

# Are you ready for retirement?

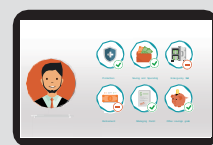
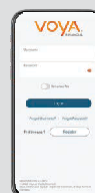
## Accessing your account

### First time users, need help logging in?

- 1 Go to your Plan website 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 your plan account to experience them now

### myOrangeMoney®

Go to your online account or the **Voya Retire mobile app\*\*** and check out **myOrangeMoney®**, an educational interactive online experience that helps you see your retirement savings as estimated income and the money you'll need each month in retirement.

**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.

### Financial Wellness Experience

Voya Financial® is proud to bring you the Financial Wellness Experience. Log in to your Plan account and select the Financial Wellness tab above myOrangeMoney®. Complete your personal assessment to learn how to take meaningful actions for your financial future.

## Click into Voya

Take a picture on your phone to save this important information. Questions? Visit plan [VoyaRetirementPlans.com](http://VoyaRetirementPlans.com) or call **800-584-6001**.

## The impact of waiting

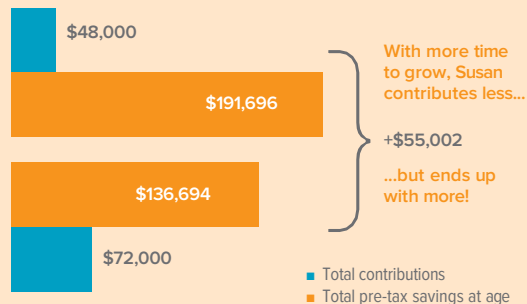
The following chart shows that waiting may cost you (depending on your investment choice and market conditions).



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.

**Step 1** After logging in to your account, select your name in the top right hand corner and navigate to **Personal Information > Beneficiary Information > Add/Edit**.

**Step 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 under Plan Details > **Forms**.

**Step 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**.

**Step 4** Repeat this process until you have entered all contingent beneficiaries. 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.

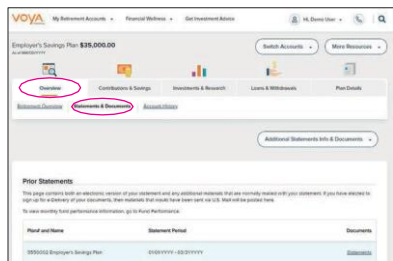
**Step 5** You are now ready to submit your Beneficiary designation(s). When complete, you will see a confirmation screen with your beneficiary designation(s).

## Simple, easy, 24/7 statement access

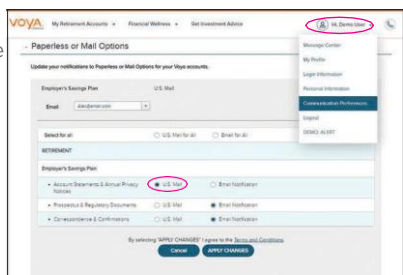
Your Plan statement can be a valuable resource to help you manage your retirement savings and stay on track as you move toward your financial goals.

You can view your current and previous Plan statements anytime by logging into your account and going to **Overview > Statements and Documents**.

If you prefer to receive paper copies of your statements, click on your name in the top right corner of your account page and select **Communication Preferences**.



From there, follow the prompts to update your mail options. You may also request to receive a paper copy of your most recent statement for no additional cost by phone when you speak to a Voya Customer Service Associate.



## Voya S.A.F.E.® Guarantee

(Secure accounts for everyone)

If any assets are taken from your workplace retirement plan account or Voya-administered Individual Retirement Account\* due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to satisfying a few key steps. Voya takes the issue of fraud and cyber risk seriously, and we're focused on doing our part to maintain your trust and confidence. We also believe that keeping your account secure is a mutual responsibility. That means you play an important role in this process, and the coverage Voya provides under the S.A.F.E. Guarantee may also consider the degree to which you take the following recommended action:

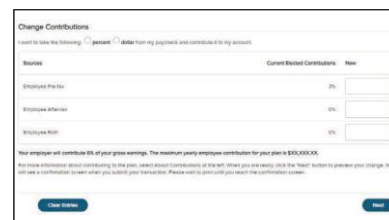
- 1 Register your account online.
- 2 Review your account information on a regular basis and keep your contact information current.
- 3 Enroll in Voya Voiceprint, Voya's voice biometrics program.
- 4 Promptly report any suspected identity theft or unauthorized activity.
- 5 Practice safe computing habits.

\* The Voya S.A.F.E. Guarantee does not apply to any accounts that are "held away" by a third party (i.e., where Voya does not provide recordkeeping services and/or administrative services on our system). Please see the full S.A.F.E. Guarantee at [Voya.com](http://Voya.com) for more information.

## Making Contribution Changes

Using any device with internet access, log in to your account to review and make changes to your current contributions as well as manage your money.

- Step 1** After you've logged into your account, click on **Contributions & Savings > Manage My Contributions > Update My Contributions**.
- Step 2** **Select your contribution type.** If your Plan allows you to make more than one type (pre-tax, after-tax, Roth), you'll see each, with the option to change it. Be sure to enter "0" for the value of any of the contribution types you don't wish to utilize.
- Step 3** **Enter your new rate or amount to contribute.** Next to your current rate or amount, you'll see a box to type in your desired new rate or amount. This number represents the percentage or amount of your pay you will contribute into the Plan each year. You may be limited to the rate, or the amount you can select, by the IRS or your Plan.
- Step 4** **Review and submit your changes.** Review the information shown for accuracy. If correct, submit your changes, or click Cancel to start over.



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