

WE'VE GOT SOME EXCITING NEWS

about your Farm Credit Foundations 401(k) Plan!

JUNE 2023

We're teaming up with Voya Financial® to bring you an enhanced experience for your Farm Credit Foundations 401(k) Plan. This newsletter includes important information about the upcoming transition, so please read it carefully. Before we begin, we want to introduce you to Voya®, a truly different kind of company.

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What you need to know and do

- Your account details, including your investments, deferral elections, beneficiaries, and loan payments will automatically transfer to Voya. You are **not required** to take any action. However, there may be some actions that you can take to ensure a smooth transition of your account. Look for the symbol [★] throughout this newsletter for these tips.
- If you currently have your bank information on file with John Hancock¹, this information **will transfer**.
- Ensure your address is updated in Dayforce (active employees) or your John Hancock account (former employees) to receive the PIN mailing. You will need your PIN to register and access your account.
- View FAQs and additional transition details at go.voya.com/foundations.
- **LEGACY PENSION PARTICIPANTS:** The legacy pension plans will remain accessible with John Hancock during this transition. These plans are scheduled to transition to Aon on October 1, 2023. Additional communications will be shared in the coming months.

¹John Hancock is a separate entity and not a corporate affiliate of Voya Financial.



ABOUT VOYA

Voya Financial (NYSE: VOYA) is a premier retirement, investment and insurance company servicing the financial needs of millions of individual and institutional customers throughout the United States. Voya Institutional Plan Services, LLC (VIPS), a member of the Voya® family of companies, is the Plan's recordkeeper. VIPS provides you with Plan information, saving and investing education, transaction processing and more on your journey to retirement.

WELCOME TO VOYA FINANCIAL

Planning for your financial future shouldn't be complicated. We've made it simpler.

We're glad you're *(almost)* here.

Here at Voya, we know you work hard – and we want you to have the financial future that you've envisioned for yourself.

It's why we exist, and it's why our clients trust and work with us. It's what drives us to go above and beyond for you, our customer. We've built a distinct approach to helping you master your money with a suite of easy-to-access educational content, providing you the guidance you need on your whole financial wellness journey. Our experience, services, products and resources can provide clear insight into where you stand financially while offering meaningful next steps to help reach your financial goals.

We are excited to help you take action and plan for your financial future so you can live and retire well.

What's next?

The transition from John Hancock to Voya will begin on June 30, 2023, and is expected to be completed the week of July 17, 2023. During this time, there will be a blackout period when you won't have access to your account (however, your account remains invested during the blackout period). Pension participants will still have access to their pension account with John Hancock during the blackout. See the "Key Dates" on page 3 for more details. **This transition will take place automatically. You are not required to take any action.**

Coming soon...

With Voya, you will enjoy new features, interactive tools and professional services, including an intuitive workplace retirement plan website and mobile app that will help you manage your retirement plan with confidence. Keep an eye out for more good stuff to come.

KEY DATES FOR THE TRANSITION

The transfer of Plan records from John Hancock to Voya will happen automatically. Your existing balance will remain invested, and your contributions will continue to be deposited into your account.

During the blackout period, you will not have access to your account and will not be able to perform any account transactions such as fund transfers, contribution changes, or withdrawal requests.

You do not have to take any action. Please be aware of the key dates below.

