

Step right up

You're about to take the first step on your retirement planning journey.

Where will your retirement income come from? Social Security will be a good start but it's not designed to fully fund your retirement. It's actually the money you contribute and invest now – during your working years – that can have the biggest impact on how much you'll have in retirement. We refer to that savings as Orange Money®, and your employer-sponsored retirement savings plan can help you prepare what you'll need down the road.



Take Action:

Online enrollment in your plan is quick and easy. Just enter the information below and then follow the simple instructions on each screen to guide you through the experience.



Online

enroll.voya.com

- **Enter your Plan Number:**
This number is located on the upper right corner of the letter you received with this flyer.
- **Enter your Verification Number:**
This number is your Plan Number + 99. For example, if your Plan Number is 123456, your verification number would be 12345699.
- Then click **Let's go** and follow the prompts.



By phone

(888) 311-9487

Dedicated Voya Financial Customer Service Associates are available, weekdays from 8 a.m. and 9 p.m. ET, excluding stock market holidays.

You will need a plan enrollment kit to enroll with this method. Contact your employer's Benefits Department to request a kit before proceeding.

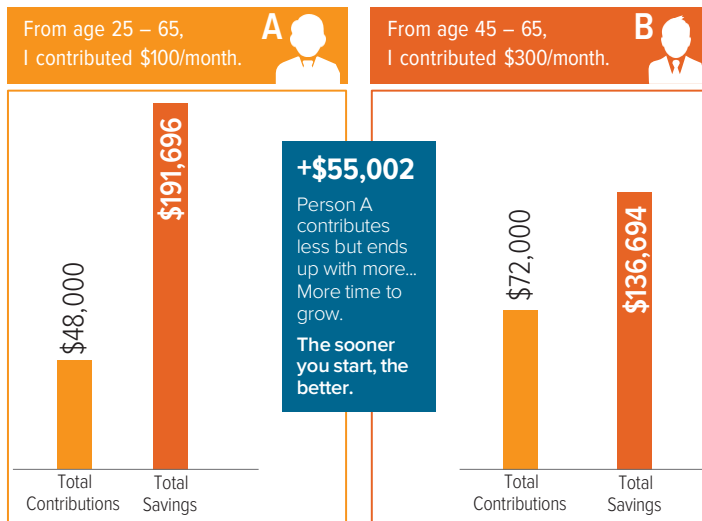
Why is the plan a good place to save?

- **It's easy and convenient.** You choose how much you want to contribute to the plan. That amount is automatically deducted from your paycheck each pay period and moved into your account.
- **Enjoy tax features along the way.** When you contribute to the plan on a pre-tax basis, your taxable income is reduced so you pay less in current income taxes today. When you contribute on a Roth basis (if available in your employer's plan), you could have tax-free income in retirement. Distributions are tax-free, as long as you've satisfied the five-year holding period; and are age 59½ or older, disabled or deceased.
- **You own this.** Your contributions to the plan and any earnings on those contributions always belong to you, even if you change jobs.¹
- **You're in control.** You choose your own investment path and can manage your account from your smartphone. You can make changes at any time and there's help along the way when you need it.

Why should you join the plan today?

When saving, time really is money. Starting right now can make a big difference to what you have later on, because the contributions to your retirement plan have the potential to grow in value over time. It's called compounding and it 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 contribute as much as you can, as soon as you can.²

The earlier, the better



Assumes each account earns an annual tax-deferred rate of return of 6.00% compounded monthly. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment or security. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investment product. Taxes are generally due upon withdrawal and early withdrawal penalties may apply to withdrawals taken prior to age 59½. You should consult with a tax advisor or tax attorney prior to implementing tax based decisions. Legal and tax advice are not offered by Voya Financial and its representatives.

¹ Early withdrawals may be subject to an IRS 10% premature distribution penalty tax, if taken prior to age 59½. Money taken from the plan will be taxed as ordinary income in the year the money is distributed.

² Investments are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, may be worth more or less than the original investment.

Once you have become enrolled...

The process is almost complete. You only need to create a personalized Username and Password to access your account online at **VoyaRetirementPlans.com**.

To log in to your account for the first time you will need a unique Personal Identification Number (PIN) which you will receive in the mail after your account is set up. Your PIN is required to register and view your account online or to access your account information by phone.

- If have not received or cannot locate your PIN, you can request a PIN on the website or by calling customer service.
- 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.

Note that it can take up to 24 hours for your enrollment to be processed, so you may not be able to access your account until after that time.

Once you have established your account online, you will be able to:

- Access a variety of interactive online resources that provide you with the information you need to take control of your finances.
- See your balance, review your investment performance, and explore important financial education and planning help.
- Go green and reduce paper communication by signing up for e-delivery.

Questions?

A Voya representative is here to help answer any questions you have about your plan. Just call **800-584-6001** weekdays from 8 a.m. – 9 p.m. ET, excluding stock market holidays.

For regulatory information and documents relating to your plan, please contact your employer.



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. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. 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.** All products or services may not be available in all states.

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