



Take an important step toward your future.

Your retirement savings plan enrollment guide.

Wolfchase Honda-Nissan

Retirement Plan

be ready™

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

What makes up **Your Number...**

Your Number is a combination of different income sources. No matter what goes into yours, chances are, your own personal savings will be the biggest piece of the pie.

44% Other
Personal Savings, Part-Time Work

37%
Social
Security

19%
Pension

PLAN HIGHLIGHTS

Wolfchase Honda-Nissan Retirement Plan

ATTENTION:

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are eligible to participate in the plan when you are 21 years of age.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan the first day of each month.

Employee Contributions

You may contribute up to 100% of your annual pay, not to exceed \$18,000 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Employer Contributions

Employer Match

Your employer has elected to match 25% of your contributions up to the first 4% of pay.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Employer Match Contributions

1 year of service 0% 2 years of service 20% 3 years of service 40% 4 years of service 60% 5 years of service 80% 6 years of service 100%

Rollovers

Money from other qualified plans such as 401(k) plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Contribution Change Frequency

You may stop contributions at any time. Once you have stopped, you may resume contributions any pay period. You may also increase or decrease contributions any pay period.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Loan Provision

You may take a loan from vested amounts in your account. The amount the Plan may loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount the Plan may loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are available for loan use, the number of loans that can be outstanding at any one time or how often you may request a loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

Participant Account Statements

Your investment statements are provided quarterly.

Your Retirement Plan

When you take advantage of your employer's retirement plan, **Your Number** is closer than you think.

You already know that your savings makes up the biggest portion of **Your Number**. Now let's talk about why your employer's retirement plan can be a great way to save.

Employer Contributions

Your employer has elected to match 25% of your contributions up to the first 4% of pay. You may also receive profit sharing contributions from your employer.

Compounded Growth

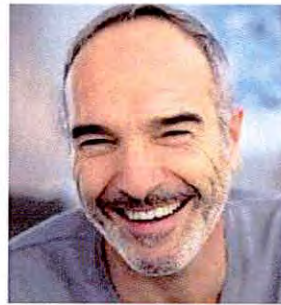
Compounding means that each dollar you contribute may generate interest, or grow. That interest can then generate more interest, and so on. Compounding starts slowly but builds momentum over time. In the long run, compounding may have an impact on how much you have at retirement. That's why it pays to save as much as you can, as soon as you can!

Potential Tax Savings

Your contributions are deducted from your pay before taxes, lowering your current taxable income and therefore, your current tax bill.

Of course, the money that you put in your plan eventually will be taxed; but not until you withdraw it. Ideally, that won't happen until your retirement when you may be in a lower income tax bracket.





Think you can't afford to save that much right now?

That's okay. But you may want to consider saving what you can right now.

Get your full employer match

Your employer has elected to match 25% of your contributions up to the first 4% of pay.

Consider contributing enough to get the full match.

Increase contributions when you can.

Get started now and consider increasing your contributions over time. Some good times to consider increasing your contributions are when you receive a pay increase or you pay off debts like car loans, credit cards, or a mortgage.

Once you know how much you should be saving, the next step is figuring out where to put that money. **In other words, what's your investment strategy?**

strategy

Your Investment Strategy

Is this you?



I don't want to go it alone: Hand me to a professional

Is this you? *"I'm not interested in managing my retirement account all by myself. So I'd like professional investment management and ongoing oversight of my retirement investments. I'd be willing to pay a fee for the added experience and expertise that these services may bring me."*



I like to keep it simple: Give me a handy solution

Is this you? *"I just don't have enough time to do it all – wading through all of the investment information and investment choices to set my investment strategy. So I'd prefer an easier way to invest – one that doesn't require a lot of maintenance over the long term."*



I've got the basics covered: I'd like a helping hand

Is this you? *"I want to control my retirement account, but there's still some things about investing that I don't understand and would like to learn. I'd like a little help so I can make investment choices that fit my tolerance for risk and need for investment return."*



I want to be in control: I'll keep it in my hands

Is this you? *"I enjoy managing my retirement account myself. I'm comfortable reading and understanding investment information. I'm comfortable creating a diverse selection of investment options that balance my need for investment return with my tolerance for investment risk."*



How do you invest your money as you work toward your retirement goal? That depends on who you are.

