

# Online contributions

## Making contribution changes to your Retirement Savings Plan Account: It's a snap.

Your employer's Plan offers a fast, convenient way to make contribution changes. Whenever you want to view your account, review and make changes to your current contributions and manage your money, use any device with internet access and log onto [VoyaRetirementPlans.com](http://VoyaRetirementPlans.com).

This guide details the steps to make contribution changes.

### To enter the site, you'll need the following information:

User ID and Password created when you registered on the site.

To access your account online for the first time, click *Register Now* in the login section.

- Verify your identity by answering a few questions. If you already have a PIN, simply click *I have a PIN*.
- Follow the instructions on the next screen to complete your registration; create a username and password for ongoing online and **Voya Retire** mobile app access.

### Get connected: Accessing your plan online

After you've accessed your account, click on Contributions & Savings:

#### Manage Contributions

You'll see a few options to choose from:

##### Change Contributions

This section allows you to make contribution changes upon your submission of the request.

##### Catch-up Contributions (if eligible)

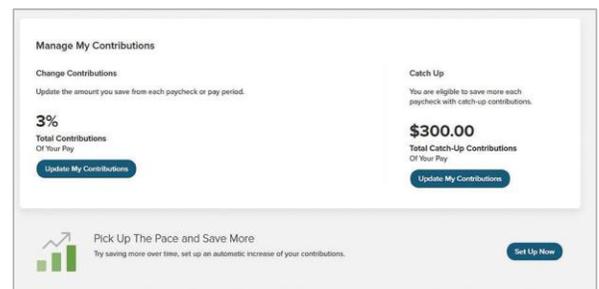
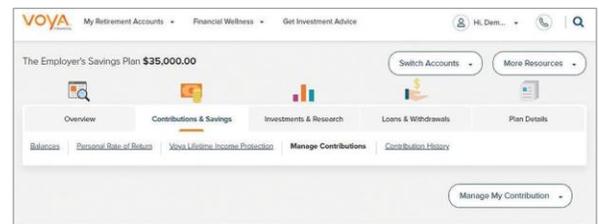
If you are eligible, this section allows you to make catch-up contributions in addition to your regular contributions.

##### Contribution History

This section shows the details of the contributions you, and your employer, have made in the past to your Plan account.

##### Rate Escalator

This section allows you to make contribution changes at a specific time or multiple times and also allows you to determine the rate at which the amounts are increased. You can "set it and forget it."



## Change contributions:

### Making changes to your current contribution

#### Step 1: Go to Contributions & Savings > Manage Contributions

Scroll to the **Change My Contributions** section. Adjust the sliders for Employee Pre-Tax (and Roth if permitted by your Plan) to your desired amount. This amount represents the percentage or dollar amount of your pay you will contribute into your account each pay period. Please note: If you choose to contribute on a Pre-Tax and Roth basis, you must choose the same type of deferral amount (\$ or %) for both.

The IRS announces the latest contribution limits for retirement savings accounts every year. Please refer to [voya.com/IRSlimits](https://voya.com/IRSlimits) for current limitations.

#### Step 2: Review and submit your changes

Review the information shown for accuracy. If correct, click **Save Contribution Updates**. If additional changes are needed, click **Undo All Edits** to start again. Changes made to your contribution amount will be effective within one to two pay periods after the change is submitted.



The screenshot shows a web interface titled "Change My Contributions" with a sub-section "Additional Information". It prompts the user to "Please select the amount that you would like to deposit in to your retirement account per pay period." There are two sliders: "Employee Pre-Tax" is set to 6% and "Roth" is set to 0%. At the bottom, there are two buttons: "Save Contribution Updates" and "Undo All Edits".

Screen shots are for illustrative purposes only; actual screen experience may vary.

## Need help?

Speak with a **Voya Customer Service Associate (CSA)** at **(800) 584-6001**. CSAs are available Monday - Friday from 8:00 a.m. - 9:00 p.m. Eastern Time (except on New York Stock Market holidays).



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