

AMERICAN BUSINESS SOLUTIONS INC. 401(K) PSP & TRUST
Voya Plan 81B991
Your Investment Program - Plan-related Information
June 30, 2023

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:

American Funds Am Balanced R6	American Funds AMCAP Fund R6
American Funds Cap Wld Bd R6	American Funds Cap Wld G&I R6
American Funds Fundamental Inv R6	American Funds Income Fnd R6
American Funds New World R6	American Funds Wash Mutual Inv R6
ClrBrg Sm Cp Growth Fnd IS	DFA Inflat-Prot Securities Port Inst
DFA Real Estate Securities Port Inst	DFA U.S. Targeted Value Port Inst
Neuberger Berman Md Cp Grw Fnd R6	PGIM High Yield Fund R6
Vanguard 500 Index Fund Adm	Vanguard Mid-Cap Index Fund Adm
Vanguard Small-Cap Index Fund Adm	Vanguard Total Bnd Mrkt Ind F Adm
Vanguard Total Intl Stk Index Fd Adm	Virtus Crdx Md-Cp Val Eqty Fd R6
Voya Fixed Account (4062)	Voya Index Solution 2025 Portfolio Z
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 Income Port Z	



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.

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
Hardship Distribution Processing, one-time charge per disbursement or withdrawal:	\$100.00	NATIONAL ASSOCIATES, INC. *
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
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal:	\$100.00	NATIONAL ASSOCIATES, INC. *
Loan Initiation Fee, one-time charge per loan:	\$100.00	Voya
Loan Initiation Fee, one-time charge per loan:	\$100.00	NATIONAL ASSOCIATES, INC. *
Overnight Mail, per occurrence:	\$50.00	Voya
Participant-Initiated Wire, per occurrence:	\$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence:	\$750.00	NATIONAL ASSOCIATES, INC. *
Required Minimum Distribution (RMD) Fee, per occurrence:	\$120.00	NATIONAL ASSOCIATES, INC. *
Stop Payment, per occurrence:	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution	\$100.00	NATIONAL ASSOCIATES, INC. *

*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
AMERICAN BUSINESS SOLUTIONS INC. 401(K) PSP & TRUST
Voya Plan 81B991
June 30, 2023

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.

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION								
Voya Index Solution 2025 Portfolio Z www.voyaretirementplans.com	-16.12%	3.29%	5.72%		-13.13%	3.75%	6.23%	
					S&P Target Date 2025 Index TR USD			
Voya Index Solution 2030 Portfolio Z www.voyaretirementplans.com	-16.69%	3.70%	6.40%		-13.96%	4.17%	6.84%	

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Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					S&P Target Date 2030 Index TR USD			
Voya Index Solution 2035 Portfolio Z www.voyaretirementplans.com	-17.99%	3.92%	6.94%		-14.99%	4.63%	7.42%	
					S&P Target Date 2035 Index TR USD			
Voya Index Solution 2040 Portfolio Z www.voyaretirementplans.com	-18.30%	4.57%	7.50%		-15.56%	4.97%	7.84%	
					S&P Target Date 2040 Index TR USD			
Voya Index Solution 2045 Portfolio Z www.voyaretirementplans.com	-18.47%	4.80%	7.75%		-15.84%	5.16%	8.11%	
					S&P Target Date 2045 Index TR USD			
Voya Index Solution 2050 Portfolio Z www.voyaretirementplans.com	-18.51%	4.68%	7.71%		-15.97%	5.26%	8.33%	
					S&P Target Date 2050 Index TR USD			
Voya Index Solution 2055 Portfolio Z www.voyaretirementplans.com	-18.57%	4.73%	7.76%		-15.97%	5.31%	8.46%	
					S&P Target Date 2055+ Index TR USD			
Voya Index Solution 2060 Portfolio Z www.voyaretirementplans.com	-18.62%	4.82%		5.55%	-16.01%	5.35%		6.96%
					S&P Target Date 2060 Index TR USD			
Voya Index Solution 2065 Portfolio Z www.voyaretirementplans.com	-18.65%			4.82%	-15.95%			6.77%
					S&P Target Date 2065 Index TR USD			
Voya Index Solution Income Port Z www.voyaretirementplans.com	-14.33%	1.93%	3.54%		-11.17%	2.33%	3.59%	
					S&P Target Date Retirement Income Index TR USD			
BALANCED								
American Funds Am Balanced R6 www.voyaretirementplans.com	-12.22%	5.37%	8.10%		-10.74%	7.18%	8.71%	
					BBg US Agg Bond 40%/S&P 500 60%			
American Funds Income Fnd R6 www.voyaretirementplans.com	-6.58%	5.25%	7.32%		-11.65%	7.59%	9.25%	
					S&P 500 65% / BBg US Aggregate Bond Index 35%			
BONDS								
American Funds Cap Wld Bd R6 www.voyaretirementplans.com	-17.54%	-1.85%	-0.60%		-16.25%	-1.66%	-0.44%	
					Bloomberg Global Aggregate TR Index			

Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
DFA Inflat-Prot Securities Port Inst www.voyaretirementplans.com	-12.61%	1.60%	0.59%		-11.85%	2.11%	1.12%	
					Bloomberg US Treasury US TIPS TR Index			
PGIM High Yield Fund R6 www.voyaretirementplans.com	-11.95%	2.27%	3.88%		-11.11%	2.17%	3.96%	
					Bloomberg US HY 1% Issuer Cap TR Index			
Vanguard Total Bnd Mrkt Ind F Adm www.voyaretirementplans.com	-13.55%	-0.46%	0.55%		-13.07%	0.06%	1.08%	
					Spliced Bloomberg US Agg Float Adj TR Index			
GLOBAL / INTERNATIONAL								
American Funds Cap Wld G&I R6 www.voyaretirementplans.com	-17.38%	4.14%	7.46%		-18.36%	5.23%	7.98%	
					MSCI ACWI NR USD			
American Funds New World R6 www.voyaretirementplans.com	-22.10%	2.58%	4.51%		-18.36%	5.23%	7.98%	
					MSCI ACWI NR USD			
Vanguard Total Intl Stk Index Fd Adm www.voyaretirementplans.com	-16.39%	0.63%	3.59%		-16.10%	1.10%	4.18%	
					FTSE Global All Cap ex US (USA) NR USD			
LARGE CAP GROWTH								
American Funds AMCAP Fund R6 www.voyaretirementplans.com	-28.85%	5.66%	10.41%		-18.11%	9.43%	12.56%	
					S&P 500 Index TR USD			
LARGE CAP VALUE/BLEND								
American Funds Fundamental Inv R6 www.voyaretirementplans.com	-16.77%	6.79%	10.98%		-18.11%	9.43%	12.56%	
					S&P 500 Index TR USD			
American Funds Wash Mutual Inv R6 www.voyaretirementplans.com	-8.59%	8.92%	11.75%		-18.11%	9.43%	12.56%	
					S&P 500 Index TR USD			
Vanguard 500 Index Fund Adm www.voyaretirementplans.com	-18.52%	8.90%	12.02%		-18.11%	9.43%	12.56%	
					S&P 500 Index TR USD			
SMALL/MID/SPECIALTY								
ClrBrg Sm Cp Growth Fnd IS www.voyaretirementplans.com	-28.87%	8.25%	10.85%		-26.36%	3.51%	9.20%	
					Russell 2000 Growth Index TR USD			
DFA Real Estate Securities Port Inst www.voyaretirementplans.com	-25.30%	4.20%	6.57%		-25.96%	2.50%	5.74%	



Name / Type of Option	Average Annual Total Return as of 12/31/22				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					Dow Jones US Select REIT Index TR USD			
DFA U.S. Targeted Value Port Inst www.voyaretirementplans.com	-5.05%	6.56%	10.00%		-14.48%	4.13%	8.48%	
					Russell 2000 Value Index TR USD			
Neuberger Berman Md Cp Grw Fnd R6 www.voyaretirementplans.com	-28.90%	6.87%	10.08%		-26.72%	7.64%	11.41%	
					Russell Mid Cap Growth Index TR USD			
Vanguard Mid-Cap Index Fund Adm www.voyaretirementplans.com	-19.07%	6.83%	10.60%		-18.68%	7.34%	11.13%	
					MSCI US Mid Cap 450 Jan 30, 2013/CRSP US Mid Cap thereafter			
Vanguard Small-Cap Index Fund Adm www.voyaretirementplans.com	-17.98%	5.46%	9.62%		-17.64%	5.92%	10.15%	
					CRSP US Small Cap TR USD			
Virtus Crdx Md-Cp Val Eqty Fd R6 www.voyaretirementplans.com	-14.15%	5.88%	9.22%		-12.03%	5.72%	10.11%	
					Russell Mid Cap Value Index TR USD			

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 (4062) www.voyaretirementplans.com	2.25%	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.).

Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
ASSET ALLOCATION					
Voya Index Solution 2025 Portfolio Z	0.85%	\$8.50	0.61%	\$6.10	
Voya Index Solution 2030 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	
Voya Index Solution 2035 Portfolio Z	0.85%	\$8.50	0.62%	\$6.20	
Voya Index Solution 2040 Portfolio Z	0.85%	\$8.50	0.62%	\$6.20	
Voya Index Solution 2045 Portfolio Z	0.83%	\$8.30	0.60%	\$6.00	
Voya Index Solution 2050 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	
Voya Index Solution 2055 Portfolio Z	0.84%	\$8.40	0.61%	\$6.10	
Voya Index Solution 2060 Portfolio Z	0.85%	\$8.50	0.61%	\$6.10	
Voya Index Solution 2065 Portfolio Z	0.92%	\$9.20	0.62%	\$6.20	
Voya Index Solution Income Port Z	0.83%	\$8.30	0.59%	\$5.90	
BALANCED					
American Funds Am Balanced R6	0.70%	\$7.00	0.70%	\$7.00	
American Funds Income Fnd R6	0.71%	\$7.10	0.71%	\$7.10	
BONDS					
American Funds Cap Wld Bd R6	0.93%	\$9.30	0.93%	\$9.30	
DFA Inflat-Prot Securities Port Inst	0.56%	\$5.60	0.56%	\$5.60	



Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
PGIM High Yield Fund R6	0.83%	\$8.30	0.83%	\$8.30	
Vanguard Total Bnd Mrkt Ind F Adm	0.50%	\$5.00	0.50%	\$5.00	
GLOBAL / INTERNATIONAL					
American Funds Cap Wld G&I R6	0.87%	\$8.70	0.87%	\$8.70	
American Funds New World R6	1.02%	\$10.20	1.02%	\$10.20	
Vanguard Total Intl Stk Index Fd Adm	0.56%	\$5.60	0.56%	\$5.60	
LARGE CAP GROWTH					
American Funds AMCAP Fund R6	0.79%	\$7.90	0.79%	\$7.90	
LARGE CAP VALUE/BLEND					
American Funds Fundamental Inv R6	0.73%	\$7.30	0.73%	\$7.30	
American Funds Wash Mutual Inv R6	0.71%	\$7.10	0.71%	\$7.10	
Vanguard 500 Index Fund Adm	0.49%	\$4.90	0.49%	\$4.90	
SMALL/MID/SPECIALTY					
ClrBrg Sm Cp Growth Fnd IS	1.23%	\$12.30	1.23%	\$12.30	
DFA Real Estate Securities Port Inst	0.65%	\$6.50	0.63%	\$6.30	
DFA U.S. Targeted Value Port Inst	0.74%	\$7.40	0.74%	\$7.40	
Neuberger Berman Md Cp Grw Fnd R6	1.04%	\$10.40	1.04%	\$10.40	
Vanguard Mid-Cap Index Fund Adm	0.50%	\$5.00	0.50%	\$5.00	
Vanguard Small-Cap Index Fund Adm	0.50%	\$5.00	0.50%	\$5.00	
Virtus Crdx Md-Cp Val Eqty Fd R6	1.31%	\$13.10	1.24%	\$12.40	
STABILITY OF PRINCIPAL					
Voya Fixed Account (4062)	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> •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 www.voyaretirementplans.com 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.

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