

RMHS
VOYA PLAN 664402

Your Voya Retirement Insurance and Annuity Company Investment Program - Plan-related Information

May 01, 2019

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 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 Retirement Services 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 Readiness Service 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:

Voya Fixed Plus Account III	PGIM Total Return Bond Fund - Class R6
Fidelity® U.S. Bond Index Fund	SEI Catholic Values Fixed Income Fund - Class F Shares
T. Rowe Price Retirement I 2005 Fund - I Class	T. Rowe Price Retirement I 2010 Fund - I Class
T. Rowe Price Retirement I 2015 Fund - I Class	T. Rowe Price Retirement I 2020 Fund - I Class
T. Rowe Price Retirement I 2025 Fund - I Class	T. Rowe Price Retirement I 2030 Fund - I Class
T. Rowe Price Retirement I 2035 Fund - I Class	T. Rowe Price Retirement I 2040 Fund - I Class
T. Rowe Price Retirement I 2045 Fund - I Class	T. Rowe Price Retirement I 2050 Fund - I Class
T. Rowe Price Retirement I 2055 Fund - I Class	T. Rowe Price Retirement I 2060 Fund - I Class
John Hancock Disciplined Value Fund - Class R6	Steward Large Cap Enhanced Index Fund - Class R6
Fidelity® 500 Index Fund	T. Rowe Price Blue Chip Growth Fund - I Class
MFS® New Discovery Value Fund - Class R6	MFS® Mid Cap Value Fund - Class R6
Goldman Sachs Small Cap Growth Insights Fund - Class R6 Sh	Carillon Eagle Mid Cap Growth Fund - Class R-6
Fidelity® Small Cap Index Fund	Fidelity® Mid Cap Index Fund

American Funds EuroPacific Growth Fund® - Class R-6	DFA Emerging Markets Social Core Equity Portfolio
John Hancock Disciplined Value International Fund - Class R6	Fidelity® Total International Index Fund

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 or your local plan representative will be your source of information on available funds.

Asset Based Fees

An annual asset based fee of 0.48% will be deducted from your account for recordkeeping and administrative services. This amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Individual Service Fees

The fees below apply to certain individual services and transactions and will 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
Annual Loan Administration Fee, charged per loan :	\$25.00	Voya
Loan Initiation Fee, one-time charge per loan :	\$75.00	Voya
Overnight Mail, per occurrence :	\$50.00	Voya
Participant-Initiated Wire, per occurrence :	\$50.00	Voya
Stop Payment, per occurrence :	\$50.00	Voya

*The above fees are subject to change from time to time.

Additional Disclosures

Fees may be assessed against your account if you elect optional 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.

INVESTMENT-RELATED INFORMATION

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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 the Voya Retirement Services Customer Contact Center at 1-800-584-6001, or your local representative. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services 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 and Part II. Performance Information and Fee 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 3 shows fee and expense information for the investment options listed in Table 1. 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.).

Table 1 - Variable Return Investments									Table 3 - Fees and Expenses				
Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Bonds													

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
PGIM Total Return Bond Fund - Class R6	-0.63%	3.60%	6.30%	N/A	0.01%	2.52%	3.48%	N/A	0.41%	\$4.10	0.41%	\$4.10	
www.voyaretirementplans.com					BBgBarc U.S.Aggregate Bond Index TR USD								
Fidelity® U.S. Bond Index Fund	0.03%	2.51%	3.48%	N/A	0.01%	2.52%	3.48%	N/A	0.03%	\$0.25	0.03%	\$0.25	
www.voyaretirementplans.com					BBgBarc U.S.Aggregate Bond Index TR USD								
SEI Catholic Values Fixed Income Fund - Class F Shares	-0.51%	N/A	N/A	1.67%	0.01%	N/A	N/A	1.49%	0.61%	\$6.10	0.54%	\$5.40	
www.voyaretirementplans.com					BBgBarc U.S.Aggregate Bond Index TR USD								
Asset Allocation													

