

\$ Your Logo Here
Your Retirement Plan

PO Box 990064
Hartford, CT 06199

NAME
STREET ADDRESS
CITY, STATE ZIP

Retirement Statement

At Your Service

Contact Information Here

Important Information

Please read this statement carefully. Any error must be reported within 30 days.

Ensure your contact information is current so you receive important communications. Review the Personal Information section of the Plan website to confirm your address. If updates are needed, active employees need to update contact information in Payroll. Others may make updates on the Plan website.

October 1, 20XX - December 31, 20XX

Your Account Value as of
12/31/20XX:

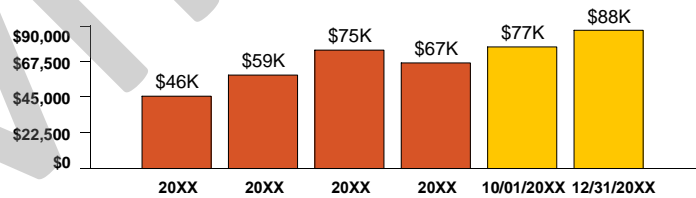
\$87,537.70

RETIREMENT SAVINGS PLAN

Your Total Account Value

Opening Value on October 01, 20XX	\$77,042.29
Employee Contributions	\$862.80
Employer Contributions	\$862.74
Other Credits/Payments(a)	\$0.00
Investment Gain (Loss)	\$8,780.67
Distributions/Debits(b)	\$10.80
Closing Value on December 31, 20XX	\$87,537.70
Total change in value during this period	\$10,495.41
Current Period Personal Investment Performance (c)	11.28%
Year-To-Date Personal Investment Performance (c)	18.77%

Account Balance History



Comparison of your previous year-end total values

Opening value vs. closing value

Participant Profile

Status: Active
IRS Plan Number: 999999999



Don't forget your statement is also available in downloadable PDF format, save paper and save time!

Log in to your account to sign up for e-delivery today.

Retirement Statement

October 1, 20XX - December 31, 20XX

NAME

PO Box 990064
Hartford, CT 06199

Your Estimated Monthly Income in Retirement

The Estimated Monthly Income in Retirement below is designed to provide a better understanding of what you might expect in retirement. Based on your current statement account balance and the assumptions noted below, a monthly lifetime retirement income has been **estimated** as both a single life annuity arrangement and a qualified joint and 100% survivor annuity arrangement.

Account Balance (including any outstanding loan balance ¹ that is not in default) as of 12/29/20XX.	\$87,537.70
Single Life Annuity ² monthly payment at age 67 for your life	\$555.86
Qualified Joint and 100% Survivor Annuity ³ monthly payment at age 67 for your life and for the life of your surviving spouse	\$477.08

The estimated monthly payments in this statement assume that payments begin 12/31/20XX and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

¹If you have taken a loan from the plan and are not in default on the loan, the estimated monthly payments in this statement assume that the loan has been fully repaid.

²A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

³A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of X.XX%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/01/20XX, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse who is assumed to be your age are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts. The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

The estimated monthly payment amounts in this statement assume that your account balance is 100% vested.

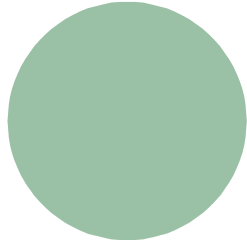
Retirement Statement

October 1, 20XX - December 31, 20XX

NAME

PO Box 990064
Hartford, CT 06199

Your Asset Allocation & Balance By Fund



Values as of December 31, 20XX

Your current asset allocation based on your total closing balances within each asset type

Investment Type/Fund Name	Measure	Units/Shares x	Price =	Market Value
100% ■ Asset Allocation				
Target Date 2045 Fund	Units	5,331.1631	\$16.420000	\$87,537.70
0% ■ Stability of Principal				
0% ■ Bonds				
0% ■ Large Cap Value/Blend				
0% ■ Other				
0% ■ Small/Mid/Specialty				
0% ■ Global/International				
Total Fund Balances				\$87,537.70

To better understand what asset allocation means and which asset allocation may be appropriate for your circumstances, visit your plan's Web site at <https://savingsplan.voya.com> or call (555) 555-5555.

