University of Akron Alternative Retirement Plan, 403(b) Plan, and 457(b) Plan

Where will your investments go?

The following chart shows how your future contributions beginning in May 2022 will automatically transfer to the new investment options through the automatic process of “fund mapping.” The options listed in the “Current investment options” column on the left will transfer (“map”) to the options listed in the “Post-transition investment options” column on the right.

Unless otherwise noted below, the mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

Important note: Voya is currently crediting interest to the Voya Fixed Account Plus III of 2.75% through May 31, 2023, and at least 2.25% through May 31, 2024. The crediting interest rate thereafter will be that of the prevailing interest rate but not less than 1.00%. Please refer to the Voya Fixed Plus Account III fund fact sheet available at www.voyaretirementplans.com for specifics about the fund, including restrictions.

<table>
<tr><th>Fund Number</th><th>Current Fund/Investment Option Name</th><th>Maps to</th><th>Fund Number</th><th>New Fund/Investment Option Name</th><th>Fund Ticker</th></tr>
<tr><td colspan="6">Stability of Principal</td></tr>
<tr><td>4550</td><td>Voya Fixed Account (4550)</td><td rowspan="10">></td><td rowspan="10">4020</td><td rowspan="10">Voya Fixed Plus Account III</td><td rowspan="10">n/a</td></tr>
<tr><td>4555</td><td>Voya Short-Term Guaranteed Accumulation Account (4555)</td></tr>
<tr><td>4556</td><td>Voya Long-Term Guaranteed Accumulation Account (4556)</td></tr>
<tr><td>4559</td><td>Voya Long-Term Guaranteed Accumulation Account (4559)</td></tr>
<tr><td>4560</td><td>Voya Long-Term Guaranteed Accumulation Account (4560)</td></tr>
<tr><td>4563</td><td>Voya Fixed Plus Account (4563)</td></tr>
<tr><td>4564</td><td>Voya Fixed Plus Account (4564)</td></tr>
<tr><td>4565</td><td>Voya Fixed Plus Account (4565)</td></tr>
<tr><td>4566</td><td>Voya Fixed Plus Account (4566)</td></tr>
<tr><td>4568</td><td>Voya Fixed Plus Account II (4568)</td></tr>
<tr><td colspan="6">Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a custodial agreement.</td></tr>
<tr><td colspan="6">Bonds</td></tr>
<tr><td>3</td><td>Voya Government Money Market Portfolio - Class I</td><td rowspan="2">></td><td rowspan="2">2573</td><td rowspan="2">Vanguard® Federal Money Market Fund - Investor Shares</td><td rowspan="2">VMFXX</td></tr>
<tr><td>7394</td><td>Lord Abbett Short Duration Income Fund - Class R4</td></tr>
<tr><td>1001</td><td>American Century Inflation-Adjusted Bond Fund - Inv Class</td><td rowspan="2">></td><td rowspan="2">7925</td><td rowspan="2">Vanguard® Inflation-Protected Securities Fund - Admiral™ Sh</td><td rowspan="2">VAIPX</td></tr>
<tr><td>833</td><td>PIMCO VIT Real Return Portfolio - Administrative Class</td></tr>
<tr><td>834</td><td>Pioneer High Yield VCT Portfolio - Class I</td><td rowspan="2">></td><td rowspan="2">6589</td><td rowspan="2">PGIM High Yield Fund - Class R6</td><td rowspan="2">PHYQX</td></tr>
<tr><td>1159</td><td>Voya High Yield Portfolio - Institutional Class</td></tr>
</table>

The University of Akron

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Fund Number	Current Fund/Investment Option Name	Maps to	Fund Number	New Fund/Investment Option Name	Fund Ticker
7576	Metropolitan West Total Return Bond Fund - Class M Shares	>	6591	PGIM Total Return Bond Fund - Class R6	PTRQX
1041	TCW Total Return Bond Fund - Class N				
4	Voya Intermediate Bond Portfolio - Class I				
178	Templeton Global Bond Fund - Class A				
422	Voya Global Bond Portfolio - Initial Class				
1003	American Funds The Bond Fund of America® - Class R-4	>	898	Vanguard® Total Bond Market Index Fund - Admiral™ Shares	VBTLX
1554	Voya U.S. Bond Index Portfolio - Class I				
Asset Allocation					
3911	Voya Global Perspectives® Portfolio - Class I	>	7462	TIAA-CREF Lifecycle Index Retire Income Fund - Institutional Class	TRILX
1601	Voya Solution Moderately Conservative Pt - Service Cl				
33	Voya Strategic Allocation Conservative Portfolio - Class I				
193	Pax Sustainable Allocation Fund - Investor Class	>	D323	Calvert Balanced Fund - Class R6	CBARX
101	Calvert VP SRI Balanced Portfolio				
31	Voya Strategic Allocation Growth Portfolio - Class I	>	7456	TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	TLZIX
768	Voya Solution Income Portfolio - Service Class	>	7462	TIAA-CREF Lifecycle Index Retire Income Fund - Institutional Class	TRILX
759	Voya Solution 2025 Portfolio - Service Class	>	7445	TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class	TLQIX
762	Voya Solution 2035 Portfolio - Service Class	>	7452	TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class	TLYIX
765	Voya Solution 2045 Portfolio - Service Class	>	7457	TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class	TLXIX
1167	Voya Solution 2055 Portfolio - Service Class	>	7459	TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	TTIIX
E481	Voya Solution 2065 Portfolio - Service Class	>	E655	TIAA-CREF Lifecycle Index 2065 Fund - Institutional Class	TFITX
		New	7437	TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class	TLTIX
		New	7443	TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class	TLFIX
		New	7444	TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class	TLWIX
		New	7447	TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	TLHIX
		New	7456	TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	TLZIX
		New	7458	TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class	TLLIX
		New	7460	TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class	TVIIX
8	Voya Balanced Portfolio - Class I	>		TIAA-CREF Lifecycle Index Target Date Retirement Fund Suite based on date of birth. Please refer to the table on page 5 for the dates of birth related to these funds' mapping.	
32	Voya Strategic Allocation Moderate Portfolio - Class I				
452	VY® Invesco Equity and Income Portfolio - Initial Class				
788	VY® T. Rowe Price Capital Appreciation Portfolio - Service				
1602	Voya Solution Balanced Portfolio - Service Class				
1908	PIMCO CommodityRealReturn Strategy Fund® - Admin Class				

