

PERFORMANCE UPDATE

NORTH KANSAS CITY HOSP 403B PLAN

Average Annual Total Returns as of: 07/31/2025 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, 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. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. They do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable.

Voya will assess an annual asset-based service fee of 0.15% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
Money Market - Taxable											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.36	1.07	2.49	4.59	4.70	2.86	1.98		07/13/1981	0.11	0.11
<i>The 7-day annualized yield as of 07/31/2025 is 4.23%, which more closely reflects current earnings. (4)</i>											
Stability of Principal											
Voya Fixed Plus Account III A - 4574 (3)(5)	0.13	0.39	0.90	1.55	1.43	1.27	1.43				
Bonds											
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	-0.27	0.54	3.72	3.38	1.62	-1.12	1.63		03/08/1990	0.03	0.03
Intermediate Core-Plus Bond											
John Hancock Bond Fund - Class R6 - 8315 (2)	-0.21	1.30	4.01	3.84	2.54	-0.17	2.44		11/09/1973	0.37	0.36
Multisector Bond											
PIMCO Income Fund - Institutional Class - 3524	0.14	2.13	5.76	6.99	6.24	4.11	4.50		03/30/2007	0.83	0.83
Asset Allocation											
Lifecycle											
American Century One Choice® 2030 Portfolio - R6 Class - 6274 (6)	0.52	5.55	6.52	8.15	7.68	6.23	6.26		05/30/2008	0.52	0.45
American Century One Choice® 2035 Portfolio - R6 Class - 6275 (7)	0.57	6.26	6.80	8.62	8.25	6.74	6.67		08/31/2004	0.54	0.48
American Century One Choice® 2040 Portfolio - R6 Class - 6276 (8)	0.74	7.02	7.30	9.28	8.94	7.33	7.15		05/30/2008	0.57	0.50



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
American Century One Choice® 2045 Portfolio - R6 Class - 6277 (9)	0.84	7.75	7.75	9.89	9.56	7.94	7.64		08/31/2004	0.58	0.53
American Century One Choice® 2050 Portfolio - R6 Class - 6278 (10)	0.89	8.39	8.04	10.45	10.24	8.66	8.14		05/30/2008	0.60	0.55
American Century One Choice® 2055 Portfolio - R6 Class - 6279 (11)	0.96	9.08	8.44	11.04	10.87	9.17	8.44		03/31/2011	0.60	0.54
American Century One Choice® 2060 Portfolio - R6 Class - 4739 (12)	1.02	9.43	8.65	11.29	11.14	9.45		9.70	09/30/2015	0.61	0.54
American Century One Choice® 2065 Portfolio - R6 Class - E693 (13)	1.11	9.62	8.75	11.45	11.35			10.00	09/23/2020	0.61	0.54
American Century One Choice® In Ret Portfolio - R6 Class - 6270 (14)	0.43	5.04	6.22	7.83	7.16	5.65	5.60		08/31/2004	0.51	0.41
Large Cap Value/Blend											
Large Blend											
Fidelity® 500 Index Fund - C975	2.24	14.20	8.58	16.31	17.09	15.87	13.65		02/17/1988	0.02	0.02
Large Value											
Putnam Large Cap Value Fund - Class R6 - 6352	1.05	8.92	8.27	9.20	15.03	16.72	11.77		06/15/1977	0.54	0.54
Large Cap Growth											
Large Growth											
AB Large Cap Growth Fund - Class Z - 4717	1.29	16.45	8.83	17.70	18.14	14.07	15.63		09/28/1992	0.51	0.51
Small/Mid/Specialty											
Mid-Cap Blend											
Fidelity® Mid Cap Index Fund - D122	1.84	11.67	6.74	12.01	11.48	12.23	10.01		09/08/2011	0.03	0.03
Mid-Cap Growth											
Principal MidCap Fund - Class R-6 - C906	0.95	7.78	6.79	11.68	15.03	12.81	12.39		12/06/2000	0.59	0.59
Mid-Cap Value											
John Hancock Disciplined Value Mid Cap Fund - Class R6 - 6229 (15)	1.93	12.71	7.98	8.43	11.76	15.24	9.74		12/31/2002	0.76	0.75
Small Blend											
Fidelity® Small Cap Index Fund - C993	1.76	13.03	0.00	-0.40	7.19	9.91	7.58		09/08/2011	0.03	0.03
Small Growth											
Invesco Discovery Fund - Class R6 - 3041	0.77	16.13	3.95	10.25	12.28	8.29	11.26		09/11/1986	0.65	0.65
Small Value											
Columbia Small Cap Value Fund II - Institutional 3 Cl - 3734 (16)	1.21	11.55	-2.11	-2.32	6.43	14.47	7.50		04/30/2002	0.89	0.77
Global / International											
Diversified Emerging Mkts											
American Funds New World Fund® - Class R-6 - 3491	-0.67	10.67	14.84	15.20	11.91	7.38	7.91		06/17/1999	0.57	0.57
Foreign Large Blend											
Fidelity® Total International Index Fund - D128	-1.07	7.86	17.57	14.15	12.20	9.15		7.38	06/07/2016	0.06	0.06
Foreign Large Growth											
American Funds EUPAC Fund® - Class R-6 - 1723	-1.40	8.52	14.56	10.95	11.12	6.67	6.36		04/16/1984	0.47	0.47