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
T. Rowe Price Retirement I 2005 Fund - I Class*	-3.12%	N/A	N/A	5.04%	-3.22%	N/A	N/A	N/A	0.57%	\$5.70	0.40%	\$4.00	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y 17/BrcyAgBd 43/R3000 28/MSCI ACWxU 12								
T. Rowe Price Retirement I 2010 Fund - I Class	-3.56%	N/A	N/A	5.51%	-3.89%	N/A	N/A	5.18%	0.46%	\$4.60	0.39%	\$3.90	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y 15/BrcyAgBd 38.5/R3000 32.55/MSCI ACWxU 13.95								
T. Rowe Price Retirement I 2015 Fund - I Class	-4.09%	N/A	N/A	6.08%	-4.82%	N/A	N/A	5.87%	0.46%	\$4.60	0.43%	\$4.30	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y 9.5/BrcyAgBd 35/R3000 38.85 /MSCI ACWxU 16.65								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
T. Rowe Price Retirement I 2020 Fund - I Class	-4.82%	N/A	N/A	6.87%	-5.76%	N/A	N/A	6.55%	0.48%	\$4.80	0.47%	\$4.70	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y 5.5/BrcyAgBd 30/R3000 45.15 /MSCI ACWxU 19.35								
T. Rowe Price Retirement I 2025 Fund - I Class	-5.54%	N/A	N/A	7.41%	-6.60%	N/A	N/A	7.15%	0.51%	\$5.10	0.50%	\$5.00	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y 2.5/BrcyAgBd 25/R3000 50.75 /MSCI ACWxU 21.75								
T. Rowe Price Retirement I 2030 Fund - I Class	-6.16%	N/A	N/A	7.89%	-7.33%	N/A	N/A	7.66%	0.54%	\$5.40	0.53%	\$5.30	
www.voyaretirementplans.com					BrcyTrsTPS1-5Y .5/BrcyAgBd 20/R3000 55.65 /MSCI ACWxU 23.85								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
T. Rowe Price Retirement I 2035 Fund - I Class	-6.81%	N/A	N/A	8.24%	-7.91%	N/A	N/A	8.05%	0.58%	\$5.80	0.56%	\$5.60	
www.voyaretirementplans.com					BarCap USAgBd TR 15%/RS3000 TR 59.51% /MSCI ACWIxUS NR 25.49%								
T. Rowe Price Retirement I 2040 Fund - I Class	-7.21%	N/A	N/A	8.54%	-8.44%	N/A	N/A	8.40%	0.59%	\$5.90	0.58%	\$5.80	
www.voyaretirementplans.com					BarCap US AgBd TR 10%/Rus3000 TR 63% /MSCI ACWI ex US NR 27%								
T. Rowe Price Retirement I 2045 Fund - I Class	-7.51%	N/A	N/A	8.55%	-8.44%	N/A	N/A	8.40%	0.61%	\$6.10	0.59%	\$5.90	
www.voyaretirementplans.com					BarCap US AgBd TR 10%/Rus3000 TR 63% /MSCI ACWI ex US NR 27%								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
T. Rowe Price Retirement I 2050 Fund - I Class	-7.51%	N/A	N/A	8.55%	-8.44%	N/A	N/A	8.40%	0.61%	\$6.10	0.59%	\$5.90	
www.voyaretirementplans.com					BarCap US AgBd TR 10%/Rus3000 TR 63% /MSCI ACWI ex US NR 27%								
T. Rowe Price Retirement I 2055 Fund - I Class	-7.50%	N/A	N/A	8.53%	-8.44%	N/A	N/A	8.40%	0.65%	\$6.50	0.59%	\$5.90	
www.voyaretirementplans.com					BarCap US AgBd TR 10%/Rus3000 TR 63% /MSCI ACWI ex US NR 27%								
T. Rowe Price Retirement I 2060 Fund - I Class	-7.44%	N/A	N/A	8.46%	-7.95%	N/A	N/A	8.39%	0.91%	\$9.10	0.59%	\$5.90	
www.voyaretirementplans.com					S&P Target Date 2060+ Index TR USD								
Large Cap Value													

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
John Hancock Disciplined Value Fund - Class R6	-9.47%	5.43%	11.79%	N/A	-8.27%	5.95%	11.18%	N/A	0.71%	\$7.10	0.70%	\$7.00	
www.voyaretirementplans.com					Russell 1000 Value Index TR USD								
Steward Large Cap Enhanced Index Fund - Class R6	-8.66%	6.43%	13.47%	N/A	-4.38%	8.49%	13.12%	N/A	0.44%	\$4.40	0.44%	\$4.40	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Fidelity® 500 Index Fund	-4.40%	8.48%	13.10%	N/A	-4.38%	8.49%	13.12%	N/A	0.01%	\$0.15	0.01%	\$0.15	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Large Cap Growth													

