



BLUETRITON BRANDS 401(k) SAVINGS PLAN ENROLLMENT GUIDE

Congratulations!

The BlueTriton Brands 401(k) Savings Plan (the Plan) is a valuable benefit designed to help support your retirement planning strategy. This guide provides highlights of the Plan. Whether you're new to saving or an experienced investor, this guide explains the advantages of the Plan and how to get enrolled today.

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myOrangeMoney®	6
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ABOUT VOYA FINANCIAL®

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.

EASY. REWARDING. SMART.

- **Save Automatically:** Your contributions are deducted from each paycheck, making it convenient for you.
- **Company Matching Contributions:** Additional contributions from BlueTriton Brands can help your savings grow.
- **Tax-Deferred Savings, Faster Growth:** Before-tax savings help you pay lower taxes today and save more money for tomorrow. Every before-tax dollar you contribute to the Plan reduces your current taxable income. Income tax on your before-tax savings, company contributions or any investment gains will be due when you take your savings out of the plan.
- **After-tax Roth Contributions:** Create tax free income in retirement³
- **Investment Flexibility:** The Plan offers investment options for every type of investor.
- **Easy Account Management:** It's quick and easy to make changes to your account either online or by phone.

CONTRIBUTION LIMITS

You can save from 1% to 75% of your eligible pay, subject to the IRS annual limit.² If you will be age 50 or older this year, you can also make catch-up contributions. You also have the ability to make Roth after-tax contributions. With Roth contributions, you pay no additional taxes on qualified withdrawals and your withdrawals are tax-free in retirement.³

BENEFICIARIES

Be sure to name your beneficiary or beneficiaries for your Plan account. Properly designating your beneficiaries ensures that your savings are distributed according to your wishes. You should review your beneficiaries periodically to ensure those named are still appropriate.

QUESTIONS?

If you have questions, visit the Plan website at BlueTritonBrands.voya.com, or you may speak to a customer service associate by calling the BlueTriton Brands Retirement Service Center at 1-855-BTB-BLUE (1-855-282-2583), Option 2, weekdays from 8 a.m. to 8 p.m. Eastern Time (ET), except on stock market holidays.

You're in the Plan Automatically!

Great news! You are eligible to begin participating in the BlueTriton Brands 401(k) Savings Plan on the first of the month following your completion of one month of service with the company. You may proactively enroll by visiting the Plan website at BlueTritonBrands.voya.com, then click *Learn More About My Options*. The Plan is a retirement savings program designed to help you create and live your best retirement.

If you decide to take no action, then you will be automatically enrolled into the Plan approximately 60 days after you are hired at a 6% pre-tax savings rate, into an age-appropriate Target Date Fund, unless you elect otherwise through the Plan's website. With the Plan, saving is easy and automatic and no action is needed on your part to enjoy this benefit, but we encourage you to register with the Plan's website at BlueTritonBrands.voya.com to personalize your account, learn about all the features the Plan has to offer or opt out of automatic enrollment if you do not wish to contribute to the Plan.

To make investment elections or opt out of automatic enrollment, visit the Plan website at BlueTritonBrands.voya.com, then click *Learn More About My Options*.

EMPLOYER MATCH

BlueTriton Brands will contribute 100% on the first 3% and 50% on the next 2% of eligible pay you contribute. It's a powerful boost to your savings. You just have to save in the Plan to get a match! Remember, to receive the maximum company match you must save at least 5% per pay period. Because the company match is made each pay period, it may be important to spread your contributions out consistently across the year so you don't miss out on matching contributions! While you are 100% vested in the balance of your account that is attributed to your contributions and their earnings, if any, you must meet the three (3) years of service requirement to be fully vested in your employer's contributions.

*You are eligible to start participating in the plan after 30 days of service. However, should you not take any action within that first 30 days to enroll in the plan, you will automatically be enrolled 30 days after your eligibility date, or approximately 60 days from the date of hire.

¹Your PIN will arrive separately from this Enrollment Guide. You will then have to create a username and password to access the Plan website. Change your password and PIN regularly, at least every 90 days. Your PIN is used for accessing the Retirement Service Center and the Plan website.

²Note: Highly compensated employees may be subject to additional limits.

³Qualified distributions are not subject to Federal income tax as long as you've satisfied the five-year holding period and are age 59½ or older, are disabled, or deceased.



Keys to Creating a Savings Strategy

GET AN EARLY START

When it comes to investing, time is money. The earlier you start to save for retirement, the longer your money can stay invested, and the greater chance your money has to compound and grow. Waiting just a few years may potentially cost you tens or even hundreds of thousands of dollars in lost investment growth. So get started today!