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

See Performance Introduction Page for Important Information

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

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Voya Fixed Plus Account III A - 4574 (3)(5)	0.13	0.38	0.77	1.55	1.42	1.26	1.44				
Bonds											
Intermediate Core Bond											
Fidelity® U.S. Bond Index Fund - D110	1.57	1.20	4.00	6.00	2.53	-0.79	1.74		03/08/1990	0.03	0.03
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Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

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Additional Notes

Additional Notes

(1)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)John Hancock Bond Fund - Class R6: The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement, including the fund (the participating portfolios). This waiver equals, on an annualized basis, 0.0100% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$75 billion but is less than or equal to \$125 billion; 0.0125% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$125 billion but is less than or equal to \$150 billion; 0.0150% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$150 billion but is less than or equal to \$175 billion; 0.0175% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$175 billion but is less than or equal to \$200 billion; 0.0200% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$200 billion but is less than or equal to \$225 billion; and 0.0225% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$225 billion. The amount of the reimbursement is calculated daily and allocated among all the participating portfolios in proportion to the daily net assets of each participating portfolio. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on July 31, 2026, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.

(3)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(4)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

(5)The current rate for the Voya Fixed Plus Account III A MC 945, Fund 4574 is 1.55%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 1.00%, which will not change through 12/31/2025. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(6)American Century Investments One Choice 2030 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(7)American Century Investments One Choice 2035 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(8)American Century Investments One Choice 2040 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(9)American Century Investments One Choice 2045 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(10)American Century Investments One Choice 2050 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(11)American Century Investments One Choice 2055 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(12)American Century Investments One Choice 2060 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(13)American Century Investments One Choice 2065 Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

(14)American Century Investments One Choice In Retirement Portfolio - R6 Class: The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2025 and cannot terminate it prior to such date without the approval of the Board of Directors.

Additional Notes

(15)John Hancock Disciplined Value Mid Cap Fund - Class R6 Shares: The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement, including the fund (the participating portfolios). This waiver equals, on an annualized basis, 0.0100% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$75 billion but is less than or equal to \$125 billion; 0.0125% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$125 billion but is less than or equal to \$150 billion; 0.0150% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$150 billion but is less than or equal to \$175 billion; 0.0175% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$175 billion but is less than or equal to \$200 billion; 0.0200% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$200 billion but is less than or equal to \$225 billion; and 0.0225% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$225 billion. The amount of the reimbursement is calculated daily and allocated among all the participating portfolios in proportion to the daily net assets of each participating portfolio. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on July 31, 2026, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.

(16)Columbia Small Cap Value Fund II - Institutional 3 Class: "Total annual Fund operating expenses" include acquired fund fees and expenses (expenses the Fund incurs indirectly through its investments in other investment companies) and may be higher than the ratio of expenses to average net assets shown in the Financial Highlights section of the prospectus for the Fund's currently active share classes because the ratio of expenses to average net assets does not include acquired fund fees and expenses. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through June 30, 2025, unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.76% for Class Inst3. Any difference in these annual rates relative to the annual rates noted in the last row of the above table (e.g., net expense ratios) are due to applicable exclusions under the agreement.

The chart shows the performance for each investment option for the time periods shown.