


Get Advice

A little help can go a long way.


When it comes to saving for retirement, Voya knows that a little help can have an impact. That's why we've teamed up with Morningstar Investment Management LLC to bring you Morningstar® Retirement ManagerSM, an online service that creates a personalized retirement strategy just for you.

With Morningstar Retirement Manager, you'll get retirement advice tailored to your unique situation and goals. You'll also get the option to enroll in our Managed by Morningstar service, which puts the investment professionals at Morningstar Investment Management in charge of monitoring and adjusting your employer plan account for you.


Our research shows that managed accounts users can get:



More Savings in Retirement
People increased the amount they saved for retirement by nearly 28%.¹



Actionable Recommendations
87% increased their savings rates after viewing personal recommendations to save more.²



A Risk Level That Matches Your Goals
Most people doubled the number of funds in their portfolio, which better helped them handle changes in the market.³

Your personalized path to retirement starts here.

What You Get With Morningstar Retirement Manager

Offering	Managed by Morningstar*	Managed by You
Professional investment selection	✓	✓
Recommendations on how much to save each year	✓	✓
Regular account monitoring and adjustments to offset changes in the market	✓	
Automatic account rebalancing	✓	
Reports on your progress each quarter	✓	

* This fee covers Morningstar Investment Management's professional oversight of your retirement plan, regular investment updates, ongoing monitoring, and quarterly reports. There's no minimum to get started, and you can cancel at any time at no cost to you. This fee is debited from your retirement account on a quarterly basis, so you'll see no difference in your paycheck.

Don't want to manage your plan on your own?

With Managed by Morningstar, you'll get both personalized advice from investment professionals and the convenience of having those professionals make changes to your plan for you. By enrolling and paying a fee, you'll receive ongoing portfolio monitoring, automatic portfolio adjustments (when necessary), and quarterly progress reports.

Morningstar Investment Management uses rigorous research and objective insights to help almost a million people like you meet their retirement goals. Your bottom line is the only one that matters.

To learn more go to VoyaRetirementPlans.com

¹ The average increase in saving deferral rates is determined by analyzing each participant's savings deferral rate prior to using and after using the Morningstar Retirement Manager service. The result is the average across all participants included in the study.

² The percentage of participants that increased their savings deferral rates is determined by comparing each participant's savings deferral rate prior to and after using the Morningstar Retirement Manager service. Participants who increased their savings deferral rate after using Morningstar Retirement Manager are included in this data point.

³ For purposes of this study, "do-it-yourself" participants (those mentioned as not previously using our advice and managed accounts service) are defined as those who have an allocation of 20% or less to an investment classified as an "allocation" (such as a target-date) fund by Morningstar, Inc. prior to using Morningstar Retirement Manager. The portfolio asset allocations held by participants prior to using Morningstar Retirement Manager were classified by investment type and those meeting the definition of a "do-it-yourself" investor's portfolio were analyzed to determine number of funds held in the portfolio.

IMPORTANT: The projections or other information generated by Morningstar® Retirement Manager regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Annual Retirement Income Outlook considers such things as your asset mix and Morningstar Investment Management LLC's own forecasts for return, risks and correlation for various asset classes. The Expected Retirement Income noted within the tool is the amount the simulation has determined as having a 90% probability of being achieved.

Annual Retirement Income Goal is calculated by taking 70% of your projected salary at retirement, expressed in today's dollars. Your projected salary at retirement is determined by a proprietary salary growth curve and your projected social security benefits. Morningstar Investment Management LLC's salary growth curve assumes your salary will grow at rates that vary with your age. Projected social security benefit is based off of an algorithm supplied by the Social Security Administration.

Proposed Asset Mix is derived from various factors such as your years to retirement, your projected salary growth and results from an asset-liability analysis. The asset-liability analysis is an economic concept that is helpful in understanding your ability to withstand financial losses by incorporating a projected future stream of income into your current financial situation.

Morningstar® Retirement ManagerSM is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The Morningstar name and logo are registered marks of Morningstar, Inc. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.

A total of 58,444 participants were included in Morningstar Investment Management LLC's managed accounts study based on available participant information and various filters and include those that used Morningstar Investment Management's Morningstar Retirement Manager Managed Accounts or Advice service between the dates of January 2006 and February 2014. For important information regarding the research statistic(s), and to download the full study, go to http://corporate.morningstar.com/US/documents/ResearchPapers/Expert_Guidance.pdf.

Morningstar Investment Management does not guarantee that the results of their advice, recommendations, or the objectives of an investment option will be achieved.

In no way should the results of this research be considered indicative or a guarantee of the future results of an actual participant using Morningstar Retirement Manager or considered indicative of the actual results achieved by an individual participant using Morningstar Retirement Manager. Actual results of an individual participant may differ substantially from those shown and may include an individual participant incurring a loss. Past performance is no guarantee of future results.

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