

## TOMORROW'S SCHOLAR® 529 PLAN

### Supplement No. 9 dated March 31, 2026

To the Tomorrow's Scholar® 529 Plan Program Description  
and Participation Agreement dated April 26, 2023

This Supplement amends the Tomorrow's Scholar® 529 Plan Program Description and Participation Agreement, dated April 26, 2023, as previously amended (the "Program Description"). You should review this information carefully and keep it with your current copy of the Program Description. Capitalized terms not defined herein have the meanings set forth in the Program Description.

#### SUMMARY OF CHANGES

1. Effective immediately, all references to Voya Small Company Fund are changed to Voya MI Dynamic Small Cap Fund.
2. Effective May 7, 2026, Voya Large-Cap Growth Fund, Voya MidCap Opportunities Fund, and Voya Multi-Manager Mid Cap Value Fund are removed as Underlying Funds for the Static and Age-Based Options.
3. Effective May 7, 2026, Vanguard Mega Cap Growth Index Fund is added as an Underlying Fund for the Static and Age-Based Options.
4. Effective May 7, 2026, "Appendix B: Allocations to Underlying Funds" is revised to update each Investment Option's allocations among the Underlying Funds.
5. Effective May 7, 2026, "Appendix D: Investment Results" is revised to update the average annual total returns of the Investment Options as of December 31, 2025.
6. Effective May 7, 2026, "Appendix E: Total Estimated Annual Fees and Expenses" is revised to update the expenses as of May 7, 2026.
7. Effective May 7, 2026, "Appendix F: Approximate Cost of A \$10,000 Contribution" is revised to update the information as of May 7, 2026.

#### Changes to Appendices

##### Changes to Appendix B

Effective May 7, 2026, "Appendix B: Allocations to Underlying Funds" of the Program Description is deleted in its entirety and replaced with the attached revised "Appendix B: Allocations to Underlying Funds – Effective May 7, 2026."

##### Changes to Appendix D

Effective May 7, 2026, "Appendix D: Investment Results" of the Program Description is deleted in its entirety and replaced with the attached revised "Appendix D: Investment Results – As of December 31, 2025."

##### Changes to Appendix E

Effective May 7, 2026, "Appendix E: Total Estimated Annual Fees and Expenses" of the Program Description is deleted in its entirety and replaced with the attached revised "Appendix E: Total Estimated Annual Fees and Expenses – Effective May 7, 2026."

##### Changes to Appendix F

Effective May 7, 2026, "Appendix F: Approximate Cost of a \$10,000 Contribution" of the Program Description is deleted in its entirety and replaced with the attached revised "Appendix F: Approximate Cost of a \$10,000 Contribution – Effective May 7, 2026."

PLEASE RETAIN THIS SUPPLEMENT FOR FUTURE REFERENCE

**APPENDIX B: ALLOCATIONS TO UNDERLYING FUNDS – EFFECTIVE MAY 7, 2026**

The following table includes each Option’s investment allocation among the Underlying Funds as of May 7, 2026. For more information about an Underlying Fund, please see the Underlying Fund’s prospectus and statement of additional information. You may obtain copies of the Voya and VY® Underlying Funds’ prospectuses, statements of additional information, and most recent semi-annual and annual shareholder reports by calling the Program Manager at 1-800-774-5127. To obtain such documents for the BlackRock Global Allocation Fund you may call 1-800-441-7762 or go to <https://www.blackrock.com/us/individual/resources/regulatory-documents/mutual-funds>, for American Century Small Cap Value Fund you may call 1-800-345-6488 or go to <https://americancentury.prospectus-express.com/summary.asp?doctype=pros&clientid=amercentll&fundid=025076852>, for the Fidelity Funds you may call 1-800-544-8544 or go to <https://fundresearch.fidelity.com/fund-screener/>, and for the Nuveen Funds you may call 1-800-223-1200 or go to <http://www.tiaa.org/public/prospectuses>.

Underlying Fund		Vanguard Mega Cap Growth Index Fund	Voya High Yield Portfolio	Voya Inflation Protected Bond Plus Portfolio	Voya Intermediate Bond Fund	Voya International Index Portfolio	Voya Large Cap Value Fund	Voya Limited Maturity Bond Portfolio	Voya MI Dynamic Small Cap Fund (formerly, Voya Small Company Fund)	Voya Multi-Manager Emerging Markets Equity Fund	Voya Multi-Manager International Equity Fund	Voya Small Cap Growth Fund	Voya U.S. Stock Index Portfolio	VY® BrandywineGLOBAL – Bond Portfolio	VY® T. Rowe Price Capital Appreciation Portfolio
<b>Static Allocation Option</b>															
Voya 529 Aggressive Growth Option	%	4.0	2.0	-	8.0	18.0	4.0	-	3.0	5.0	6.0	2.0	48.0	-	-
Voya 529 Balanced Option	%	4.0	4.0	3.0	19.5	15.5	4.0	3.0	-	4.0	4.0	-	29.0	5.0	5.0
Voya 529 Conservative Plus Option	%	3.0	5.0	3.0	28.0	10.5	3.0	9.0	-	3.0	3.0	-	21.5	6.0	5.0
Voya 529 Growth Plus Option	%	4.0	4.0	-	13.0	18.0	4.0	-	2.0	4.0	6.0	1.0	36.0	3.0	5.0
Voya 529 Ultra Conservative Option	%	-	5.0	8.0	57.0	-	-	12.0	-	-	-	-	2.0	11.0	5.0
<b>Age-Based Option</b>															
Voya 529 Age 0-4 Option	%	4.0	2.0	-	6.0	21.0	4.0	-	3.0	4.0	6.0	2.0	41.0	2.0	5.0
Voya 529 Age 5-8 Option	%	4.0	2.0	-	18.0	16.0	4.0	-	3.0	3.0	5.0	2.0	34.0	4.0	5.0
Voya 529 Age 9-10 Option	%	4.0	3.0	2.0	24.0	13.0	4.0	2.0	2.0	3.0	5.0	1.0	27.0	5.0	5.0
Voya 529 Age 11-12 Option	%	4.0	4.0	3.0	26.0	10.0	4.0	7.0	1.0	3.0	5.0	1.0	22.0	5.0	5.0
Voya 529 Age 13-14 Option	%	3.0	4.0	4.0	29.0	9.0	3.0	11.0	-	3.0	3.0	-	19.0	7.0	5.0
Voya 529 Age 15 Option	%	3.0	4.0	5.0	29.0	6.0	3.0	20.0	-	2.0	2.0	-	14.0	7.0	5.0
Voya 529 Age 16 Option	%	3.0	4.0	6.0	30.0	6.0	3.0	20.0	-	2.0	2.0	-	12.0	7.0	5.0
Voya 529 Age 17 Option	%	2.0	4.0	6.0	30.0	3.0	2.0	30.0	-	2.0	2.0	-	7.0	7.0	5.0
Voya 529 Age 18+ Option	%	-	5.0	9.0	20.0	2.0	-	48.0	-	-	-	-	7.0	4.0	5.0

