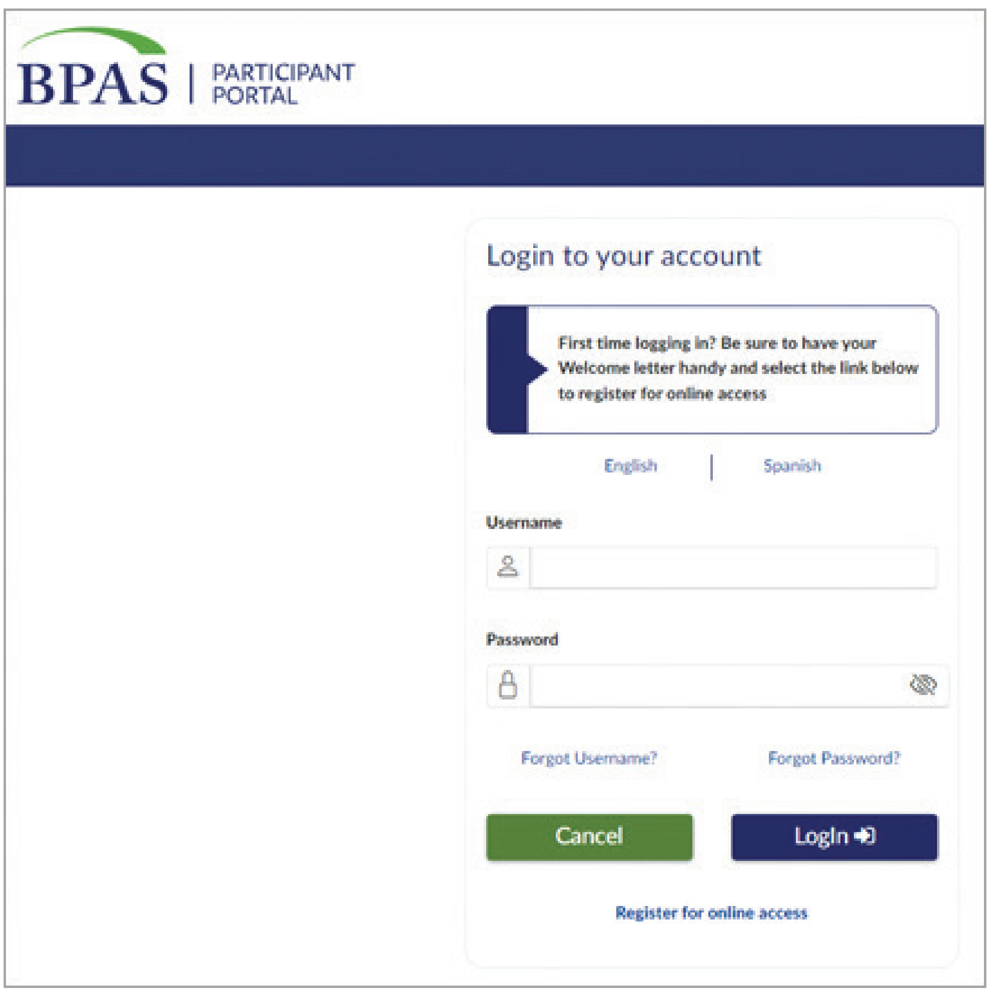
City of San José VEBA Account Online Investment Tool Kit Guide

1 Sign in

City of San José 457, 401a or PTC Plan account holders have access to their VEBA account through Voya's participant website or the Voya Retire mobile app and may access the Participant Portal using Single Sign-On (SSO) technology. With SSO, you don't need to log into the Participant Portal separately. To view your account or to take any action, simply click on the Federated or Sworn VEBA account name associated with your retirement **sanjose.beready2retire.com**.

For employees that are not participating in one of the City's deferred compensation plans, you may monitor and manage your VEBA Plan account online through our participant portal. To access your account, go to **voya.com/ws/myHRA** and follow the link to "*Access Your Account*" on the HRA Participant Portal. If this is your first-time logging in to your account, you will need your Plan Code -- **CITSAN2157** -- to complete the registration process.

