



Be Good to Yourself

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PLAN | INVEST | PROTECT

VOYA
FINANCIAL

Important Disclosures

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.

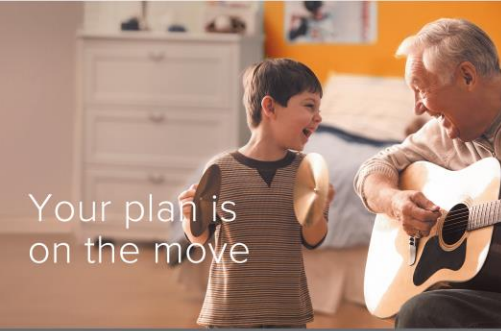
Variable annuities and mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59 ½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan will be taxed 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.

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.

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Important Notices:

Your plan is on the move



Your plan is on the move

Your Plan is moving to **Voya Financial (Voya®)**. Read on for more information.

What will retirement look like to you? However you envision retirement, the steps you take today will affect how you spend tomorrow. We've taken the big step in the right direction for you by choosing **Voya Retirement Insurance and Annuity Company (VRIAC)** as the new investment and service provider for the Plan. VRIAC is a member of the Voya family of companies. All record keeping services will be transferred to Voya and all accounts in the investment options currently available under the Plan will be transferred to new investment options offered through Voya®.

Do something good for yourself by getting acquainted with the retirement savings features you'll have access to.

- 1 Online retirement planning tools and resources
- 2 Interactive website and mobile app for on-the-go account management
- 3 Education meetings to help you prepare for the future

Transition dates

Restricted account access begins:

Account access restored: On or before

If you have questions concerning this notice, or would like to determine whether the blackout period has started or ended, call:

Key Dates

Transition timing and blackout dates

Blackout period

Restrictions and limitations



Ready, set, plan

A conversion period will ensure the accurate and complete transfer of your account and Plan records from your current service provider. During the transition, we'll do most of the work for you. But here are a few things to keep in mind and key dates to remember, including a period of time where account access is restricted, also called the "blackout" period.

Just a reminder

During the transition period, you will be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan.

Blackout period begins. **Loan or distribution requests must be processed prior to this date. Investment changes or transfers must be made prior to this date.**

On or before

Blackout period ends. Full account access is restored. You can complete transactions through the Plan website at VoyaRetirementPlans.com or by calling the Plan Information Line at (800) 554-4001.

Your future, your way

When it comes to planning for your future, one size does not fit all. With your retirement savings plan, you have a variety of options and benefits to help get you there.

- Keep an eye on your savings**
Use the myOrangeMoney® interactive online educational experience, as a resource to plan and track your future retirement income.
- Take your goals on the go**
With the Voya Retire mobile app, you'll be able to check your account balance and transact wherever you are.
- You have questions, we have answers**
Representatives are a phone call away through the Plan Information Line.

Secure Access

Ensuring your retirement account is secure is one of Voya's top priorities. No matter how you contact Voya—online or by phone—we verify your identity before allowing account access.

