

Plan Name: CITY OF SAN JOSE DEF COMP PLAN

Plan ID: 666779

Service Description and Direct Compensation

In addition to investment related compensation, your plan may pay direct fees to Voya in connection with the services we provide. Current direct fees for standard services are shown below. Additional optional services may also be available for which fees are not shown. Please refer to your program agreements for complete detail. Services and charges are subject to change as described in the applicable agreements.

Recordkeeping Services

Voya's recordkeeping services include services related to the maintenance of plan investment options, and may include additional plan administrative support. These services include those listed below. Voya does not act in a fiduciary or investment advisory capacity in the provision of these services.

1099R or W2 reporting on distributions payable to the participant	Administration to plan rules in the absence of a Third Party Administrator
Client relationship management	Communications to help educate and motivate your participants to take full advantage of the benefits of your plan
Comprehensive support to help navigate today's regulatory landscape	Cutting-edge technology to help manage your plan
Daily account valuations and reconciliations	Dedicated Plan Participant Website
Dedicated Plan Sponsor Website	Disbursement of funds as directed by authorized plan representatives
Establishment and maintenance of participant accounts	Expense Account Administration
Financial education and counseling for terminated or retiring employees	Fund scorecard to help assess performance of funds
Local or online enrollment support	Local service provided by registered representatives
Maintenance of participant vesting and loan records if offered by the plan	Menu of pre screened investment options
Monitoring of annual deferral limit	Multiple distribution options
On-demand plan level reporting	Online beneficiary maintenance
Participant bench-marking tools, calculators and newsletters	Payroll deduct/ACH loans if offered by the plan
Personal Rate of Return available through the participant website	QDRO/DRO account maintenance
Receiving and processing periodic contributions, fund transfers and allocation changes	Sample investment policy statements available
Sponsor/participant account statements	Support for multiple contribution sources
Support for plan audits	Toll-free telephone access (interactive voice response or live representative)
TPA support if applicable	Unforeseeable Emergency / Hardship reviews available

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Voya's direct fees associated with **Standard** Recordkeeping Services are shown below:

Asset Based Fees	Payment Method
A fee of 0.07% of assets.*	Deducted from participant account

*The investment options that you select may generate revenue sharing that will be applied as a "Revenue Credit" to fully or partially offset the asset based fee. If applicable, the Credit will be identified on participant account statements.

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Optional Services and Fees:

Direct Fees for Optional Recordkeeping Services	Fees	Payment Method
Loan Initiation Fee, one-time charge per loan:	\$25.00	Deducted from participant account

Additional Disclosures

Other plan-sponsor services also may be available for additional fees.

The overall revenue expenses noted below generate revenue for the purposes of offsetting Voya’s record keeping and administration fees and to provide revenue to the City of San Jose for plan related expenses incurred by the City. An Asset Based Fee of 0.07% or 7 basis points will be applied to all assets including Stabilizer and excludes SDBO of which 0.025% or 2.5 basis points is retained by Voya for their record keeping and administration services and the remaining revenue is reimbursed to the City of San Jose for their plan related expenses. All Fund Revenue will be reimbursed back to participants excluding that revenue attained from funds within the SDBA option.

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Professional Management program provided by Voya Retirement Advisors (VRA) and powered by Morningstar

VRA’s advisory services include a Professional Management program under which Voya Retirement Advisors will make investment selections on an ongoing basis for plan participants who select this program.

Voya provides participant access to VRA’s advisory services, both Online Advice and Professional Management, which includes the following services:

- (a) Set up services with VRA.
- (b) Maintenance services: refresh Plan business rules, participant information and profiles with VRA.
- (c) Standard reporting on participant activity.
- (d) Sponsor and participant customer service support services.

