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June 2026

ACTION ITEMS

- Register for the [Quarterly Administrator Meetings](#) with Voya. **Call today at 10:00 a.m.!**
- Share the [2025 Vendor Management Overview Report](#) with your Risk Management Team.
- Encourage participants to register for [SageView Education Webinars](#).

VOYA RETIREMENT PLANS INBOX

Voya's centralized mailbox for all inquiries and requests relating to our SBA 401(k) Plan and Defined Benefit Plan: SBA_Retirement_Plans@voya.com

IMPORTANT DATES

June 17: Voya Quarterly Admin Meeting.

July 14: CPSP course begins.

July 28: Participant SageView Webinar.

July 29: Distribute SMM, if required.

September 16: Voya Quarterly Admin Meeting.

October 14: Participant SageView Webinar.

October 15: Form 5500 filing deadline.

STEWARDSHIP REPORTS AND VENDOR MANAGEMENT REVIEW

We are in the process of sending the annual 401(k) Stewardship Reports to plan sponsors this week. Please contact us if you have questions or did not receive your copy.

As a part of the VBA Benefits Corporation's vendor due diligence, we complete an annual analysis on our vendor partners. Please share the [2026 Vendor Management Overview for VBA Benefits Corporation](#) with your Enterprise Risk Management Department, Auditors and/or Regulators as evidence of this review.

SECURE ACT AMENDMENTS

All SBA 401(k) plans must be updated by December 31, 2026, to comply with SECURE Act requirements.

We will send the required amendment documents to all plan sponsors this summer. These amendments will include any optional SECURE Act provisions that plan sponsors previously selected through the Voya election form.

Even if a plan sponsor did not select any optional provisions, they still need to sign the amendment. At that time, they will also have the opportunity to add any optional provisions if they choose.

LOAN PROCESS REMINDER

Participants who start a loan request online have 30 days to finish the process. This includes submitting all required paperwork to Voya.

If the paperwork is not received within 30 days, the request will be canceled, and the participant will need to submit a new application.

Plan administrators may want to remind participants about this deadline when approving the initial request or keep track of loan applications to help prevent them from expiring.

Please note: Voya does not send reminders if paperwork is missing after the 30-day period.

ONLINE CLASSES FOR CERTIFIED PLAN SPONSOR PROFESSIONAL (CPSP®) DESIGNATION

We are pleased to offer benefits and human resources professionals the opportunity to enroll in the Certified Plan Sponsor Professional (CPSP) course again this year. The CPSP designation represents a broad set of knowledge about retirement plan administration, including testing and compliance, investment concepts, vendor management, and fiduciary duties.

See the [CPSP Flyer](#) for more information about the weekly online classes, which **begin July 14** and run for five weeks. Several of our plan administrators have successfully completed the course and earned the CPSP designation in recent years.

PLAN ADMINISTRATOR'S QUARTERLY CALLS ***Q2 Meeting is Today!***

We are continuing our quarterly calls with our VOYA representatives to provide updates and discuss administrative topics relevant to our SBA 401(k) plan sponsors. Each call will include an opportunity to ask questions and address any issues directly with our VOYA Plan Managers.

Plan administrators may register using the links below.

- [Q2 \(June 17\)](#)
- [Q3 \(September 16\)](#)
- [Q4 \(December 9\)](#)

FORMS 5500

On today's quarterly call, Voya's Terri Ireland will share reminders regarding the Form 5500 annual filing process. We will send you copies of Voya's instructions and filing tips in a separate email.

PLAN AUDITOR FAQs

Larger 401(k) plans subject to audit requirements are frequently asked for governing plan documents by the plan auditors. If you received a request for the following documents or similar items, please contact [Claire Pollock](#), and we will provide them with:

- [Vendor Management Overview](#)
- Financial Statements of the SBA Master Defined Contribution Plan
- IRS Opinion Letter
- Master Plan Document

SBA 401(k) PARTICIPANT MICROSITE & PARTICIPANT EDUCATION PROGRAMS

The SBA 401(k) Plan Participant Microsite provides consolidated tools and resources from Voya and SageView, including the quarterly participant education programs, and is updated regularly. Please share the [SBA 401\(k\) Plan Participant Microsite flyer](#) with employees and consider posting it on your bank's intranet or onsite bulletin boards.

SageView is leading two more education sessions this year:

- **July 28 at 10:00 a.m.: Love Your Future** - Discover fun, approachable ways to grow your money—form micro-savings and compounding, to smart investment choices and teaching your children good lifelong money habits. [Register here](#).
- **October 14 at 2:00 p.m.: Prioritizing Retirement Readiness** – Review Social Security and Medicare rules and use a pre-retirement checklist. End the year strong by reviewing your plan contributions and maximize catch-up contributions. [Register here](#).

ALTERNATIVE ASSET INVESTMENTS

There has been a lot written about the DOL proposed regulations regarding alternative asset investments in 401(k) plans. Please [see the article](#) shared by the SBA 401(k) Plan investment manager, SageView.

COMPLIANCE CALENDAR

See the [2026 Retirement Plan Compliance Calendar](#) to track important deadlines for the second half of the year.

Note: if you received a Summary of Material Modifications (SMM) from us this year, describing changes to your plan adopted in 2025, it must be distributed by July 29, 2026.

QUESTIONS?

Please reach out to the [Benefits Team](#) at any time!



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