		American Century Small Cap Value Fund	BlackRock Global Allocation Fund	Fidelity Global ex U.S. Index Fund	Fidelity U.S. Bond Index Fund	Nuveen Bond Index Fund	Nuveen Equity Index Fund	Nuveen Small-Cap Blend Index Fund	TIAA-CREF Principal Plus Interest Portfolio	Voya Corporate Leaders® 100 Fund	Voya GNMA Income Fund	Voya High-Yield Bond Fund	Voya Intermediate Bond Fund	Voya Large-Cap Growth Fund	Voya Large Cap Value Fund	Voya MidCap Opportunities Fund	Voya Multi-Manager International Equity Fund	Voya Multi-Manager Mid Cap Value Fund	Voya Small Cap Growth Fund
<b>Underlying Fund</b>																			
<b>Single Fund Option</b>																			
American Century Small Cap Value Option	%	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BlackRock Global Allocation Option	%	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fidelity Global ex-US Index Option	%	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fidelity U.S. Bond Index Option	%	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nuveen Balanced Option	%	-	-	-	-	35.0	65.0	-	-	-	-	-	-	-	-	-	-	-	-
Nuveen Equity Index Option	%	-	-	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-
Nuveen Small-Cap Blend Index Option	%	-	-	-	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-
TIAA-CREF Principal Protection Option	%	-	-	-	-	-	-	-	100	-	-	-	-	-	-	-	-	-	-
Voya Corporate Leaders® 100 Option	%	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	-	-	-
Voya GNMA Income Option	%	-	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	-	-
Voya High Yield Bond Option	%	-	-	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	-
Voya Intermediate Bond Option	%	-	-	-	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-
Voya Large Cap Growth Option	%	-	-	-	-	-	-	-	-	-	-	-	-	100	-	-	-	-	-
Voya Large Cap Value Option	%	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-	-	-	-
Voya Mid Cap Opportunities Option	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-	-	-
Voya Multi-Manager International Equity Option	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-	-
Voya Multi-Manager Mid Cap Value Option	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	-
Voya Small Cap Growth Option	%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100

**APPENDIX D: INVESTMENT RESULTS - AS OF DECEMBER 31, 2025**

The table below shows the average annual total returns after deducting ongoing fees for each Option as of December 31, 2025. The performance data reflects past performance with and without any applicable sales or redemption charges, but does not reflect the \$25 annual maintenance fee, which is waived in certain circumstances. If these amounts were reflected, returns would be less than those shown. For comparison purposes, the table also shows the returns for a benchmark index that, as of the date of this Program Description, applies to each Option. The indices are not available for investment and the returns for the indices do not reflect sales charges, fees, brokerage commissions, taxes, or other expenses of investing. To obtain up-to-date performance information for any Option, please visit the Advisor Program's website at [www.tomorrowsscholar.com](http://www.tomorrowsscholar.com) or contact your financial advisor. **Past performance is not a guarantee of future results.**

Average Annual Total Returns (%) as of December 31, 2025 <sup>1,2</sup>												
Option/Index	Class	Without Sales Charges					With Sales Charges					
		1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	1 Yr <sup>3,4</sup>	3 Yrs	5 Yrs	10 Yrs	Since Inception	Inception Date
Voya 529 Age 0-4 Option	A	18.11	17.59	8.59	9.80	N/A	13.99	16.21	7.54	9.27	N/A	10/26/2012
	C	17.22	16.68	7.76	9.39	N/A	16.22	16.68	7.76	9.39	N/A	10/26/2012
	W	18.38	17.85	8.84	10.05	N/A	18.38	17.85	8.84	10.05	N/A	10/26/2012
Voya 529 Age 0-4 Composite Index		19.33	18.38	10.03	11.11	N/A	19.33	18.38	10.03	11.11	N/A	
Voya 529 Age 5-8 Option	A	15.63	15.16	6.70	8.70	N/A	14.63	15.16	6.70	8.70	N/A	10/26/2012
	C	16.80	16.30	7.76	9.37	N/A	16.80	16.30	7.76	9.37	N/A	10/26/2012
	W	16.52	16.02	7.50	9.11	N/A	12.43	14.66	6.46	8.58	N/A	10/26/2012
Voya 529 Age 5-8 Composite Index		17.73	16.73	8.85	10.33	N/A	17.73	16.73	8.85	10.33	N/A	
Voya 529 Age 9-10 Option	A	13.82	13.33	5.57	7.55	N/A	12.82	13.33	5.57	7.55	N/A	10/26/2012
	C	14.98	14.47	6.63	8.22	N/A	14.98	14.47	6.63	8.22	N/A	10/26/2012
	W	14.69	14.18	6.37	4.97	N/A	10.69	12.83	5.33	7.45	N/A	10/26/2012
Voya 529 Age 9-10 Composite Index		15.73	14.64	7.31	8.87	N/A	15.73	14.64	7.31	8.87	N/A	
Voya 529 Age 11-12 Option	A	13.51	12.92	5.61	7.35	N/A	9.52	11.60	4.58	6.83	N/A	10/26/2012
	C	12.64	12.08	4.81	6.95	N/A	11.64	12.08	4.81	6.95	N/A	10/26/2012
	W	13.77	13.20	5.86	7.61	N/A	13.77	13.20	5.86	7.61	N/A	10/26/2012
Voya 529 Age 11-12 Composite Index		14.33	13.29	6.56	8.29	N/A	14.33	13.29	6.56	8.29	N/A	
Voya 529 Age 13-14 Option	A	11.82	11.42	4.87	6.57	N/A	7.90	10.10	3.85	6.06	N/A	10/26/2012
	C	10.95	10.60	4.09	6.18	N/A	9.95	10.60	4.09	6.18	N/A	10/26/2012
	W	12.08	11.71	5.12	6.83	N/A	12.08	11.71	5.12	6.83	N/A	10/26/2012
Voya 529 Age 13-14 Composite Index		12.50	11.64	5.59	7.34	N/A	12.50	11.64	5.59	7.34	N/A	
Voya 529 Age 15 Option	A	9.85	9.80	3.92	5.82	N/A	5.99	8.51	2.92	5.31	N/A	10/26/2012
	C	9.08	9.02	9.14	5.43	N/A	8.08	9.02	3.14	5.43	N/A	10/26/2012
	W	10.18	10.10	4.18	6.09	N/A	10.18	10.10	4.18	6.09	N/A	10/26/2012
Voya 529 Age 15 Composite Index		10.72	10.19	4.59	6.52	N/A	10.72	10.19	4.59	6.52	N/A	
Voya 529 Age 16 Option	A	9.68	9.50	3.72	5.31	N/A	5.84	8.20	2.72	4.79	N/A	10/26/2012
	C	8.90	8.70	2.96	4.92	N/A	7.90	8.70	2.96	4.92	N/A	10/26/2012
	W	10.01	9.77	3.98	5.58	N/A	10.01	9.77	3.98	5.58	N/A	10/26/2012
Voya 529 Age 16 Composite Index		10.50	9.82	4.27	5.91	N/A	10.50	9.82	4.27	5.91	N/A	
Voya 529 Age 17 Option	A	8.01	7.71	2.75	4.36	N/A	4.26	6.43	1.75	3.85	N/A	10/26/2012
	C	7.19	6.89	1.97	3.98	N/A	6.19	6.89	1.97	3.98	N/A	10/26/2012
	W	8.33	7.98	3.00	4.62	N/A	8.33	7.98	3.00	4.62	N/A	10/26/2012
Voya 529 Age 17 Composite Index		8.64	7.91	3.09	4.79	N/A	8.64	7.91	3.09	4.79	N/A	
Voya 529 Age 18+ Option	A	7.19	6.47	1.91	3.35	N/A	3.44	5.23	0.92	2.85	N/A	10/26/2012
	C	6.37	5.68	1.16	2.95	N/A	5.37	5.68	1.16	2.95	N/A	10/26/2012
	W	7.41	6.72	2.15	3.60	N/A	7.41	6.72	2.15	3.60	N/A	10/26/2012
Voya 529 Age 18+ Composite Index		7.59	6.53	2.15	3.61	N/A	7.59	6.53	2.15	3.61	N/A	
Voya 529 Aggressive Growth Option	A	18.37	18.45	9.71	10.37	N/A	14.21	17.05	8.65	9.84	N/A	10/26/2012
	C	17.47	17.58	8.89	9.97	N/A	16.47	17.58	8.89	9.97	N/A	10/26/2012
	W	18.65	18.74	9.98	10.65	N/A	18.65	18.74	9.98	10.65	N/A	10/26/2012