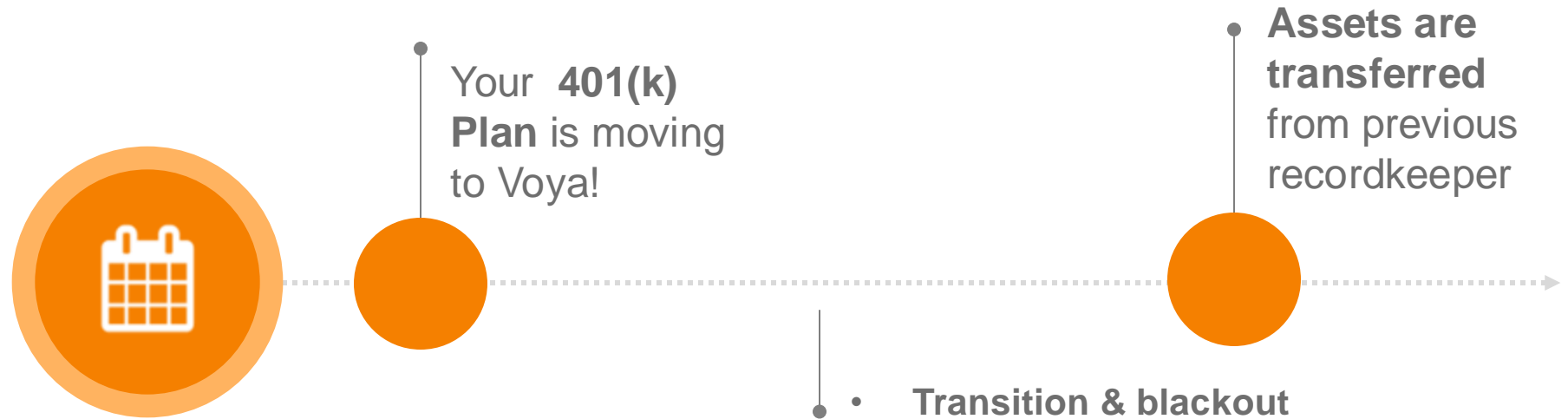
Voya's verification process utilizes a Personal Identification Number (PIN) when you access your account by phone or complete a one-time registration for online account access. A confidential PIN will be randomly-generated and sent to you via U.S. mail after your enrollment is completed. Use this PIN to access your account by phone and to register for online account access. If you wish to use Voya phone services or register for online account access before receiving your confidential PIN, via U.S. mail, follow the phone prompts or online instructions to request a temporary PIN delivered by email or text message.

NOTE: This option is only available if you provided Voya with an email address or mobile phone number during the enrollment process. If you receive a temporary PIN, the PIN you receive via U.S. mail will no longer be valid.

Account access

Registration information and PIN details

Important Transition dates for your 401(k) Plan




Remember to update your beneficiary information as this will not transfer over to your new plan.

Timeframes are designed to provide an example of our most common plan transition processes. Each situation can vary and in some instances transition timeframes can be significantly different than the example seen in this illustration.

Retirement:
it starts
with you.





The plan is your
first step to saving...

See saving for retirement in a whole new way



myOrangeMoney[®]

Your retirement savings.



Why is your
employer plan
a good place
to save?

Reasons to save

1

You're always in control



You have control over your savings...



because **you choose** how much to save and how to invest.

Reasons to save

2

Save Automatically



Set a little aside each pay period, to be automatically deducted from your paycheck

Reasons to save

Tax advantages – Pre-tax contributions

3



The money you save might lower your federal taxable income...



...so you **pay less** in federal income taxes today.

Reasons to save

Tax advantages – Roth contributions

3



If you save with
Roth contributions...



...you can take federal income
tax-free* withdrawals in retirement.

**Withdrawals are tax-free if you've satisfied the 5-year holding period and are age 59½ or older, disabled or deceased*

Reasons to save

Invest your way

4



Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment options to help that fit your style.

Reasons to save

5

Remember, your money is all yours



Subject to your plan rules, what you contribute and any related earnings are yours to take with you, even if you change jobs.

Reasons to save

6

Employer Contribution



Your employer adds money to your account...which is like getting an **instant return on your savings..**