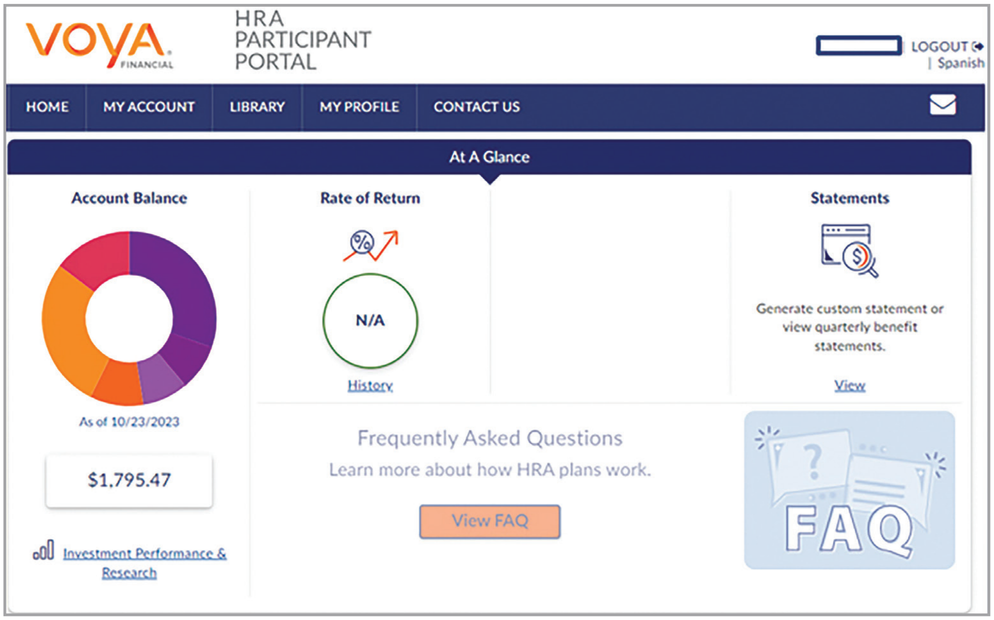


2 How do I access my investment balance?

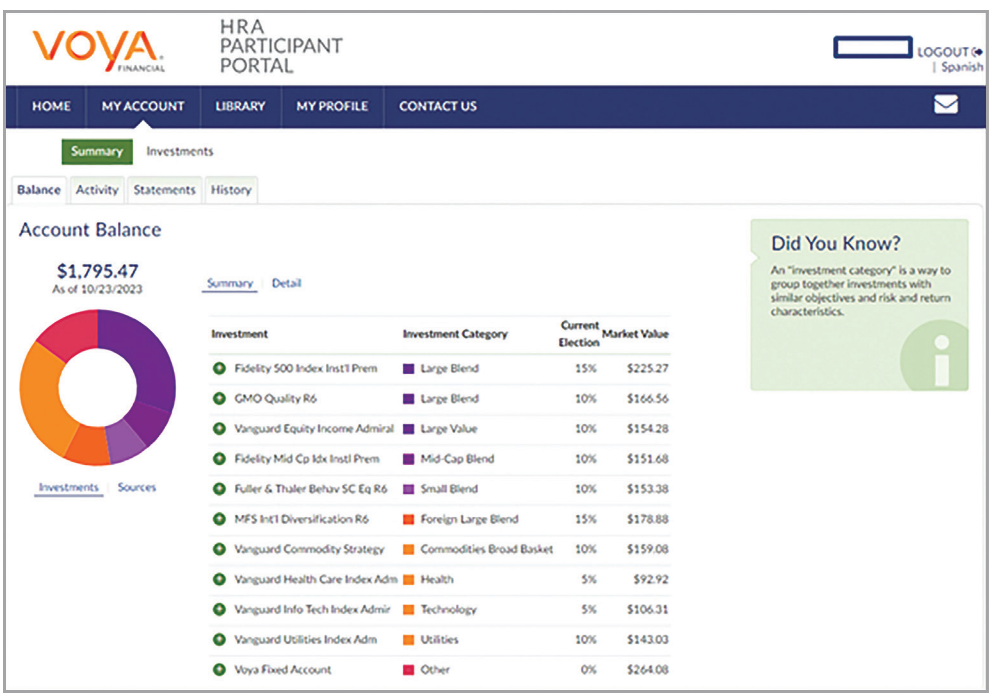
Click on the *My Account* tab to view a summary of your account including the following:

- Account Balance information;
- Account Activity which provides a review of transaction details and pending transactions;
- Access to Statements including quarterly and the ability to generate statements on demand; and
- Access to Balance History information.