Consider saving this way.

Managed Accounts (Managed by Morningstar)

This service is designed to provide you with a personalized investment and savings strategy from Morningstar Associates, LLC, a leading independent provider of investment services. You'll receive professional investment selection, savings recommendations, and a retirement goal to work toward. Your investment strategy will be monitored quarterly and you'll receive regular Progress Reports so you always know how you're doing. Managed Accounts (Managed by Morningstar) is a service of Morningstar® Retirement ManagerSM.

Voya Index Solution Portfolios

Target date funds provide a diversified investment strategy within a single fund that is based on an assumed retirement date. Simply choose the fund that's closest to the date you want to retire. As you approach that date, the fund will automatically move from a more aggressive investment mix to a more conservative investment mix. See the product sheet that follows for more specific information.

Self-Assessment Quiz and Model Portfolios

This approach lets you take a short quiz to learn your tolerance for risk and need for investment return. Based on your score, you can then follow a model portfolio that can help you choose specific investments from within certain asset classes.

Self-Guided Strategy

You can choose individual funds and create and manage your own portfolio, adjusting it over time based on your own insights and decisions. And, if you do decide you want a helping hand, Voya Financial offers a number of tools and educational information. See the inside back cover for additional information.

My Retirement Outlook™

Closing the Retirement Income Gap.

Are you saving enough for retirement?

How much can you afford to save from each paycheck?

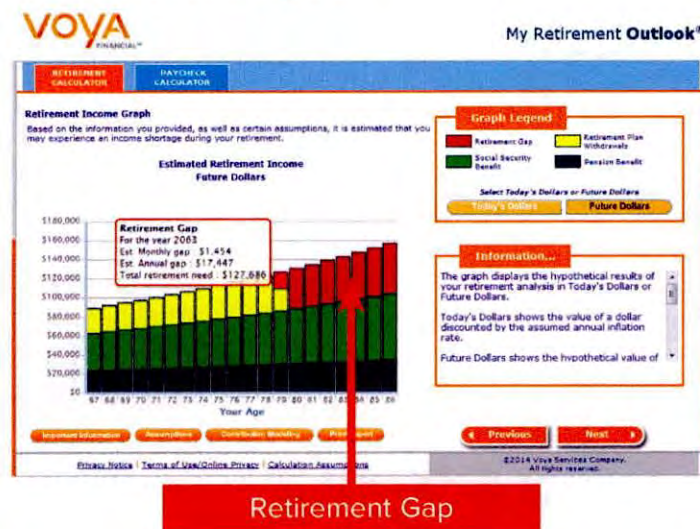
Are you "on track" to pursuing your retirement objectives or do you need to close the retirement income gap by saving more?

If you have these questions, My Retirement Outlook may have the answers!

My Retirement Outlook can make closing the retirement income gap easier, delivering two powerful calculators in one simple tool. In only a few steps the retirement analysis calculator allows you to estimate the amount you may need to save for retirement. The results are immediately presented in an easy-to-read graph that identifies potential gaps in your retirement funding. The paycheck analysis calculator allows you to compare your current contribution level to three other contribution levels. This comparison quickly illustrates how various contribution levels can impact your take home pay today.

By combining the retirement and paycheck analysis calculators, you get a more complete review of your retirement needs. In other words, you will be better prepared to close the gap!

Retirement Analysis



The retirement income graph illustrates whether you might have an income gap to fill. You can also modify key variables and recalculate the results immediately and print a **gap analysis statement**.

Paycheck Analysis

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My Retirement Outlook®

Paycheck Contribution Comparison
 Here's how the same paycheck might look if you varied your qualified plan contribution. The more you contribute, the less you're likely to pay right now in taxes.

