Your School District of Elmbrook 403(b) Plan contributions on the move.

Your School District of Elmbrook 403(b) Plan contributions are moving to Voya Financial® (Voya®)

This notice is to inform you of important information regarding the redirection of your Plan account.

However you envision your retirement, the actions you take today will shape your tomorrow. Your employer has chosen Voya Retirement Insurance and Annuity Company (VRIAC) as the new recordkeeper, investment and service provider for the Plan. VRIAC is a member of the Voya family of companies.

You are **not required** to take any action. However, there may be some steps you can take to ensure a smooth transition of your account.

What you need to know

There are a couple of important dates to keep in mind. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, accounting for all your assets, income, and investments.

Important dates

Date	Activity
April 24, 2026[1]	**Last contribution to the legacy vendors**
May 8, 2026[1]	**First contribution to your new Voya account** You now have access to your plan account online at **VoyaRetirementPlans.com**. The first time you log into your new Voya account you will need to register for account access.

Elmbrook Schools
become what's next

PLAN
INVEST
PROTECT
VOYA®

Who is Voya Financial?

Voya Financial, Inc. (NYSE: VOYA) is a premier retirement, investment and insurance company servicing the financial needs of millions of individual and institutional customers throughout the United States. Voya is a top-five[2] provider of retirement products and services in the U.S. and is equally committed to conducting business in a way that is ethically, economically, socially and environmentally responsible.

Suggested Next Steps

Before April 30, 2026:

- **Meet with a Voya Advisor (if desired)**
- **Determine if your payroll deduction will stay the same, increase, or decrease. Unless specified by the participant, it will remain the same**

After the First Deposit:

- ***Create your Voya account***
- ***Declare your beneficiaries***
- ***Login to Voya platform and select your investment tool***

After the transition:

- **Monitor your investments and returns**
- **Consider account consolidation**
- **Add other investments you currently have to the Voya platform to aggregate, review and assess your investment strategy**

Important information

Fees and expenses have been reduced

Understanding fees and expenses of your retirement investments is important but sometimes can be a little complicated. Here is a summary of the fees you will be charged for participating in the Plan.

- **Fees for Administration by Voya:** Annualized asset-based fee deducted quarterly (0.59%)
- **Investment expenses:** Fund management fees and operating expenses vary by fund. Please refer to the individual fund prospectuses for fee information.

Where will my investments go?

Enclosed is the fund chart. After the first contribution to Voya is complete, you can find information about the Plan's new investment options, including investment objective, risk level and historical performance, at VoyaRetirementPlans.com. You can change your investment elections at any time.

Please note 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, it may be worth more or less than the original investment. Fixed income investments are subject to interest rate risk.

Beneficiary information

Beneficiary designations records will not be transferred to Voya. You will need to re-designate your beneficiary online at VoyaRetirementPlans.com or by calling (800) 584-6001. If you do not designate a beneficiary with Voya, your assets will be paid in accordance with the terms of the Plan.

Automatic account rebalance

Due to the change in the investments your automatic account rebalance election **will not transfer** to Voya. You can re-establish this feature after the first contribution into the Plan at Voya.

Account consolidation

Consolidating your retirement savings into a single account is one option that could help simplify your financial life. Voya is here to educate you on all your options. Our team of professionals* is here to support and help you achieve a simpler financial life today and a successful retirement tomorrow. To learn more or for help consolidating your accounts, call **866-865-2660** or download a ***Rollover-in form*** from VoyaRetirementPlans.com.

Access to your Plan account with Voya

Following the transition, visit **VoyaRetirementPlans.com** to register for account access by following the steps below:

Step 1: Click *"Register Now."*

Step 2: Enter your personal information and click *"Continue."*

Step 3: Obtain your verification code/PIN through one of the following methods:

- **Mobile Phone:** Your mobile number may be used to verify your identity. Enter your mobile number to request a code be sent via text.
- **Work email:** enter your work email address to receive the verification code.
  - Proceed to create a unique username and password to complete your registration.
- **U.S. Mail:** Request a PIN be mailed to your address on file, which may take 5-7 business days.
  - Once you have received your PIN in the mail, begin the registration process by clicking "Register Now", then choose "I have a PIN." Proceed to create a unique username and password to complete your registration.

Your unique log in credentials will also be used for the Voya® mobile app.

Plan Access Points:

- **Plan website: VoyaRetirementPlans.com**
- **Phone Number:** (800) 584-6001; **Hearing impaired:** (800) 579-5708
  Contact a Voya customer service associate weekdays from 8 a.m. to 9 p.m. ET, excluding stock market holidays.
- **Voya®**[4] mobile app

[1] Dates are dependent upon the stock market holidays.

[4] iPhone and iPod touch are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.

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.

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan, if taken prior to age 59½, will be subject to the IRS 10% premature distribution penalty tax unless an exception applies. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles

may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

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

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. VRIAC is solely responsible for its own financial condition and contractual 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 and services may not be available in all states.

*Consolidation representatives are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC), One Orange Way, A1S, Windsor, CT 06095-4774.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

This guide is a brief, non-technical description of certain provisions of the Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

230242 2509106_0325 ©2025 Voya Services Company. All rights reserved. CN3979885_0327