Initial Portal Landing Page

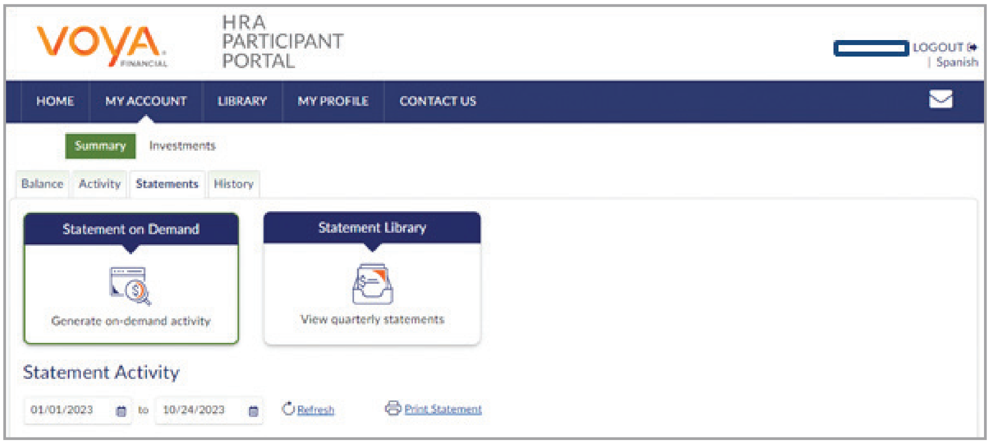


My Account Tab and Contents



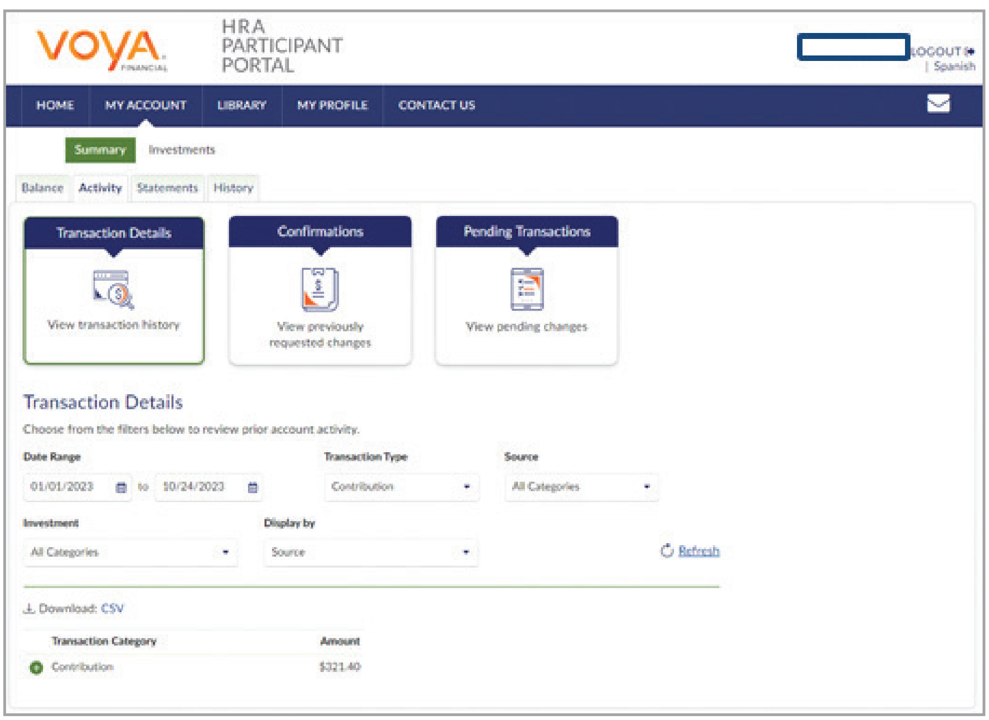
3 How do I generate a statement on demand?

The *My Account* tab also offers access to investment statements. Statements are made available online on a quarterly basis following the end of the quarter and an annual basis following the end of the plan year. If you need an investment statement at any other time, click under *Statements* and then you may select either as On Demand or your available quarterly statements. For an On Demand statement, elect the time period, then click the "*Generate*" tile.



