



## New Service Provider for the County of Henrico 457 Deferred Compensation Plan

Dear Henrico County Deferred Compensation Participant:

In November 2017, we announced **Empower Retirement** will be the new provider handling administrative, recordkeeping, communication, investment and financial education services for the County of Henrico 457 Deferred Compensation Plan. Now, we are pleased to announce that this transition will be **effective March 14, 2018**. As you know, Empower will replace the current providers, Voya and ICMA-RC.

The transition process is automatic; **there is nothing that you are required to do during the transition.**

Please carefully review this bulletin as it includes important transition information and information about new features.

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A list of Frequently Asked Questions (FAQs) for easy access and reference will be posted to our County website, as well as a copy of this Transition Bulletin ([www.employees.henrico.us](http://www.employees.henrico.us); under employees or retirees, click on Benefits).

Date	Event	Action
February 5 – 9, 2018	Transition Meetings <b>Note:</b> <i>The County will allow attendance without using accrued leave. In case of inclement weather, check the County website.</i>	Attend a meeting for additional information.
March 6, 2018	Blackout Period begins	Make any transfers from Voya or ICMA-RC before 4 p.m. Distribution paperwork must be submitted to HR Benefits by Noon if County signature is needed.

March 9, 2018	Bi-weekly Payroll contributions March 30 for monthly contributions	First payroll contribution sent to Empower.
March 14, 2018	Empower begins recordkeeping	Voya and ICMA-RC wire all assets to Empower.
March 31, 2018	Final quarterly statements	Voya and ICMA-RC will send your statement with a \$0 balance.
April 5, 2018	Blackout Period ends	Plan will re-open for all account activities after close of business.
April 2018	First Empower quarterly statement	Statements will be delivered electronically with your full account balance.

All existing accounts at Voya and ICMA-RC will transfer automatically to Empower. To help ensure an accurate transfer of assets and records from Voya and ICMA-RC, there will be a blackout period. **You will not have access to your current account during the blackout period; however, the funds in your account will remain invested.**

The blackout period is scheduled to occur from **4 p.m. Eastern time March 6, 2018, to close of business on April 5, 2018.**<sup>1</sup> See the *Important Notice Concerning Your Rights Under the Plan* included with this bulletin for more detailed information.

The County and Empower are committed to offering you the tools, education and support to help you develop a successful retirement strategy. We look forward to sharing more information with you at our upcoming transition meetings.

Sincerely,

Paula G. Reid  
Director of Human Resources  
Henrico County, Virginia

## Empower Retirement transition: Your next steps

**You are not required to take action regarding your account. Your new account will be set up at Empower, and your balance will transfer automatically.**

- ✓ After the transition, go online to **www.empowermyretirement.com** and activate your new Empower online account. Please contact Client Services immediately if you suspect any unauthorized use.
- ✓ However, your current beneficiary designation may not transfer from Voya and ICMA-RC so you will need to update this information at Empower. You may update your beneficiary information online on the new website, **www.empowermyretirement.com** after the transition.
- ✓ Review the information in this Transition Bulletin and then attend one of the scheduled group meetings listed on Page 7 to learn more about the enhanced investment services available to you from Empower.

## Program enhancements

- **Updated technology services** - Technology can simplify our lives, and the improved services through Empower will make it easier for you to manage your account and obtain account and investment information. A useful, interactive website available for Plan participants at **www.empowermyretirement.com** and an interactive voice response system at **(800) 701-8255** will make it easier to keep an eye on your account and make transactions at any time you choose, 24 hours a day, seven days a week.<sup>2</sup> You can also access the website from your mobile device for even more flexibility.

Some of your technology services will provide a simple and paperless solution to managing your account. The new paperless solutions will include:

- **Statements on Demand** - Access your account data on the website, including transaction history for a period you specify.
  - **Beneficiary Recordkeeping** - With this feature, you will select your beneficiary and update your beneficiary information on the website as necessary.
  - **Deferral Recordkeeping** - This allows you to make changes to your contributions through the automated voice response system, the website or a retirement plan specialist.
- **Improved tools and education** - Retirement is all about possibilities, and with the right planning tools your possibilities are endless. If you would like to plan your portfolio and manage your investments yourself, there are excellent tools available on the website:



- Online financial tools and calculators can help guide you through retirement planning and savings decisions.
- You can research investment option information, including fund fact sheets and investment performance returns, and view online prospectuses and/or disclosure documents.

- **Roth contribution option** - Your County of Henrico 457 Plan will allow Roth contributions after the transition, giving you the flexibility to designate all or a portion of your elective contributions as Roth contributions.

The Roth option essentially “locks in” today’s income tax rates on all contributions. Payroll contributions are on an after-tax basis. The advantage of Roth contributions is that once the amounts are contributed and stay in the 457 for five years, distributions at retirement are tax free.