KEY DATES CALENDAR	
DATE	ACTIVITY
Available Now	The new phone line — 833-323-0099 (833-FCF-0099) — is open for general transition questions. Voya associates will not have access to your personal account information until the transition is complete.
June 30, until 3 p.m., CT	Last day to confirm transactions at John Hancock <ul style="list-style-type: none"> Fund transfers, deferral changes, or investment elections. Pay off an existing loan. Request a loan or withdrawal. Requests for rollovers, residential loans or hardship withdrawals via form (in good order).
June 30, after 3 p.m., CT	Transition blackout starts Account access is restricted, and plan accounts begin to transfer to Voya. Pension participants will still have access to their pension account with John Hancock during the blackout.
Week of July 10	PIN Mailing <ul style="list-style-type: none"> Voya will mail a PIN in a plain security mailer to your address on file. You will need your PIN to access the new Plan website, the Voya Retire® mobile app and the phone line. If you lose your PIN, select Register Now and follow prompts to enter your social security number and your date of birth. You will be asked a series of questions⁴ to confirm your identity. Once you successfully answer, follow the site to create your username and password. If you can NOT answer the questions, you can request that a PIN be mailed to you via standard USPS mail.
Week of July 17, 2023	Transition period ends Full account access and transaction capabilities available through: <ul style="list-style-type: none"> foundations.voya.com 833-323-0099 (833-FCF-0099) — Hearing impaired: 800-579-5708 Voya Retire® mobile app Note: Access to your John Hancock account history will resume August 8, 2023 and will be available for one year.
October 2023	First Voya statement Voya will send the first account statement as of September 30, 2023, to your email address on file at Voya unless you opt out of e-delivery. Final John Hancock statement John Hancock will send a final account statement as of June 30, 2023.

⁴Security questions originate from a secure, third-party database that is pulled from public records. Voya representatives do not have access to these questions or the correct answers.

Note: You will have access to your historical Plan information on the John Hancock website at **myplan.johnhancock.com** for one year and can also call John Hancock at **800-294-3575** if you need assistance.

VOYA RETIREMENT ADVISORS, POWERED BY EDELMAN FINANCIAL ENGINES®

Plan and save to find the freedom to do what you love in retirement. Everyone has a dream. Let's move from dreaming to doing.

In addition to contributing to the Plan, here are some other ways you can help fund your future.

Don't guess, get insight: Advice & Guidance

Investing can be complicated. Getting the right answers to your questions doesn't have to be. Our advice and guidance services are designed to support your needs—whether you're a savvy investor or completely new to investing.

Invest your way

Investment advice will be offered through Voya Retirement Advisors² (VRA), powered by Edelman Financial Engines®. Previously this service was offered directly through John Hancock Personalized Retirement Advice.

With VRA, you can receive investment advice through one of the following options:

- **Speak to a VRA Investment Advisor Representative** — get personalized advice from a licensed representative over the phone weekdays from 7 a.m. to 7 p.m., CT. There are no additional fees for this support.
- **Online Advice** — a no-cost service available through the Plan to all participants not enrolled in Professional Management.
- **Professional Management** — a fee-based service for participants who prefer to have their account managed for them. If you are currently using the John Hancock Personalized Retirement Advice service, your current enrollment **will transfer** to Voya automatically.

Professional Management fees are no more than 0.40% percent of your account balance per year. That's about \$3.33 a month³ for each \$10,000 in your account. A tiered fee schedule applies, which includes reduced Professional Management fees for larger account balances.

ACCOUNT BALANCE	ANNUAL FEE
First \$100,000	0.40%
\$100,000.01 - \$250,000	0.30%
Amounts over \$250,000	0.20%

There are no hidden fees, no commissions, and no transaction fees for Professional Management, and you can cancel at any time without penalty.

More information on services and fees can be found on the Plan website after the transition is complete the week of July 17, 2023.

²**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your Plan's fact sheet. These documents may be viewed online by accessing the advisory services link through your Plan's website. You may also request these from a VRA Investment Advisor Representative by calling your Plan's information line. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2023 Edelman Financial Engines, LLC. Used with permission.

³Professional Management fees are charged in the frequency and manner detailed in the Advisory Services Agreement; monthly fee examples are for illustrative purposes only.

FREE 90-DAY TRIAL OF PROFESSIONAL MANAGEMENT SERVICES

If you feel that you have complex retirement needs or would like assistance managing your Plan account, take advantage of a 90-day free trial of Professional Management. Once the 90-day trial is over, your enrollment will continue with the applicable on-going fees. You may cancel enrollment at any time.

More information on this offer can be found on the Plan website after the transition is complete the week of July 17, 2023.

Accepting the trial offer means implementing Professional Management, and you are authorizing VRA to make changes to your account.

