

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	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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Direct Fees for Standard Recordkeeping Services: None

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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.

Please Note: 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. While the revenue generated for each investment option varies, the overall revenue generated is approximately 0.14%; of which 0.0575% 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. The revenue itself may be generated through either revenue sharing provided by each investment option within the plan or through a combination of revenue sharing and an add on fee of up to 0.14% to meet the plans overall revenue requirements.

The Morningstar Managed account service fees are deducted from participant accounts on a calendar quarterly basis. Such fees are determined by multiplying the applicable fee and the number of days of enrollment in the Managed Account service for the quarterly period. A final fee deduction is made from participant accounts using the same methodology when a participant exits from the Morningstar Managed account service.

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Morningstar Retirement Manager services provided by Morningstar Investment Manager LLC (“Morningstar Investment Management”)

Morningstar Retirement Manager is a service provided by Morningstar Investment Management which includes a “Managed by Morningstar” service under which Morningstar Investment Management will make investment selections for plan participants who select this service.

Voya facilitates participants’ access to Retirement Manager services provided by Morningstar Investment Management by providing the following services:

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

Voya does not act in a fiduciary or investment advisory capacity in connection with this service. Please refer to your Morningstar Investment Management service agreements for a full description of this service. Voya and Morningstar Investment Management’s fees are deducted from the accounts of participants selecting this service as follows:

Annual Service Fees	Fees	Payment Method
Voya Administrative & Recordkeeping Fee	0.10%	Deducted from participant account
Basis Points Payable to Morningstar Investment Management*	0.25%	Deducted from participant account

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

Morningstar Retirement Manager is offered by and is the property of Morningstar Investment Management LLC (“Morningstar Investment Management”), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Investment Management’s advisory service relates solely to the investment options offered under the plan. Retirement plan funding products offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya provides Morningstar Investment Management with the plan’s investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Investment Management. Voya and its companies are not affiliated with Morningstar Investment Management or its affiliates, and receive no fee or other direct financial benefits from Morningstar Investment Management in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

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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.