

## Notification: Investment Changes to Your Retirement Plan

**Date: February 2019**

The ICCD, Inc. Retirement Plan utilizes the Portfolio Blueprint® Program to monitor the investment options that are offered in our plan in order to have an objective third party reviewing and recommending the highest quality mix of funds for our plan from those available.

Recently, we were advised that Morningstar Investment Management LLC has made changes to the funds recommended under the Program which we would like to incorporate in our plan's investment offerings. As a result, we will be making the following change to the ICCD, Inc. Retirement Plan **effective on April 5, 2019**, or as soon thereafter as practicable (referred to herein as the "Effective Date") and no later than April 19, 2019.

<b>Existing Fund(s) – Removed from Plan</b>	<b>New/Replacement Fund(s) – Added to Plan (if applicable)</b>
<ul style="list-style-type: none"><li>Voya Growth and Income Portfolio - Class I (#001)</li></ul>	<ul style="list-style-type: none"><li>Voya U.S. Stock Index Portfolio - Institutional Class (#829)</li></ul>

Balances remaining in the fund scheduled to be removed will be transferred into the new replacement fund on the Effective Date. Future deposits that you have directed to the eliminated fund will also be deposited into the replacement fund noted. If you wish to reallocate your account balance in this fund among different plan options, please do so prior to the Effective Date.

We believe this fund change, combined with the remaining funds in your plan, offer you an appropriate choice for your retirement planning and represent a wide variety of risk and return variables. Information on the new fund, Voya U.S. Stock Index Portfolio - Institutional Class (#829) is enclosed.

*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 contain this and other information, which can be obtained by calling the plan's investment provider, Voya Financial®, at 1-800-584-6001. Please read the information carefully before investing.*

To reallocate your current retirement savings plan assets and/or change the direction of your future contributions, simply call Voya® at 1-800-584-6001. The voice response system is available 7 days a week, 24 hours a day, or you may speak with a Customer Service Representative Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern time. You also can change the direction of your future contributions or reallocate your assets through Voya's Web site, [www.voyaretirementplans.com](http://www.voyaretirementplans.com). Click on "Log in" under "Access your Account." **Remember, the new fund will be available on or about April 5, 2019.**

If you have any questions about these fund changes, please call Voya at 1-800-584-6001 and select the retirement savings plan menu option to speak with a Customer Service Associate. You may also contact the plan's Voya Investment Advisor Representative, David Greengold by Email at [David.Greengold@VoyaFA.com](mailto:David.Greengold@VoyaFA.com), or by phone at 516-484-5800.

David Locker, Trustee

# Voya US Stock Index Port I INGIX

**Morningstar Category**  
Large Blend

**Morningstar Index**  
S&P 500 TR USD

## Portfolio Managers

Kai Wong since 06-2013  
Steven Wetter since 04-2012

## Quantitative Screens

✔ **Performance:** The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.42 years.

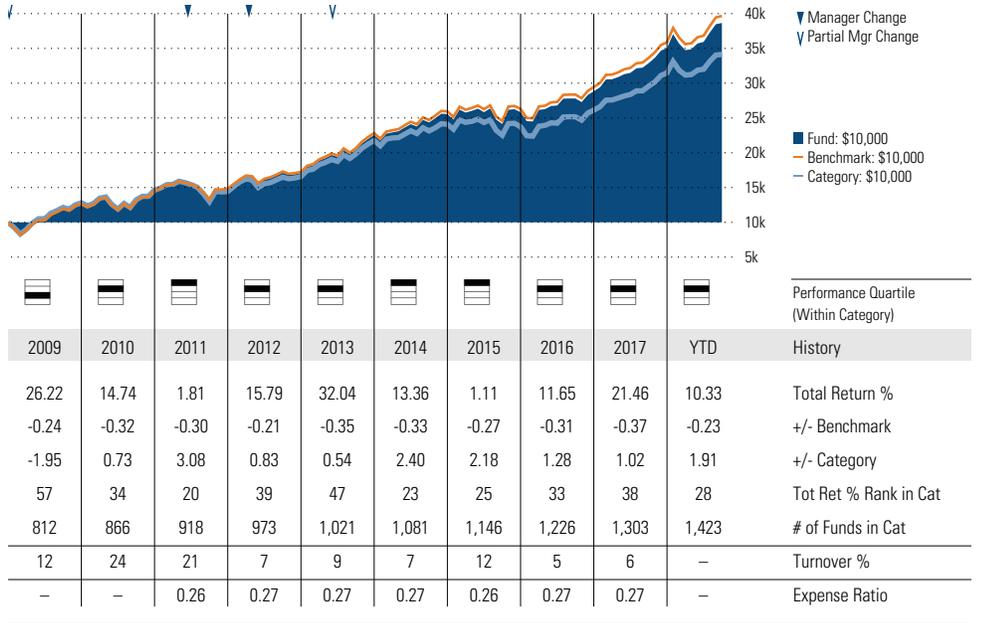
✔ **Style:** The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.27 is 70.65% lower than the Large Blend category average.

## Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

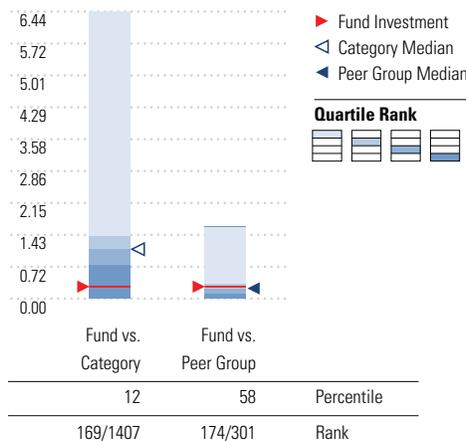
## Growth of \$10,000



## Trailing Performance



## Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

## 3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.35	-	-1.40
Beta	1.00	-	0.95
R-Squared	99.99	-	89.84
Standard Deviation	9.23	9.18	9.22
Sharpe Ratio	1.66	1.69	1.46
Tracking Error	0.09	-	2.85
Information Ratio	-3.42	-	-1.64
Up Capture Ratio	99.05	-	90.12
Down Capture Ratio	101.43	-	102.80

## Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	18.71	17.87
Price/Book Ratio	2.63	2.74	2.65
Geom Avg Mkt Cap \$B	70.01	73.09	97.84
ROE	20.97	21.80	22.01

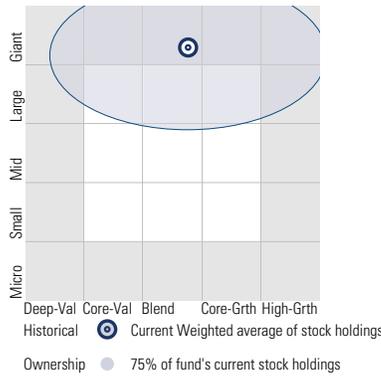
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**Morningstar Category**  
Large Blend

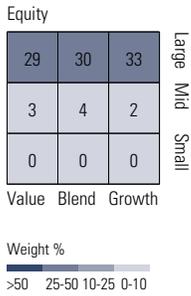
**Morningstar Index**  
S&P 500 TR USD

## Style Analysis as of 09-30-2018

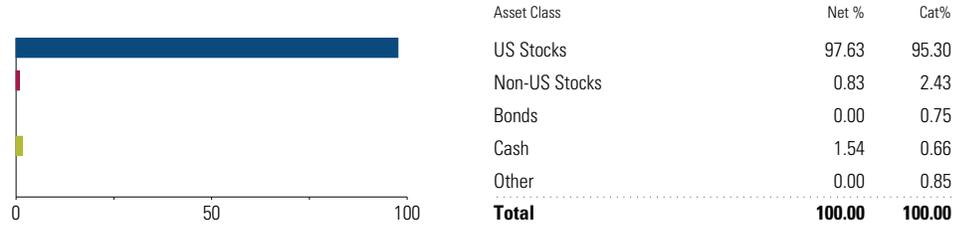
Morningstar Style Box™



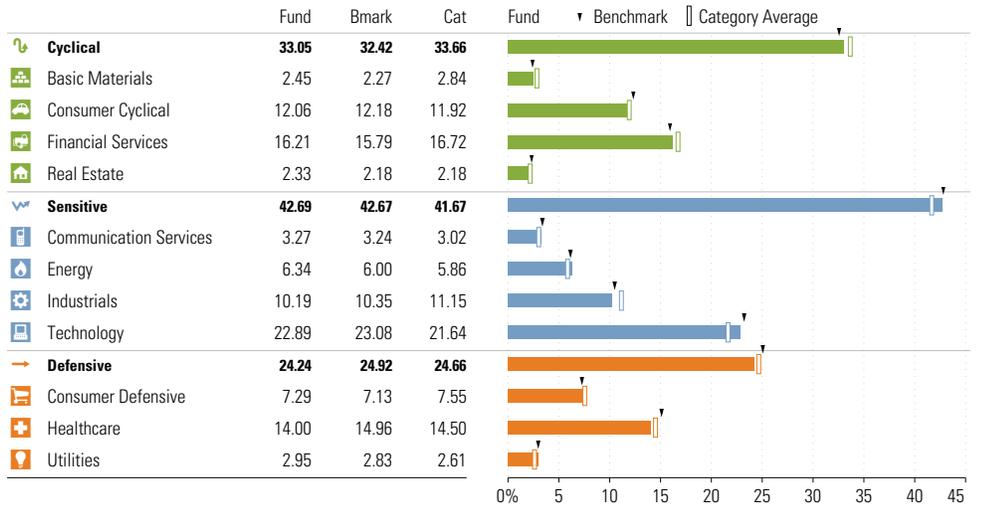
## Style Breakdown



## Asset Allocation as of 09-30-2018



## Sector Weighting as of 09-30-2018



## Top 15 Holdings as of 09-30-2018

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	3.86	3.86	34.63	Technology
⊕ Microsoft Corp	3.22	7.08	35.18	Technology
⊕ Amazon.com Inc	2.91	9.99	71.27	Consumer Cyclical
⊕ Facebook Inc A	1.98	11.97	-6.80	Technology
⊕ Morgan Stanley Instl Lqudy Govt Instl	1.53	13.50	-	-
⊕ Berkshire Hathaway Inc B	1.53	15.02	8.02	Financial Services
⊕ JPMorgan Chase & Co	1.51	16.53	7.09	Financial Services
⊕ Exxon Mobil Corp	1.49	18.02	4.53	Energy
⊕ Alphabet Inc C	1.44	19.45	-	Technology
⊕ Alphabet Inc A	1.43	20.89	14.59	Technology
⊕ Johnson & Johnson	1.38	22.27	0.78	Healthcare
⊕ Bank of America Corporation	1.13	23.40	1.12	Financial Services
⊕ Wells Fargo & Co	1.03	24.43	-11.37	Financial Services
⊕ Chevron Corp	1.03	25.46	0.36	Energy
⊕ Visa Inc Class A	1.00	26.46	32.19	Financial Services

**Total Holdings 508**

⊕ Increase ⊖ Decrease ✨ New to Portfolio