

# Voya Financial<sup>®</sup>

## State University of New York

### Optional Retirement Program and Voluntary 403(b) Plan

#### Plan features include:

<b>Local New York retirement professionals</b> with developed experience in the SUNY ORP and SUNY Voluntary 403b are available to work with faculty and staff members.	<b>Account information</b> is available through your local financial advisor, Voya's toll-free phone services and online.
The <b>myOrangeMoney<sup>®</sup></b> interactive educational experience helps you estimate savings and scenarios to make sure you're on track for the future you envision.	<b>Educational webinars/seminars</b> covering a wide ranges of topics including: Budgeting, Asset Allocation, Retirement Planning and more at <a href="http://suny.beready2retire.com">suny.beready2retire.com</a> or contact the local financial advisor.
A wide variety of <b>investment choices</b> from some of the country's well-known portfolio managers. No restrictions for transfers among variable investment options.	Array of <b>online calculators</b> such as My Retirement Outlook and Retirement Calculators.
<b>No surrender/withdrawal charges</b> (You will incur an IRS 10% premature distribution penalty tax if you take a distribution prior to age 59 ½ unless an IRS exception applies). DSC may apply on SUNY Voluntary 403(b).	<b>Loans available.</b> Please note: loans will reduce your account balance, may impact your withdrawal value and limit participant in future growth potential. Other restrictions may apply.
<b>No annual maintenance fee</b> (separate account annual expenses will apply).	<b>Guaranteed Death Benefit</b> (Guarantees are based on the claims paying ability of Voya Retirement Insurance and Annuity Company).

#### Manage your account your way

You're in the driver's seat, selecting your investments, managing your allocation of assets and deciding when and how to manage or adjust your saving strategy. There are always resources to assist you along the way:

**Contact your local Voya Advisor** - Financial Advisors are assigned to each campus to support your investment planning needs and are available to assist you. One-on-one meetings can be scheduled via phone call, email, and electronic scheduling tool if available.

**Call the Retirement Readiness Service Center** - Our toll free number is **(800) 584-6001**. You can speak to a representative during business hours M-F, 8 a.m. – 9 p.m. ET or access the Voya automated response line 24 hours a day, seven days a week.

**Log on to [suny.beready2retire.com](http://suny.beready2retire.com)** - Additionally, our expanded web access offers the ability to Self-Enroll, access your account and perform transactions through our Voya Retire mobile app. You will also receive quarterly account statements. Fund performance, seminars and other tools are available online.

#### It's easy to get started

The steps you take today will affect how you spend tomorrow. On your journey to retirement do something good for yourself by planning ahead for the kind of future you envision. Enroll in your employer's retirement savings plan to set a little aside regularly for the kind of retirement you can look forward to.

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\*Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisor's Inc. (member SIPC)



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