What to expect

You will receive:

- an email confirmation of enrollment,
- a welcome call from a VRA Investment Advisor Representative,
- Plan information by mail, and
- a system generated confirmation statement for all trades.

You will be alerted prior to the end of the 90-day free trial offer via mail.

MOVE YOUR MONEY: CONNECT TO YOUR BANK ACCOUNT TO SPEED UP PLAN TRANSACTIONS

Set up your bank account so it will be ready to use when you need it. Banking information may be entered for these transaction types:

- Plan distributions and withdrawals
- New loan disbursements
- Loan payoffs
- Installment payments
- Recurring loan payments for terminated employees or employees on leave

★ If you currently have banking information on file with John Hancock, this information **will transfer**.

WANT TO BE A SUPER SAVER?

Use the power of play: myOrangeMoney®³

myOrangeMoney® is a free interactive, online educational experience that helps you visualize your retirement income needs by modeling various income sources and contribution amounts. This comprehensive experience makes it easier for you to estimate income needed for retirement and see the progress you've made with the ability to make any needed changes.

³**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Find your balance: Automatic account rebalancing

Rebalancing is an easy way to keep your portfolio on track. You have the option to automatically rebalance your account according to your investment allocations on file. If you are currently using this service with John Hancock, your current election **will transfer** to Voya automatically.

★ Kick it up a notch: Grow your savings with Voya's voluntary rate escalator

One of the most effective ways to build up your retirement account is by saving a little more every year. The voluntary rate escalator tool makes saving easier by letting you schedule automatic contribution rate increases. You can choose to use the rate escalator to schedule regular increases to your pre-tax and Roth contribution rates. If you are currently using this service with John Hancock, your current election **will transfer** to Voya automatically. Previously, you were limited to an annual contribution rate increase. **With Voya, you will have the ability to choose quarterly, semi-annual, or annual contribution rate increases.**

Put it together: Account Consolidation Team

If you're like many people, you've had more than one job and saved in more than one workplace retirement plan. Your money may still be with former employers or you may have an individual retirement account – or both.

Consolidating your retirement savings into a single account is one of your options that could help simplify your financial life. Voya is here to educate you on all your options. Our team of professionals is here to support you and help you achieve a simpler financial life today and a successful retirement tomorrow. To learn more or for help consolidating accounts from former employers, call **866-865-2660**.

WE'RE EXCITED ABOUT THE MOVE TO VOYA AND ALL THE NEW TOOLS AND FEATURES TO MAKE SAVING EASIER, SUCH AS:

- Access to a new participant website and the **Voya Retire®** mobile app
 - Online retirement planning support through **myOrangeMoney®**
 - Live and on-demand financial wellness sessions through **Voya Learn®**
 - Access to Voya Retirement Advisors, to provide personalized advice and guidance
-



BE TECH SAVVY

Own your future by using all of our digital educational tools and resources to learn better money habits.

Paperless is more: Digital statements

Digital statements offer a simple and safe eDelivery so you can help save the environment while you save more, securely. You will receive your account statements, confirmations and Plan news automatically through paperless eDelivery. You can access Plan documents and tools online 24/7 and print on-demand. ★ **Update your email address on file to one that you check on a regular basis to ensure timely delivery of these documents.**

Give yourself a (tax) break: Roth website

Your Roth contributions are made after taxes for tax-free income in retirement. Visit voyadelivers.com/Roth to learn more about the Roth option in your Plan. You can also:



- Compare pre-tax savings to Roth savings.
- Use the Roth calculator to calculate different contribution rates.
- View saver scenarios to see if Roth contributions make sense for you.
- Find out if you can contribute to the Roth in your Plan and an outside Roth Individual Retirement Account.

Improve your money IQ

Visit voyadelivers.com/toolsandresources to preview some of the great tools and resources that will be available at Voya, including:



- myOrangeMoney®
- **Voya Retire** mobile app
- Financial Wellness

Watch & Learn

Check out voya.com/VoyaLearn for live and on-demand education sessions that are designed to help you achieve the financial future you envision. You can sign up for an upcoming session or explore our on-demand library. You have 24/7 access to videos that can:



- Teach you the basics of a retirement savings account and explore reasons you might want to increase your contribution.
- Help you understand your overall Financial Wellness and how to take meaningful actions.