Average Annual Total Returns (%) as of December 31, 2025 <sup>1,2</sup>												
Without Sales Charges							With Sales Charges					
Option/Index	Class	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	1 Yr <sup>3,4</sup>	3 Yrs	5 Yrs	10 Yrs	Since Inception	Inception Date
Voya 529 Aggressive Growth Composite Index		19.53	19.27	10.95	11.63	N/A	19.53	19.27	10.95	11.63	N/A	
Voya 529 Growth Plus Option	A	17.21	16.76	8.38	9.40	N/A	13.10	15.38	7.29	8.87	N/A	10/26/2012
	C	16.32	15.88	7.53	8.99	N/A	15.32	15.88	7.53	8.99	N/A	10/26/2012
	W	17.47	17.06	8.61	9.67	N/A	17.47	17.06	8.61	9.67	N/A	10/26/2012
Voya 529 Growth Plus Composite Index		18.20	17.43	9.44	10.51	N/A	18.20	17.43	9.44	10.51	N/A	
Voya 529 Balanced Option	A	14.75	14.68	8.08	8.21	N/A	10.75	13.32	6.04	7.69	N/A	10/26/2012
	C	13.91	13.85	6.28	7.81	N/A	12.91	13.85	6.28	7.81	N/A	10/26/2012
	W	15.04	14.98	7.35	8.49	N/A	15.04	14.98	7.35	8.49	N/A	10/26/2012
Voya 529 Balanced Composite Index		15.66	15.22	7.99	9.15	N/A	15.66	15.22	7.99	9.15	N/A	
Voya 529 Conservative Plus Option	A	12.06	11.57	5.12	6.35	N/A	8.14	12.05	4.10	5.83	N/A	10/26/2012
	C	11.16	10.75	4.33	5.95	N/A	10.16	10.75	4.33	5.95	N/A	10/26/2012
	W	12.27	11.85	5.37	6.62	N/A	12.27	11.85	5.37	6.62	N/A	10/26/2012
Voya 529 Conservative Plus Composite Index		12.81	12.14	5.91	7.07	N/A	12.81	12.14	5.91	7.07	N/A	
Voya 529 Ultra Conservative Option	A	6.56	6.19	1.29	3.25	N/A	2.82	4.95	0.32	2.75	N/A	10/26/2012
	C	5.76	5.40	0.54	2.86	N/A	4.76	5.40	0.54	2.86	N/A	10/26/2012
	W	6.80	6.45	1.54	3.50	N/A	6.80	6.45	1.54	3.50	N/A	10/26/2012
Voya 529 Ultra Conservative Composite Index		7.08	6.23	1.50	3.50	N/A	7.08	6.23	1.50	3.50	N/A	
American Century Small Cap Value Option <sup>5</sup>	A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	02/05/2025
	C	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	02/05/2025
	W	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	02/05/2025
Russell 2000 <sup>®</sup> Value Index		N/A	N/A	N/A	N/A	10.42	N/A	N/A	N/A	N/A	10.42	
BlackRock Global Allocation Option	A	19.16	13.33	5.34	7.08	N/A	14.97	11.99	4.32	6.56	N/A	10/26/2012
	C	18.27	12.47	4.55	6.67	N/A	17.27	12.47	4.55	6.67	N/A	10/26/2012
	W	19.48	13.59	5.60	7.35	N/A	19.48	13.59	5.60	7.35	N/A	10/26/2012
BlackRock Global Allocation Index		21.12	15.20	7.28	8.39	N/A	21.12	15.20	7.28	8.39	N/A	
Fidelity Global ex-US Index Option <sup>5</sup>	A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
	C	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
	W	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
MSCI ACWI ex USA Index		N/A	N/A	N/A	N/A	22.47	N/A	N/A	N/A	N/A	22.47	
Fidelity U.S. Bond Index Option <sup>5</sup>	A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
	C	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
	W	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	04/28/2025
Bloomberg U.S. Aggregate Bond Index		N/A	N/A	N/A	N/A	4.20	N/A	N/A	N/A	N/A	4.20	
Nuveen Balanced Option	A	13.27	15.50	7.91	9.58	N/A	9.32	14.13	6.87	9.05	N/A	10/26/2012
	C1	13.02	15.22	7.64	9.30	N/A	12.52	15.22	7.64	9.30	N/A	10/26/2012
	W	13.57	15.80	8.18	9.85	N/A	13.57	15.80	8.18	9.85	N/A	10/26/2012
65% S&P 500 <sup>®</sup> Index/35% Bloomberg U.S. Aggregate Bond Index		14.23	16.39	9.21	10.42	N/A	14.23	16.39	9.21	10.42	N/A	
Nuveen Equity Index Option	A	16.63	21.71	12.68	13.79	N/A	12.55	20.28	11.59	13.24	N/A	10/26/2012
	C1	16.32	21.40	12.40	13.51	N/A	15.82	21.40	12.40	13.51	N/A	10/26/2012
	W	16.92	22.01	12.97	14.07	N/A	16.92	22.01	12.97	14.07	N/A	10/26/2012
Russell 3000 <sup>®</sup> Index		17.15	22.25	16.15	14.29	N/A	17.15	22.25	16.15	14.29	N/A	
TIAA-CREF Principal Protection Option	N/A	2.79	2.75	2.03	1.69	N/A	2.79	2.75	2.03	1.69	N/A	10/26/2012
Bloomberg Short Treasury 1-3 Month Index		4.29	4.91	3.24	9.62	N/A	4.29	4.91	3.24	9.62	N/A	

