INVESTMENT CHANGES—Wayne County 457 Plan with Voya

On **August 15, 2019**, Voya will sell your investments. The proceeds will then be wired to Prudential Retirement[®], where the proceeds will be "mapped" to (invested in) the same or similar funds as shown in the chart below. Your assets will be out of the market for at least one business day. There is a possibility this process can take more than one business day if trades take longer to settle or there is a need for additional reconciliation of Voya's data.

| Old Fund Asset Class | From: Investment Option Name | Old Gross Expense Ratio | New Fund Asset Class | To: Investment Option Name | New Gross Expense Ratio |
|---------------------------------|--|-------------------------------|---------------------------------|---|-------------------------------|
| Stable Value | Voya Fixed Account | 0.00% | Stable Value | Guaranteed Income Fund | 0.00% |
| Allocation— 30% to 50% | MFS [®] Conservative Allocation A (MACFX)* | 0.91% | Intermediate Term Bond | Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| Moderate | VY T. Rowe Price Capital Apprec I (ITRIX)* | 0.64% | Intermediate Term Bond | 40% —Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| | | | Large-Cap Blend | 60%—Blackrock Equity Index Fund CI 1 | 0.02% |
| | MFS Moderate Allocation A (MAMAX)* | 0.96% | Intermediate Term Bond | 40% —Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| | | | Large-Cap Blend | 60%—Blackrock Equity Index Fund CI 1 | 0.02% |
| Moderately Aggressive | MFS Growth Allocation A (MAGWX)* | 1.02% | Intermediate Term Bond | 40% —Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| | | | Large-Cap Blend | 60%—Blackrock Equity Index Fund Cl 1 | 0.02% |
| Aggressive | MFS Aggressive Growth Allocation A (MAAGX)* | 1.08% | Large-Cap Blend | Blackrock Equity Index Fund Cl 1 | 0.02% |
| Intermediate Term Bond | Western Asset Core Plus Bond FI (WACIX)* | 0.83% | Intermediate Term Bond | Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| Inflation— Protected Bond | American Century Inflation Adjs Bond Inv (ACITX)* | 0.47% | Inflation— Protected Bond | DFA Inflation-Protected Securities I (DIPSX)* | 0.12% |
| World Bond | Templeton Global Bond A (TPINX)* | 0.96% | Intermediate Term Bond | Western Asset Core Plus Bond (Institutional Select) | 0.23% |
| High Yield Bond | Ivy High Income A (WHIAX)* | 0.95% | | | |
| Large-Cap Growth | ClearBridge Large Cap Growth A (SBLGX)* | 1.05% | Large-Cap Growth | Large Cap Growth R1 | 0.29% |
| | American Funds Growth Fund of Amer R4 (RGAEX)* | 0.68% | | | |

* Registered mutual fund

| Old Fund Asset Class | From: Investment Option Name | Old Gross Expense Ratio | New Fund Asset Class | To: Investment Option Name | New Gross Expense Ratio |
|------------------------------------|--|-------------------------------|-----------------------------|---|-------------------------------|
| Large-Cap Blend | MFS [®] Core Equity A (MRGAX)* | 1.01% | Large-Cap Blend | Blackrock Equity Index Fund Cl 1 | 0.02% |
| | American Funds Fundamental Invs R4 (RFNEX)* | 0.65% | | | |
| | Vanguard 500 Index Admiral (VFIAX)* | 0.39% | | | |
| Large-Cap Value | Vanguard Equity-Income Adm (VEIRX) * | 0.53% | Large-Cap Value | Large Cap Value R1 | 0.29% |
| | BlackRock Equity Dividend Inv A (MDDVX)* | 0.98% | | | |
| Mid-Cap Growth | VY T. Rowe Price Diversified Mid Cap Growth Portfolio—Service Class | 1.02% | Mid-Cap Growth | Janus Henderson Enterprise N | 0.66% |
| | Voya Mid Cap Opportunities Port S (ISMOX)* | 0.91% | | | |
| Mid-Cap | Vanguard Mid Cap Index Admiral (VIMAX)* | 0.40% | Mid-Cap Blend | Vanguard Mid Cap Index Institutional (VMCIX)* | 0.04% |
| Blend | Vanguard Strategic Equity Inv (VSEQX)* | 0.52% | | | |
| Mid-Cap Value | American Century Mid Cap Value Inv (ACMVX)* | 0.98% | Mid-Cap Value | American Century Us Mid Cap Value Equity Tr | 0.58% |
| Small-Cap Growth | Voya SmallCap Opportunities I (IVSOX)* | 0.88% | Small-Cap Growth | Small Cap Growth R1 | 0.64% |
| Small-Cap Blend | Vanguard Small Cap Index Adm (VSMAX)* | 0.40% | Small-Cap Blend | Vanguard Small Cap Index I (VSCIX)* | 0.04% |
| Small-Cap Value | American Beacon Small Cp Val Inv (AVPAX)* | 1.14% | Small-Cap Value | Small Cap Value / Victory Fund | 0.68% |
| World Large- Cap Stock | American Funds Capital World Gr&Inc R4 (RWIEX)* | 0.79% | World Large-Cap Stock | American Funds New Perspective R6 (RNPGX)* | 0.45% |
| Foreign Small/Mid-Cap Growth | Oppenheimer International Small-Mid Co A (OSMAX)* | 1.38% | Foreign Large Growth | MFS International Growth Equity Fund (IS) | 0.55% |
| International Stock | Artisan International Value Investor (ARTKX)* | 1.24% | International Stock | BlackRock EAFE Equity Index Fund Cl 1 | 0.06% |
| | Vanguard Total Intl Stock Index Admiral (VTIAX)* | 0.46% | | | |
| International Stock | American Funds EuroPacific Growth R4 (REREX)* | 0.83% | International Stock | American Funds EuroPacific Growth R6 | 0.49% |