SAVE AS MUCH AS YOU CAN

Financial experts estimate that you'll need at least 70%–80% of your pre-retirement income in your retirement years. Since Social Security may cover only a small portion of that, many experts advise saving at least 10% of your annual salary over your career in order to be in a better position to fund a retirement that may last 20 years or more.⁴

DETERMINE YOUR INVESTMENT PROFILE

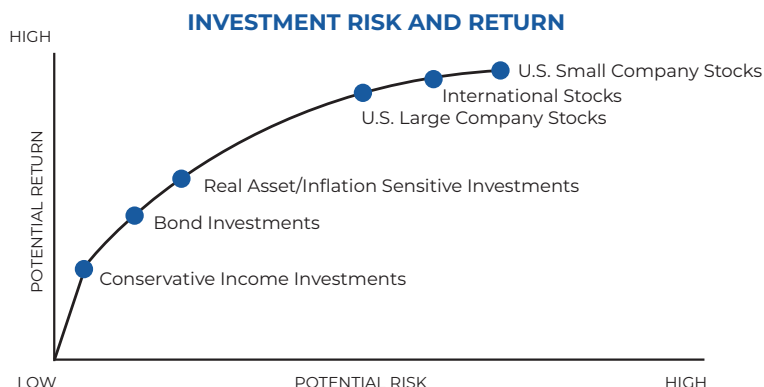
Before you decide how to invest, it's important to understand your investment profile. This will help you choose investments that offer a potential rate of return consistent with a level of risk that is comfortable for you. Factor in your current finances and lifestyle, how much you'll need when you retire, how many years until you retire, etc. The Plan offers a variety of tools, available through the website, to help you determine your investment profile and create your investment strategy.

CHOOSE YOUR INVESTMENT FUNDS CAREFULLY

Different asset classes provide the potential for different rates of return and risk levels. The chart below shows the potential levels of risk and return generally associated with several common asset classes.

- As you move to the right on the chart, potential risk goes up.
- As you move up on the chart, potential return goes up.

As you can see, international stocks and small company stocks offer the highest potential return but also the highest potential risk, while conservative income investments offer low potential return and lower risk. Diversifying your money among a number of the asset classes may help to balance out the risk and return scales.



The chart above is for illustrative purposes only. Please read all fund information prior to making an investment decision.

⁴ The opinions or estimates cited by independent financial experts are not necessarily those of BlueTriton Brands or its Affiliates, the Plan, or Voya Financial®. This does not constitute tax or financial advice.

Due to the complexity of tax laws, you should consult a tax or financial advisor.

MONITOR YOUR PROGRESS —AND USE YOUR TOOLS!

It's important to review your Plan account on a regular basis, so you can see if you are staying on target for your savings goals. Through the Plan website, you can manage your account, view a snapshot of your savings progress, access educational materials, and activate valuable automated savings tools. For example, the Contribution Rate Escalator provides savings discipline by allowing you to set up automatic contribution increases on a quarterly, semi-annual or annual basis, so you can regularly increase your savings rate. You can cancel this feature at any time.

ADDITIONAL PLAN FEATURES

Rollover contributions — Do you have balances in retirement plans from previous employers? Or in multiple IRAs? If so, keeping track of your savings can be challenging. A rollover can help you consolidate your retirement savings in one place.

The BlueTriton Brands 401(k) Savings Plan will accept rollovers from prior retirement plans or IRAs. To request a rollover, simply complete a rollover form, which you can download at any time at BlueTritonBrands.voya.com.

Withdrawals — The Plan provides certain options for accessing your savings, if eligible, before and after you reach age 59½.

Distributions — When you retire or leave BlueTriton Brands, you can choose how to receive the money in your account.

Loans — If necessary, you may be able to borrow from your Plan account to help meet short-term needs.

Refer to the Summary Plan Description for additional information.

SELECTING A TARGET DATE FUND

The design of the Target Date Funds is based on the assumption that participants will retire and begin withdrawing assets at approximately age 65, and that they have a relatively average tolerance for risk. If you think this describes you, you may want to consider selecting a Target Date Fund based on the year you were born (refer to the chart at the bottom of the page). However, you may want to consider other special circumstances, such as how rapidly you expect to spend the money in your account after retirement, any other assets or income available for your retirement and your marital status. If you are a relatively more aggressive or conservative investor, or plan to retire or begin withdrawing assets from your Plan account significantly earlier or later than age 65, you may want to select a Target Date Fund with an earlier or later target year.

