

Kent State University Alternative Retirement Plan, 403(b) Plan, and 457(b) Plan

Where will your investments go?

The following chart shows how your future contributions beginning in May 2022 will automatically transfer to the new investment options through the automatic process of “fund mapping.” The options listed in the “Current investment options” column on the left will transfer (“map”) to the options listed in the “Post-transition investment options” column on the right.

Unless otherwise noted below, the mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

Important note: Voya is currently crediting interest to the Voya Fixed Account Plus III of 2.75% through, April 30, 2023, and at least 2.25% through April 30, 2024. The crediting interest rate thereafter will be that of the prevailing interest rate but not less than 1.00%. Please refer to the Voya Fixed Plus Account III fund fact sheet available at www.voyaretirementplans.com for specifics about the fund, including restrictions.

Fund Number	Current Investment Options	Maps to	Fund Number	Post-Transition Investment Options
Stability of Principal				
4550	Voya Fixed Account (4550)	>	4020	Voya Fixed Plus Account III
4555	Voya Short-Term Guaranteed Accumulation Account (4555)			
4556	Voya Long-Term Guaranteed Accumulation Account (4556)			
4563	Voya Fixed Plus Account (4563)			
4564	Voya Fixed Plus Account (4564)			
Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a custodial agreement.				
Bonds				
3	Voya Government Money Market Portfolio - Class I	>	2573	Vanguard® Federal Money Market Fund - Investor Shares
7394	Lord Abbett Short Duration Income Fund - Class R4			
1001	American Century Inflation-Adjusted Bond Fund - Inv Class	>	7925	Vanguard® Inflation-Protected Securities Fund - Admiral™ Sh
833	PIMCO VIT Real Return Portfolio - Administrative Class			
834	Pioneer High Yield VCT Portfolio - Class I	>	6589	PGIM High Yield Fund - Class R6
1159	Voya High Yield Portfolio - Institutional Class			
7576	Metropolitan West Total Return Bond Fund - Class M Shares	>	3526	Western Asset Core Plus Bond Fund - Class IS
1041	TCW Total Return Bond Fund - Class N			
4	Voya Intermediate Bond Portfolio - Class I			
178	Templeton Global Bond Fund - Class A			
422	Voya Global Bond Portfolio - Initial Class			
1003	American Funds The Bond Fund of America® - Class R-4	>	D110	Fidelity US Bond Index
1554	Voya U.S. Bond Index Portfolio - Class I			

Fund Number	Current Investment Options	Maps to	Fund Number	Post-Transition Investment Options
Asset Allocation				
3911	Voya Global Perspectives® Portfolio - Class I	>	7462	TIAA-CREF Lifecycle Index Retire Income Fund - Institutional Class
1601	Voya Solution Moderately Conservative Pt - Service CI			
768	Voya Solution Income Portfolio - Service Class			
33	Voya Strategic Allocation Conservative Portfolio - Class I			
193	Pax Sustainable Allocation Fund - Investor Class	>	D283	1919 Socially Responsive Balanced Fund - Class I
8	Voya Balanced Portfolio - Class I			
1602	Voya Solution Balanced Portfolio - Service Class			
32	Voya Strategic Allocation Moderate Portfolio - Class I			
452	VY® Invesco Equity and Income Portfolio - Initial Class			
788	VY® T. Rowe Price Capital Appreciation Portfolio - Service			
101	Calvert VP SRI Balanced Portfolio			
31	Voya Strategic Allocation Growth Portfolio - Class I			
759	Voya Solution 2025 Portfolio - Service Class	>	7445	TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class
762	Voya Solution 2035 Portfolio - Service Class	>	7452	TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class
765	Voya Solution 2045 Portfolio - Service Class	>	7457	TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class
1167	Voya Solution 2055 Portfolio - Service Class	>	7459	TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class
E481	Voya Solution 2065 Portfolio - Service Class	>	E655	TIAA-CREF Lifecycle Index 2065 Fund - Institutional Class
		New	7437	TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class
		New	7443	TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class
		New	7444	TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class
		New	7447	TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class
		New	7456	TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class
		New	7458	TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class
		New	7460	TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Large Cap Equity

1428	Columbia Large Cap Value Fund - Advisor Class	>	7752	Columbia Dividend Income Fund - Institutional 3 Class
3436	Voya Corporate Leaders 100 Fund - Class I			
1213	Voya Large Cap Value Portfolio - Institutional Class			
437	VY® Invesco Comstock Portfolio - Service Class			
789	VY® Invesco Growth and Income Portfolio - Service Class			
617	VY® T. Rowe Price Equity Income Portfolio - Service Class			
108	Fidelity® VIP Equity-Income Portfolio - Initial Class			

Fund Number	Current Investment Options	Maps to	Fund Number	Post-Transition Investment Options
2711	Voya Russell™ Large Cap Value Index Portfolio - Class S	>	D121	Fidelity Large Cap Value Index
1584	Alger Responsible Investing Fund - Class A	>	3665	MFS® Growth Fund - Class R6
1612	Amana Growth Fund - Investor Class			
572	American Funds The Growth Fund of America® - Class R-4			
742	Voya Large Cap Growth Portfolio - Institutional Class			
111	VY® T. Rowe Price Growth Equity Portfolio - Initial Class			
133	Fidelity® VIP Contrafund Portfolio - Initial Class			
109	Fidelity® VIP Growth Portfolio - Initial Class			
1776	BlackRock Health Sciences Opportunities Port - Inv A Shares			
3384	Invesco V.I. American Franchise Fund - Series I			
1595	Amana Income Fund - Investor Class	>	C975	Fidelity 500 Index
1208	American Funds Fundamental Investors® - Class R-4			
819	American Funds Washington Mutual Investors FundSM-Class R-4			
6620	Ave Maria Rising Dividend Fund			
1120	Neuberger Berman Sustainable Equity Fund - Trust Class			
1	Voya Growth and Income Portfolio - Class I			
35	Voya Index Plus LargeCap Portfolio - Class I			
1557	Voya Russell™ Large Cap Index Portfolio - Class I			
264	VY® Columbia Contrarian Core Portfolio - Service Class			
79	Invesco V.I. Core Equity Fund - Series I			
1908	PIMCO CommodityRealReturn Strategy Fund® - Admin Class			
2713	Voya Russell™ Large Cap Growth Index Portfolio - Class I	>	D120	Fidelity Large Cap Growth Index
Small/Mid/Specialty				
81	Voya MidCap Opportunities Portfolio - Class I	>	8133	MFS® Mid Cap Growth Fund - Class R6
436	VY® Baron Growth Portfolio - Service Class			
449	VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial			
820	Wanger Select			
E496	USAA Precious Metals and Minerals Fund - Class A Shares	>	D122	Fidelity Mid Cap Index
1043	Delaware Ivy Science and Technology Fund - Class Y			
1028	Invesco Main Street Mid Cap Fund® - Class A			
53	Voya Index Plus MidCap Portfolio - Class I			
1560	Voya Russell™ Mid Cap Index Portfolio - Class I	>	E414	Fidelity Mid Cap Growth Index
2718	Voya Russell™ Mid Cap Growth Index Portfolio - Class S			
187	Ariel Fund - Investor Class	>	E415	Fidelity Mid Cap Value Index
7007	AMG River Road Mid Cap Value Fund - Class N	>	6093	Wells Fargo Special Mid Cap Value Fund - Class R6
75	Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC			
7280	BlackRock Mid Cap Dividend Fund - Inv A Shares			
1008	Columbia Select Mid Cap Value Fund - Class A Shares			
440	VY® American Century Small-Mid Cap Value Portfolio- Service			
435	VY® JPMorgan Mid Cap Value Portfolio - Service Class			