Salary per period: \$1,153.85

	5.00%	7.00%	9.00%	11.00%
Pre-tax reductions				
Qualified plan contribution	\$57.69	\$80.77	\$103.85	\$126.92
Deferred 401(k)	\$0.00	\$0.00	\$0.00	\$0.00
Other pre-tax reductions	\$2.00	\$2.00	\$2.00	\$2.00
Retirement system contribution	\$4.62	\$4.62	\$4.62	\$4.62
Adjusted salary:	\$999.54	\$976.46	\$953.38	\$930.31
After-tax deductions				
Social Security (FICA)	\$6.44	\$6.44	\$6.44	\$6.44
Medicare	\$6.01	\$6.01	\$6.01	\$6.01
Federal tax withholding	\$2.28	\$2.28	\$2.28	\$2.28
State tax withholding (CT)	\$0.37	\$0.37	\$0.37	\$0.37
Other after-tax deductions	\$0.00	\$0.00	\$0.00	\$0.00
Total Deductions:	\$145.28	\$142.80	\$140.23	\$137.84
Net Take-Home Pay:	\$854.26	\$833.66	\$813.05	\$792.47
Taxes Deferred:	\$4.21	\$4.69	\$5.16	\$5.65

Previous Next

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The paycheck comparison illustrates how your paycheck and take home pay might look at different contribution levels.

Check out My Retirement Outlook by visiting: www.voyaretirementplans.com

Gap Analysis Statement

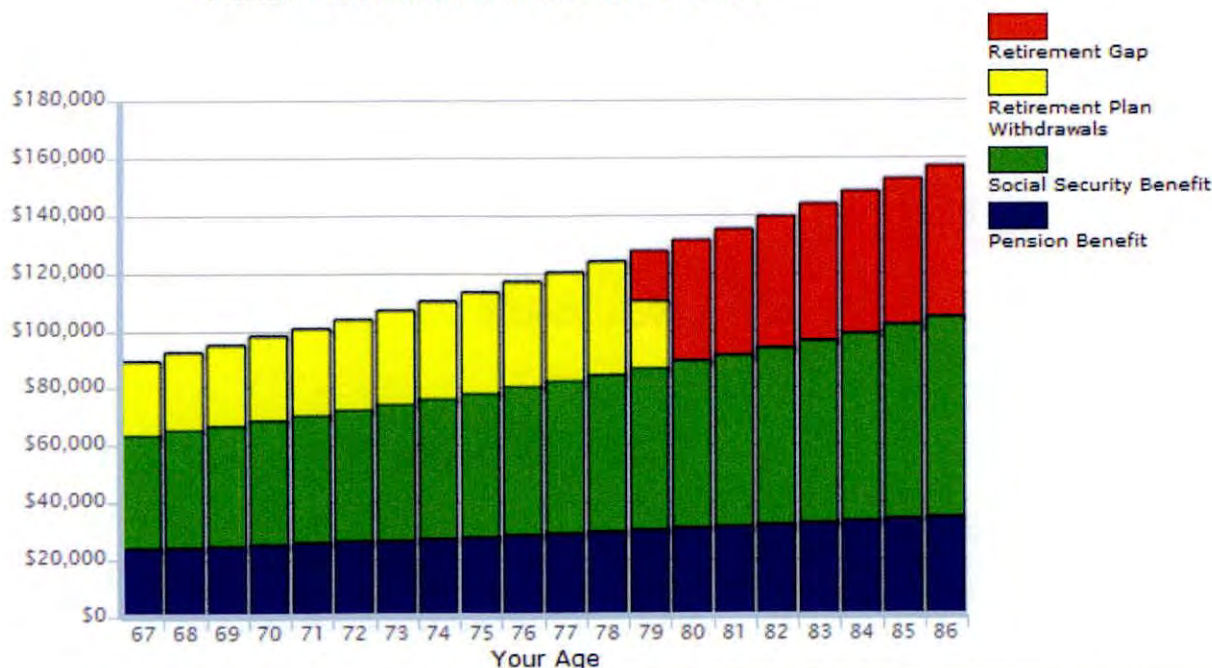
You can print a gap analysis statement from the Retirement Analysis section. The statement provides a simple, personalized analysis which highlights the gap between what you are currently saving for retirement and what may be needed to meet your retirement objectives.