For some people—especially those who expect to be in a higher tax bracket when they retire—the Roth option may make the most sense.

If you expect to be in a lower tax bracket when you retire, you might want to continue contributing on a pre-tax basis. In this case, you won’t pay taxes on your contributions or on any earnings on your contributions until you take a distribution, which is usually during retirement.

You can decide whether contributing to your Plan on an after-tax basis or a traditional pre-tax basis best meets your financial retirement goals. However, unless you make a change, your current contributions will continue to be deducted on a pre-tax basis.

- **Public Safety Insurance Premium option** - The Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act allows eligible retired public safety officers to use up to \$3,000 per year from their qualified retirement plan, on a pre-tax basis, to pay for their health care or long-term care insurance premiums. The money must be paid directly from your account to the health or long-term care insurance company. The form is located on Empower’s website.
- **Online Investment Guidance, Online Investment Advice, and the Managed Account services** - If you’re interested, your enhanced program offers three different types of investment assistance through Empower Retirement Advisory Services (Advisory Services), provided by Advised Assets Group, LLC (AAG), a registered investment adviser:
  - Online Investment Guidance – Asset allocation recommendations for the more hands-on investor, available at no additional cost to you.



- Online Investment Advice – Fund-specific recommendations provided for an additional fee.
- Managed Account service – Fund-specific recommendations and ongoing account management for an additional fee.

If you prefer to manage your account on your own, you can use Online Investment Guidance or Online Investment Advice. Each of these services provides a personalized retirement strategy for you. While there is no cost to use Online Investment Guidance, there is a \$25 annual fee, assessed at \$6.25 per quarter, to use Online Investment Advice.

If you choose to have AAG manage your account for you through the Managed Account service, the annual fee, assessed quarterly, is based on a percentage of your account balance.

Account Balance	Maximum Annual Fee
Up to \$100,000	0.45%
Next \$150,000	0.35%
Next \$150,000	0.25%
Greater than \$400,000	0.15%

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.

To learn more about Advisory Services, please visit [www.empowermyretirement.com](http://www.empowermyretirement.com) after the transition.

- **Self-Directed Brokerage Account (SDBA) -**

A self-directed brokerage account offered through Empower allows you to select from numerous mutual funds and/or other types of securities offered by the Plan, for an additional fee or fees.

The SDBA is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that none of the available options in the SDBA have been reviewed for suitability by your employer, investment manager, or Empower Retirement.



- **On-Site Education, Enrollment and Retirement Planning Counseling Services -**  
We all know the importance of education. You can stay informed of all the Program changes and enhancements through numerous resources.
  - During the transition, a team of Empower field representatives will conduct informational meetings and will be available to answer any additional questions you may have about the Plan's transition.
  - After the transition is complete, you will have access to a dedicated representative available for the County of Henrico 457 Plan. Your dedicated representative will be on-site to conduct individual meetings.<sup>3</sup> More information on scheduling these individual meetings will be coming soon.
  - You can speak with a customer service representative who can answer your questions. Talk with a representative by calling the voice response unit at **(800) 701-8255** Monday through Friday, from 8 a.m. to 10 p.m. Eastern time<sup>3</sup> after the transition.
  - In addition, the automated voice response system will be available to you 24 hours a day, seven days a week after the transition is complete. The number is **(800) 701-8255**.



## Key Transition Dates<sup>1</sup>

### February 5 - 9, 2018 - Transition meetings

- During these meetings, Empower will provide you with additional information about the new features and services. Please see the meeting schedule on Page 7 of this bulletin.

### March 6, 2018: Blackout period begins at 4 p.m. Eastern time

- Last day to make any fund transfers or account changes with Voya or ICMA-RC.<sup>2</sup> See the FAQ document in this mailing for details.
  - Any distribution forms requiring a County signature must be submitted to Henrico County HR Benefits no later than 12:00 Noon Eastern time.
- No transactions are possible between 4 p.m. Eastern time March 6, 2018 and close of business April 5, 2018 – including investment option transfers and distribution requests.

**During the blackout period, funds in your account will remain invested.**

### March 14, 2018: Empower begins recordkeeping your account

- The current provider wires all assets to your new Empower account.

### March 31, 2018: Final quarterly statement from Voya and ICMA-RC, initial statement from Empower

- You will receive your last statement from Voya and ICMA-RC that reflects the closing of your account, with a \$0 balance. At approximately the same time, you will also receive an initial statement from Empower. This statement will reflect a starting account balance equal to the amount transferred from Voya and ICMA-RC.

### April 5, 2018: Blackout period ends, Plan opens to transactions<sup>2</sup>

- Your Plan website, **[www.empowermyretirement.com](http://www.empowermyretirement.com)**, and voice response system, **(800) 701-8255**, are fully operational for all transactions.
  - You will need your Social Security number to access the website and the voice response system.
- Empower will have verified and reconciled all existing account balances.