NO WORRIES. WE'VE GOT THIS.

What happens automatically? What stays the same?

Your existing Plan features will remain the same, such as your contributions, company matching contributions, eligibility, vesting, and investment options.

★Protect the ones you love: Beneficiaries

Your beneficiary elections **will transfer** to Voya automatically. Now is a good time to check your beneficiaries to make sure they are correct and up-to-date, particularly if you have recently married, divorced, or had children. Once the transition is complete, you may change your beneficiaries online at any time.

Pay yourself back: Outstanding loans

If you have an outstanding loan, it **will transfer** to Voya automatically and payments will continue to be made through payroll deduction.

HERE IS WHAT TO EXPECT NEXT

Watch your email or mailbox!

You will be notified when the Plan is active at Voya.

Keep your Personal Identification Number in a safe place

Voya will mail you a personal identification number (PIN) to your address on file in a plain security mailer through the U.S. Postal Service the week of July 10, 2023. Make sure that your correct mailing address is on file in Dayforce (active employees) or at John Hancock (former employees). You will need your PIN to access the new Plan website for the first time and the customer service line each time you call.

Sign up for a webinar!

Learn about the new features through Voya! See page 8 for more details.

HAVE A QUESTION ABOUT THE TRANSITION?

If you have general questions about the transition, you can speak with a Voya customer service associate starting June 1, 2023 by calling **833-323-0099 (833-FCF-0099)**, weekdays from 7 a.m. to 9 p.m., CT, excluding stock market holidays. Please note that Voya will not have access to your account information until the transition is complete starting the week of July 17, 2023.

WHAT TRANSFERS TO VOYA?	YES	NO
Contribution Rates	X	
Investment Elections	X	
Automatic Contribution Increase	X	
Automatic Rebalance	X	
Self-Directed Brokerage	X	
Banking Information	X	
Installment Payments	X	
Loan Repayments	X	
Beneficiary Designations to Individuals	X	
Beneficiary Designations to Trusts	X	
John Hancock Personalized Retirement Advice (managed account program)	X	
Personalized Finance Organizer (account aggregation tool)		X
Student Loan Guidance		X
Emergency Savings Account		X

CALL, CLICK, OR TAP THE APP TO SAVE MORE IN A SNAP!

New Plan access points available the week of July 17, 2023

CALL

833-323-0099 (833-FCF-0099)

Hearing impaired number:

800-579-5708

Speak with a Voya customer service associate (CSA), weekdays, from 7 a.m. to 9 p.m., CT, excluding stock market holidays. Spanish-speaking associates will also be available. Reminder that you will always need your PIN to make an automated transaction or talk to a CSA at Voya.

CLICK

foundations.voya.com

TAP the APP

Download the **Voya Retire** mobile app so you tap the app to save more in a snap!



REGISTER TO ATTEND A WEBINAR

Join us to learn more about the features available from Voya and how to take advantage of them, as well as what to expect after the transition.

A Voya associate will host live sessions and answer any questions that you may have about the transition.



To register for one of these sessions, visit go.voya.com/FCF401k or use your mobile device to scan the QR code and select one of the dates listed. If you cannot attend one of the live webinars, a recorded session will be made available on the new Plan website.

July 18, 2023	10 a.m., CT
July 18, 2023	12 p.m., CT
July 19, 2023	11 a.m., CT
July 19, 2023	1 p.m., CT
July 25, 2023	12 p.m., CT
July 25, 2023	2 p.m., CT
July 26, 2023	11 a.m., CT
July 26, 2023	1 p.m., CT
July 27, 2023	10 a.m., CT
July 27, 2023	12 p.m., CT



You only have one retirement. Make it extraordinary.



This guide is a brief, non-technical description of certain provisions of the Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary of Plan Provisions (SPP).

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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