The sample statement below demonstrates this gap:

Retirement Needs Analysis

Based on the information you provided, as well as certain assumptions, it is estimated that you may experience an income shortage during your retirement.

Estimated Retirement Income in Future Dollars



Assumptions (Based on Future Dollars)

Current age:	30	Post-retirement rate of return:	6.00%
Retirement age:	67	Pre-retirement rate of return:	6.00%
Years in retirement:	20	Estimated account value at retirement:	\$291,263
Current retirement savings:	\$0.00	Social Security benefit (1st yr of retirement):	\$39,678.00
My Contributions (per paycheck)		Cost of living adjustment for pension benefit:	2.00%
Pre-tax contribution:	5.00%	Lump sum pension benefit:	\$0.00
		Pension benefit (1st yr of retirement):	\$23,881.00

IMPORTANT: The illustrations or other information generated by My Retirement Outlook regarding the likelihood of various investment outcomes 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.



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. All companies are members of the Voya family of companies. Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

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Information and Assistance

Voya offers tools and services to help you access information and plan for retirement the way you want – on the Web, over the phone and through our Customer Service Associates.

Accessing your account for the first time on the Web or over the phone. Your Personal Identification Number (PIN) is required to access your account by phone and to register for your account on the Web. Your PIN is initially set as the four-digit month and year of your birth (mmyy). To help protect your privacy, change your default PIN the first time you access your account over the phone. You'll be automatically prompted to create a new User ID and Password the first time you register your account on the Web.

WEB

www.voyaretirementplans.com

You can access your account on the Web 24 hours a day, seven days a week.

Getting Started

You will need to enter your Social Security number and PIN the first time you login. You will then be asked to create a User Name and Password for ongoing use.

If you forget your password, you can create a new one by clicking **Forgot your password?**

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Generating an account statement
- Obtaining investment information
- Updating your personal profile
- Changing your password
- Accessing retirement planning tools and calculators

PHONE

(800) 584-6001

For help enrolling, please dial the special number you'll find on the enrollment worksheet within this kit. The number above is for ongoing help once you've established your retirement plan account.

Automated Service is available toll-free, 24 hours a day, seven days a week. Voya Customer Service Associates are available Monday-Friday, 8:00 a.m. – 9:00 p.m. ET.

Getting Started

1. For Voya's Automated Service, press 1.
2. For assistance in Spanish, press 2.
3. Enter your Social Security Number.
4. Enter your Personal Identification Number (PIN).
5. Then, follow the system prompts that correspond to your needs.

To speak with a Voya Customer Service Associate, press 0.

Some possible service options include:

- Checking your account balance
- Processing financial transactions
- Obtaining investment information
- Speaking with a Customer Service Associate

Plan Contact Card

Keep in touch with your account:

Wolchase Honda-Nissan
Plan Number: 876391

For automated phone access – 1-800-584-6001

For Internet access – www.voyaretirementplans.com

For a Customer Service Associate – 1-800-584-6001
M – F, 8 a.m. – 9 p.m., ET

You can also access your Plan account using your mobile device. The Voya Retirement Plan Account mobile app can be downloaded from your preferred mobile app store. Search using the keywords: **Voya Retire.**

ONLINE ENROLLMENT CENTER WORKSHEET

Wolfchase Honda-Nissan
Retirement Plan

Plan Number: 876391

Participant Information: Tell us who you are, and how we can reach you.

Name (first, middle initial, last)	Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address (number & street)	Date of Birth (MM/DD/YYYY)	Date of Hire (MM/DD/YYYY)
	Home Phone	Work Phone & Extension
City/Town	State	Zip
Email Address	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	

Contribution Information: Tell us how much you would like to save per pay period.

PRE-TAX CONTRIBUTIONS ☐ Yes, I want to contribute _____ % of my compensation per pay period on a pre-tax basis.

CATCH-UP CONTRIBUTIONS The IRS allows participants age 50 or older to contribute up to an additional \$36,000.00 per year, as increased based on the Cost of Living Adjustment. Catch-Up contributions will be made on a pre-tax basis.