### April 2018: First Empower quarterly statement mailing

- You will receive your first quarterly statement electronically from Empower which will reflect your full account. You can also access it online, after you log into your account, under the *My Accounts* section.



## Empower services offered after the transition

- **Retirement education/counseling services through local retirement plan advisor<sup>3</sup>**
  - Individual one-on-one sessions to discuss your specific questions or retirement situation (contribution amounts, available catch-up amounts, asset allocation, retirement planning)
  - Educational group meetings that cover specific Plan features, investment information and distribution planning
  - Seminars on a variety of topics like asset allocation, basic and advanced investment principles, retirement options, and more
- **Customer Service Representative and voice response system services**
  - If you need assistance, call **(800) 701-8255** to speak with a representative. Representatives are available from Monday through Friday, 8 a.m. to 10 p.m. Eastern time.<sup>3</sup>
  - You can also use the automated voice response system to monitor your account and make transactions at any time—24 hours a day, seven days a week.
- **Website services**
  - Explore the new website at **[www.empowermyretirement.com](http://www.empowermyretirement.com)**
    - A fully-functional version is available on your mobile device
  - Access your account and make transactions
  - Find helpful details about the Plan
  - Get answers to retirement planning questions
  - Use the tools and calculators to estimate your income in retirement

We encourage you to stay informed during the transition by reviewing this information and attending one of the transition meetings.

It is also a good time to review your account to determine if you'd like to make any changes. For example:

- Do you want to change your contribution rate?
- Are your investment choices appropriate for you given your current situation?
- Have you reviewed your beneficiary designation to make sure it is current?





These steps can help you stay on track with your goals and objectives. After the transition, you may go online and make changes to your deferral election, set up Roth elections, transfer funds and more.

## Fee structure

An important goal of the County is to keep investment and administrative costs reasonable and transparent for you as a participant.

Right now, you pay fees even though you might not have noticed them as they were deducted from your overall account balance. To increase transparency, the administrative fee for the deferred compensation plan will appear on your Empower quarterly statement. The annual administrative fee is 0.19%. This is assessed on a quarterly basis.

For example, a \$35,000 balance would be assessed an annual administrative fee of \$66.50, assessed quarterly at \$16.63.

## Transition meetings

During these meetings, Empower will provide you with additional information about the new features and services. At these meetings, we will:

- Outline the details and important dates of the transition
- Discuss your investment options
- Share information on how to manage your account
- Answer your questions

## Transition meeting schedule

Meetings will be held at the following locations February 5 – 9, 2018:

**Western Government Center  
Board of Supervisors' Room**  
4301 E. Parham Road  
Henrico, VA 23228

**Public Utilities Conference Room**  
10401 Woodman Road  
Glen Allen, VA 23060

**Eastern Government Center  
Multi-Purpose Room**  
3820 Nine Niles Road  
Henrico, VA 23223

**James River Juvenile Detention Center**  
3650 Beaumont Road  
Powhatan, VA 23139



Date	Location	Time
Monday, February 5, 2018	Board of Supervisors' Room	10:30 – 11:30 a.m.
Monday, February 5, 2018	Public Utilities Conference Room	1:00 – 2:00 p.m.
Monday, February 5, 2018	Board of Supervisors' Room	3:00 – 4:00 p.m.
Tuesday, February 6, 2018	Board of Supervisors' Room	8:00 – 9:00 a.m.
Tuesday, February 6, 2018	Public Utilities Conference Room	8:00 – 9:00 a.m.
Tuesday, February 6, 2018	Board of Supervisors' Room	11:00 a.m. – 12:00 p.m.
Tuesday, February 6, 2018	Public Utilities Conference Room	3:00 – 4:00 p.m.
Tuesday, February 6, 2018	Board of Supervisors' Room	3:30 – 4:30 p.m.
Wednesday, February 7, 2018	Eastern Government Center Multi-Purpose Room	8:00 – 9:00 a.m.
Wednesday, February 7, 2018	James River Juvenile Detention Center	9:30 – 10:30 a.m.
Wednesday, February 7, 2018	Eastern Government Center Multi-Purpose Room	11:00 a.m. – 12:00 p.m.
Wednesday, February 7, 2018	Board of Supervisors' Room	1:30 – 2:30 p.m.
Wednesday, February 7, 2018	Eastern Government Center Multi-Purpose Room	3:00 – 4:00 p.m.
Wednesday, February 7, 2018	Board of Supervisors' Room	3:30 – 4:30 p.m.
Thursday, February 8, 2018	Board of Supervisors' Room	8:00 – 9:00 a.m.
Thursday, February 8, 2018	Public Utilities Conference Room	8:00 – 9:00 a.m.
Thursday, February 8, 2018	Board of Supervisors' Room	11:00 a.m. – 12:00 p.m.
Thursday, February 8, 2018	Board of Supervisors' Room	3:00 – 4:00 p.m.
Thursday, February 8, 2018	Eastern Government Center Multi-Purpose Room	3:00 – 4:00 p.m.
Friday, February 9, 2018	Eastern Government Center Multi-Purpose Room	8:30 – 9:30 a.m.