Average Annual Total Returns (%) as of December 31, 2025 <sup>1,2</sup>												
Without Sales Charges							With Sales Charges					
Option/Index	Class	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	1 Yr <sup>3,4</sup>	3 Yrs	5 Yrs	10 Yrs	Since Inception	Inception Date
Nuveen Small-Cap Blend Index Option	A	12.37	13.35	5.76	9.29	N/A	8.43	12.00	4.74	8.77	N/A	10/26/2012
	C1	12.09	13.06	5.51	9.03	N/A	11.59	13.06	5.51	9.03	N/A	10/26/2012
	W	12.69	13.64	3.06	9.57	N/A	12.69	13.64	6.03	9.57	N/A	10/26/2012
Russell 2000® Index		12.81	13.73	6.09	9.62	N/A	12.81	13.73	6.09	9.62	N/A	
Voya Corporate Leaders® 100 Option	A	17.34	17.95	13.13	12.51	N/A	13.24	16.56	12.03	11.96	N/A	10/26/2012
	C	16.48	17.07	12.31	12.09	N/A	15.48	17.07	12.31	12.09	N/A	10/26/2012
	W	17.66	18.25	13.43	12.78	N/A	17.66	18.25	13.43	12.78	N/A	10/26/2012
S&P 500® Index		17.88	23.01	14.42	14.82	N/A	17.88	23.01	14.42	14.82	N/A	
Voya GNMA Income Option	A	7.30	4.46	0.13	1.29	N/A	3.57	3.22	-0.84	0.80	N/A	10/26/2012
	C	6.42	3.66	-0.64	0.91	N/A	5.42	3.66	-0.64	0.91	N/A	10/26/2012
	W	7.62	4.73	0.40	1.53	N/A	7.62	4.73	0.40	1.53	N/A	10/26/2012
Bloomberg GNMA Index		8.08	4.77	0.23	1.50	N/A	8.08	4.77	0.23	1.50	N/A	
Voya High Yield Bond Option	A	7.99	8.83	3.26	5.02	N/A	4.24	7.54	2.26	4.51	N/A	10/26/2012
	C	7.18	8.01	2.50	4.62	N/A	6.18	8.01	2.50	4.62	N/A	10/26/2012
	W	8.27	9.11	3.53	5.29	N/A	8.27	9.11	3.53	5.29	N/A	10/26/2012
Bloomberg High Yield Bond – 2% Issuer Constrained Composite Index		8.62	10.06	4.50	6.52	N/A	8.62	10.06	4.50	6.52	N/A	
Voya Intermediate Bond Option	A	7.11	5.39	-0.29	2.25	N/A	3.39	4.13	-1.24	1.75	N/A	12/12/2014
	C	6.38	4.59	-1.03	1.87	N/A	5.38	4.59	-1.03	1.87	N/A	12/12/2014
	W	7.44	5.67	-0.02	2.51	N/A	7.44	5.67	-0.02	2.51	N/A	12/12/2014
Bloomberg U.S. Aggregate Bond Index		7.30	4.66	-0.36	2.01	N/A	7.30	4.66	-0.36	2.01	N/A	
Voya Large Cap Growth Option	A	14.89	28.61	11.93	14.83	N/A	10.86	27.09	10.84	14.27	N/A	10/26/2012
	C	14.03	27.64	11.13	14.41	N/A	13.03	27.64	11.10	14.41	N/A	10/26/2012
	W	15.17	28.92	12.21	15.12	N/A	15.17	28.92	12.21	15.12	N/A	10/26/2012
Russell 1000® Growth Index		18.56	31.15	15.32	18.13	N/A	18.56	31.15	15.32	18.13	N/A	
Voya Large Cap Value Option	A	12.61	14.08	12.51	10.78	N/A	8.68	12.73	11.42	10.24	N/A	10/26/2012
	C	11.76	13.21	11.66	10.36	N/A	10.76	13.21	11.66	10.36	N/A	10/26/2012
	W	12.85	14.36	12.78	11.06	N/A	12.85	14.36	12.78	11.06	N/A	10/26/2012
Russell 1000® Value Index		15.91	13.90	11.33	10.53	N/A	15.91	13.90	11.33	10.53	N/A	
Voya Mid Cap Opportunities Option	A	3.30	13.52	3.93	10.27	N/A	-0.31	12.18	2.93	9.73	N/A	10/26/2012
	C	2.54	12.66	3.17	9.86	N/A	1.54	12.66	3.17	9.86	N/A	10/26/2012
	W	3.54	13.79	4.19	10.55	N/A	3.54	13.79	4.19	10.55	N/A	10/26/2012
Russell Midcap® Growth Index		8.66	18.64	6.65	12.49	N/A	8.66	18.64	6.65	12.49	N/A	
Voya Multi-Manager International Equity Option	A	27.18	14.74	4.61	6.25	N/A	22.76	13.40	3.60	5.73	N/A	01/24/2014
	C	26.21	13.86	3.81	5.86	N/A	25.21	13.86	3.81	5.86	N/A	01/24/2014
	W	27.55	15.01	4.87	6.51	N/A	27.55	15.01	4.87	6.51	N/A	01/24/2014
MSCI EAFE® Index		31.22	17.22	8.92	8.18	N/A	31.22	17.22	8.92	8.18	N/A	
Voya Multi-Manager Mid Cap Value Option	A	3.73	7.65	7.25	N/A	8.25	0.09	6.38	6.22	N/A	7.72	01/29/2016
	C	2.91	6.84	6.49	N/A	7.85	1.97	6.84	6.49	N/A	7.85	01/29/2016
	W	4.01	7.94	7.56	N/A	8.54	4.01	7.94	7.56	N/A	8.54	01/29/2016
Russell Midcap Value Index		11.05	12.27	9.83	N/A	169.08	11.05	12.27	9.83	N/A	169.08	
Voya Small Cap Growth Option	A	14.00	17.37	N/A	N/A	12.27	9.99	15.99	N/A	N/A	11.20	04/27/2022
	C	13.23	16.45	N/A	N/A	11.43	12.23	16.45	N/A	N/A	11.43	04/27/2022
	W	14.36	17.64	N/A	N/A	12.55	14.36	17.64	N/A	N/A	12.55	04/27/2022
Russell 2000® Growth Index		13.01	15.59	N/A	N/A	46.62	13.01	15.59	N/A	N/A	46.62	

1. Updated performance information is available online at [www.tomorrowsscholar.com](http://www.tomorrowsscholar.com)
2. The performance data shown represents past performance. Past performance is not a guarantee of future results. Investment returns and principal value will fluctuate, so that investor's units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than performance data cited.
3. Performance results for Class A units reflect a maximum initial sales charge of 3.50% imposed at the time of purchase.
4. Performance results for Class C units reflect a CDSC of 1.00% imposed at the end of year one.
5. Because the Option did not have a full calendar year of operations as of December 31, 2025, there is no annual performance information included.

**APPENDIX E: TOTAL ESTIMATED ANNUAL FEES AND EXPENSES – EFFECTIVE MAY 7, 2026**

Each Option pays a pro rata share of the expenses of the underlying funds in which it invests. Estimated underlying fund expenses are based on a weighted average of each underlying fund's net expense ratio, as reported in the underlying fund's prospectus in effect at the time this Program Description was prepared. The amount of the underlying fund expense charged to an Option is based on the amount of each fund held and the expense ratio of that fund.

In addition to a \$25 Annual Account Maintenance Fee discussed in "Service and transaction fees", the following tables describe the fees and expenses that you may pay when you purchase units in an Option.

**No Class**

	Annual Asset Based Fees – As of May 7, 2026					Additional Investor Expenses		
	Estimated Underlying Investment Expenses	Board Fee <sup>2</sup>	Program Manager Fee	Distribution and Service Fee <sup>3</sup>	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Maximum Initial Sales Charge	Annual Account Maintenance Fee
TIAA-CREF Principal Protection Option	0.00%	0.05%	0.08%	0.05%	0.18%	None	None	\$25

**Class A**

	Annual Asset Based Fees – As of May 7, 2026					Additional Investor Expenses		
	Estimated Underlying Investment Expenses	Board Fee <sup>2</sup>	Program Manager Fee	Distribution and Service Fee <sup>3</sup>	Total Annual Asset-Based Fees	Maximum Initial Sales Charge <sup>4</sup>	Maximum Deferred Sales Charge <sup>5</sup>	Annual Account Maintenance Fee
Voya 529 Aggressive Growth Option	0.43%	0.05%	0.08%	0.25%	0.81%	3.50%	None	\$25
Voya 529 Growth Plus Option	0.44%	0.05%	0.08%	0.25%	0.82%	3.50%	None	\$25
Voya 529 Balanced Option	0.43%	0.05%	0.08%	0.25%	0.81%	3.50%	None	\$25
Voya 529 Conservative Plus Option	0.42%	0.05%	0.08%	0.25%	0.80%	3.50%	None	\$25
Voya 529 Ultra Conservative Option	0.41%	0.05%	0.08%	0.25%	0.79%	3.50%	None	\$25
Voya 529 Age 0-4 Option	0.45%	0.05%	0.08%	0.25%	0.83%	3.50%	None	\$25
Voya 529 Age 5-8 Option	0.44%	0.05%	0.08%	0.25%	0.82%	3.50%	None	\$25
Voya 529 Age 9-10 Option	0.44%	0.05%	0.08%	0.25%	0.82%	3.50%	None	\$25
Voya 529 Age 11-12 Option	0.44%	0.05%	0.08%	0.25%	0.82%	3.50%	None	\$25
Voya 529 Age 13-14 Option	0.42%	0.05%	0.08%	0.25%	0.80%	3.50%	None	\$25
Voya 529 Age 15 Option	0.41%	0.05%	0.08%	0.25%	0.79%	3.50%	None	\$25
Voya 529 Age 16 Option	0.41%	0.05%	0.08%	0.25%	0.79%	3.50%	None	\$25
Voya 529 Age 17 Option	0.41%	0.05%	0.08%	0.25%	0.79%	3.50%	None	\$25
Voya 529 Age 18+ Option	0.37%	0.05%	0.08%	0.25%	0.75%	3.50%	None	\$25
American Century Small Cap Value Option	0.88%	0.05%	0.08%	0.25%	1.26%	3.50%	None	\$25
BlackRock Global Allocation Option	0.87%	0.05%	0.08%	0.25%	1.25%	3.50%	None	\$25
Fidelity Global ex-US Index Option	0.06%	0.05%	0.08%	0.25%	0.44%	3.50%	None	\$25
Fidelity U.S. Bond Index Option	0.03%	0.05%	0.08%	0.25%	0.41%	3.50%	None	\$25
Nuveen Balanced Option	0.06%	0.05%	0.08%	0.25%	0.44%	3.50%	None	\$25
Nuveen Equity Index Option	0.05%	0.05%	0.08%	0.25%	0.43%	3.50%	None	\$25
Nuveen Small-Cap Blend Index Option	0.06%	0.05%	0.08%	0.25%	0.44%	3.50%	None	\$25
Voya Corporate Leaders® 100 Option	0.49%	0.05%	0.08%	0.25%	0.87%	3.50%	None	\$25
Voya GNMA Income Option	0.54%	0.05%	0.08%	0.25%	0.92%	3.50%	None	\$25
Voya High Yield Bond Option	0.68%	0.05%	0.08%	0.25%	1.06%	3.50%	None	\$25
Voya Intermediate Bond Option	0.36%	0.05%	0.08%	0.25%	0.74%	3.50%	None	\$25
Voya Large Cap Growth Option	0.58%	0.05%	0.08%	0.25%	0.96%	3.50%	None	\$25
Voya Large Cap Value Option	0.61%	0.05%	0.08%	0.25%	0.99%	3.50%	None	\$25
Voya Mid Cap Opportunities Option	0.93%	0.05%	0.08%	0.25%	1.31%	3.50%	None	\$25
Voya Multi-Manager International Equity Option	0.88%	0.05%	0.08%	0.25%	1.26%	3.50%	None	\$25
Voya Multi-Manager Mid Cap Value Option	0.78%	0.05%	0.08%	0.25%	1.16%	3.50%	None	\$25
Voya Small Cap Growth Option	0.95%	0.05%	0.08%	0.25%	1.33%	3.50%	None	\$25