4 Where can I find my Historical Transactions?

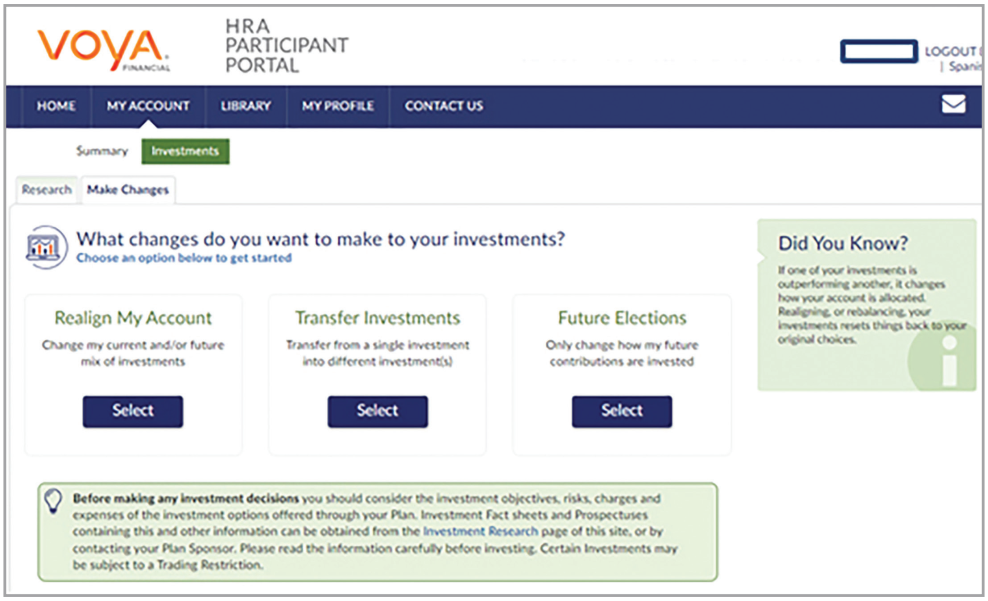
You can look up transactions that occurred within your investment account via the *Activity* tab. The system makes available two years of history of all transactions of your account. This tab provides you with a view of transaction details, confirmation statements and pending transactions. You may specify a date range for transaction history and may limit the review to specified transaction types. Click "*refresh*" to display the transaction details.



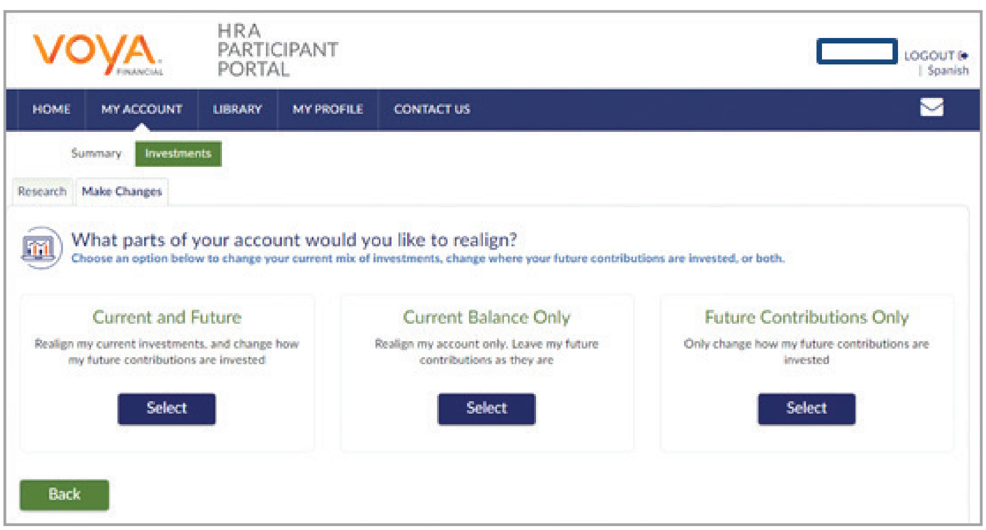
5 Where do I change how my contributions are invested?

From the *My Account* tab, select the *Investments* tab and then the *Make Changes* tab. This will present the screen below. You now have three options – *Realign My Account*, *Transfer Investments* and *Future Elections*.