Friday, February 9, 2018	Board of Supervisors' Room	9:00 – 10:00 a.m.
Friday, February 9, 2018	Eastern Government Center Multi-Purpose Room	11:00 a.m. – 12:00 p.m.
Friday, February 9, 2018	Board of Supervisors' Room	11:00 a.m. – 12:00 p.m.
Friday, February 9, 2018	Board of Supervisors' Room	2:00 – 3:00 p.m.

Each meeting is expected to be approximately one hour long. *The County will allow attendance without using Leave Balances. In case of inclement weather, check the County website ([www.henrico.us](http://www.henrico.us)) where County closings would be posted.*

## Fund mapping list

For a smooth transition, your current account balances and future contributions with Voya and ICMA-RC will be transferred to the new investment options through an automatic process called fund mapping. The fund mapping approach was chosen by Henrico County and its investment consultant.

Fund mapping describes the transfer of each of the existing investment options to a similar option available in the new fund menu. The mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings and long-term performance potential.

If you currently have multiple active accounts under the Plan at Voya and ICMA-RC, your funds will transfer to the new fund list. You can decide if you want to make any changes before the blackout period. Each of your current Voya and ICMA-RC account balances will map into the corresponding Empower funds as listed in the Transition Bulletin and the accounts will be consolidated into one Empower account.

### **If you have ongoing payroll deductions for both ICMA-RC and Voya:**

After your account balances have transferred to Empower, Empower can apply only one set of your investment elections to your future payroll deductions. Henrico County determined that your combined payroll contributions after the transition will be invested based on the fund mapping for your ICMA-RC investment elections. Please note: If you want to change that, you can do so by making fund changes before or after the transition.

### **Check your fund mapping after the transition:**

Prior to the blackout period, please review your current investment elections at ICMA-RC and notice how they will be mapped to the new fund list at Empower. That way, you



can check for correct fund mapping on your first contributions sent to Empower with the March 9, 2018 payroll.

In addition, please note that the amount of your payroll contributions will be combined into one account with Empower. For example, if you contribute two percent of your salary to Voya and one percent to ICMA-RC, your payroll deduction will show, after the transition, that you contribute three percent to Empower. You can change your payroll deduction amount before the transition if you submit a deduction change form to Henrico County HR Benefits by February 28, 2018. You can change your deduction at any time; however, IRS requires that deduction changes be applied in the month following the date you submit the deduction change form.

Please contact Henrico County HR Benefits at (804) 501-4389 if you have active accounts with ICMA-RC and Voya and have additional questions.

**Please note:** *There are special rules for the transfer of funds from the ICMA-RC Plus Fund and the Voya Fixed Plus Account. Please see important information at the end of this fund mapping list.*

ICMA-RC Investment Option	Empower Investment Option	Ticker Symbol
VantageTrustPLUS Fund R5	T Rowe Price Stable Trust	--
VantageTrustBoACD Accounts (1, 3-& 5-Year)	T Rowe Price Stable Trust	--
VT Vantagepoint Inflation ProtSecs R9	Baird Core Plus Bond Inst	BCOIX
VT Western Asset Core Plus Bondl	Baird Core Plus Bond Inst	BCOIX
VT PIMCO High Yield Admin	Baird Core Plus Bond Inst	BCOIX
VT Vantagepoint Core Bond Index T	Vanguard Total Bond Market Index Adm	VBTLX
VT MFS Value Fund	Putnam Equity Income R6	PEQSX
VT InvescoDiversified Dividend Y	Putnam Equity Income R6	PEQSX
VT Vantagepoint Equity Income R9	Putnam Equity Income R6	PEQSX
VT Oppenheimer Main Street Y	Vanguard Institutional Index I	VINIX
VT Vantagepoint Growth & Income R9	Vanguard Institutional Index I	VINIX
VT Vantagepoint 500 Stock Index R5	Vanguard Institutional Index I	VINIX
VT Vantagepoint Broad Market Index R5	Vanguard Institutional Index I	VINIX
VT Parnassus Core EquityInvestor	Vanguard Institutional Index I	VINIX
VT Fidelity Contrafund	MFS Growth R6	MFEKX
VT T.Rowe Price Growth Stock Adv	MFS Growth R6	MFEKX
VT Vantagepoint Growth R9	MFS Growth R6	MFEKX
VT Victory Sycamore Established Value Y	Vanguard Selected Value Inv	VASVX



