

10 Reasons to start today!



Sure, you've heard it before:
Don't leave for tomorrow
what you can do today!
Especially when it comes to
saving for retirement! Whether
retirement is four years away
or forty, it's important to plan
a financial strategy now to
help you work towards your
retirement objectives. Here
are a few reasons why you
shouldn't wait to get started.

1. It's simple to enroll.

A local representative can help you with the enrollment process. Call us to set up an appointment.

2. It's flexible.

You could choose the amount or percent of pay you would like to contribute, and you can change or stop later.

3. It's automatic.

Your contributions can be set up to be automatically deducted from your pay.

4. It's pre-tax.

Contributions are deducted before federal income taxes. You won't pay federal income taxes right away, and your money has more time to compound. You'll pay tax on the money when it is paid to you at a later date; that's usually at retirement when you may be in a lower income tax bracket. (Distributions will be taxed as ordinary income when distributed and will be subject to an IRS 10% premature distribution penalty tax if taken prior to age 59½, unless an exception applies.)

5. It probably costs less than you think.

If you contribute as little as \$2 per day (\$60 per month) starting today, those funds may grow to almost \$60,000 in 30 years! If you can afford \$4 per day (\$120 per month), your savings may be even greater.

Amount Saved	at 10 years	at 20 years	at 30 years
\$2 per day	\$9,795.86	\$27,338.75	\$58,755.39
\$4 per day	\$19,591.71	\$54,677.49	\$117,510.78

This illustration assumes a \$60 or \$120 contribution per month that earns interest at 6%. It assumes a 30-day month and that contributions are deposited at the beginning of each month. The returns are hypothetical and do not reflect the past or future performance of any specific investment option. Payment of income taxes is not reflected. Systematic investing does not ensure a profit or protect against loss. You should consider your ability to invest consistently in up- and down-markets.

6. It's important to start early.

Waiting could impact how much you'll have for retirement.

Age at Which You Start	\$25 Per Pay Period
Age 25	\$103,842
Age 30	\$74,770
Age 40	\$36,813

This hypothetical chart shows the impact of joining at different ages. The accumulated amounts assume contributions over 26 pay periods per year, a 6% annual rate of return compounded monthly and a retirement age of 65.

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7. Simplified approach to investing.

There are a variety of investment options available, ranging from conservative to aggressive. If the idea of choosing your own investments makes your head spin, asset allocation funds can help simplify your decision.

8. Special savings opportunities near retirement.

The opportunities to save increase as you approach the end of your career. Depending on your age, years of service and amount contributed in the past, you may be able to make additional contributions to your account.

9. Maximize your savings.

If your employer makes a supplemental deferred compensation plan available to you in addition to a traditional retirement plan, you may want to consider taking advantage of both, as contributions to one may not offset the amount you can contribute to the other.

10. Portability.

Your savings are "portable." This means that if you go to work for another employer, you may roll over your benefits to your new employer's plan, if that plan accepts rollovers. If that isn't possible, you can receive your benefits or, if the plan permits, leave your account with Voya Financial™ and let earnings continue to accumulate tax-deferred. Your savings can also be rolled over into an IRA.



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Get started today!

Contact your local representative for more information about the retirement saving options available to you.

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 investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting me at the number above. Please read the prospectuses carefully before investing.



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