An Important Message about Investing for Retirement and Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Visit the Plan Web site or <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification> for more information on individual investing and diversification.

Your Contributions

Your Current Payroll Contributions

For details regarding the maximum amount you may be able to contribute to the plan and ways to contribute to maximize your savings, visit your plan's Web site at <https://xxxplan.voya.com> or call (555) 555-5555.

Category	Percentage
Employee Pre-Tax	3%

Your Investment Elections for Future Contributions

Investment Name	Allocation %
Target Date 2045 Fund	100%

Retirement Statement

October 1, 20XX - December 31, 20XX

NAME

PO Box 990064
Hartford, CT 06199

Your Account Activity Summary

The following is a summary of your transactions during this period. For a detailed history of your daily transactions, visit your plan's Web site at <https://xxxzplan.voya.com> or call (555) 555-5555.

Fund Name	Balance on 10/01/20XX	Contributions/ Other Credit(s)	Loan Repayments	Gain/Loss	Transfers	Fees	Distributions/ Other Debit(s)	Balance on 12/31/20XX
Target Date 2045 Fund	\$77,042.29	\$1,725.54	\$0.00	\$8,780.67	\$0.00	\$10.80	\$0.00	\$87,537.70
Total Portfolio Value	\$77,042.29	\$1,725.54	\$0.00	\$8,780.67	\$0.00	\$10.80	\$0.00	\$87,537.70

Your Fee Detail

Fee Type	Amount
Administrative Fees	\$10.80
Total	\$10.80

Your Contribution Summary

Contribution Type	Current Period Contributions	Year-To-Date Contributions	Total Market Value as of 12/31/20XX
Pretax Savings Contributions	\$862.80	\$3,711.64	\$44,696.72
Employer Match	\$862.74	\$3,711.39	\$42,840.98
Total	\$1,725.54	\$7,423.03	\$87,537.70

Beneficiary Information

This designation is currently maintained on file. Life events such as marriage or divorce can impact the designation of a beneficiary. Therefore, at the time of your death, this election and any supporting documentation will be evaluated to confirm that the designation is valid.

Name	Date of Birth	Relationship	Designation	Percentage
NAME	XX/XX/XXXX	Spouse	Primary	100%

News from Plan Sponsor

Each year the Internal Revenue Service (IRS) establishes the amount of money participants can contribute to 401(k) plans on a before-tax and/or Roth after-tax basis. For 20XX, the maximum contribution limit is \$23,000. Your contributions are calculated each pay period on your base pay. If you reach the maximum prior to the end of 20XX, your contributions will stop.

In addition to regular contributions, if you will turn age 50 or older in 20XX, you can make additional contributions up to the annual IRS Catch-up limit of \$7,500 for 20XX. You do not need to make a separate Catch-up election because once you reach the IRS limit, your regular contributions will spill over to Catch-up contributions.

Statement Messages

- (a) Credits include forfeitures and Trust to Trust Transfers, if applicable.
- (b) Debits include new loans, fees, and forfeitures, if applicable.
- (c) Personal Investment Performance (PIP) is a measurement of the performance of YOUR entire account for the time you were invested in the plan during the statement period. PIP is calculated based on the performance of your investments during that period, taking into account your activity among investments. This method of calculating performance is used by the financial services industry. Other methods of calculating your PIP may yield different results. Call (555) 555-5555 for more information on your Personal Investment Performance.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you did not initiate. The Company will investigate any claim and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported in this statement.

Withdrawals processed on the last business day of the year will be taxable in the following year.

Retirement Statement

October 1, 20XX - December 31, 20XX

NAME

PO Box 990064
Hartford, CT 06199



Download the Voya Retire Mobile App

Experience an easier, secure and convenient way to access and manage your retirement account all on the go with the Voya Retire mobile app.

SAMPLE