VT Vantagepoint Select Value R9	Vanguard Selected Value Inv	VASVX
VT Eagle Mid Cap Growth Fund	Eagle Mid Cap Growth R6	HRAUX
VT AMG TimesSquareMid Cap Growth Prem	Eagle Mid Cap Growth R6	HRAUX
VT LSV Small Cap Value Fund	Victory Sycamore Small Company Opp R6	VSORX
VT Vantagepoint Aggressive OppR9	Eagle Mid Cap Growth R6	HRAUX
VT Vantagepoint Discovery R9	Vanguard Extended Market Index – Admiral	VEXAX
VT Vantagepoint Mid/Small Company Index R5	Vanguard Extended Market Index – Admiral	VEXAX
VT OppenheimerDiscovery Y	Voya SmallCapOpportunities R6	ISOZX
VT Nuveen Real Estate Securities I	Cohen & Steers Real Estate Securities Z	CSZIX
VT Fidelity Diversified International	American Funds EuroPacific Gr R6	REGRX
VT Harbor International Adm	American Funds EuroPacific Gr R6	REGRX
VT Vantagepoint International R9	American Funds EuroPacific Gr R6	REGRX
VT Vantagepoint Overseas Equity Index R5	Vanguard Total Intl Stock Index Admiral	VTIAX
VT Vantagepoint MS Ret Inc R9	JPMorgan Smart Retirement Blend Inc R6	JYIBX
VT Vantagepoint Milestone 2010 R9	JPMorgan Smart Retirement Blend Inc R6	JYIBX
VT Vantagepoint Milestone 2015 R9	JPMorgan Smart Retirement Blend Inc R6	JYIBX
VT Vantagepoint Milestone 2020 R9	JPMorgan SmartRetirement Blend 2020 R6	JSYRX
VT Vantagepoint Milestone 2025 R9	JPMorgan SmartRetirement Blend 2025 R6	JBYSX
VT Vantagepoint Milestone 2030 R9	JPMorgan SmartRetirement Blend 2030 R6	JRBYX
VT Vantagepoint Milestone 2035 R9	JPMorgan SmartRetirement Blend 2035 R6	JPYRX
VT Vantagepoint Milestone 2040 R9	JPMorgan SmartRetirement Blend 2040 R6	JOBYX
VT Vantagepoint Milestone 2045 R9	JPMorgan SmartRetirement Blend 2045 R6	JMYAX
VT Vantagepoint Milestone 2050 R9	JPMorgan SmartRetirement Blend 2050 R6	JNYAX
VT Vantagepoint Milestone 2055 R9	JPMorgan SmartRetirement Blend 2055 R6	JTYBX
VT Fidelity Puritan	Target Date Fund Mapping	See below
VT Retirement IncomeAdvantage	Target Date Fund Mapping	See below
VT Vantagepoint MP Conservative Gr R9	Target Date Fund Mapping	See below
VT Vantagepoint MP TradGrowth R9	Target Date Fund Mapping	See below
VT Vantagepoint MP Lng-TrmGr R9	Target Date Fund Mapping	See below
VT Vantagepoint MP Gbl Eql Gr R9	Target Date Fund Mapping	See below

Voya Investment Option	Empower Investment Option	Ticker Symbol
Voya Govt Money Market Portfolio I	T.RowePrice Stable Value	--
VoyaFixed Account	T.RowePrice Stable Value	--
VoyaFixed Plus Account	T.RowePrice Stable Value	--
VoyaLong Term GAA	T.RowePrice Stable Value	--
VoyaShort Term GAA	T.RowePrice Stable Value	--
American Century Infl-AdjBond Inv	Baird Core Plus Bond Inst	BCOIX
PIMCO VIT Real Return Portfolio – Administrative Class	Baird Core Plus Bond Inst	BCOIX
VoyaGNMA Income A	Baird Core Plus Bond Inst	BCOIX
American Funds Bond Fund of AmerR4	Baird Core Plus Bond Inst	BCOIX
Metropolitan West Total Return Bond M	Baird Core Plus Bond Inst	BCOIX
TCW Total Return Bond N	Baird Core Plus Bond Inst	BCOIX
VoyaIntermediate Bond Portfolio I	Baird Core Plus Bond Inst	BCOIX
Pioneer High Yield VCT Portfolio-Class I Shares	Baird Core Plus Bond Inst	BCOIX
VoyaHigh Yield S	Baird Core Plus Bond Inst	BCOIX
VY Pioneer High Yield I	Baird Core Plus Bond Inst	BCOIX
VoyaUS Bond Index I	Vanguard Total Bond Market Index Adm	VBTLX
Templeton Global Bond A	Legg Mason BW Global Opportunities Bd IS	GOBSX
VoyaGlobal Bond Port I	Legg Mason BW Global Opportunities Bd IS	GOBSX
American Funds Washington Mutual R4	Putnam Equity Income R6	PEQSX
Columbia Diversified Equity Income K	Putnam Equity Income R6	PEQSX
Fidelity VIP Equity-Income Portfolio - Initial Class	Putnam Equity Income R6	PEQSX
VoyaLarge Cap Value Portfolio I	Putnam Equity Income R6	PEQSX
VoyaRussell Large Cap Value Index S	Putnam Equity Income R6	PEQSX
VY Invesco Comstock S	Putnam Equity Income R6	PEQSX
VY Invesco Growth and Income S	Putnam Equity Income R6	PEQSX
VY T.Rowe Price Equity Income S	Putnam Equity Income R6	PEQSX
American Funds Fundamental InvsR4	Vanguard Institutional Index I	VINIX
Invesco V.I. Core Equity Fund -Series I Shares	Vanguard Institutional Index I	VINIX
Voya Corporate Leaders 100 I	Vanguard Institutional Index I	VINIX
VoyaGrowth and Income I	Vanguard Institutional Index I	VINIX
VoyaIndex Plus LargeCapI	Vanguard Institutional Index I	VINIX
VoyaMulti-Manager Large Cap Core I	Vanguard Institutional Index I	VINIX
VoyaRussell Large Cap Index I	Vanguard Institutional Index I	VINIX