**Class C**

	Annual Asset Based Fees – As of May 7, 2026					Additional Investor Expenses		
	Estimated Underlying Investment Expenses	Board Fee <sup>2</sup>	Program Manager Fee	Distribution and Service Fee <sup>3, 6</sup>	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Maximum Deferred Sales Charge <sup>8</sup>	Annual Account Maintenance Fee
Voya 529 Aggressive Growth Option	0.43%	0.05%	0.08%	1.00%	1.56%	None	1.00%	\$25
Voya 529 Growth Plus Option	0.44%	0.05%	0.08%	1.00%	1.57%	None	1.00%	\$25
Voya 529 Balanced Option	0.43%	0.05%	0.08%	1.00%	1.56%	None	1.00%	\$25
Voya 529 Conservative Plus Option	0.42%	0.05%	0.08%	1.00%	1.55%	None	1.00%	\$25
Voya 529 Ultra Conservative Option	0.41%	0.05%	0.08%	1.00%	1.54%	None	1.00%	\$25
Voya 529 Age 0-4 Option	0.45%	0.05%	0.08%	1.00%	1.58%	None	1.00%	\$25
Voya 529 Age 5-8 Option	0.44%	0.05%	0.08%	1.00%	1.57%	None	1.00%	\$25
Voya 529 Age 9-10 Option	0.44%	0.05%	0.08%	1.00%	1.57%	None	1.00%	\$25
Voya 529 Age 11-12 Option	0.44%	0.05%	0.08%	1.00%	1.57%	None	1.00%	\$25
Voya 529 Age 13-14 Option	0.42%	0.05%	0.08%	1.00%	1.55%	None	1.00%	\$25
Voya 529 Age 15 Option	0.41%	0.05%	0.08%	1.00%	1.54%	None	1.00%	\$25
Voya 529 Age 16 Option	0.41%	0.05%	0.08%	1.00%	1.54%	None	1.00%	\$25
Voya 529 Age 17 Option	0.41%	0.05%	0.08%	1.00%	1.54%	None	1.00%	\$25
Voya 529 Age 18+ Option	0.37%	0.05%	0.08%	1.00%	1.50%	None	1.00%	\$25
American Century Small Cap Value Option	0.88%	0.05%	0.08%	1.00%	2.01%	None	1.00%	\$25
BlackRock Global Allocation Option	0.87%	0.05%	0.08%	1.00%	2.00%	None	1.00%	\$25
Fidelity Global ex-US Index Option	0.06%	0.05%	0.08%	1.00%	1.19%	None	1.00%	\$25
Fidelity U.S. Bond Index Option	0.03%	0.05%	0.08%	1.00%	1.16%	None	1.00%	\$25
Voya Corporate Leaders <sup>®</sup> 100 Option	0.49%	0.05%	0.08%	1.00%	1.62%	None	1.00%	\$25
Voya GNMA Income Option	0.54%	0.05%	0.08%	1.00%	1.67%	None	1.00%	\$25
Voya High Yield Bond Option	0.68%	0.05%	0.08%	1.00%	1.81%	None	1.00%	\$25
Voya Intermediate Bond Option	0.36%	0.05%	0.08%	1.00%	1.49%	None	1.00%	\$25
Voya Large Cap Growth Option	0.58%	0.05%	0.08%	1.00%	1.71%	None	1.00%	\$25
Voya Large Cap Value Option	0.61%	0.05%	0.08%	1.00%	1.74%	None	1.00%	\$25
Voya Mid Cap Opportunities Option	0.93%	0.05%	0.08%	1.00%	2.06%	None	1.00%	\$25
Voya Multi-Manager International Equity Option	0.88%	0.05%	0.08%	1.00%	2.01%	None	1.00%	\$25
Voya Multi-Manager Mid Cap Value Option	0.78%	0.05%	0.08%	1.00%	1.91%	None	1.00%	\$25
Voya Small Cap Growth Option	0.95%	0.05%	0.08%	1.00%	2.08%	None	1.00%	\$25

**Class C1**

	Annual Asset Based Fees – As of May 7, 2026					Additional Investor Expenses		
	Estimated Underlying Investment Expenses	Board Fee <sup>2</sup>	Program Manager Fee	Distribution and Service Fee <sup>3</sup>	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Maximum Deferred Sales Charge	Annual Account Maintenance Fee
Nuveen Balanced Option	0.06%	0.05%	0.08%	0.50%	0.69%	None	0.50%	\$25
Nuveen Equity Index Option	0.05%	0.05%	0.08%	0.50%	0.68%	None	0.50%	\$25
Nuveen Small-Cap Blend Index Option	0.06%	0.05%	0.08%	0.50%	0.69%	None	0.50%	\$25

**Class W**

	Annual Asset Based Fees – As of May 7, 2026					Additional Investor Expenses		
	Estimated Underlying Investment Expenses	Board Fee <sup>2</sup>	Program Manager Fee	Distribution and Service Fee	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Maximum Initial Sales Charge	Annual Account Maintenance Fee
Voya 529 Aggressive Growth Option	0.43%	0.05%	0.08%	None	0.56%	None	None	\$25
Voya 529 Growth Plus Option	0.44%	0.05%	0.08%	None	0.57%	None	None	\$25