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
T. Rowe Price Blue Chip Growth Fund - I Class	2.14%	11.39%	17.09%	N/A	-4.38%	8.49%	13.12%	N/A	0.57%	\$5.70	0.57%	\$5.70	
www.voyaretirementplans.com					S&P 500 Index TR USD								
Small/Mid/Specialty													
MFS® New Discovery Value Fund - Class R6	-10.98%	5.41%	N/A	9.70%	-12.86%	3.61%	N/A	7.41%	0.97%	\$9.70	0.97%	\$9.70	
www.voyaretirementplans.com					Russell 2000 Value Index TR USD								
MFS® Mid Cap Value Fund - Class R6	-11.31%	4.77%	13.53%	N/A	-12.29%	5.44%	13.03%	N/A	0.69%	\$6.90	0.69%	\$6.90	
www.voyaretirementplans.com					Russell Mid Cap Value Index TR USD								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Goldman Sachs Small Cap Growth Insights Fund - Class R6 Sh	-7.12%	N/A	N/A	4.93%	-9.31%	N/A	N/A	3.21%	0.96%	\$9.60	0.83%	\$8.30	
www.voyaretirementplans.com					Russell 2000 Growth Index TR USD								
Carillon Eagle Mid Cap Growth Fund - Class R-6	-6.01%	8.24%	14.75%	N/A	-4.75%	7.42%	15.12%	N/A	0.69%	\$6.90	0.69%	\$6.90	
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD								
Fidelity® Small Cap Index Fund	-10.88%	4.63%	N/A	11.19%	-11.01%	4.41%	N/A	11.03%	0.03%	\$0.25	0.03%	\$0.25	
www.voyaretirementplans.com					Russell 2000 Index TR USD								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
Fidelity® Mid Cap Index Fund	-9.05%	6.25%	N/A	11.62%	-9.06%	6.26%	N/A	11.65%	0.03%	\$0.25	0.03%	\$0.25	
www.voyaretirementplans.com					Russell Mid Cap Index TR USD								
Global / International													
American Funds EuroPacific Growth Fund® - Class R-6	-14.91%	1.86%	7.69%	N/A	-14.20%	0.67%	6.57%	N/A	0.49%	\$4.90	0.49%	\$4.90	
www.voyaretirementplans.com					MSCI ACWI ex USA Index NR USD								
DFA Emerging Markets Social Core Equity Portfolio	-14.88%	2.00%	8.68%	N/A	-14.58%	1.65%	8.02%	N/A	0.55%	\$5.50	0.55%	\$5.50	
www.voyaretirementplans.com					MSCI Emerging Markets Index NR USD								

Name / Type of Option	Average Annual total Return as/of 12/31/18				Benchmark				Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	As a %	Per \$1,000	
John Hancock Disciplined Value International Fund - Class R6	-18.55%	-0.27%	N/A	5.93%	-13.36%	1.00%	N/A	6.24%	0.91%	\$9.10	0.88%	\$8.80	
www.voyaretirementplans.com					MSCI EAFE Index GR USD								
Fidelity® Total International Index Fund	-14.38%	N/A	N/A	3.69%	-14.76%	N/A	N/A	8.05%	0.06%	\$0.60	0.06%	\$0.60	
www.voyaretirementplans.com					MSCI ACWI ex USA IMI NR USD								

*Inception to date benchmark information has not been made available by the designated investment option provided at this time.

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.

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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 3 shows fee and expense information for the investment options listed in Table 2. Table 3 shows the Total Gross Annual Operating Expenses of the options in Table 2. 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.).

Table 2 - Fixed Return Investments				Table 3 - Fees and Expenses		
Name / Type of Option	Return	Term	Other	Total Gross Annual Operating Expenses		Shareholder Type Fees
				As a %	Per \$1,000	
Stability of Principal						
Voya Fixed Plus Account III www.voyaretirementplans.com	2.00%	N/A	Rates are subject to change at any time subject to contract guarantees. <ul style="list-style-type: none"> The Guaranteed Minimum Interest rate is 1.0%. Current rate information is available by calling 1-800-584-6001.	N/A	N/A	<ul style="list-style-type: none"> Transfers from this investment option may not be made directly to a Competing Fund. Transfers from this investment option will prevent transfers to Competing Fund for 90 days. Non-Benefit withdrawals are not permitted. Please see your contract or your product materials for detailed information. No Systematic Allocations from the Voya Fixed Plus Account.

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 an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. 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.