

Are you ready for retirement?

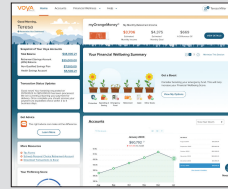
Accessing Your Account

First time users, need help logging in?

- 1 Go to your VoyaRetirementPlans.com and, click *Register Now*.
 - Select the way you would like to create your online access.
 - If you select Social Security number and date of birth, follow the instructions including the security questions to confirm your identity.
 - If you prefer to use your Personal Identification Number (PIN) and Social Security number, but cannot locate your PIN, you can request a PIN reminder on the website or by calling the Information Line.
- 2 Set up a unique username and password for use on the website and the *Voya Retire* mobile app.
- 3 Provide your mobile number or an alternate email address to ensure the security of your account. We will use this for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.
 - HINT!** Please retain your PIN. If using the phone services you will need that same Voya-issued PIN for detailed account information and to perform certain transactions. If helpful, you can customize your PIN through the automated system to something you will more easily remember.

Resources On the Go

Get online and get going



Log in to experience them now:
VoyaRetirementPlans.com

Welcome to your online retirement experience that brings together your financial life. Connect your external accounts like checking, credit cards, and more alongside your Voya accounts to help you balance your needs today and in the future.

- Comprehensive view of all Voya accounts
- Add all types of accounts to view net worth, spending and budgeting
- Innovative feature that distills complex data into easy to understand financial insights
- Automatic personal finance resources
- Tailor the experience so it's personal

Personalized savings and planning features

- Take advantage of *myOrangeMoney*®,* an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.
- Assess your financial wellbeing with a quick survey to find out where you stand across the six pillars of financial wellness and access tools and resources to help you make meaningful improvements.



Click into Voya

Take a picture on your phone to save this important information.
Questions? Visit VoyaRetirementPlans.com or call 800-584-6001.

The Impact of Waiting

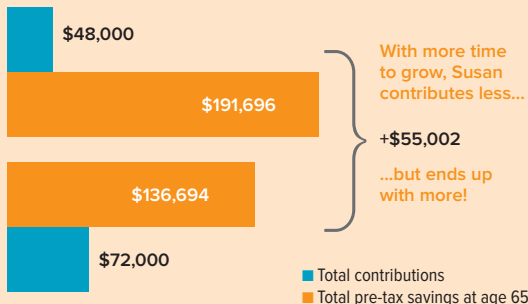
The following chart shows that waiting may cost you (depending on your investment choice and market conditions).



Susan started saving \$100 a month at age 25. After 40 years she saved \$191,696.



Larry started saving \$300 a month at age 45. After 20 years he saved \$136,694.



* Assumes contributions are made at the end of each month, and earn a 6% rate of return compounded monthly. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment. Systematic investing does not ensure a profit nor guarantee against loss.

Designating a beneficiary

Have you named your beneficiary?

In the event of your death, the decisions you make today may have lasting effects on the loved ones that are left behind.

- 1 After logging in to your account, find **Personal Info > Beneficiary Information > Add/Edit Beneficiary** in the menu bar.
- 2 Enter the requested information. Items marked with an asterisk (*) are required. Depending on your Plan rules, if you are married, your spouse may need to be your primary beneficiary:
Relationship: Select *Spouse*
Type: Select *Primary* and fill in the box with 100.
Complete the remaining information and click **Next**.
If you want someone other than your spouse as primary beneficiary, you must fill out a paper beneficiary form located in the Forms section.
- 3 To add a contingent beneficiary, click **Add Beneficiary**:
Relationship: Select the appropriate option (e.g. Son, Daughter)
Type: Select *Contingent* and enter the appropriate percentage or select *Equal* percent to all, if you want to split evenly among multiple contingent beneficiaries. Complete the remaining information, and click **Next**. Repeat this process until you have entered all contingent beneficiaries.
- 4 When you have entered all desired beneficiary/contingent beneficiary information, be sure to click **Save**, located on the lower right hand side of the screen.
- 5 You are now ready to submit your Beneficiary designation(s). When complete, you will see a confirmation screen with your beneficiary designation(s).



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