* Registered mutual fund

| Old Fund Asset Class | From: Investment Option Name | Old Gross Expense Ratio | New Fund Asset Class | To: Investment Option Name | New Gross Expense Ratio |
|---------------------------|---|-------------------------------|---------------------------|---------------------------------------|-------------------------------|
| Health | T. Rowe Price Health Sciences (PRHSX)* | 0.77% | Large-Cap Growth | Large Cap Growth R1 | 0.29% |
| Technology | T. Rowe Price Science & Tech Adv (PASTX)* | 1.05% | | | |
| Utilities | Franklin Utilities (FKUTX)* | 0.74% | Large-Cap Value | Large Cap Value R1 | 0.29% |
| Global Real Estate | American Century Global Real Estate I (ARYNX)* | 0.91% | Real Estate | Real Estate / Cohen & Steers | 0.60% |
| Target-Date Retirement | Vanguard Target Retirement Income Inv (VTINX)* | 0.47% | Target-Date Retirement | Flexpath Index Moderate Retirement R1 | 0.15% |
| Target-Date 2015 | Vanguard Target Retirement 2015 Inv (VTXVX)* | 0.48% | | | |
| Target-Date 2020 | Vanguard Target Retirement 2020 Inv (VTWNX)* | 0.48% | | | |
| Target-Date 2025 | Vanguard Target Retirement 2025 Inv (VTTVX)* | 0.48% | Target Date 2025 | Flexpath Index Moderate 2025 R1 | 0.15% |
| Target-Date 2030 | Vanguard Target Retirement 2030 Inv (VTHRX)* | 0.49% | | | |
| Target-Date 2035 | Vanguard Target Retirement 2035 Inv (VTTHX)* | 0.49% | Target Date 2035 | Flexpath Index Moderate 2035 R1 | 0.15% |
| Target-Date 2040 | Vanguard Target Retirement 2040 Inv (VFORX)* | 0.49% | | | |
| Target-Date 2045 | Vanguard Target Retirement 2045 Inv (VTIVX)* | 0.50% | Target Date 2045 | Flexpath Index Moderate 2045 R1 | 0.15% |
| Target-Date 2050 | Vanguard Target Retirement 2050 Inv (VFIFX)* | 0.50% | | | |
| Target-Date 2055 | Vanguard Target Retirement 2055 Inv (VFFVX)* | 0.50% | Target Date 2055 | Flexpath Index Moderate 2055 R1 | 0.45% |
| Target-Date 2060+ | Vanguard Target Retirement 2060 Inv (VTTSX)* | 0.50% | | | 0.15% |

* Registered mutual fund

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Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus and, if available, the summary prospectus, contain complete information about the investment options available through your plan. Please call 877-778-2100 for a free prospectus and, if available, a summary prospectus that contain this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.

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