

A.R. Arena Products, Inc. 401(k) — Investment Fund Summary

Managed through **Voya Financial**
Average Annual Total Returns as of May 31, 2026
— Page 1 of 3

Stability, Bonds, Balanced & Large Cap	Category	1 Yr	3 Yr	5 Yr	10 Yr	Exp Ratio*
Voya Fixed Account	Stability/Principal	+1.34%	+1.28%	+1.19%	+1.10%	N/A
PGIM High Yield Fund - Class R6	High Yield Bond	+7.35%	+8.91%	+3.77%	+5.49%	0.45%
DFA Inflation-Protected Securities Portfolio - Inst	Inflation-Prot Bond	+4.28%	+3.47%	+0.59%	+2.29%	0.11%
Voya Intermediate Bond Fund - Class R6	Core-Plus Bond	+5.07%	+4.50%	+0.11%	+1.86%	0.35%
Victory Pioneer Strategic Income Fund - Class R6	Multisector Bond	+7.23%	+6.67%	+1.88%	+3.36%	0.44%
American Funds Capital Income Builder® - Class R-6	Global Allocation	+18.56%	+15.50%	+8.32%	+7.83%	0.27%
Vanguard® Balanced Index Fund - Admiral™ Shares	Moderate Allocation	+19.04%	+14.89%	+7.32%	+9.26%	0.07%
Vanguard® 500 Index Fund - Admiral™ Shares	Large Blend	+29.02%	+22.89%	+13.48%	+14.98%	0.04%
American Funds Washington Mutual Investors - Class R-6	Large Value	+18.38%	+18.80%	+11.66%	+13.08%	0.26%
Victory Pioneer Fundamental Growth Fund - Class R6	Large Growth	+17.57%	+18.24%	+10.75%	+14.45%	0.45%

*Expense ratios shown are estimated; actual charges include 0.55% separate account charge. Past performance does not guarantee future results. See page 3 for full disclosures.

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Average Annual Total Returns as of May 31, 2026
— Page 2 of 3

Small/Mid Cap, Specialty & International	Category	1 Yr	3 Yr	5 Yr	10 Yr	Exp Ratio*
Vanguard® Mid-Cap Index Fund - Admiral™ Shares	Mid-Cap Blend	+17.94%	+16.91%	+7.22%	+10.89%	0.05%
Neuberger Mid Cap Growth Fund - Class R6	Mid-Cap Growth	+11.37%	+17.39%	+5.58%	+11.99%	0.65%
MFS® Mid Cap Value Fund - Class R6	Mid-Cap Value	+16.79%	+14.35%	+7.35%	+9.65%	0.57%
Vanguard® Small-Cap Index Fund - Admiral™ Shares	Small Blend	+29.70%	+18.00%	+6.66%	+10.78%	0.05%
ClearBridge Small Cap Growth Fund - Class IS	Small Growth	+26.42%	+11.73%	+0.25%	+10.85%	0.70%
DFA U.S. Targeted Value Portfolio - Institutional	Small Value	+31.98%	+18.56%	+9.31%	+11.03%	0.22%
DFA Commodity Strategy Portfolio - Institutional	Commodities	+43.44%	+16.86%	+10.66%	+6.84%	0.22%
DFA Real Estate Securities Portfolio - Institutional	Real Estate	+12.13%	+10.58%	+3.37%	+5.65%	0.18%
Vanguard® Total International Stock Index - Adm	Foreign Large Blend	+31.84%	+19.81%	+8.10%	+9.24%	0.11%
American Funds EUPAC Fund® - Class R-6	Foreign Large Growth	+28.10%	+17.11%	+5.02%	+9.11%	0.50%
American Funds New Perspective Fund® - Class R-6	Global Large Growth	+20.90%	+19.23%	+8.50%	+13.29%	0.46%

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Average Annual Total Returns as of May 31, 2026
— Page 3 of 3

Target Date Funds — choose the fund closest to your expected retirement year	Category	1 Yr	3 Yr	5 Yr	10 Yr	Exp Ratio*
Vanguard® Target Retirement Income Fund	Target Date	+11.47%	+9.06%	+3.65%	+4.89%	0.08%
Vanguard® Target Retirement 2020 Fund	Target Date	+12.60%	+10.24%	+4.26%	+6.47%	0.08%
Vanguard® Target Retirement 2025 Fund	Target Date	+16.37%	+12.66%	+5.49%	+7.64%	0.08%
Vanguard® Target Retirement 2030 Fund	Target Date	+19.11%	+14.34%	+6.43%	+8.55%	0.08%
Vanguard® Target Retirement 2035 Fund	Target Date	+21.26%	+15.77%	+7.29%	+9.41%	0.08%
Vanguard® Target Retirement 2040 Fund	Target Date	+23.34%	+17.15%	+8.12%	+10.24%	0.08%
Vanguard® Target Retirement 2045 Fund	Target Date	+25.43%	+18.51%	+8.91%	+10.94%	0.08%
Vanguard® Target Retirement 2050 Fund	Target Date	+27.55%	+19.71%	+9.61%	+11.32%	0.08%
Vanguard® Target Retirement 2055 Fund	Target Date	+27.67%	+19.75%	+9.63%	+11.33%	0.08%
Vanguard® Target Retirement 2060 Fund	Target Date	+27.67%	+19.74%	+9.63%	+11.33%	0.08%
Vanguard® Target Retirement 2065 Fund	Target Date	+27.68%	+19.73%	+9.64%	+10.84%	0.08%
Vanguard® Target Retirement 2070 Fund	Target Date	+27.68%	+19.75%	+16.72%	N/A	0.08%

Performance data sourced directly from **Voya Retirement Insurance and Annuity Company Performance Update, A.R. Arena Products, Inc. — Separate Account D, as of May 31, 2026.** These numbers reflect total Separate Account charges of 0.55% on an annual basis and assume reinvestment of all dividends. Returns less than one year are not annualized. Past performance does not guarantee future results. Investment return and principal value will fluctuate. For month-end performance call (800) 232-5422. Prepared by The Pitti Group Wealth Management.