

# What to expect when you enroll

Enrolling in your plan may be an important step toward doing something significant for your retirement goals. We understand that you may have some questions along the way, so we want to provide you with some helpful information on what to expect when you enroll online.

## Getting started

When you enroll, you'll be asked to provide or confirm the following information:

- Name
- Address
- Social Security Number
- Date of birth
- Email\*
- Mobile phone number\*

\*If you forget your PIN, we will use this information to send a temporary one to access your account.

## Making elections

Retirement plans may vary, so depending on the service options your employer selected, you may be asked for more detailed information. The elections you make during enrollment can be updated as your needs change.

### These election options may include:

#### Contribution Elections

If your plan allows recurring contributions and your employer has selected the online contribution service, during enrollment you can specify how much of your pay you want withheld each pay period. If your plan doesn't offer this service, you'll be provided with additional instructions on how to complete the contribution election process.

#### Investment Elections

During enrollment, you'll have the option to review the available investment options and the fund descriptions, investment performance and investment fee information. Once your account is established, you'll be able to monitor and update your investment elections online or by phone.

#### Beneficiary Elections

If your employer has selected the online beneficiary service, you'll be asked to provide the name and relationship of each person you wish to designate as your beneficiary during enrollment. A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you don't designate any beneficiaries or the beneficiaries you designate die before you, benefits will be paid as mandated by your plan document or as allowed by your retirement plan. For each beneficiary you'll be asked for optional information such as address, Social Security Number, date of birth. Before enrolling, take a moment to think about who you would like to name as your beneficiary.

If one or more of your named beneficiaries has a disability or special need and currently receives—or may receive in the future—government benefits, Voya offers helpful information that may assist you in understanding how the receipt of beneficiary payments may affect the ability to receive other benefits. Visit [voya.com](http://voya.com) for more information.

## Take action on your retirement by enrolling in the plan today.



**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.

204051 599100\_0521 WLT 250008610 © 2021 Voya Services Company. All rights reserved. CN1631941\_0523

PLAN | INVEST | PROTECT

Voya.com