Fund Number	Current Fund/Investment Option Name	Maps to	Fund Number	New Fund/Investment Option Name	Fund Ticker
Large Cap Equity					
1428	Columbia Large Cap Value Fund - Advisor Class	>	7752	Columbia Dividend Income Fund - Institutional 3 Class	CDDYX
3436	Voya Corporate Leaders 100 Fund - Class I				
1213	Voya Large Cap Value Portfolio - Institutional Class				
2711	Voya Russell™ Large Cap Value Index Portfolio - Class S				
437	VY® Invesco Comstock Portfolio - Service Class				
789	VY® Invesco Growth and Income Portfolio - Service Class				
617	VY® T. Rowe Price Equity Income Portfolio - Service Class				
108	Fidelity® VIP Equity-Income Portfolio - Initial Class				
1584	Alger Responsible Investing Fund - Class A	>	3665	MFS® Growth Fund - Class R6	MFEKX
1612	Amana Growth Fund - Investor Class				
572	American Funds The Growth Fund of America® - Class R-4				
742	Voya Large Cap Growth Portfolio - Institutional Class				
2713	Voya Russell™ Large Cap Growth Index Portfolio - Class I				
111	VY® T. Rowe Price Growth Equity Portfolio - Initial Class				
133	Fidelity® VIP Contrafund Portfolio - Initial Class				
109	Fidelity® VIP Growth Portfolio - Initial Class				
3384	Invesco V.I. American Franchise Fund - Series I				
1595	Amana Income Fund - Investor Class	>	899	Vanguard® 500 Index Fund - Admiral™ Shares	VFIAX
1208	American Funds Fundamental Investors® - Class R-4				
819	American Funds Washington Mutual Investors FundSM-Class R-4				
6620	Ave Maria Rising Dividend Fund				
1120	Neuberger Berman Sustainable Equity Fund - Trust Class				
1	Voya Growth and Income Portfolio - Class I				
35	Voya Index Plus LargeCap Portfolio - Class I				
1557	Voya Russell™ Large Cap Index Portfolio - Class I				
264	VY® Columbia Contrarian Core Portfolio - Service Class				
79	Invesco V.I. Core Equity Fund - Series I				
Small/Mid/Specialty					
1776	BlackRock Health Sciences Opportunities Port - Inv A Shares	>	8133	MFS® Mid Cap Growth Fund - Class R6	OTCKX
81	Voya MidCap Opportunities Portfolio - Class I				
2718	Voya Russell™ Mid Cap Growth Index Portfolio - Class S				
436	VY® Baron Growth Portfolio - Service Class				
449	VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial				
820	Wanger Select				
E496	USAA Precious Metals and Minerals Fund - Class A Shares	>		TIAA-CREF Lifecycle Index Target Date Retirement Fund Suite based on date of birth. Please refer to the table on page 5 for the dates of birth related to these funds' mapping.	
1043	Delaware Ivy Science and Technology Fund - Class Y				
1028	Invesco Main Street Mid Cap Fund® - Class A	>	1353	Vanguard® Extended Market Index Fund - Admiral™ Shares	VEXAX
53	Voya Index Plus MidCap Portfolio - Class I				
1560	Voya Russell™ Mid Cap Index Portfolio - Class I				
75	Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC				

