

WNY Independent Living Project Inc. 403(b) Plan
VOYA PLAN 662TDW
Your Investment Program- Plan related Information
August 31, 2026

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment- related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control. Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

Where and How to Give investment instructions

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at www.voyaretirementplans.com or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

The designated investment alternatives available under the plan as of the date above are as follows:

Voya Fixed Account B	PIMCO Income Fund - Institutional Class
PIMCO Real Return Fund - Institutional Class	Voya Intermediate Bond Fund - Class R6
Vanguard® Target Retirement 2020 Fund	Vanguard® Target Retirement 2025 Fund
Vanguard® Target Retirement 2030 Fund	Vanguard® Target Retirement 2035 Fund
Vanguard® Target Retirement 2040 Fund	Vanguard® Target Retirement 2045 Fund
Vanguard® Target Retirement 2050 Fund	Vanguard® Target Retirement 2055 Fund
Vanguard® Target Retirement 2060 Fund	Vanguard® Target Retirement 2065 Fund
Vanguard® Target Retirement 2070 Fund	Vanguard® Target Retirement Income Fund
Fidelity® 500 Index Fund	Putnam Large Cap Value Fund - Class R6
Fidelity® Contrafund® - Class K6	BlackRock Advantage Small Cap Growth Fund - Class K Shares
Federated Hermes MDT Mid Cap Growth Fund - Class R6 Shares	Fidelity® Mid Cap Index Fund
Fidelity® Small Cap Index Fund	JPMorgan Small Cap Value Fund - Class R6 Shares
John Hancock Disciplined Value Mid Cap Fund - Class R6	Nuveen Emerging Markets Equity Index Fund - Class R6
Vanguard® Total World Stock Index Fund - Admiral™ Sh	iShares MSCI EAFE International Index Fund - Class K Shares

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

Asset Based Fees

An annual asset based fee of 0.61% will be deducted from your account for recordkeeping and administrative services. This amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan : [Set at loan initiation. Fee amount does not change for duration of loan.]	\$25.00	Voya
Hardship Distribution Processing, one-time charge per disbursement or withdrawal :	\$120.00	Actuarial Consulting Services Inc.
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal :	\$120.00	Actuarial Consulting Services Inc.
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal : [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	\$50.00	Voya
Loan Initiation Fee, one-time charge per loan :	\$100.00	Voya
Loan Initiation Fee, one-time charge per loan :	\$150.00	Actuarial Consulting Services Inc.
Overnight Mail, per occurrence :	\$50.00	Voya
Qualified Domestic Relations Order , per occurrence :	\$750.00	Actuarial Consulting Services Inc.
Required Minimum Distribution Fee, per occurrence :	\$50.00	Voya
Required Minimum Distribution Fee, per occurrence :	\$120.00	Actuarial Consulting Services Inc.
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	\$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	\$120.00	Actuarial Consulting Services Inc.
Stop Payment, per occurrence :	\$50.00	Voya

*The above fees are subject to change from time to time.

Additional Disclosures

Fees may be assessed against your account if you elect optional transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

INVESTMENT-RELATED INFORMATION

WNY Independent Living Project Inc. 403(b) Plan

VOYA PLAN 662TDW

August 31, 2026

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact the Voya Retirement Services Customer Contact Center at 1-800-584-6001, ONE ORANGE WAY, WINDSOR, CT 06095. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550. 404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Bonds								
PIMCO Income Fund - Institutional Class	11.08%	3.90%	5.11%	N/A	7.30%	-0.36%	2.01%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
PIMCO Real Return Fund - Institutional Class	8.20%	1.41%	3.39%	N/A	7.01%	1.12%	3.08%	N/A
www.voyaretirementplans.com					Bloomberg US Treasury US TIPS TR Index			
Voya Intermediate Bond Fund - Class R6	7.65%	0.16%	2.72%	N/A	7.30%	-0.36%	2.01%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Asset Allocation								

