

PlanNews

Employees Profit
Sharing 401(k) Plan
of Alfred Benesch & Co.

Benesch periodically reviews the investment options offered through the Employees Profit Sharing 401(k) Plan of Alfred Benesch & Co. (the Plan) with the goal that the investment options provide competitive long-term performance, consistent investment management, and reasonable fees. Based on a recent review, Benesch has decided to make some changes to the Plan's investment options.



What's changing?

To enhance the Plan's investment lineup, two new funds – the **Fidelity Large Cap Growth Index Fund** and the **Vanguard Information Technology Index Fund** – will be added, and one fund – the **T. Rowe Price Blue Chip Growth Fund** – will be removed.

Information regarding all available investment options, including fund fact sheets and performance information, can be obtained by accessing your account online at VoyaRetirementPlans.com or calling (800) 584-6001.



When will the changes occur?

The changes will take place effective February 13, 2023, at or after the close of the New York Stock Exchange (generally 4:00 p.m. ET) or as soon thereafter as administratively feasible.



What do I need to do?

There are no actions that you are required to take. Your balance in and/or any future contributions to the **T. Rowe Price Blue Chip Growth Fund** will automatically transfer to the **Fidelity Large Cap Growth Index Fund**. Note that the **Vanguard Information Technology Index Fund** will be added as a new investment option at the same time, but there is no balance and/or contribution transfer involved.

If, however, you prefer to be invested differently, you must make a fund transfer and/or change your investment elections for future contributions to any of the other funds available under the Plan before 4:00 p.m. ET on February 13, 2023. You can also make investment changes after the changes have occurred.

Questions?

If you have questions about these fund option changes or Plan eligibility, please call (800) 584-6001 and speak with a Customer Service Associate. They are available Monday–Friday from 8:00 a.m. to 9:00 p.m. ET (excluding New York Stock Exchange holidays).



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

You should consider the investment objectives, risks, and charges and expenses of 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 trust or custodial account agreement are intended to be long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRC 10% premature distribution penalty tax will apply, unless an IRS exception applies. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. Money taken from the plan will be taxed as ordinary income in the year the money is distributed.

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.