



June 16, 2026

Dear Participants,

We are pleased to announce the transition of our 403(b)(9) retirement plan services from Envoy Financial to Voya Financial. After a thorough evaluation process, conducted in consultation with experienced retirement plan advisors and reflecting our responsibility to act in the best interest of plan participants, we believe this change will provide meaningful benefits while continuing to support the values and principles that are important to the denomination.

Why We Selected Voya Financial

- Best-in-Class Investment Options: A robust lineup designed to support long-term retirement outcomes.
- Continued Faith-Based Investment Solutions: Maintain alignment with CRC values
- Competitive Investment Expenses: Low-cost structure
- Enhanced Participant Support: Tools, educational and personalized guidance.
- Smooth Transition Experience: **As a participant, no action is required.**
- Reduced Overall Plan Costs: Strengthening the value of the program.

Looking Ahead

You can expect better service, lower costs, modern tools, and faith-based investment options. No action is needed at this time.

Sincerely,

Roberta Vriesema
Director of Partnership Administration
Christian Reformed Church in North America

Katie Henry
Plan Administrator | Pension & Retirement
Christian Reformed Church in North America