Name / Type of Option	Average Annual Total Return as of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Vanguard® Target Retirement 2020 Fund	12.15%	4.77%	6.87%	N/A	12.22%	4.98%	7.13%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2020 Composite Index			
Vanguard® Target Retirement 2025 Fund	14.60%	5.90%	7.87%	N/A	14.65%	6.17%	8.17%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2025 Composite Index			
Vanguard® Target Retirement 2030 Fund	16.24%	6.83%	8.66%	N/A	16.28%	7.11%	8.96%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2030 Composite Index			
Vanguard® Target Retirement 2035 Fund	17.54%	7.71%	9.40%	N/A	17.54%	7.97%	9.69%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2035 Composite Index			
Vanguard® Target Retirement 2040 Fund	18.76%	8.57%	10.13%	N/A	18.78%	8.82%	10.42%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2040 Composite Index			
Vanguard® Target Retirement 2045 Fund	19.99%	9.41%	10.74%	N/A	20.00%	9.67%	11.03%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2045 Composite Index			
Vanguard® Target Retirement 2050 Fund	21.41%	9.95%	11.02%	N/A	21.46%	10.24%	11.34%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2050 Composite Index			
Vanguard® Target Retirement 2055 Fund	21.43%	9.96%	11.02%	N/A	21.49%	10.25%	11.34%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2055 Composite Index			
Vanguard® Target Retirement 2060 Fund	21.42%	9.96%	11.02%	N/A	21.49%	10.25%	11.34%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2060 Composite Index			
Vanguard® Target Retirement 2065 Fund	21.43%	9.98%	N/A	10.62%	21.49%	10.25%	N/A	10.96%

Name / Type of Option	Average Annual Total Return as of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
www.voyaretirementplans.com					Vanguard Target Retirement 2065 Composite Index			
Vanguard® Target Retirement 2070 Fund*	21.42%	N/A	N/A	15.98%	21.49%	N/A	N/A	N/A
www.voyaretirementplans.com					Vanguard Target Retirement 2070 Composite Index			
Vanguard® Target Retirement Income Fund	11.31%	3.82%	5.33%	N/A	11.37%	3.99%	5.53%	N/A
www.voyaretirementplans.com					Vanguard Target Retirement Income Composite Index			
Large Cap Value/Blend								
Fidelity® 500 Index Fund	17.86%	14.41%	14.81%	N/A	17.89%	14.43%	14.82%	N/A
www.voyaretirementplans.com					S&P 500 Index TR USD			
Putnam Large Cap Value Fund - Class R6	20.46%	15.57%	13.56%	N/A	15.91%	11.33%	10.53%	N/A
www.voyaretirementplans.com					Russell 1000 Value Index TR USD			
Large Cap Growth								
Fidelity® Contrafund® - Class K6	22.27%	15.57%	N/A	17.26%	17.89%	14.43%	N/A	14.77%
www.voyaretirementplans.com					S&P 500 Index TR USD			
Small/Mid/Specialty								
BlackRock Advantage Small Cap Growth Fund - Class K Shares	15.29%	3.99%	10.41%	N/A	13.02%	3.18%	9.57%	N/A
www.voyaretirementplans.com					Russell 2000 Growth Index TR USD			
Federated Hermes MDT Mid Cap Growth Fund - Class R6 Shares	9.88%	11.68%	14.92%	N/A	8.66%	6.65%	12.49%	N/A
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD			
Fidelity® Mid Cap Index Fund	10.57%	8.67%	11.01%	N/A	10.60%	8.67%	11.01%	N/A
www.voyaretirementplans.com					Russell Mid Cap Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Fidelity® Small Cap Index Fund	12.93%	6.20%	9.76%	N/A	12.81%	6.09%	9.62%	N/A
www.voyaretirementplans.com					Russell 2000 Index TR USD			
JPMorgan Small Cap Value Fund - Class R6 Shares	12.41%	9.93%	9.01%	N/A	12.59%	8.88%	9.27%	N/A
www.voyaretirementplans.com					Russell 2000 Value Index TR USD			
John Hancock Disciplined Value Mid Cap Fund - Class R6	11.39%	11.17%	10.33%	N/A	11.05%	9.83%	9.78%	N/A
www.voyaretirementplans.com					Russell Mid Cap Value Index TR USD			
Global / International								
Nuveen Emerging Markets Equity Index Fund - Class R6	34.13%	3.87%	8.20%	N/A	33.57%	4.20%	8.42%	N/A
www.voyaretirementplans.com					MSCI Emerging Markets Index NR USD			
Vanguard® Total World Stock Index Fund - Admiral™ Sh	22.43%	10.98%	11.76%	N/A	22.41%	11.10%	11.82%	N/A
www.voyaretirementplans.com					FTSE Global All Cap (US RIC) NR			
iShares MSCI EAFE International Index Fund - Class K Shares	31.73%	9.12%	8.37%	N/A	31.22%	8.92%	8.18%	N/A
www.voyaretirementplans.com					MSCI EAFE Index NR USD			

*Inception to date benchmark information has not been made available by the designated investment option provided at this time.

