



October 8, 2025

Sharon Sullivan
66 Brooks Drive
Braintree, MA 02184

Re: Voya Financial Professional Management Service Information

Dear Sharon:

According to Voya Financial, you recently enrolled in the Voya Professional Management (VPM) service for your Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan account. This is a **voluntary fee-based** service that provides investment allocation and retirement savings advice. We are writing to confirm that you are aware of your VPM enrollment, are aware of the fees and features of this program, and that you wish to continue participating in VPM.

The pricing structure for VPM is shown below, effective August 1, 2025. The program fees are deducted from your Voya RCAB 401(k) account balance on a monthly basis and are in addition to the 0.18% administrative fee applied by Voya to all RCAB 401(k) accounts. Thus, with your enrollment in VMA, you are paying more than triple the standard administrative fee (for account balances up to \$100,000).

Voya Professional Management Program Fees		
Portion of Account	Annual Rate	Monthly Amount
Up to \$100,000	0.55%	\$4.58 per \$10,000
Between \$100,000 & \$250,000	0.45%	\$3.75 per \$10,000
Over \$250,000	0.30%	\$2.50 per \$10,000

We also wanted to be sure you were aware that all VMA services, including advice given to you about your 401(k) account investments and any changes VMA makes to these investments on your behalf, are based solely on computer modeling, with no human judgment being used by Voya staff. Information about the computer model is available in the Advisory Services Agreement and the Voya Disclosure Statement, which were both available in a link that was part of the webpage you used to sign up for VMA. Copies of these documents are posted at catholicbenefits.org/401k under the “Manage Your Voya Account” tab.

Finally, you should be aware that VMA is limited to the investment options already available within the 401(k) Plan. VMA’s computer-generated advice may or may not result in better investment returns or lower overall expenses than the default Plan target date funds or from allocations you set up yourself. No information is available from Voya about the performance of accounts with VMA, and thus it is impossible to determine if the additional VMA fees paid from your account will benefit you. Additional information about the Plan’s investment options is available on the webpage noted above.

Finally, if you wish to remain enrolled in VPM, no action is required. If you no longer wish to participate in VPM, please follow the instructions on the reverse of this letter to cancel your participation in the service:

- 1) Call Voya Customer Service at 855-817-1664.
- 2) Verify your identity using your Social Security Number and follow the steps as requested to enter your PIN.
- 3) You will reach a menu asking the reason for your call.
- 4) Press Zero or state that you are calling to speak with a representative. You will be connected to a Customer Service representative to assist with cancelling your participation in VPM.

If you have any questions about the RCAB 401(k) Retirement Savings Plan, please contact the Benefits Department at 617-746-5640 or benefits@rcab.org.

Sincerely,

Kerri Shorter
Senior Benefits and Retirement Plan Manager
Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan