Quick-start guide: How to take action

Retirement readiness. It means having the financial security to retire on your terms. Enrolling in your employer-sponsored 401(k) plan and making the commitment to save for your future is the first step. The information below is found in the enrollment kit provided to you by your employer, but we want to make it easy for you to take action and enroll in the plan!

Information to help you plan for retirement

To help you plan for retirement, there are several tools and calculators in the enrollment kit.

Your number – to help you determine how much you may need to save to live the lifestyle you want to in retirement.

Your investment strategy – to help you choose the investment strategy that suits the type of investor you are.

Worksheets and forms you may need to enroll in your plan

Enrollment worksheet – to help you gather the information you will need to enroll online or by phone.

Beneficiary designation form – if your plan does not allow online designation, you will need to complete this form and return it to your Plan Administrator.

Direct rollover to a 401(k) Plan – if your plan allows outside assets to be rolled in, contact our team at 1-866-865-2660. They are dedicated to providing you with personal service, explaining your options, guiding you through the retirement plan consolidation process, and streamlining the paperwork.

How to take action and enroll

Online: www.VoyaRetirementPlans.com/enrollmentcenter

You will need to enter the following information to log onto the site:

- Plan Number
- Verification Number

Both are found on the top left of the instructions page of the Online Enrollment Center Worksheet in the enrollment kit.

By Phone: Call **1-888-311-9487**, Monday-Friday between 8:00 a.m. and 9:00 p.m. Eastern Time, and a Customer Service Associate will assist you.

Once you have enrolled...

One more step and you're done! You need to create a Personal Identification Number (PIN) to access your account by telephone and a Password to access your account online. **www.VoyaRetirementPlans.com**

- When you log in for the first time, you'll be asked for your Social Security number and Personal Identification Number (PIN). Your PIN is initially set as the four-digit month and year of your birth (mmyy). You will be prompted to create a new User ID and Password, and set up security questions for the website. Note that it can take up to 24 hours for your enrollment to be processed, so you may not be able to access your account until after that time.
- Your PIN can always be used to access your account via phone.
- Your account summary is where you'll find key details including your balance and investment performance, and links to other parts of the website, along with links to important financial education and planning help.
- You can also sign up to receive any statements and documents online.

Not ready to take action right now? Next steps...

- [ ] **Use the worksheets in the kit** to determine how much you may need to save for retirement, how much you should save in this plan (given outside savings you may have), and to decide what type of investor you are.
- [ ] **Discuss your savings strategy with your spouse/ partner.** Agree on how much you will save to start out, and how you will approach selecting investments.
- [ ] **Choose your beneficiaries.** Have the Social Security numbers of each person you want to name as a primary or contingent beneficiary on your account.
- [ ] **Know your date of hire.** You'll need it to enroll. Your HR representative can assist you with this. You will also need to have your Social Security number and date of birth.
- [ ] **Review the investment options available in your plan.** Decide which options you want to invest your contributions in, and how much (%) of your contributions you would like allocated to each.
- [ ] **Have the Plan Number and Verification Code with you** when you log onto the enrollment center or call our enrollment specialists, as you will need to provide this information. Both are found on the top left of the instructions page of the Online Enrollment Center Worksheet in the enrollment kit.
- [ ] **Review other retirement accounts you may have.** If you have money in a 401(k) or another qualified plan at a previous employer and are interested in having your retirement savings in one easy-to-manage account, contact our team at 1-866-865-2660. They can help you decide if consolidating your plan balances is right for you, discuss your options, and guide you through the stages of retirement plan consolidation.

Carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Neither Voya Financial™ nor its agents or representatives provide legal or tax advice, so consult your own legal and tax advisors regarding your situation. Rollover assets may be subject to an IRS 10% premature distribution penalty.

Once you are enrolled in the plan...

- [ ] **Check your asset allocation.** The Allocations Chart shows you the percentage of your portfolio represented by each investment in an easy-to-view pie chart right on your account page upon logging in. *From any other page, click on the Account menu and look at your account summary.*
- [ ] **Review your account performance.** See your personal rate of return for a time frame of your choosing, and compare ending portfolio values from prior years to help gauge your account's performance. *From your account page, click on the Account menu and select Personal Rate of Return under Account Summary.*
- [ ] **Save more.** Consider increasing your contribution rate to help your account grow faster. The participant website makes it easier than ever. *From your account page, click on the Account menu and select Change Contributions under Contributions.*

To access your account by phone, contact the **Voya™ Retirement Readiness Service Center at 1-800-584-6001**. Our automated voice response system is available 24 hours a day, 7 days a week. You will need your Social Security number and PIN to utilize this system. Customer Service Associates are available to assist you Monday through Friday, 8:00 a.m. to 9:00 pm. Eastern Time.

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