SPARC

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Getting to know The SPARC Group LLC 401(k) Investment and Savings Plan

One of the great benefits your company offers is the ability to save for retirement in a 401(k) retirement savings plan. So, what is a 401(k) retirement savings plan, and what can it do for you?
We've got you covered.

What is a 401(k) Plan?

A 401(k) Plan is one of SPARC Group's financial benefits that helps you save for retirement. You choose how much you want to contribute, and that amount is automatically deducted from your paycheck and placed into your account within the 401(k) Plan.

Your retirement savings can continue to grow tax-deferred until you make a withdrawal - this means you do not pay taxes on your salary deferrals or earnings until you take a withdrawal from the plan.

Generally, the rule of thumb is that you can begin to withdraw this money once you are 59½ years old. Keep in mind there are tax penalties you may have to pay if you try to take a withdrawal before you turn 59½. A good way to think about it: this is money that is being put aside for your future self.

Common Plan Features

Most 401(k) Plans have some common features. Below are some features that your plan has and what they all mean.

Automatic Enrollment — SPARC Group knows just how important it is to start saving for retirement as early as possible, so participants become automatically eligible to participate in The SPARC Group LLC 401(k) Investment and Savings Plan and into a Voya Target Retirement fund at 3% after 500 hours of service. Actual enrollment in the plan normally occurs within one month of attaining eligibility.

Contribution Rate — You can choose the amount you want to contribute each payroll cycle up to a predetermined IRS limit. For annual IRS limits, please visit **voya.com/irslimits**. As an employee in The SPARC Group LLC 401(k) Investment and Savings Plan, you may contribute between 0% and 100% of your annual pay.

Employer Match — Some companies will help you save for retirement by matching how much you contribute. In your case, SPARC Group will match 100% of the first 1% that you contribute to the Plan and 50% of any additional contributions for the next 5%. Meaning, if you contribute 6% of each paycheck to your 401(k) account, SPARC Group will match up to 3.5% of it! (*subject to annual IRS tax limit, contributed annually)

Available Investment — You can choose from a variety of investment choices that your employer has pre-selected. You will automatically be invested into a Voya Target Retirement Trust Fund at 3%. Target date funds are based on factors such as your age and the year in which you plan to retire and feature investments that are in line with helping you grow your investments as much as possible until your identified retirement date.

Deferred taxes — A 401(k) is a tax-deferred account. That means you do not pay income taxes when you contribute money. Instead, SPARC Group withholds your contribution from your paycheck before the money can be subjected to income tax.

It's never too early to start saving

The longer you save, the more you may have in retirement. How can such a simple idea be so essential? Because time is one of the most important factors affecting how much you may end up with in retirement.

When you invest through an employer retirement plan, the return made on your money may be automatically reinvested. The more time you have to invest, the greater the opportunity for your investments to potentially grow.

The earnings on those investments get reinvested, where they have the potential to grow and create more earnings, which get reinvested - and on and on! This process is called compounding, and it can be a powerful growth engine for your savings.

Check out this illustration on the impact of compounding:

Investment Basics

Here are some terms and definitions you should familiarize yourself with regarding investments:

Stocks are shares of ownership in a company.

Bonds = debt security, aka an "I.O.U."

Cash refers to short-term investments (money markets, treasury bills, CDs)

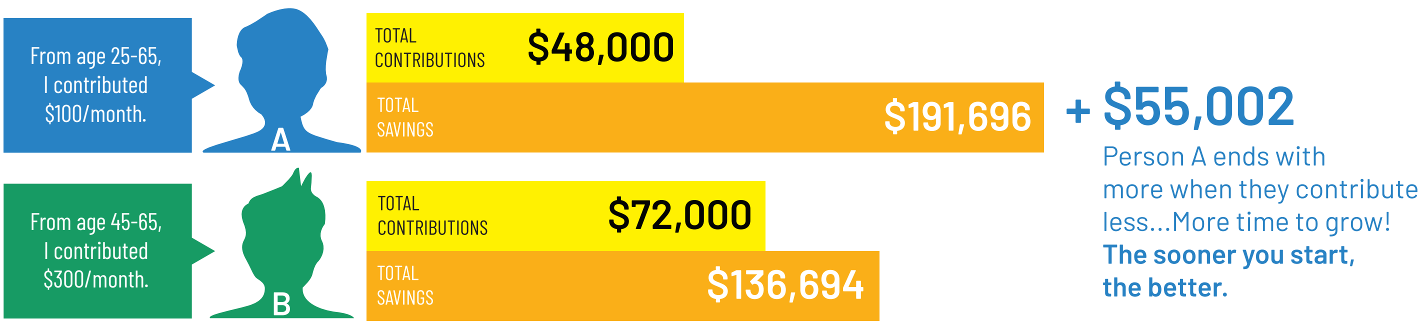
Mutual Funds are a diversified collection of investments that can include stocks, bonds, cash real estate, and other financial assets, all managed by a professional investment specialist.

Target Date Funds are an age-based retirement investment that help you take more risk when you're young and get more conservative over time.

What's most important for you to remember is the concept of diversification: meaning you should spread your retirement savings across multiple investments. As the saying goes, "Never put all your eggs in one basket." Great news - the Voya Target Retirement Trust Fund you are automatically invested in is a diversified type of investment, so you're already on the right path!

Scan the code below or visit www.voya.com/page/on-demand/why-save-and-invest-your-retirement-plan-5 for a quick video for more on how to get started on your retirement journey

To explore all of these great features and more, log in to your account at **voyaretirementplans.com**. A few simple steps are all it takes to start your retirement journey.



Assumes each account earns an annual tax-deferred rate of return of 6.00% compounded monthly. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment or security. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investment product. Taxes are generally due upon withdrawal and early withdrawal penalties may apply to withdrawals taken prior to age 59½. You should consult with a tax professional or tax attorney prior to implementing tax based decisions. Legal and tax advice are not offered by Voya Financial and its representatives.

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

As with any portfolio, you could lose money on your investment in the Voya Target Retirement Trust. Although asset allocation seeks to optimize returns given various levels of risk tolerance, you still may lose money and experience volatility. There is risk that you could achieve better returns in an underlying portfolio or other portfolios representing a single asset class than in the Voya Target Retirement Trust. Important factors to consider when planning for retirement include your expected expenses, sources of income, and available assets. Before investing in the Voya Target Retirement Trust, weigh your objectives, time horizon, and risk tolerance. The Voya Target Retirement Trust invests in many underlying portfolios which are exposed to the risks of different areas of the market. The underlying investment vehicles used may not produce the intended results. The higher a portfolio's allocation to stocks, the greater the risk. Diversification or asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets. Investment return and principal value of an investment will fluctuate, and shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

A collective fund is not a mutual fund; the collective investment trust fund is managed by Voya Investment Trust Co. There is no guarantee the fund will achieve its objective.

Participation in a Collective Trust Fund is limited to eligible trusts that are accepted by the Trustee as Participating Trusts. Neither the fund nor units of beneficial interest in the Fund are registered under the Investment Company Act of 1940 or the Securities Act of 1933 in reliance on an exemption, under these acts applicable to collective trust funds maintained by a bank for certain types of employee benefit trusts.

Mutual funds and collective investment trusts offered under a retirement plan are long-term investments designed for retirement purposes. An administration fee and fund management fees will apply. Early withdrawals prior to age 59½ will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when distributed the principal may be worth more or less than its original amount invested.

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"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services 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. All companies are 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.** All products or services may not be available in all states.

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