- *Realign My Account* allows you to change your current and/or your future mix of investments.
- *Transfer Investments* allows you to transfer from a single investment option into a different investment or investments.
- *Future Elections* allows you to only change how your future contributions will be invested.

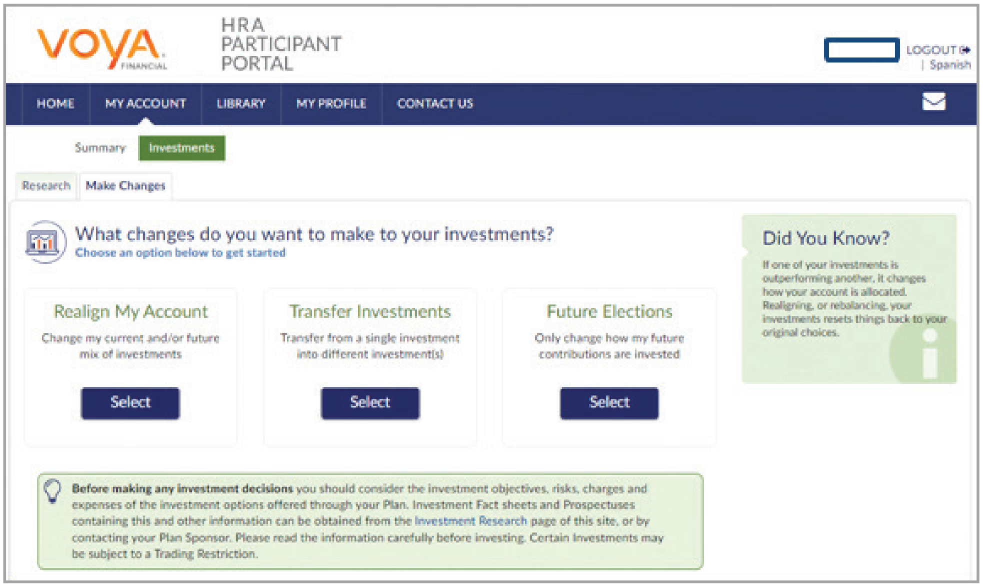


If you would like to transfer funds rather than realign, click "*Transfer Investments*". You have the option to transfer one or all of your investment balances. You will select the fund you wish to transfer, then the amount of each fund. You will also select the amount or percent to be transferred. You must then choose the allocation percentage or dollar amount for each investment into the transfer will be made.

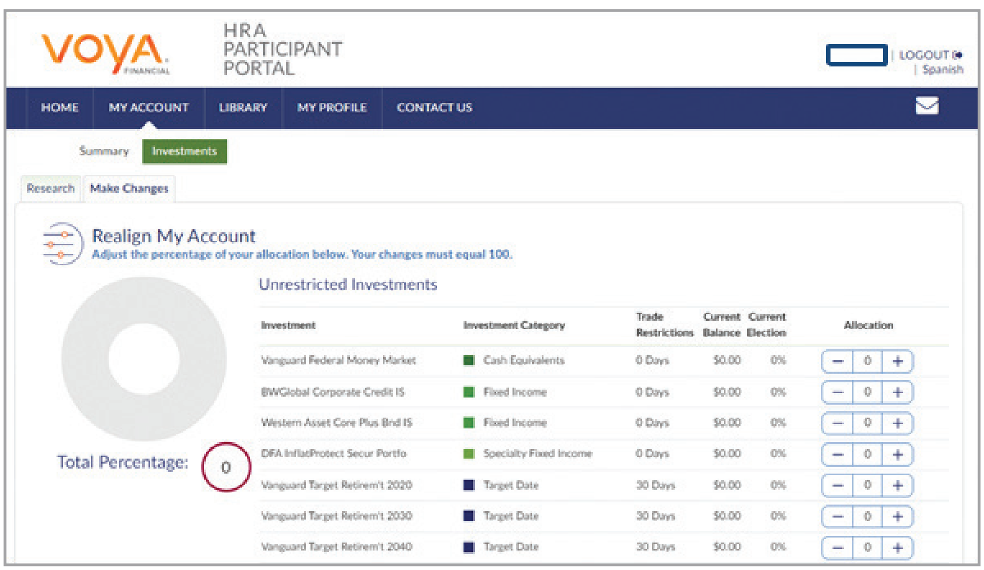


6 How do I change where my current balance is invested?

By selecting the *My Account* option outlined above, you will be presented with the option to realign your Current and Future investments, your Current Balance Only or your Future Contributions Only.