Please refer to your VRA Advisory Services Agreement for a full description of these services. The following Professional Management fees shall be deducted from the accounts of participants selecting this program:

Annual Service(s) Fees	Fees	Payment Method
Professional Management Program Fee	0.35%	Deducted from participant account

*Voya collects this fee on behalf of, and remits payments to, Morningstar Investment Management.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. Morningstar Investment Management, LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

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Wealth Management for Retirement

Wealth Management for Retirement is an investment advisory program that provides plan participants with personalized investment advice and professional account management services through a Voya Financial Advisors, Inc. (VFA) financial advisor and powered by Morningstar Investment Management LLC proprietary technology. VFA is acting as a registered investment advisor in connection with this program. Services are performed pursuant to a written investment advisory agreement between the plan participant and VFA. The following service providers support this program:

- VFA: (a) provides in-person access to the plan participant for advice, help and support in selecting and enrolling in an asset allocation model that is suitable, (b) provides ongoing review with the plan participant of their portfolio and current situation and (c) addresses any change that may be needed.
- Voya Retirement Insurance and Annuity Company (VRIAC): (a) provides Morningstar Investment Management LLC with the plan's investment options and information about the plan participant, (b) complies with allocation and transfer instructions associated with this program, and (c) collects the applicable advisory fee on behalf of VFA from the participant account on a quarterly basis.
- Morningstar Investment Management LLC: (a) develops, designs and maintains plan-specific asset allocation models from the variable investment options available under the plan, (b) provides asset allocation model overview reports, and (c) provides information to VFA financial advisors.

The advisory fee shown below is an annual rate and is deducted quarterly from the accounts of Plan participants selecting this service. Upon authorization from the participant, any advisory and other fees due under an independent advisory services agreement between the participant and VFA will be deducted on a pro-rata basis from the investment options used in the asset allocation model selected by the participant. If applicable, a request by the participant for a personalized customization of a plan-specific asset allocation model is subject to a one-time custom model setup fee of \$5,000 which will be deducted on a pro-rata basis from all of the funds in which the participant is invested.

Annualized Charge	Fees	Payment Method
Total Advisory Fee* Paid to VFA	0.35%	Deducted from participant account

* A portion of the fee is paid as shown below.
 Morningstar Investment Management LLC0.00%

Additional information about Wealth Management for Retirement is available in the *Wealth Management for Retirement Plan Overview Brochure and Form ADV Part 2A Disclosure Brochure*.

Morningstar Investment Management LLC is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc and is not affiliated with the Voya Financial® family of companies.

The model portfolios underlying the Wealth Management for Retirement service are created by Morningstar Investment Management LLC. Morningstar Investment Management LLC does not have discretion over the portfolios and the portfolios can only be elected through a Voya Financial Advisors financial advisor.

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Morningstar Investment Management LLC creates the portfolios using the underlying investments available within a plan. Morningstar Investment Management LLC's advisory service relates solely to the variable investment options offered under the plan. The Morningstar name and trademarks are used under license from Morningstar Investment Management LLC.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company. **Securities are distributed by Voya Financial Partners, LLC (member SIPC), Windsor, CT.** All companies are members of the Voya® family of companies. **Securities may also be distributed through other broker-dealers with which Voya Financial Partners, LLC has selling agreements.** Voya Financial Advisors, Inc is a broker-dealer, registered investment advisor and member SIPC. Voya Financial and its family of companies are not affiliated with Morningstar, Inc. or its affiliates, and receive no other fee or other direct financial benefits from Morningstar Investment Management LLC in connection with the use of its services.

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Self Directed Brokerage Account (SDBA) Services

Voya provides access to a Self Directed Brokerage Account. Voya does not act in a fiduciary or investment advisory capacity in connection with the SDBA. Voya's Direct Fees for this service are as follows:

Voya Annual SDBA Fee	Fees	Payment Method
Voya Annual SDBA Fee, per Participant	\$50.00	Deducted from participant account

The SDBA provider also charges fees. Please refer to the applicable SDBA agreements for a description of services and fees paid to the SDBA provider.