Fund Number	Current Fund/Investment Option Name	Maps to	Fund Number	New Fund/Investment Option Name	Fund Ticker
7007	AMG River Road Mid Cap Value Fund - Class N	>	6093	Wells Fargo Special Mid Cap Value Fund - Class R6	WFPRX
187	Ariel Fund - Investor Class				
7280	BlackRock Mid Cap Dividend Fund - Inv A Shares				
1008	Columbia Select Mid Cap Value Fund - Class A Shares				
440	VY® American Century Small-Mid Cap Value Portfolio - Service				
435	VY® JPMorgan Mid Cap Value Portfolio - Service Class				
1117	Loomis Sayles Small Cap Value Fund - Retail Class	>	8051	Wells Fargo Special Small Cap Value Fund - Class R6	ESPRX
52	Voya Index Plus SmallCap Portfolio - Class I				
1563	Voya Russell™ Small Cap Index Portfolio - Class I				
42	Voya Small Company Portfolio - Class I				
752	VY® JPMorgan Small Cap Core Equity Portfolio - Service Class				
832	Invesco V.I. Main Street Small Cap Fund - Series I				
2495	Delaware Small Cap Value Fund - Class A				
1218	VY® Columbia Small Cap Value II Portfolio - Service Class				
191	Wells Fargo Special Small Cap Value Fund - Class A				
73	Franklin Small Cap Value VIP Fund - Class 2				
80	Voya SmallCap Opportunities Portfolio - Class I	>	C686	Federated Hermes Kaufmann Small Cap Fund - Class R6 Shares	FKALX
6071	Wells Fargo Small Company Growth Fund - Administrator Class				
821	Wanger USA				
190	Invesco Developing Markets Fund - Class A	>	3491	American Funds New World Fund® - Class R-6	RNWGX
779	VY® JPMorgan Emerging Markets Equity Portfolio - Service				
1613	VY® Clarion Global Real Estate Portfolio - Institutional	>	802	Vanguard® Real Estate Index Fund - Admiral™ Shares	VGSLX
8657	Cohen & Steers Real Estate Securities Fund, Inc. - Class A				
1172	Cohen & Steers Realty Shares, Inc.				
1019	VY® Clarion Real Estate Portfolio - Service Class				
Global / International					
3056	Voya Global High Dividend Low Volatility Prtf - Class I	>	9889	Vanguard® Total International Stock Index Fund - Admiral™ Shares	VTIAX
2227	American Funds Capital Income Builder® - Class R-4				
1445	American Funds SMALLCAP World Fund® - Class R-4				
5055	Lazard International Equity Portfolio - Open Shares				
3647	The Hartford International Opportunities Fund - Class R4				
1551	Voya International Index Portfolio - Class I				
1586	Voya Intl High Dividend Low Volatility Port - Initial Class				
2176	Voya Multi-Manager International Small Cap Fund - Class I				
818	American Funds New Perspective Fund® - Class R-4	>	D588	ClearBridge International Growth Fund - Class IS	LMGPX
432	VY® Invesco Global Portfolio - Initial Class				
573	American Funds EuroPacific Growth Fund® - Class R-4				
1252	Artisan International Fund - Investor Shares				
770	VY® T. Rowe Price International Stock Portfolio - Service				
107	Fidelity® VIP Overseas Portfolio - Initial Class				
1348	Wanger International				

During the transition, eight funds identified on the previous pages will be mapped according to an age based investment approach utilizing the TIAA-CREF Lifecycle Target Date Retirement Fund suite.

- The fund mapping chart above indicates the current investment options affected.

  Although you will be invested in one of the following age based investments based upon your date of birth (rather than your anticipated retirement age as they are intended), you could be investing in a more aggressive or more conservative fund than you might otherwise choose. You should consider all the investment options available to you under the Plan, based on your personal situation and risk tolerance.

  Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Fund Number	Fund Name	Fund Ticker	Date of Birth
7462	TIAA-CREF Lifecycle Index Income Fund	TRILX	12/31/1944 and earlier
7437	TIAA-CREF Lifecycle Index Fund 2010	TLTIX	01/01/1945 through 12/31/1950
7443	TIAA-CREF Lifecycle Index Fund 2015	TLFIX	01/01/1951 through 12/31/1955
7444	TIAA-CREF Lifecycle Index Fund 2020	TLWIX	01/01/1956 through 12/31/1960
7445	TIAA-CREF Lifecycle Index Fund 2025	TLQIX	01/01/1961 through 12/31/1965
7447	TIAA-CREF Lifecycle Index Fund 2030	TLHIX	01/01/1966 through 12/31/1970
7452	TIAA-CREF Lifecycle Index Fund 2035	TLYIX	01/01/1971 through 12/31/1975
7456	TIAA-CREF Lifecycle Index Fund 2040	TLZIX	01/01/1976 through 12/31/1980
7457	TIAA-CREF Lifecycle Index Fund 2045	TLXIX	01/01/1981 through 12/31/1985
7458	TIAA-CREF Lifecycle Index Fund 2050	TLLIX	01/01/1986 through 12/31/1990
7459	TIAA-CREF Lifecycle Index Fund 2055	TTIIX	01/01/1991 through 12/31/1995
7460	TIAA-CREF Lifecycle Index Fund 2060	TVIIX	01/01/1996 through 12/31/2000
E655	TIAA-CREF Lifecycle Index Fund 2065	TFITX	01/01/2001 and after

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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, 457(b) plan, or 401(a) plan will be taxed as ordinary income in the year the money is distributed. 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. Early withdrawals, if taken prior to age 59½ will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. 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).

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