Certain benchmark performance data that appears in Table 1 may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. **No further distribution or dissemination of the MSCI data is permitted without MSCI's express written consent.**

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Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 – Fixed Return Investments			
Name/Type of Option	Return	Term	Other
Stability of Principal			

Name/Type of Option	Return	Term	Other
Voya Fixed Account B www.voyaretirementplans.com	3.60%	N/A	Rates are subject to change at any time subject to contract guarantees. The Guaranteed Minimum Interest rate is 1.0%. Current rate information is available by calling 1-800-584-6001.

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 3 - Fees and Expenses					
Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
Bonds					
PIMCO Income Fund - Institutional Class	0.51%	\$5.10	0.51%	\$5.10	
PIMCO Real Return Fund - Institutional Class	0.55%	\$5.50	0.55%	\$5.50	

Voya Intermediate Bond Fund - Class R6	0.30%	\$3.00	0.30%	\$3.00	
Asset Allocation					
Vanguard® Target Retirement 2020 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2025 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2030 Fund	0.08%	\$0.80	0.08%	\$0.80	

Vanguard® Target Retirement 2035 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2040 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2045 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2050 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2055 Fund	0.08%	\$0.80	0.08%	\$0.80	

Vanguard® Target Retirement 2060 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2065 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement 2070 Fund	0.08%	\$0.80	0.08%	\$0.80	
Vanguard® Target Retirement Income Fund	0.08%	\$0.80	0.08%	\$0.80	
Large Cap Value/Blend					

Fidelity® 500 Index Fund	0.01%	\$0.15	0.01%	\$0.15	
Putnam Large Cap Value Fund - Class R6	0.52%	\$5.20	0.52%	\$5.20	
Large Cap Growth					
Fidelity® Contrafund® - Class K6	0.45%	\$4.50	0.45%	\$4.50	
Small/Mid/Specialty					
BlackRock Advantage Small Cap Growth Fund - Class K Shares	0.62%	\$6.20	0.46%	\$4.60	

Federated Hermes MDT Mid Cap Growth Fund - Class R6 Shares	0.88%	\$8.80	0.84%	\$8.40	
Fidelity® Mid Cap Index Fund	0.03%	\$0.25	0.03%	\$0.25	
Fidelity® Small Cap Index Fund	0.03%	\$0.25	0.03%	\$0.25	
JPMorgan Small Cap Value Fund - Class R6 Shares	0.76%	\$7.60	0.74%	\$7.40	
John Hancock Disciplined Value Mid Cap Fund - Class R6	0.75%	\$7.50	0.74%	\$7.40	

Global / International					
Nuveen Emerging Markets Equity Index Fund - Class R6	0.15%	\$1.50	0.15%	\$1.50	
Vanguard® Total World Stock Index Fund - Admiral™ Sh	0.09%	\$0.90	0.09%	\$0.90	
iShares MSCI EAFE International Index Fund - Class K Shares	0.04%	\$0.40	0.04%	\$0.40	
Stability of Principal					

Voya Fixed Account B	N/A	N/A	N/A	N/A	• Transfers from this investment option may not be made directly to a Competing Fund. • Transfers from this investment option will prevent transfers to a Competing Fund for 90 days. • Transfers into the Voya Fixed Account from other investment options may be limited to 20% of your non-Fixed Account balance on January 1st of the current year. A higher percentage may be in effect. For the current transfer percentage, call 1-800-584-6001. Upon full or partial surrender, amounts in the Fixed Account may be subject to a Market Value Adjustment, payments over a period not to exceed 60 months, or a hold on assets for a set period. Please refer to the Fund Fact Sheet for additional information.
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Voya "Excessive Trading" Policy

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a “round-trips”). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya’s definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya’s variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit Voya Retirement Plans Website at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.