VY Columbia Contrarian Core S	Vanguard Institutional Index I	VINIX
Alger Responsible Investing A	MFS Growth R6	MFEKX
American Funds Growth Fund of AmerR4	MFS Growth R6	MFEKX
Fidelity VIP ContrafundPortfolio -Initial Class	MFS Growth R6	MFEKX
Fidelity VIP Growth Portfolio -Initial Class	MFS Growth R6	MFEKX
Invesco V.I. American Franchise Fund - Series I Shares	MFS Growth R6	MFEKX
Neuberger Berman Socially RspnsTr	MFS Growth R6	MFEKX
VoyaLarge Cap Growth Portfolio I	MFS Growth R6	MFEKX
VoyaRussell Large Cap Growth Index I	MFS Growth R6	MFEKX
VY T.Rowe Price Growth Equity I	MFS Growth R6	MFEKX
BlackRockMid Cap Divided Fund Inv A	Vanguard Selected Value Inv	VASVX
Columbia Mid Cap Value A	Vanguard Selected Value Inv	VASVX
VY American Century Small-Mid Cap Val S	Vanguard Selected Value Inv	VASVX
VY JPMorgan Mid Cap Value S	Vanguard Selected Value Inv	VASVX
Ariel Investor	Vanguard Extended Market Index – Admiral	VEXAX
AMGManagers FairpointeMid Cap N	Vanguard Extended Market Index – Admiral	VEXAX
Invesco Mid Cap Core Equity A	Vanguard Extended Market Index – Admiral	VEXAX
Lord AbbettSeries Fund -Mid Cap Stock Portfolio -CI VC	Vanguard Extended Market Index – Admiral	VEXAX
VoyaIndex Plus MidCapI	Vanguard Extended Market Index – Admiral	VEXAX
VoyaRussell Mid Cap Index I	Vanguard Extended Market Index – Admiral	VEXAX
Voya Russell Mid Cap Growth Index S	Vanguard Extended Market Index – Admiral	VEXAX
VoyaMidCapOpportunities Portfolio I	Eagle Mid Cap Growth R6	HRAUX
VY Baron Growth S	Eagle Mid Cap Growth R6	HRAUX
VY FMR Diversified Mid Cap S	Eagle Mid Cap Growth R6	HRAUX
VY T.Rowe Price Divers Mid Cap Gr I	Eagle Mid Cap Growth R6	HRAUX
WangerSelect -Voluntary 457	Eagle Mid Cap Growth R6	HRAUX
Delaware Small Cap Value A	Victory Sycamore Small Company Opp R6	VSORX
Franklin Small Cap Value Securities Fund -Class 2	Victory Sycamore Small Company Opp R6	VSORX
VY Columbia Small Cap Value II S	Victory Sycamore Small Company Opp R6	VSORX
Loomis Sayles Small Cap Value Retail	Vanguard Extended Market Index - Admiral	VEXAX
Oppenheimer Main Street Small Cap Fund® F//VA	Vanguard Extended Market Index - Admiral	VEXAX
Voya Index Plus SmallCap I	Vanguard Extended Market Index - Admiral	VEXAX
VoyaRussell Small Cap Index I	Vanguard Extended Market Index - Admiral	VEXAX
VoyaSmall Company Portfolio I	Vanguard Extended Market Index - Admiral	VEXAX





VY JPMorgan Small Cap Core Equity S	Vanguard Extended Market Index - Admiral	VEXAX
VoyaSmallCapOpportunities Portfolio I	Voya SmallCapOpportunities R6	ISOZX
WangerUSA -Voluntary 457	Voya SmallCapOpportunities R6	ISOZX
VY Clarion Global Real Estate I	Cohen & Steers Real Estate Securities Z	CSZIX
Cohen & Steers Realty Shares	Cohen & Steers Real Estate Securities Z	CSZIX
VY Clarion Real Estate S	Cohen & Steers Real Estate Securities Z	CSZIX
Voya International Index I	Vanguard Total Intl Stock Index Admiral	VTIAX
WangerInternational -Voluntary 457	Vanguard Total Intl Stock Index Admiral	VTIAX
American Funds New Perspective R4	Vanguard Total Intl Stock Index Admiral	VTIAX
American Funds SMALLCAP World R4	Vanguard Total Intl Stock Index Admiral	VTIAX
Voya Global Equity Portfolio I	Vanguard Total Intl Stock Index Admiral	VTIAX
VoyaGlobal Value Advantage Port I	Vanguard Total Intl Stock Index Admiral	VTIAX
VY Oppenheimer Global I	Vanguard Total Intl Stock Index Admiral	VTIAX
VY Templeton Global Growth S	Vanguard Total Intl Stock Index Admiral	VTIAX
VY Templeton Foreign Equity I	Vanguard Total Intl Stock Index Admiral	VTIAX
Fidelity VIP Overseas Portfolio -Initial Class	Vanguard Total Intl Stock Index Admiral	VTIAX
Artisan International Investor	American Funds EuroPacific Gr R6	RERGX
VY T.Rowe Price International Stock S	American Funds EuroPacific Gr R6	RERGX
American Funds EuroPacificGr R4	American Funds EuroPacific Gr R6	RERGX
Oppenheimer Developing Markets A	American Funds EuroPacific Gr R6	RERGX
Pioneer Emerging Markets VCT Portfolio -Class I	American Funds EuroPacific Gr R6	RERGX
VY JPMorgan Emerging Markets Equity S	American Funds EuroPacific Gr R6	RERGX
VoyaSolution Income S	JPMorgan SmartRetirement Blend Inc R6	JYBXX
VoyaSolution 2025 S	JPMorgan SmartRetirement Blend 2025 R6	JBYSX
VoyaSolution 2035 S	JPMorgan SmartRetirement Blend 2035 R6	JPYRX
VoyaSolution 2045 S	JPMorgan SmartRetirement Blend 2045 R6	JMYAX
Voya Index Solution 2055 S	JPMorgan SmartRetirement Blend 2055 R6	JTYBX
VoyaSolution 2055 S	JPMorgan SmartRetirement Blend 2055 R6	JTYBX
Amana Income Investor	Target Date Fund Mapping	See below
Ave Maria Rising Dividend Fund	Target Date Fund Mapping	See below
Amana Growth Investor	Target Date Fund Mapping	See below
PIMCO Commodity Real Ret Strat Admin	Target Date Fund Mapping	See below
JPMorgan SmartRetirementR6 Blend Series	Target Date Fund Mapping	See below
BlackRock Health Sciences OppsInvA	Target Date Fund Mapping	See below
USAA Precious Metals and Minerals Adv	Target Date Fund Mapping	See below
Ivy Science & Technology Y	Target Date Fund Mapping	See below





American Funds Capital Income BldrR4	Target Date Fund Mapping	See below
VoyaGlobal Perspectives Port I	Target Date Fund Mapping	See below
VoyaSolution Moderately Conservative S	Target Date Fund Mapping	See below
Voya Strategic Allocation Conservative I	Target Date Fund Mapping	See below
Calvert VP SRI Balanced Portfolio	Target Date Fund Mapping	See below
Pax Balanced Individual Inv	Target Date Fund Mapping	See below
VoyaBalanced I	Target Date Fund Mapping	See below
VoyaSolution Balanced S	Target Date Fund Mapping	See below
Voya Strategic Allocation Moderate I	Target Date Fund Mapping	See below
VY T.Rowe Price Capital Appreciation S	Target Date Fund Mapping	See below
VoyaStrategic Allocation Growth I	Target Date Fund Mapping	See below
VY Invesco Equity and Income I	Target Date Fund Mapping	See below

## Target Date Fund Mapping

Your Target Date Fund account balances and future contributions will also be transferred through fund mapping to the new investment options based on your current age. Some other funds do not have a new like fund; in that case, the prior fund will be mapped to the applicable target date fund.

