Texas A&M University System Contact List

Registered Representatives¹ of Voya Financial Advisors listed below are available to assist you with the following:

- Texas A&M University TSA 403(b)(1) Variable Annuity Program
- Texas A&M University ORP 403(b)(1) Variable Annuity Program

Investment Advisor Representatives² of Voya Financial Advisors are available to assist you with the following:

- Texas A&M University ORP 403(b)(7) Mutual Fund Program
- Texas A&M University TSA 403(b)(7) Mutual Fund Program

The Office of Supervisory Jurisdiction for the Voya Financial Advisors is

Voya Financial Advisors (member SIPC) 2900 North Loop West, Suite 180 Houston, Texas 77092

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Campus	Financial Professionals	Telephone	Email
Prairie View A&M	Joseph Armon ²	979-691-7348	joseph.armon@voyafa.com
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Tarleton State University	Jud Arrington ²	972-643-6342	judson@arringtonfinancial.com
Texas A&M International	Michael Bowden ²	361-387-6100	mikeb@glaserfinancial.com
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(Main Campus)	John Galloway ²	979-574-3049	jgalloway@voyafa.com
	Heath Johnson ²	979-693-0533	heath.johnson@voyafa.com
	Matt Meyers ²	800-356-2175	matt@crfinancialservices.com
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Registered Representative of and securities offered through Voya Financial Advisors, member SIPC.

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. For 403(b) plans, withdrawals prior to age 59½ will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Early withdrawals from a variable annuity may be subject to a deferred sales charge. Money distributed from the plan will be taxed as ordinary income in the year the money is distributed. Investments are not guaranteed and are subject to investment risk including the possible loss of principal. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are "grandfathered" and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings.)

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company. **Securities are distributed by Voya Financial Partners, LLC (member SIPC)**, One Orange Way, Windsor, CT 06095-4774. These companies are wholly owned, indirect subsidiaries of Voya Financial TM. **Securities may also be distributed through other broker-dealers with which Voya Financial Partners, LLC has selling agreements**.

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