

Your plan for the future is here!



Saving for your future is up to you – so why not take an important step by logging in to your account and making your selection today?

Congratulations, you're about to take the first step on your retirement planning journey! The money you contribute and invest now - during your working years - can have the biggest impact on how much you'll have in retirement. We refer to that savings as Orange Money®, and your employer has made it easy to get started by automatically enrolling you in your retirement savings plan. Want to save even more? Log in today to review the contribution amount and investment options that have been pre-selected for you. You can choose to keep your plan selections as is, but you have the opportunity to contribute even more and make alternate investment choices. You can contribute less or decline enrollment, although even contributing a little bit can help you be ready!

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.

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.

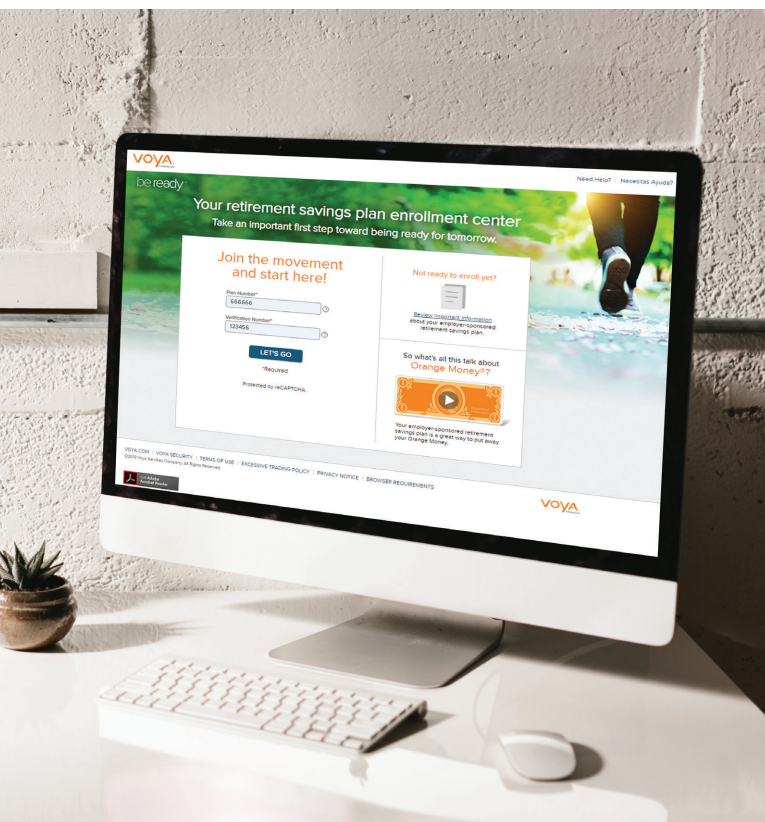
Start saving for your future now

Why 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

With automatic enrollment in your retirement savings plan, you have three options.

- A** **Get a jump on your retirement planning by enrolling online.** You can contribute more and control your investment selections by following the simple instructions below to join the plan today.
- B** **Wait and start contributing automatically.** Your employer wants to help you get started, so if you don't join the plan, you will be automatically enrolled at the standard deferral rate and investment options as outlined in the letter you received with this flyer.
- C** **Decline enrollment either online or by phone.** It's a great idea to start contributing to the plan as soon as possible, but if you don't feel ready, you can follow the same instructions listed below to decline enrollment. You will still be eligible to enroll whenever you are ready to start!



Join today!

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 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 easy prompts to enroll!

You can also enroll by calling **888-311-9487**. Dedicated Voya Financial Customer Service Associates are available Monday through Friday between the hours of 8 a.m. and 9 p.m. ET (except New York Stock Exchange Holidays).

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

²Investments 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.

Next steps

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. A Personal Identification Number (PIN) is required to register for online account access. You will receive a PIN in a separate mailer via U.S. mail.

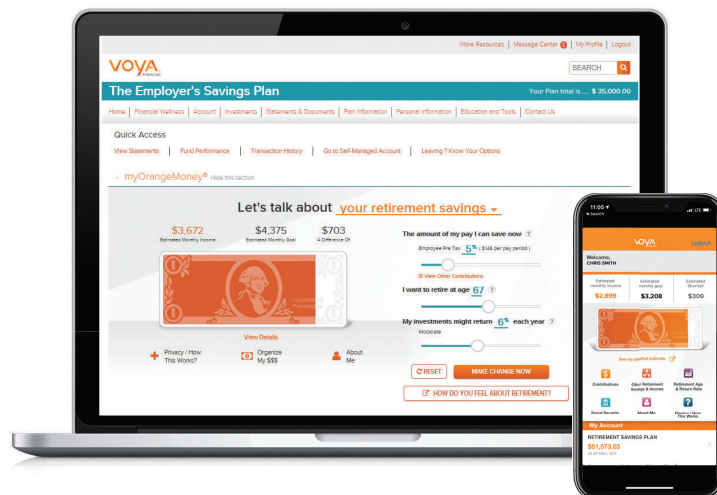
- 1 Go to www.VoyaRetirementPlans.com
- 2 The first time you log on, select **'Register now'** and enter your Social Security Number and PIN. Follow the prompts to complete your registration.
- 3 Next, you'll be prompted to **create a personal User Name and Password**.

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® interactive, educational online experience. You can instantly see how different contribution rate, retirement age and investment return scenarios can impact your estimated future monthly retirement income. Healthcare cost and Social Security benefit modeling help further illustrate the impact on your future income.

If you are enrolled automatically, and you would like to stop your contributions, you may do so under your plan's rules. However, any contributions already made will remain in the plan, and are subject to the plan's rules for withdrawal or distribution.

No representations, warranties or guarantees are made as to the accuracy of any illustrations or calculations. Neither Voya Retirement Insurance and Annuity Company nor Voya Institutional Plan Services, LLC shall be liable for any damages or costs of any type arising out of or in any way connected with your use of this calculator. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Once enrolled, the myOrangeMoney interactive educational experience can help you track your retirement savings.



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.



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

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities and mutual funds under a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59 ½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states.

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