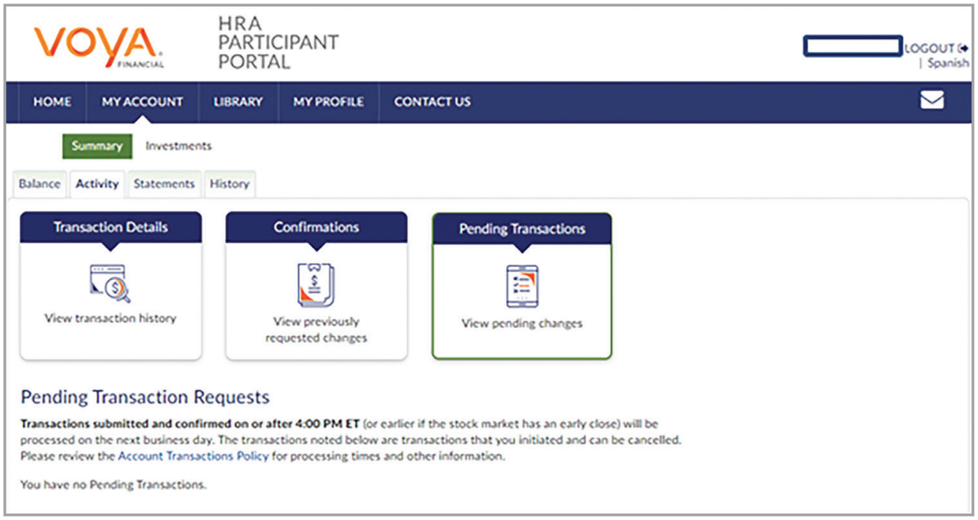


By selecting one of these options, you may realign your current balance. Under *Current %*, you will see what percentage of your current balance is in each fund. Under *Allocation,* you will select the percentage of your current balance that you want in each fund.



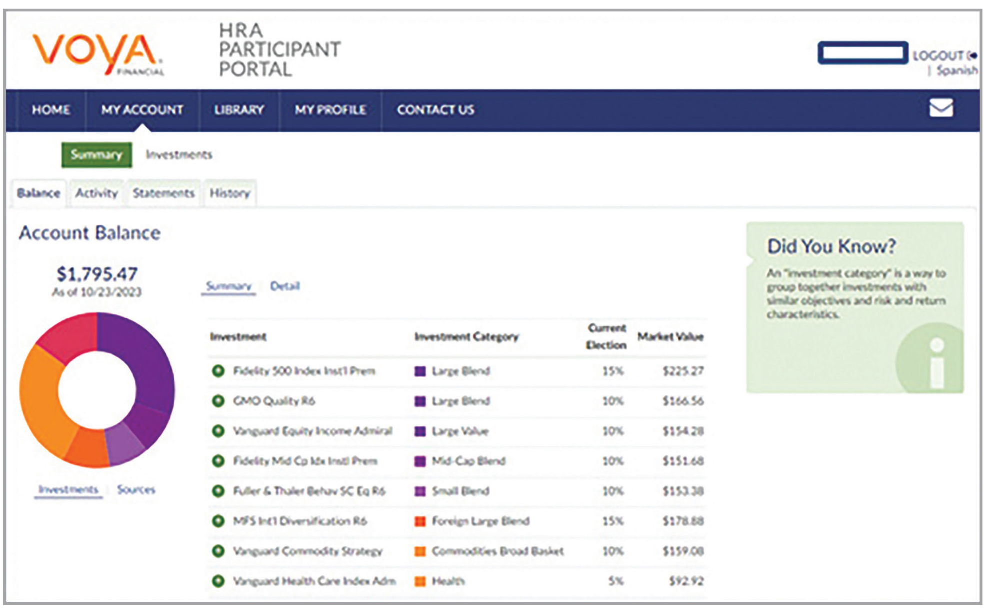
7 How do I know if my request has been received?

Under *Account Summary*, click "*Activity Summary*". Any pending activity will be present here. Should you wish to cancel any transaction in pending status, click "*Cancel*". You will also see at the top right corner of your screen the words "*Pending Activity*" in red. If you click there, it will automatically bring you to the *Activity Summary* screen.