Voya 529 Balanced Option	0.43%	0.05%	0.08%	None	0.56%	None	None	\$25
Voya 529 Conservative Plus Option	0.42%	0.05%	0.08%	None	0.55%	None	None	\$25
Voya 529 Ultra Conservative Option	0.41%	0.05%	0.08%	None	0.54%	None	None	\$25
Voya 529 Age 0-4 Option	0.45%	0.05%	0.08%	None	0.58%	None	None	\$25
Voya 529 Age 5-8 Option	0.44%	0.05%	0.08%	None	0.57%	None	None	\$25
Voya 529 Age 9-10 Option	0.44%	0.05%	0.08%	None	0.57%	None	None	\$25
Voya 529 Age 11-12 Option	0.44%	0.05%	0.08%	None	0.57%	None	None	\$25
Voya 529 Age 13-14 Option	0.42%	0.05%	0.08%	None	0.55%	None	None	\$25
Voya 529 Age 15 Option	0.41%	0.05%	0.08%	None	0.54%	None	None	\$25
Voya 529 Age 16 Option	0.41%	0.05%	0.08%	None	0.54%	None	None	\$25
Voya 529 Age 17 Option	0.41%	0.05%	0.08%	None	0.54%	None	None	\$25
Voya 529 Age 18+ Option	0.37%	0.05%	0.08%	None	0.50%	None	None	\$25
American Century Small Cap Value Option	0.88%	0.05%	0.08%	None	1.01%	None	None	\$25
BlackRock Global Allocation Option	0.87%	0.05%	0.08%	None	1.00%	None	None	\$25
Fidelity Global ex-US Index Option	0.06%	0.05%	0.08%	None	0.19%	3.50%	None	\$25
Fidelity U.S. Bond Index Option	0.03%	0.05%	0.08%	None	0.16%	3.50%	None	\$25
Nuveen Balanced Option	0.06%	0.05%	0.08%	None	0.19%	None	None	\$25
Nuveen Equity Index Option	0.05%	0.05%	0.08%	None	0.18%	None	None	\$25
Nuveen Small-Cap Blend Index Option	0.06%	0.05%	0.08%	None	0.19%	None	None	\$25
Voya Corporate Leaders® 100 Option	0.49%	0.05%	0.08%	None	0.62%	None	None	\$25
Voya GNMA Income Option	0.54%	0.05%	0.08%	None	0.67%	None	None	\$25
Voya High Yield Bond Option	0.68%	0.05%	0.08%	None	0.81%	None	None	\$25
Voya Intermediate Bond Option	0.36%	0.05%	0.08%	None	0.49%	None	None	\$25
Voya Large Cap Growth Option	0.58%	0.05%	0.08%	None	0.71%	None	None	\$25
Voya Large Cap Value Option	0.61%	0.05%	0.08%	None	0.74%	None	None	\$25
Voya Mid Cap Opportunities Option	0.93%	0.05%	0.08%	None	1.06%	None	None	\$25
Voya Multi-Manager International Equity Option	0.88%	0.05%	0.08%	None	1.01%	None	None	\$25
Voya Multi-Manager Mid Cap Value Option	0.78%	0.05%	0.08%	None	0.91%	None	None	\$25
Voya Small Cap Growth Option	0.95%	0.05%	0.08%	None	1.08%	None	None	\$25

1. The annual account maintenance fee will be waived for accounts for which either the Account Owner or the Beneficiary is a Wisconsin resident based on the address of record. The annual fee will also be waived, regardless of residency, in the following circumstances: (1) if the account balance is greater than \$25,000; (2) if there is an AIP or payroll direct deposit of \$25 per month in an Option selected for investment (active for the 12 previous months without interruption); or (3) for accounts established by employees of the Program Manager and its affiliates.
2. The Board Fee is a fee that the Board may collect for the administrative services to the Plan. The net 0.05% Board Fee is the result of a voluntary 0.05% waiver of the Board Fee. If the waiver is no longer in effect, the Board Fee would be 0.10% of the average net assets of each Investment Option.
3. Ongoing payments to dealers of the Annual Distribution and Service Fee will generally be made monthly at rates that are based on the average daily net assets held in an Account Owner's account that designates a dealer of record. Rights to these ongoing payments generally begin in the 13<sup>th</sup> month following a purchase of No Class units, Class A units, Class C units and Class C1 units.
4. There is no front-end sales charge if you purchase Class A units in an amount of \$1 million or more. For Class A units purchased prior to February 1, 2021, the maximum sales charge for Class A units was 4.75% for purchases between \$0 to \$999,999 and 0.00% for purchases over \$1,000,000.
5. If you sell (redeem) your Class A units within 18 months that were purchased with the initial sales charge waived, you will pay a CDSC of 1.00% of your purchase price.
6. Effective February 1 2021, Class C units will automatically convert to Class A units at the beginning of the sixth year of ownership in the same month of the original purchase, at which time the annual distribution and service fee will be reduced to 0.25%.

**APPENDIX F: APPROXIMATE COST OF A \$10,000 CONTRIBUTION – EFFECTIVE MAY 7, 2026**

The following tables compare the approximate cost of investing in the different unit classes under the Tomorrow’s Scholar® 529 Plan over different periods of time. The Examples show estimated costs if you sold (redeemed) your units at the end of the period or continued to hold them. Your actual cost may be higher or lower than the amounts shown. The Examples are based on the following assumptions:

- A \$10,000 contribution invested for the time periods shown.
- A 5% annually compounded rate of return on the net amount invested throughout the period.
- All units are redeemed at the end of the period shown for Qualified Education Expenses (the tables do not consider the impact of any potential state or federal taxes on the redemption).
- Total annual asset-based fees, including underlying investment and fund expenses, remain the same as those shown in previous fee structure table.
- Expenses for each Option include the entire annual account maintenance fee of \$25.
- The investor pays the applicable maximum up-front sales charge (without regard to possible breakpoints) in the current Class A fee structure and any CDSCs applicable to units invested for the applicable periods in the Class C fee structures.

The total estimated fees and expenses in the table below do not include the annual account maintenance fee or sales charges. Please refer to the table “Examples of investment costs”, which shows the approximate cost of investing in each of the Options over one-, three-, five-, and ten-year periods, including the \$25 annual account maintenance fee and sales charges.

Investment Option	Class	Status		Number of Years You Own Your Units			
				1 Year	3 Years	5 Years	10 Years
Voya 529 Aggressive Growth Option	Class A	Sold or Held	\$	455	674	906	1,555
	Class C	Sold	\$	283	566	970	1,619
	Class C	Held	\$	183	566	970	1,619
	Class W	Sold or Held	\$	82	254	436	943
Voya 529 Growth Plus Option	Class A	Sold or Held	\$	456	677	911	1,566
	Class C	Sold	\$	284	569	975	1,630
	Class C	Held	\$	184	569	975	1,630
	Class W	Sold or Held	\$	83	257	441	956
Voya 529 Balanced Option	Class A	Sold or Held	\$	455	674	906	1,545
	Class C	Sold	\$	283	566	970	1,619
	Class C	Held	\$	183	566	970	1,619
	Class W	Sold or Held	\$	82	254	436	943
Voya 529 Conservative Plus Option	Class A	Sold or Held	\$	454	671	901	1,544
	Class C	Sold	\$	282	563	965	1,607
	Class C	Held	\$	182	563	965	1,607
	Class W	Sold or Held	\$	81	251	430	931
Voya 529 Ultra Conservative Option	Class A	Sold or Held	\$	453	668	896	1,533
	Class C	Sold	\$	281	560	959	1,596
	Class C	Held	\$	181	560	959	1,596
	Class W	Sold or Held	\$	80	247	425	919
Voya 529 Age 0-4 Option	Class A	Sold or Held	\$	457	680	917	1,578
	Class C	Sold	\$	286	572	980	1,641
	Class C	Held	\$	186	572	980	1,641
	Class W	Sold or Held	\$	84	260	447	968
Voya 529 Age 5-8 Option	Class A	Sold or Held	\$	456	677	911	1,566
	Class C	Sold	\$	284	569	975	1,630
	Class C	Held	\$	184	569	975	1,630
	Class W	Sold or Held	\$	83	257	441	956
Voya 529 Age 9-10 Option	Class A	Sold or Held	\$	456	677	911	1,566
	Class C	Sold	\$	281	569	975	1,630
	Class C	Held	\$	184	569	975	1,630
	Class W	Sold or Held	\$	83	257	441	956
Voya 529 Age 11-12 Option	Class A	Sold or Held	\$	456	677	911	1,566
	Class C	Sold	\$	281	569	975	1,630
	Class C	Held	\$	184	569	975	1,630
	Class W	Sold or Held	\$	83	257	441	956
Voya 529 Age 13-14 Option	Class A	Sold or Held	\$	454	671	901	1,544
	Class C	Sold	\$	282	563	965	1,607
	Class C	Held	\$	182	563	965	1,607
	Class W	Sold or Held	\$	81	251	430	931
Voya 529 Age 15 Option	Class A	Sold or Held	\$	453	668	896	1,533