Investing styles for all types of investors



Choosing investments



**Give me advice to
get there**

Have a professional
take the lead



Guide me

Choose from
pre-defined
options



Get there myself

Choose my
own investment mix

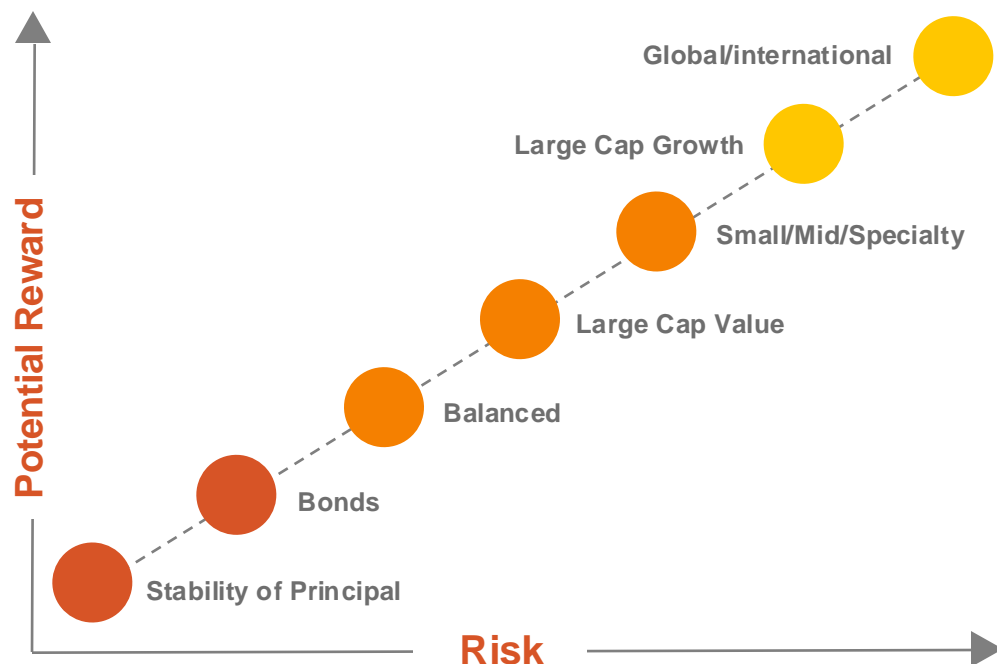
Choosing investments



Get there myself
Choose my own
investment mix

Choosing investments

- When doing-it-yourself, understand the different levels of risk and reward
- Consider choosing a mix of investments from different asset classes
- Review and update your strategy at least annually



Remember that diversification does not protect against loss in declining markets.

Using asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

Choosing investments



Guide me

Choose from
pre-defined
options

Choosing investments

Target date funds

Simply choose the target date fund that is closest to the date you plan to retire



As you approach this target date, the portfolio will automatically move from a more aggressive investment mix to a more conservative investment mix

Generally speaking Target Date funds target a certain date range for retirement, or the date the investor plans to start with drawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Each diversified portfolio starts with an asset allocation considered appropriate for its years from retirement and risk tolerance. Then each portfolio gets more conservative over time as it gets closer and closer to its retirement date. The objective is to achieve the highest possible returns while minimizing potential risks. (Please note: there is no guarantee this objective will be met.)

Choosing investments

How target date funds are adjusted over time as each portfolio becomes more conservative.

ASSET CLASS KEY

- STABILITY OF PRINCIPAL FUNDS
- INCOME-ORIENTED FUNDS
- AGGRESSIVE FUNDS



More Aggressive

Initially the portfolio will include a mix of more aggressive funds.



Some money is gradually shifted out of more aggressive funds and into more income-oriented funds.



More Conservative

More is allocated to stability of principal funds.

The pie charts reflect hypothetical long-term, strategic allocation composition ("target allocations"). Please refer to the prospectus for more information about the specific target date funds being offered by your plan.

Choosing investments



**Get me advice
to get there**

**Have a professional
take the lead**

Professional investment advice

1

2

3

Step-by-step personalized advice
on the plan website.

.....

IMPORTANT: The projections or other information generated by Morningstar® Retirement ManagerSM 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.

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Morningstar[®] Retirement ManagerSM

The **Manage My Plan Manually** option is an easy way to get help preparing for retirement, at no additional fee. You implement the recommendations and rebalance your portfolio as necessary.

You receive expert advice and recommendations including:

- Research and reports about investment options
- Tools to help you set retirement goals
- Advice to help you create diversified portfolio
- Personalized investment option recommendations

*See the **Morningstar Investment Management LLC** Overview document for fee and other important investment information associated with this program. It can be found in your enrollment workbook or on the Enrollment Center.*

To receive e-mail communications, you must elect service **and input an e-mail address on the Morningstar Retirement Manager site*

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Be Ready...
Save. Learn.
Plan.

Know that **Voya**
is with you
every step of the way.