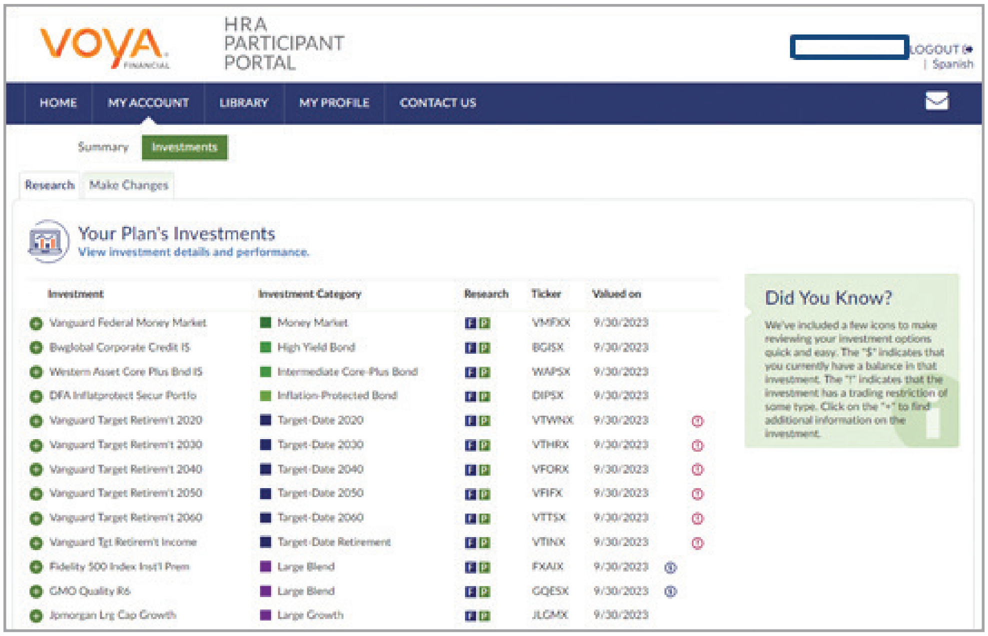
8 How do I know if my request has been processed?

The *My Account Summary* tab will show your new investment elections and/or investment allocation. Please note, investment election changes are an overnight process and realignments/ transfers may take up to three days to process. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.



9 Where can I find fund fact sheets for the funds?

Details and performance information regarding your plan's investment options may be found under the *Investments* tab of the *My Account* section of the participant portal. Participants can access performance information by clicking on the "+" symbol next to each fund name. The investment options Fact Sheet and Prospectus may be accessed by clicking on the "F" or "P" within the Research column. Additionally, investment options in which the participant is invested have a "$" at the far right of each fund.



Questions?

Should you have additional questions about the City of San José's VEBA plan or your account, you can contact either San José's Voya Services Team or the Voya Financial Health Account Solution Call Center for further information.

Voya's San José Service:
Telephone: 877-464-4748
Additionally, you can set up a meeting with your local Voya Representatives online at **https://csj.timetap.com**.

Voya Financial Health Account Solution Call Center:
Toll-free: 833-232-4673
Office Hours: 5:00 a.m. – 3:00 p.m., PST Monday – Thursday and 5:00 a.m. to 2:00 p.m. PT on Friday

Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

You should consider the investment objectives, risks, charges and expenses of the investment options offered through a Health Reimbursement Arrangement carefully before investing. The information booklets/fund fact sheets/fund prospectuses containing this and other information can be obtained when you access your account on the Voya HRA Participant Portal. Please read the information carefully before investing.

Investment options available through a Health Reimbursement Arrangement are long-term investment vehicles, which allow you to allocate contributions among investment options that have the potential to grow on a tax-free basis. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than its original amount invested.

A Health Reimbursement Arrangement is not an insurance policy. It is a tax-advantaged, employer-sponsored, self-insured employee health benefit subject to IRS Code Section 105. This is not intended to be legal or tax advice and you should consult with your own legal/tax advisor regarding your individual situation.

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

The Health Reimbursement Arrangement is offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services are provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the Health Reimbursement Arrangement's assets in a trust or custodial capacity and has engaged Hand Benefit & Trust Company, an affiliate of BPAS, to perform servicing functions on its behalf. If offered, the Voya Fixed Account is available through a funding agreement issued by VRIAC. The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

BPAS and WEX Health, Inc. are not affiliated with the Voya family of companies.

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