

Are you ready for retirement?

State Bankers Association Retirement Plans

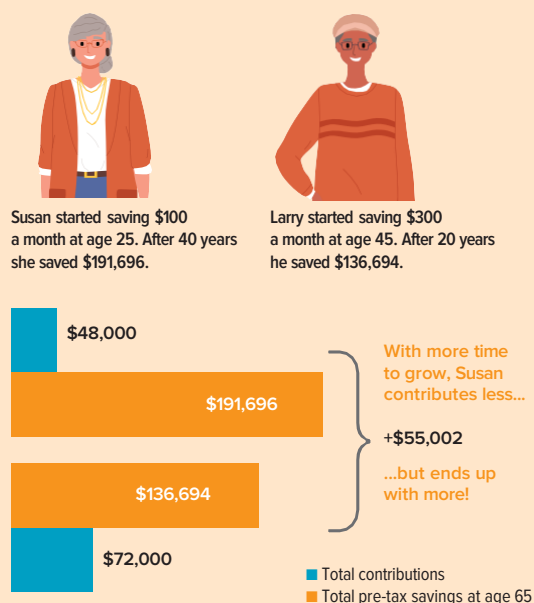
Accessing Your Account

First time users, need help logging in?

- 1 Go to your VoyaRetirementPlans.com and, click *Register Now*.
 - Verify your identity by answering a few questions and click *Continue*.
 - If you already have a PIN, simply click *I have a PIN*.
 - Follow the instructions on the next screen to complete your registration. You'll then create a unique username and password for use on the website. Your unique login credentials will also be used for the Voya Retire mobile app.
- 2 Set up a unique username and password for use on the website and the Voya Retire mobile app.
- 3 Provide your mobile number or an alternate email address to ensure the security of your account. We will use this for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.

The impact of waiting

The following chart shows that waiting may cost you (depending on your investment choice and market conditions).



* Assumes contributions are made at the end of each month, and earn a 6% rate of return compounded monthly. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment. Systematic investing does not ensure a profit nor guarantee against loss.

Resources On the Go

Get online and get going



Log in to experience them now:
VoyaRetirementPlans.com

Welcome to your online retirement experience that brings together your financial life. Connect your external accounts like checking, credit cards, savings and more alongside your Voya accounts to help you balance your needs today and in the future.

- Comprehensive view of all Voya accounts
- Add all types of accounts to view net worth, spending and budgeting
- Innovative feature that distills complex data into easy to understand financial insights
- Automatic personal finance resources
- Tailor the experience so it's personal

Personalized savings and planning features

- Take advantage of myOrangeMoney®,* an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.
- Assess your financial wellbeing with a quick survey to find out where you stand across the six pillars of financial wellness and access tools and resources to help you make meaningful improvements

Designating a beneficiary

Have you named your beneficiary?

In the event of your death, the decisions you make today may have lasting effects on the loved ones that are left behind.

- Step 1** After logging in to your account, find **Personal Info > Beneficiary Information > Add/Edit Beneficiary** in the menu bar.
- Step 2** Enter the requested information. Items marked with an asterisk (*) are required. Depending on your Plan rules, if you are married, your spouse may need to be your primary beneficiary:
Relationship: Select *Spouse*
Type: Select *Primary* and fill in the box with 100.
Complete the remaining information and click **Next**.
If you want someone other than your spouse as primary beneficiary, you must fill out a paper beneficiary form located in the Forms section.
- Step 3** To add a contingent beneficiary, click **Add Beneficiary**:
Relationship: Select the appropriate option (e.g. Son, Daughter)
Type: Select *Contingent* and enter the appropriate percentage or select *Equal* percent to all, if you want to split evenly among multiple contingent beneficiaries. Complete the remaining information, and click **Next**.
Repeat this process until you have entered all contingent beneficiaries.
- Step 4** When you have entered all desired beneficiary/contingent beneficiary information, be sure to click **Save**, located on the lower right hand side of the screen.
- Step 5** You are now ready to submit your Beneficiary designation(s). When complete, you will see a confirmation screen with your beneficiary designation(s).

Tap the app to save in a snap

Download the Voya Retire mobile app

The Voya Retire mobile app is an easy, secure and convenient way to access and manage your retirement account all in one place – so you can help boost your retirement savings and manage your money all while on the go.

Power in the palm of your hands

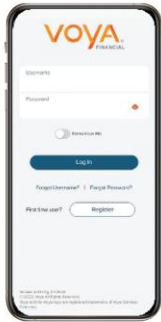
You'll have easy access to:

- smart learning tools
- resources and everything you need to confidently take control of your finances

Intuitive, interactive and simple to use

With its clean design and intuitive global navigation, you can quickly view:

- your savings progress and quarterly statements
- update contributions and beneficiaries
- transfer money, change investments and more



Wherever life takes you, take the **Voya Retire mobile app** with you so you can retire well – with confidence.



Want to learn more about the Voya Retire mobile app? Scan this QR code.

Voya S.A.F.E.® Guarantee

(Secure accounts for everyone)

If any assets are taken from your workplace retirement plan account or Voya-administered Individual Retirement Account* due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to satisfying a few key steps. Voya takes the issue of fraud and cyber risk seriously, and we're focused on doing our part to maintain your trust and confidence. We also believe that keeping your account secure is a mutual responsibility. That means you play an important role in this process, and the coverage Voya provides under the S.A.F.E. Guarantee may also consider the degree to which you take the following recommended action:

- 1 Register your account online.
- 2 Review your account information on a regular basis and keep your contact information current.
- 3 Enroll in Voya Voiceprint, Voya's voice biometrics program.
- 4 Promptly report any suspected identity theft or unauthorized activity.
- 5 Practice safe computing habits.

* The Voya S.A.F.E. Guarantee does not apply to any accounts that are "held away" by a third party (*i.e., where Voya does not provide recordkeeping services and/or administrative services on our system). Please see the full S.A.F.E. Guarantee at [Voya.com](https://www.voya.com/articles/safe-guarantee) for more information.

<https://www.voya.com/articles/safe-guarantee>



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