your early 90s. If you think you'll want payouts longer than that and want a lifetime guarantee, consider an optional out-of-plan annuity purchase. Guarantees of lifetime income are based on the claims-paying ability of the issuing company. However, annuities are not guaranteed to be available and are generally unavailable to those over age 85 or for balances less than \$10,000. Annuities are not right for everyone and you should decide if they are appropriate for you. Voya Retirement Advisors, LLC and Edelman Financial Engines, LLC do not guarantee payout amounts or payouts for life.

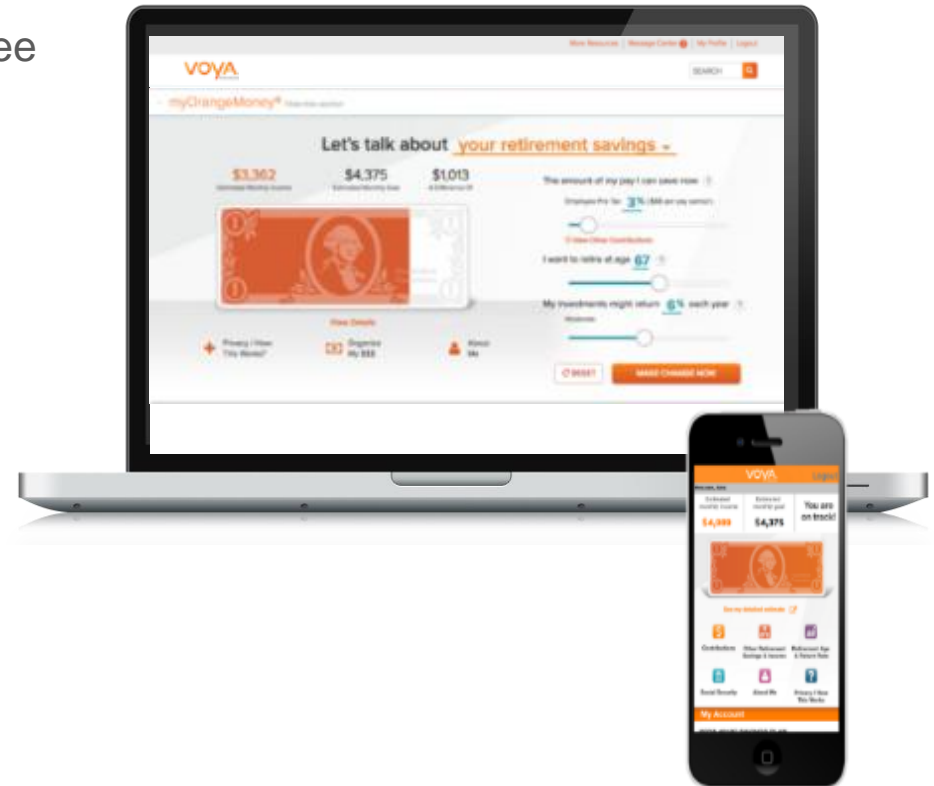


Tools and resources



myOrangeMoney®

- An interactive, online experience to see where you stand with saving today.
- Helps you to visualize and better understand your savings decisions.
- Displays how current assets may translate into monthly retirement income.
- To learn more visit:
voya.com/page/myorangemoneyfe



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.



Financial Wellness

Holistic financial guidance that helps you address, prioritize and balance key components of financial health.



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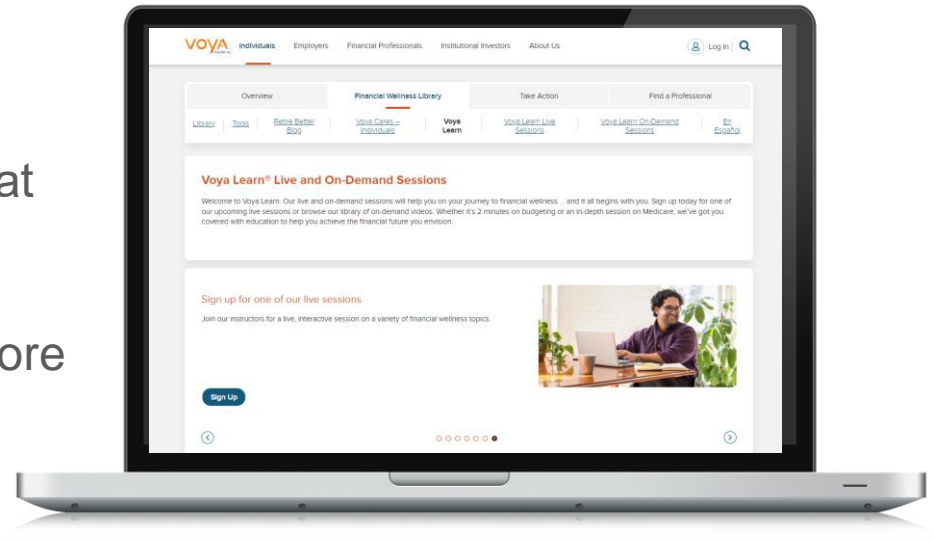


Voya Learn®

Voya Learn's live and on-demand sessions are designed to help you achieve the financial future you envision... but it all begins with you. You'll have 24/7 access to videos that can:

- Teach you the basics of a retirement account, and explore reasons you might want to increase your contribution.
- Help you understand your overall Financial Wellness and take meaningful actions.

Visit voya.com/voyalearn today to sign up for an upcoming session or to explore our on-demand library.



Voya Retire[®] mobile app

Many account management capabilities are available through the **Voya Retire** mobile app, giving you access to your account from any mobile device to:

- See current balances, balance history and balance by source
- Reallocate your balance
- Change investment elections
- Change contribution amount



Search for **Voya Retire** in your favorite app store.

App Store is a service mark of Apple Inc. Google Play is a service provided by Google LLC.



Next steps and important notes



Register your account

When you first access the Plan website at **rcab.voya.com**

- 1 Click **Register Now** and choose how you would like to create your account access.
- 2 Enter either:
 - a) your Social Security number and the PIN that was sent to you by Voya, **OR**
 - b) your Social Security number and date of birth, then answer some security questions.
- 3 Once your identity is confirmed, create your username and password.
- 4 Provide an email address and mobile number for future recovery of your username or password.



Access your account

Online

- rcab.voya.com

First time user? Click **Register Now**

Telephone

- 855-817-1664
- Hearing impaired: 800-579-5708

Mobile

- **Voya Retire**[®] mobile app



Missing your PIN?

You can still register for online account access by visiting **rcab.voya.com** and clicking on the Register Now button and following the instructions.

If you need to request a new PIN, you can do so on **rcab.voya.com** or by calling customer service center at **855-817-1664**.



Voya's S.A.F.E.® Guarantee

If any assets are taken from your Plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account, subject to you taking action to satisfy the following key steps:

- 1 Register your account online.
- 2 Review your account information on a regular basis and keep your contact information current.
- 3 Enroll in Voya Voiceprint.
- 4 Promptly report any suspected identity theft or unauthorized activity.
- 5 Practice safe computing habits.

Please visit <https://www.voya.com/articles/safe-guarantee> for more information.



Important notes

- This presentation was designed to provide you with fundamental information on retirement planning and to outline other sources of information to assist you in managing your personal finances.
- The information presented does not constitute legal, investment or financial advice of any kind.
- Consult your financial, legal and/or tax advisor for advice.

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