☐ Yes, I want to make a Catch-Up contribution of _____ % of my compensation under the catch-up provision.

WAIVE PARTICIPATION ☐ No, thank you. I do not want to participate in my employer's retirement plan at this time. I am choosing not to save any compensation.

Investment Selection: We'll tell you about your investment choices; you decide what's right for you.

OPTION ONE: I DON'T WANT TO GO IT ALONE: HAND ME TO A PROFESSIONAL

Managed Accounts (Managed by Morningstar)

I WANT INVESTMENT EXPERTS TO MANAGE MY PLAN INVESTMENTS.

Your plan offers Managed by Morningstar, a professional investment management service available through Morningstar Retirement Manager. The services and related fees are described in the Morningstar section of your enrollment materials.

Once you have enrolled, you can update your personal information through Voya's participant Web site. After you log on, click on Get Advice.

☐ Yes, I want to participate in the Managed by Morningstar program to receive professional investment management and ongoing oversight of my retirement account.

Morningstar Associates can personalize your retirement strategy even further if you wish to provide salary information:

Annual Salary \$ _____

OPTION TWO: I LIKE TO KEEP IT SIMPLE; GIVE ME A HANDY SOLUTION

Voya INDEX SOLUTION PORTFOLIOSSM

I WANT TO INVEST IN PROFESSIONALLY MANAGED PORTFOLIOS THAT PROVIDE DIVERSIFICATION.

Select the Voya Index Solution Portfolio that tracks most closely with the year you plan to retire.

☐ Yes! I want to invest 100% of my contributions in the selected Voya Index Solution Portfolio.

- ☐ VOYA INDEX SOLUTION 2055 PORT SRV
- ☐ VOYA INDEX SOLUTION 2045 PORT SRV
- ☐ VOYA INDEX SOLUTION 2035 PORT SRV
- ☐ VOYA INDEX SOLUTION 2025 PORT SRV
- ☐ VOYA INDEX SOLUTION 2015 PORT SRV
- ☐ VOYA INDEX SOLUTION INC PORT SRV

Name (first, middle initial, last)

Social Security Number

Plan Number: 876391

Acknowledgements

Voya Financial reserves the right to cancel your access to the Managed by Morningstar service at any time without prior notice, including, but not limited to, as a result of any excessive trading restrictions imposed by Voya Financial or a Fund Company. Please refer to your contract prospectus, prospectus summary, or disclosure book for further information on the Voya Financial Excessive Trading Policy. A copy of this policy can also be found on the Internet at www.voyaretirementplans.com. For additional information on a fund's excessive trading policy please refer to the fund's prospectus.

If I elect to participate in the Managed by Morningstar program, I hereby acknowledge that I have received and read the Managed by Morningstar program description and the Morningstar Overview, including the Morningstar Investment Advisory Agreement, and that I understand the Managed by Morningstar program description and the Agreement and agree to be bound by its terms. I understand that the applicable fees will be deducted periodically from my account.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

One or more of these options may be offered through a custodial or trust arrangement and/or a group annuity or funding agreement issued by Voya Retirement Insurance and Annuity Company. For investment options offered through a funding agreement or group annuity contract, I understand that the current tax laws provide for deferral or taxation on earnings on account balances; and that, although the funding agreement or group annuity contract provides features and benefits that may be of value, it does not provide for any additional deferral of taxation beyond that provided by the Plan itself.

Instructions

Determine your contribution rate. The contribution rate election you make when you Enroll by Internet has the same effect as if you had made that election in writing. This will replace any prior elections you may have made and provided to your employer.

To enroll online, go

to www.voyaretirementplans.com/enrollmentcenter.

You will need to enter the following information to log onto the site:

Plan Number: **876391**

Verification Number: **87639199**

The **Voya Enrollment Center** includes a suite of information and tools at your fingertips to help you make some important decisions about saving and investing for retirement, plus a link for enrolling in your Plan. When you are ready, click "Enroll Now" to begin the enrollment process.

