

Step right up!



Saving for your future is up to you – so why not take an important step today by enrolling in your retirement savings plan?

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.

Why is the plan a good place to save?

- **For starters, 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 plan account. You can manage your account online, or from your smartphone, and make changes at any time.
- **Lower your taxable income 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. And you won't pay any taxes on your contributions or earnings until you make a withdrawal¹, usually when you're retired and potentially in a lower tax bracket.
- **You own this.** Your contributions to the plan and any earnings on those contributions always belong to you, even if you change jobs.
- **You're in control.** You choose your investment path 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 save as much as you can, as soon as you can!²

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.

Ready to take the first step?

Everything you need to know is on the next page, so keep reading!

be ready™

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Step this way and let's get started!

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.

Go to VoyaRetirementPlans.com/EnrollmentCenter

To enter the site, you will need to use the following information:

Plan Number: **817713**

Verification Number: **81917399**

Next steps

By mail, you'll receive a confirmation of your enrollment in the plan along with steps to accessing your account online or on the Voya Retire mobile app. For security purposes, you'll need to wait 24-48 hours after you enroll to access your account online. If you don't set up access to your account during the enrollment process, simply follow the steps outlined below:

- Go to www.VoyaRetirementPlans.com
- The first time you log on, enter your Social Security number and PIN. Your default PIN is the two-digit month and year of your birth. For example, if you were born January 1975, your default PIN is 0175.
- Next, you'll be prompted to create a personal User Name and Password.

From there, you can manage your account on your plan website or Voya Retire mobile app anytime, anywhere. Log on to make contribution and investment changes, learn about financial topics or how your savings might translate into estimated monthly retirement income using the myOrangeMoney® online experience. You can instantly see how different contribution rate, retirement age and investment return scenarios can impact your future monthly retirement income. Healthcare cost and Social Security benefit modeling help further illustrate the impact on your future income.



What more do you need to know?

A Voya representative is here to help answer any questions you have about your plan. Just call 800-584-6001 Monday – Friday 8 a.m. – 9 p.m. ET (except New York Stock Market holidays). For regulatory information and documents relating to your plan, please contact your employer.

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