Investment Option	Class	Status		Number of Years You Own Your Units			
				1 Year	3 Years	5 Years	10 Years
	Class C	Sold	\$	281	560	959	1,596
	Class C	Held	\$	181	560	959	1,596
	Class W	Sold or Held	\$	80	247	425	919
Voya 529 Age 16 Option	Class A	Sold or Held	\$	453	668	896	1,533
	Class C	Sold	\$	281	560	959	1,596
	Class C	Held	\$	181	560	959	1,596
	Class W	Sold or Held	\$	80	247	425	919
Voya 529 Age 17 Option	Class A	Sold or Held	\$	453	668	896	1,533
	Class C	Sold	\$	281	560	959	1,596
	Class C	Held	\$	181	560	959	1,596
	Class W	Sold or Held	\$	80	247	425	919
Voya 529 Age 18+ Option	Class A	Sold or Held	\$	449	655	875	1,487
	Class C	Sold	\$	277	547	939	1,551
	Class C	Held	\$	177	547	939	1,551
	Class W	Sold or Held	\$	76	235	403	871
American Century Small Cap Value Option	Class A	Sold or Held	\$	499	809	1,138	2,052
	Class C	Sold	\$	329	703	1,201	2,114
	Class C	Held	\$	229	703	1,201	2,114
	Class W	Sold or Held	\$	128	395	680	1,472
BlackRock Global Allocation Option	Class A	Sold or Held	\$	498	806	1,133	2,041
	Class C	Sold	\$	328	700	1,196	2,104
	Class C	Held	\$	228	700	1,196	2,104
	Class W	Sold or Held	\$	127	392	674	1,461
Fidelity Global ex-US Index Option	Class A	Sold or Held	\$	418	561	711	1,129
	Class C	Sold	\$	246	451	775	1,193
	Class C	Held	\$	146	451	775	1,193
	Class W	Sold or Held	\$	44	136	231	490
Fidelity U.S. Bond Index Option	Class A	Sold or Held	\$	415	552	695	1,094
	Class C	Sold	\$	243	442	760	1,158
	Class C	Held	\$	143	442	760	1,158
	Class W	Sold or Held	\$	41	126	215	452
Nuveen Balanced Option	Class A	Sold or Held	\$	418	561	711	1,129
	Class C1	Sold	\$	145	295	507	1,099
	Class C1	Held	\$	95	295	507	1,099
	Class W	Sold or Held	\$	44	136	231	490
Nuveen Equity Index Option	Class A	Sold or Held	\$	417	558	706	1,117
	Class C1	Sold	\$	144	292	501	1,087
	Class C1	Held	\$	94	292	501	1,087
	Class W	Sold or Held	\$	43	133	226	477
Nuveen Small-Cap Blend Index Option	Class A	Sold or Held	\$	418	561	711	1,129
	Class C1	Sold	\$	145	295	507	1,099
	Class C1	Held	\$	95	295	507	1,099
	Class W	Sold or Held	\$	44	136	231	490
TIAA-CREF Principal Protection Option		Sold or Held	\$	43	133	226	477
Voya Corporate Leaders® 100 Option	Class A	Sold or Held	\$	461	692	937	1,623
	Class C	Sold	\$	290	584	1,001	1,686
	Class C	Held	\$	190	584	1,001	1,686
	Class W	Sold or Held	\$	88	273	469	1,015
Voya GNMA Income Option	Class A	Sold or Held	\$	465	707	963	1,679
	Class C	Sold	\$	295	600	1,027	1,742
	Class C	Held	\$	195	600	1,027	1,742
	Class W	Sold or Held	\$	93	289	496	1,075
Voya High Yield Bond Option	Class A	Sold or Held	\$	479	749	1,036	1,834
	Class C	Sold	\$	309	642	1,099	1,897
	Class C	Held	\$	209	642	1,099	1,897
	Class W	Sold or Held	\$	108	333	572	1,240
Voya Intermediate Bond Option	Class A	Sold or Held	\$	448	652	870	1,476
	Class C	Sold	\$	276	544	933	1,539
	Class C	Held	\$	176	544	933	1,539
	Class W	Sold or Held	\$	75	232	398	859
Voya Large Cap Growth Option	Class A	Sold or Held	\$	469	719	984	1,723
	Class C	Sold	\$	299	612	1,048	1,787
	Class C	Held	\$	199	612	1,048	1,787
	Class W	Sold or Held	\$	97	301	518	1,122
Voya Large Cap Value Option	Class A	Sold or Held	\$	472	728	1,000	1,757

Investment Option	Class	Status		Number of Years You Own Your Units			
				1 Year	3 Years	5 Years	10 Years
	Class C	Sold	\$	302	621	1,063	1,820
	Class C	Held	\$	202	621	1,063	1,820
	Class W	Sold or Held	\$	100	311	534	1,158
Voya Mid Cap Opportunities Option	Class A	Sold or Held	\$	504	824	1,164	2,105
	Class C	Sold	\$	334	718	1,227	2,168
	Class C	Held	\$	234	718	1,227	2,168
	Class W	Sold or Held	\$	133	411	706	1,529
Voya Multi-Manager International Equity Option	Class A	Sold or Held	\$	499	809	1,138	2,052
	Class C	Sold	\$	329	703	1,201	2,114
	Class C	Held	\$	229	703	1,201	2,114
	Class W	Sold or Held	\$	128	395	680	1,472
Voya Multi-Manager Mid Cap Value Option	Class A	Sold or Held	\$	489	779	1,087	1,943
	Class C	Sold	\$	319	673	1,150	2,006
	Class C	Held	\$	219	673	1,150	2,006
	Class W	Sold or Held	\$	118	364	626	1,357
Voya Small Cap Growth Option	Class A	Sold or Held	\$	506	830	1,174	2,127
	Class C	Sold	\$	336	724	1,237	2,189
	Class C	Held	\$	236	724	1,237	2,189
	Class W	Sold or Held	\$	135	417	717	1,552