Your Plan Investment Options

The Plan offers two groups of investment options, including:

- Target Date Funds
- Core Funds

You can elect to invest among any of these options. Any fund or combination of funds is permitted as long as your choices are in increments of 1% and the total equals 100%. You may change your investment elections at any time through the Plan website or by calling the Retirement Service Center.

TARGET DATE FUNDS: SIMPLICITY AND DIVERSIFICATION

The Target Date Funds are designed to provide a convenient way to invest in a diversified mix of investments (generally including equity, fixed income, commodities, real estate, and cash/cash alternatives) that automatically adjusts over time.

Each “target date” is the approximate date when participants may plan to retire and start withdrawing their money. As time passes, each Target Date Fund (other than the Income Fund) gradually adjusts to a more conservative asset allocation, reaching its most conservative mix by the end of its stated target year. Over time, it will be merged into the Target Date Income Fund. This Fund is intended to help provide income during your retirement years by attempting to preserve assets, while still providing a modest return to mitigate the impact of inflation. It is important to note, though, that even the Target Date Income Fund will retain a significant exposure to equities and other securities, and its value is expected to fluctuate with changes in the market. The Funds are composed primarily of index funds that seek to match the returns, before fees and expenses, of their respective benchmarks.

Investments in the Funds are not guaranteed in any way. No Fund is designed to provide guaranteed income at any time, including at or after the target date. You should consult with your own financial advisor to help determine what's best for you.

USE THE “DATE OF BIRTH” COLUMN TO SELECT A TARGET DATE FUND

DATE OF BIRTH	TARGET DATE FUND
1952 and earlier	State Street Target Retirement Income Fund (Securities Lending Series) – Class VI
1953 – 1957	State Street Target Retirement 2020 Fund (Securities Lending Series) – Class VI
1958 – 1962	State Street Target Retirement 2025 Fund (Securities Lending Series) – Class VI
1963 – 1967	State Street Target Retirement 2030 Fund (Securities Lending Series) – Class VI
1968 – 1972	State Street Target Retirement 2035 Fund (Securities Lending Series) – Class VI
1973 – 1977	State Street Target Retirement 2040 Fund (Securities Lending Series) – Class VI
1978 – 1982	State Street Target Retirement 2045 Fund (Securities Lending Series) – Class VI
1983 – 1987	State Street Target Retirement 2050 Fund (Securities Lending Series) – Class VI
1988 – 1992	State Street Target Retirement 2055 Fund (Securities Lending Series) – Class VI
1993 – 1997	State Street Target Retirement 2060 Fund (Securities Lending Series) – Class VI
1998 or later	State Street Target Retirement 2065 Fund (Securities Lending Series) – Class VI

CORE FUNDS: A HIGHLY FOCUSED LINEUP

If you are an active investor who wants to create your own diversified portfolio using different asset classes, choosing your own mix of Core Funds may be appropriate for you. The highly focused Core Fund lineup is intended to make your asset allocation decision easy, while still allowing you to select from a variety of investment funds with different levels of risk and return. There are nine Core Funds:

STABLE VALUE FUND

Invesco Stable Value Trust – Share Class: B1

BOND FUNDS

State Street U.S. Bond Index Fund – Class XIV (Securities Lending)

Baird Core Plus Bond Inst.

U.S. STOCK FUNDS

Dodge & Cox Stock Fund

State Street S&P 500 Index Fund – Class II (Securities Lending)

PGIM Jennison Growth – R6

State Street Russell Small / Mid Cap Index Fund – Class II (Securities Lending)

INTERNATIONAL STOCK FUNDS

State Street Global All Cap Equity Ex U.S. Index Fund – Class II (Securities Lending)

MFS Intl. International Equity Fund

Fund fact sheets providing details on each fund are available on the Plan website or they can be requested via the Retirement Service Center.

PLAN FEES⁵ AND EXPENSES

The investment funds in the Plan are subject to administrative fees (fees for services such as plan recordkeeping, legal, and trustee services) and investment management fees. For the Core Funds and Target Date Funds, investment management fees are included in the fund's expense ratio. Participants may be charged a quarterly administrative fee. Please review the participant fee disclosure for details. The fee comes out of your account and is displayed as "Fee/Expenses" on your quarterly statement. Requiring participants to help pay an administrative fee for their 401(k) Savings or Retirement Plan is a common practice.

BlueTriton Brands aims to make saving for retirement affordable and keep fees and expenses in the Plan modest, so more of your money stays invested for your future. Refer to the enclosed *Disclosure of Plan-Related Information* for more details.