Questions? Or for more information:

Log on to: **VoyaRetirementPlans.com**



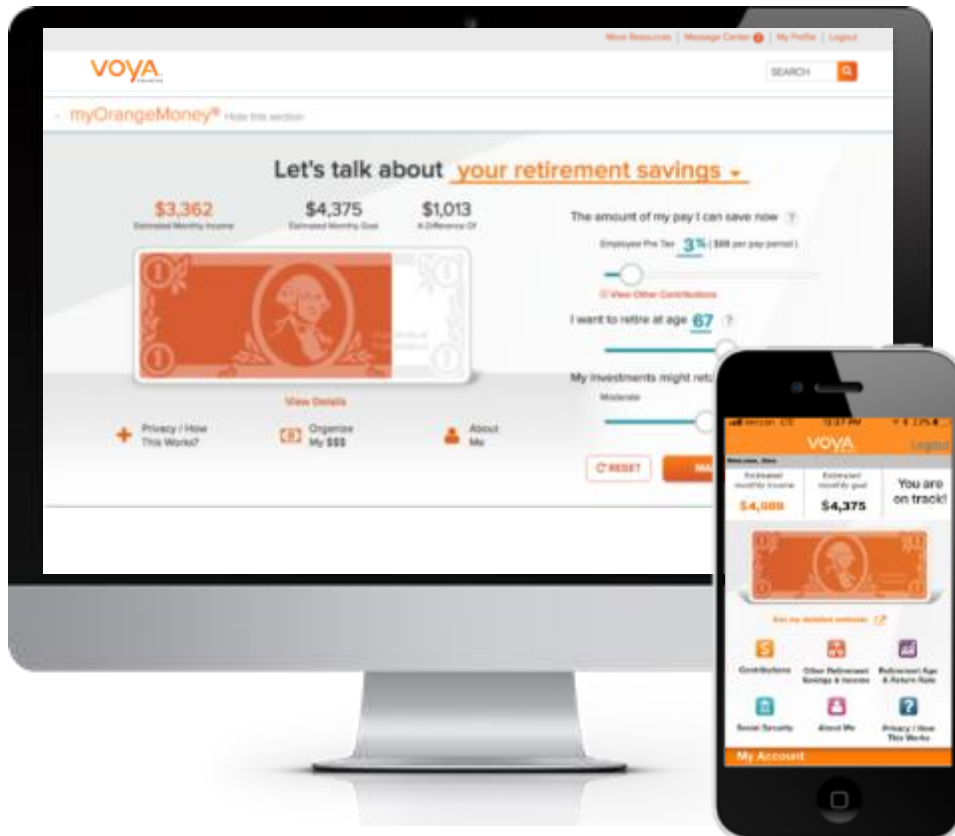
Contact the Voya Retirement Readiness Service Center at: **800-584-6001**



Manage your account on the go with the **Voya Retire mobile app**
(Keyword: Voya Retire)

Available on the App store or Google Play for iPhone and Android devices

How much should you save?



myOrangeMoney®

Shows how your savings percentage affects your estimated monthly retirement income.

How much should you save?

- myOrangeMoney® Hide this section


For illustrative purposes only.

Let's talk about your **retirement savings** ▾

\$4,058
Estimated Monthly Income

\$4,375
Estimated Monthly Goal

\$317
A Difference Of



[View Details](#)

[+ Privacy / How This Works?](#)

[Organize My \\$\\$\\$](#)

[About Me](#)

The amount of my pay I can save now ?

Employee Pre Tax **10%** (\$313 per pay period)

[View Other Contributions](#)

When I'll retire **67** ?

What my investments may return **6%** each year ?

Moderate

[RESET](#) [MAKE CHANGE NOW](#)

[HOW DO YOU FEEL ABOUT RETIREMENT?](#)

- Account Summary

Current Balance
\$35,000.00

Personal Rate of Return
7.16%
Year To Date

Total Contributions
3%
of your pay

Total Catch-Up Contributions
\$300
from your pay

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. 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.

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Questions?

Questions about this presentation or want to speak to us
about your finances?

John Mitsis: John.Mitsis@MorganStanley.com

Taylor McCullers: Taylor.McCullers@MorganStanley.com

Phone : 904-543-6931

Thank you!



Important Notes

- Today's workshop was designed to provide you with fundamental information on retirement planning and to outline other sources of information to assist you in managing your personal finances.
- This presentation does not constitute legal, investment or financial advice of any kind.
- Please consult your own financial, legal and/or tax advisors for such advice.

Enrollment information:

Ready to join right now?



Online enrollment

enroll.voya.com

Plan ID number: 861151

Verification number: 86115199



Phone enrollment

888-311-9487