Fund Number	Current Investment Options	Maps to	Fund Number	Post-Transition Investment Options
1117	Loomis Sayles Small Cap Value Fund - Retail Class	>	C993	Fidelity Small Cap Index
52	Voya Index Plus SmallCap Portfolio - Class I			
1563	Voya Russell™ Small Cap Index Portfolio - Class I			
42	Voya Small Company Portfolio - Class I			
752	VY® JPMorgan Small Cap Core Equity Portfolio- Service Class			
832	Invesco V.I. Main Street Small Cap Fund - Series I	>	6310	American Century Small Cap Value Fund - R6 Class
2495	Delaware Small Cap Value Fund - Class A			
191	Wells Fargo Special Small Cap Value Fund - Class A			
73	Franklin Small Cap Value VIP Fund - Class 2	>	E416	Fidelity Small Cap Value Index
1218	VY® Columbia Small Cap Value II Portfolio - Service Class			
80	Voya SmallCap Opportunities Portfolio - Class I	>	E267	MassMutual Small Cap Growth Equity Fund - Class I
821	Wanger USA			
6071	Wells Fargo Small Company Growth Fund - Administrator Class	>	E486	Fidelity Small Cap Growth Index
8657	Cohen & Steers Real Estate Securities Fund, Inc. - Class A	>	1443	TIAA-CREF Real Estate Securities Fund - Institutional Class
1172	Cohen & Steers Realty Shares, Inc.			
1019	VY® Clarion Real Estate Portfolio - Service Classw			
1613	VY® Clarion Global Real Estate Portfolio - Institutional	>	802	Vanguard® Real Estate Index Fund - Admiral™ Shares
Global / International				
3056	Voya Global High Dividend Low Volatility Prtf - Class I	>	C380	MFS® International Diversification Fund - Class R6
2227	American Funds Capital Income Builder® - Class R-4			
1445	American Funds SMALLCAP World Fund® - Class R-4			
5055	Lazard International Equity Portfolio - Open Shares			
3647	The Hartford International Opportunities Fund - Class R4			
1551	Voya International Index Portfolio - Class I			
1586	Voya Intl High Dividend Low Volatility Port - Initial Class			
2176	Voya Multi-Manager International Small Cap Fund - Class I	>	D588	ClearBridge International Growth Fund - Class IS
818	American Funds New Perspective Fund® - Class R-4			
432	VY® Invesco Global Portfolio - Initial Class			
573	American Funds EuroPacific Growth Fund® - Class R-4			
1252	Artisan International Fund - Investor Shares			
770	VY® T. Rowe Price International Stock Portfolio - Service			
107	Fidelity® VIP Overseas Portfolio - Initial Class			
1348	Wanger International		3491	American Funds New World Fund® - Class R-6
190	Invesco Developing Markets Fund - Class A			
779	VY® JPMorgan Emerging Markets Equity Portfolio - Service			

During the transition, two funds identified on page 3 will be mapped according to an age-based investment approach utilizing the TIAA CREF Lifecycle Target Date Retirement Fund suite.

- The fund mapping chart above indicates the current investment options affected.

Although you will be invested in one of the following age-based investments based upon your date of birth (rather than your anticipated retirement age as they are intended), you could be investing in a more aggressive or more conservative fund than you might otherwise choose. You should consider all the investment options available to you under the Plan, based on your personal situation and risk tolerance. Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Fund Number	Fund Name	Date of Birth
7462	TIAA-CREF Lifecycle Index Income Fund	N/A
7437	TIAA-CREF Lifecycle Index Fund 2010	01/01/1948 and earlier
7443	TIAA-CREF Lifecycle Index Fund 2015	01/01/1949 through 12/31/1953
7444	TIAA-CREF Lifecycle Index Fund 2020	01/01/1954 through 12/31/1958
7445	TIAA-CREF Lifecycle Index Fund 2025	01/01/1959 through 12/31/1963
7447	TIAA-CREF Lifecycle Index Fund 2030	01/01/1964 through 12/31/1968
7452	TIAA-CREF Lifecycle Index Fund 2035	01/01/1969 through 12/31/1973
7456	TIAA-CREF Lifecycle Index Fund 2040	01/01/1974 through 12/31/1978
7457	TIAA-CREF Lifecycle Index Fund 2045	01/01/1979 through 12/31/1983
7458	TIAA-CREF Lifecycle Index Fund 2050	01/01/1984 through 12/31/1988
7459	TIAA-CREF Lifecycle Index Fund 2055	01/01/1989 through 12/31/1993
7460	TIAA-CREF Lifecycle Index Fund 2060	01/01/1994 through 12/31/1998
E655	TIAA-CREF Lifecycle Index Fund 2065	01/01/1999 and later

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You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 457(b) plan, or 401(a) plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Early withdrawals, if taken prior to age 59½ 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. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

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