⁵Fees for all the Plan investment funds can be found on the Plan website or by calling the BlueTriton Brands Retirement Service Center.

IF YOU INVEST IN THE CORE FUNDS, CONSIDER AUTOMATIC REBALANCING

Over time, your account may shift from your original investment election. For example, if your investment was 50% US Bond Fund and 50% US Stock Fund and the US Stock Fund had higher investment returns over time, your Plan account would no longer be allocated 50%/50%. The US Stock Fund would have a higher asset allocation due to higher returns. The Automatic Rebalancing feature returns your account to your intended allocation of 50%/50% on a quarterly basis. The election for Automatic Rebalancing can be made via the Plan website or by calling the Retirement Service Center.

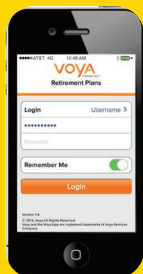
LOOKING FOR ADDITIONAL RESOURCES? VISIT VOYA LEARN

Voya Learn — where virtual, on-demand personal training meets retirement planning.

The newest addition to our education platform offers participants live and on demand sessions to help them pursue overall financial wellness. Our goal is to deliver engaging content through Voya representatives, bringing energy to important topics and making financial goals feel achievable. Check it out today at www.voya.com/voyalearn.

Go mobile!

With Voya's mobile application, you can view account details directly from your iPhone® and Android™. Go to **mobile.voyaplans.com** to see some of the important features you could soon have at your fingertips.



Search "Voya Retire" in your app store or scan this QR code to learn more.

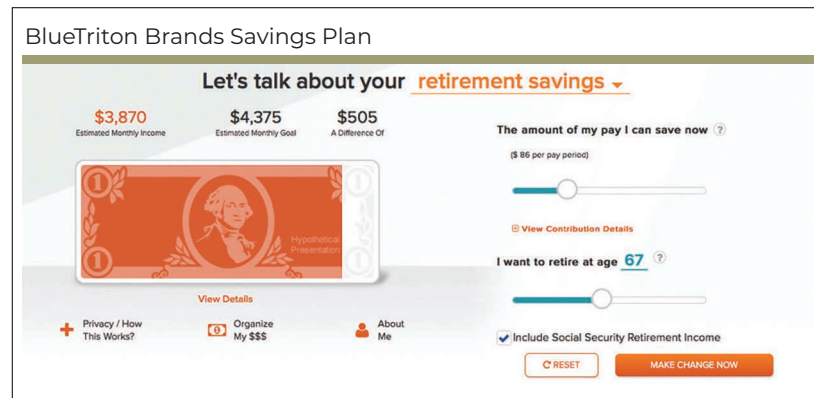


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MyOrangeMoney®

myOrangeMoney is an online, interactive educational experience designed to let you see your retirement savings as estimated monthly retirement income.⁶



You check your Plan balance and see a number. But what does it mean?

How do you know if it's enough money to retire? myOrangeMoney illustrates — in real, everyday terms — the money you may need each month in retirement and the progress you've already made toward that goal from multiple income sources, as illustrated above.

Financial Wellness

Explore Financial Wellness on the Plan website to take an assessment which generates a plan for you as well as provides you with tools and resources designed to help you pursue a successful financial future.

LOST YOUR PIN?

You will need your PIN to access the Plan website and the Retirement Service Center to make automated transactions or speak to a customer service associate.

If you do not have your PIN, visit **BlueTritonBrands.voya.com** or call **1-855-BTB-BLUE (1-855-282-2583)**, **Option 2** to request a new one.

PLAN ACCESS POINTS:



BlueTritonBrands.voya.com



Search **Voya Retire®** to download the mobile app from your preferred app store.



1-855-BTB-BLUE (1-855-282-2583), Option 2,
Hearing impaired **800-579-5708**

Voya customer service associates are available to assist you, weekdays from 8 a.m. to 8 p.m., Eastern Time, except on stock market holidays. Spanish-speaking associates are also available.

This guide was prepared to help you to understand your investment options under the Plan. It is not intended to offer financial, tax or legal advice or to take the place of any financial planner.

The information in the guide is based on the Plan provisions in effect as of November 18, 2022.

⁶ **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.

Contributions are subject to annual IRS dollar limits. In addition, certain employees are subject to lower limits. Please refer to voyadelivers.com/IRSLimits and the plan document for current limits.

This guide is a brief, non-technical description of certain provisions of the BlueTriton Brands 401(k) Savings 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 Plan Description (SPD).

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

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