□ To begin the enrollment process, you will be asked for your nine-digit SSN and you may be asked for your Personal Identification Number (PIN). If required, your PIN is initially set as the 4-digit month and year of your birth (MMYY). For example, if you were born in January, 1972, your PIN would be 0172.

□ Click on "I agree" to agree to use the site. Review or complete your profile and then make your enrollment selections:

- Your Contribution Rate for each Contribution type

available in your plan (for example, Pre-Tax, After-Tax, Roth)

- Your Investment Selections
- Your Beneficiary Designation—if your Plan allows online beneficiary election, follow the steps provided. Otherwise, download a Beneficiary Election form from the Plan Web site after you are enrolled and follow the instructions provided.

□ Use the "Next" and "Clear Entries" buttons at the bottom of the screens to move forward or make changes through the enrollment process. You can cancel the enrollment process at anytime by clicking "Cancel."

□ At the end of the enrollment, a summary page will allow you to review all your selections, confirm them, or cancel your enrollment and begin again.

□ Your enrollment is complete once you click on the "Submit Enrollment" button at the end of the enrollment process.

To use your Plan Web site after you enroll, please wait until you receive a confirmation letter of your enrollment, then visit the Plan web site as indicated in the back of this kit. You will be asked to register as a user in order to access your Plan.

BENEFICIARY DESIGNATION FORM

Wolfchase Honda-Nissan
Retirement Plan

Plan Number: 876391

Request Type

☐ Initial Designation

☐ Change to Designation

Participant Information

Name (first, middle initial, last)

Social Security Number

☐ Married

☐ Single

Beneficiary Information

Subject to the terms of my Employer's Plan, I request that any sum becoming due upon my death be payable to the beneficiary(ies) designated below. I understand this designation shall revoke all prior beneficiary designations made by me under my Employer's Plan. (All designations must be in whole percentages. Total percentage must equal 100% for Primary Beneficiary and 100% for Contingent Beneficiary, if designated.)

1. Beneficiary Name (complete legal name required)	Relationship <input checked="" type="checkbox"/> Primary Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)
2. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)
3. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)
4. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)
5. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)
6. Beneficiary Name (complete legal name required)	Relationship <input type="checkbox"/> Primary Beneficiary <input type="checkbox"/> Contingent Beneficiary	Percentage
Address and Phone #	Social Security Number	Date of Birth (mm/dd/yyyy)

Unless otherwise requested:

1. If more than one beneficiary is designated, payment will be made in equal shares to the primary beneficiaries who survive the participant or annuitant or, if none survives the participant or annuitant, in equal shares to the contingent beneficiaries who survive the participant or annuitant.
2. If no beneficiary survives the participant or annuitant, payment will be made to the executors or administrators of the estate of the participant or annuitant.
3. If a class of beneficiaries is designated (such as, "the children of the participant or annuitant"), then payment will be made in equal shares to each person who is a member of the class and living at the death of the participant or annuitant whether or not he/she has been specifically named in the beneficiary designation.
4. If you name an Estate or Trust as beneficiary, contact your Plan Administrator for more information.

Beneficiary Designation Form (continued)

Wolfchase Honda-Nissan
Retirement Plan
Plan Number: 876391

Spousal Consent

This is to certify that I am the spouse of the above named participant and agree with the beneficiary designation. I understand that the above designation specifies the only person(s) who will receive any death benefits payable in the event of death of the participant.

Spouse's Name _____

Social Security Number _____

Spouse's Signature _____

Date (mm/dd/yyyy) _____

On this the _____ day of _____, in the year of _____ before me, _____ (Notary) the undersigned officer, personally appeared _____ (spouse) known to me (or satisfactorily proven) to be the person whose name is subscribed to within the instrument and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand

Notary Public

(SEAL)

My Commission Expires _____

OR

AUTHORIZED PLAN REPRESENTATIVE

The above spousal consent was signed by the Spouse in my presence.

Authorized Plan Representative Name (Please print.) _____

Authorized Plan Representative Signature _____ Date (mm/dd/yyyy) _____

Please complete this form and return it to your Plan Administrator.