*The fund mapping chart below lists date of birth ranges and the corresponding new investment option. Balances and future investment allocations will be mapped based on the chart below which may result in an increase or decrease in your investment risk exposure.*

Participant Date of Birth	New Investment Option	Ticker Symbol
Before 12/31/1953	JPMorgan SmartRetirement Blend Inc R6	JIYBX
1/1/1954 to 12/31/1958	JPMorgan SmartRetirement Blend 2020 R6	JSYRX
1/1/1959 to 12/31/1963	JPMorgan SmartRetirement Blend 2025 R6	JBYSX
1/1/1964 to 12/31/1968	JPMorgan SmartRetirement Blend 2030 R6	JRBYX
1/1/1969 to 12/31/1973	JPMorgan SmartRetirement Blend 2035 R6	JPYRX
1/1/1974 to 12/31/1978	JPMorgan SmartRetirement Blend 2040 R6	JOBYX
1/1/1979 to 12/31/1983	JPMorgan SmartRetirement Blend 2045 R6	JMYAX
1/1/1984 to 12/31/1988	JPMorgan SmartRetirement Blend 2050 R6	JNYAX



1/1/1989 to 12/31/1993	JPMorgan SmartRetirement Blend 2055 R6	JTYBX
1/1/1994 and after	JPMorgan SmartRetirement Blend 2060 R6	JAAYX

*The date in a Target Date Fund name represents an approximate date when an investor is expected to retire (which is generally assumed to be at age 65) and/or begin withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date.*

Before being mapped into the Target Date Funds above, your conversion balance will be temporarily invested in the Putnam Government Money Market Fund Class A (ticker: PGDXX) until after the final records are provided from Voya and ICMA-RC.

### For all accounts

To complete the process of mapping funds, there will be a period of time when you cannot access your account, known as a blackout period. During this period, your funds will remain invested and will continue to gain and/or lose value depending on market conditions.

After the transition, should you wish to change your future contribution allocations or existing account balance to different investment options, please visit the website at **www.empowermyretirement.com** or voice response system at **(800) 701-8255**.

## Special rules for the ICMA Plus Fund and the Voya Fixed Plus Account

### ICMA Plus Fund

Because of provisions of the Plus Fund, assets will remain at ICMA-RC until November 8, 2018. On November 8, 2018, your balance in this fund will be transferred to Empower Retirement and deposited in the **T.Rowe Price Stable Trust**.

**If you wish to transfer the money in this fund, please review your account at ICMA-RC prior to the blackout period beginning on March 6, 2018. After this date, any assets in the Plus Fund will remain at ICMA-RC until November 8, 2018.**

Future contributions, beginning with the payroll on March 9, 2018, will be sent to Empower Retirement, and contributions previously allocated to the Plus Fund will be allocated to the **T.Rowe Price Stable Trust**.

You will still receive a quarterly statement from ICMA-RC. Upon separation from service, unforeseeable emergency, death or retirement, you may withdraw the balance in this



fund by contacting ICMA-RC. If you have any questions, please contact ICMA-RC at (800) 669-7400.

Here is an example of how the payout would occur:

	Beg Bal	Transfer	End Bal
3/13/18 ICMA Plus Fund	\$ 5,600.00	\$ -	\$ 5,600.00
Transfer at 11/8/18	\$ 5,600.00	\$ 5,600.00	\$ -
<i>* Interest will continue to accrue during payout period</i>			

### **Voya Fixed Plus Account (3% Fund)**

There is a five-year incremental payout period on the Voya Fixed Plus Account.

- For account balances less than \$5,000, the entire balances will transfer to Empower on March 13, 2018.
- For participants with a value of over \$5,000 in the Fixed Plus Account, 20% of the Fixed Plus Account assets will be sent to Empower on March 13, 2018 and deposited in the **T.Rowe Price Stable Trust**.

The remaining 80% will be placed on a four-year payout. Each additional payout will be sent on the anniversary date of the original liquidation, which is March 13, 2018. You will still receive quarterly statements from Voya for these assets. Upon separation from service, death, or retirement, you (or your beneficiary) may withdraw the remaining balance of the Fixed Plus Account. Please contact Voya for more information regarding these assets at (800) 584-6001.

- Contributions previously allocated to the Voya Fixed Plus Account will be allocated to the **T.Rowe Price Stable Trust**.
  - Here is an example of how the payout would occur:

	Beg Bal	Transfer	End Bal
3/13/18 Voya Fixed Plus	\$ 23,500.00	\$ -	\$ 23,500.00
Transfer at 3/13/18	\$ 23,500.00	\$ 4,700.00	\$ 18,800.00
Transfer at 3/13/19	\$ 18,800.00	\$ 4,700.00	\$ 14,100.00
Transfer at 3/13/20	\$ 14,100.00	\$ 4,700.00	\$ 9,400.00
Transfer at 3/13/21	\$ 9,400.00	\$ 4,700.00	\$ 4,700.00
Transfer at 3/13/22	\$ 4,700.00	\$ 4,700.00	\$ -
<i>* Interest will continue to accrue during payout period</i>			



1 These dates and times are subject to change based on the ability of Voya, ICMA-RC and Empower Retirement to meet the associated deadlines and the successful transfer of data and assets by ICMA-RC and Voya to Empower Retirement.

2 Transfer requests made via the website and/or voice response system received on business days prior to close of the New York Stock Exchange (4 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 GWFS Equities, Inc. registered representatives may also be investment adviser representatives of GWFS affiliate, Advised Assets Group, LLC. Representatives do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing.

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