



Imagine Your Best Retirement!

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Hi. I'm...



Dianna Patane

Key Account Manager

Registered representative of and securities offered through Voya Financial Advisers, Inc. (member SIPC)
CN0315-32189-0419D



We're Voya Financial®



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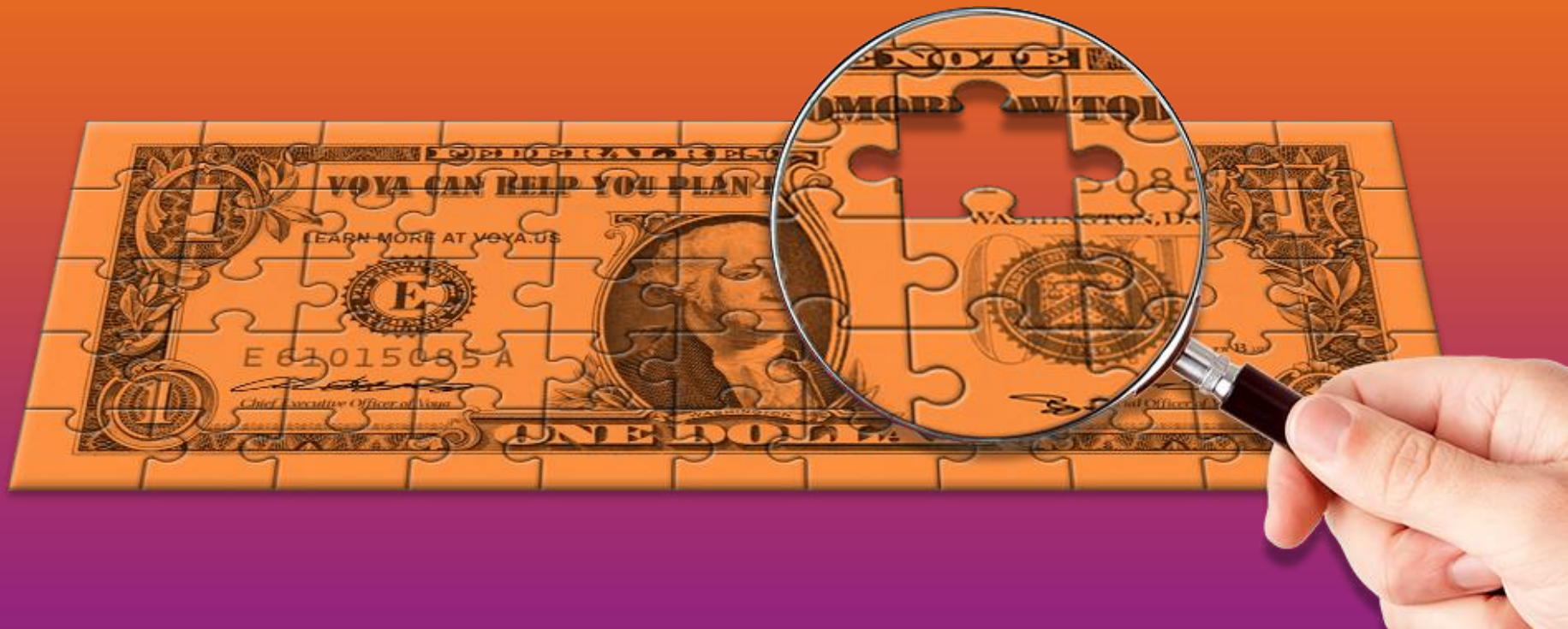
A plan for income in the early, middle and later stages of retirement



Explore retirement income sources



Identify income gaps



Talk about risks



Get help



Important Disclosures

**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**

Variable annuities, group annuities or funding agreements are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRA 10% premature distribution penalty tax may apply. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Variable investments, of any kind, are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, there is no guarantee that any variable investment option will meet its stated objective.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability and age 50½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are “grandfathered” and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988, plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings).

All Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

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 your Representative. Please read the prospectuses carefully before investing.

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Where can your money take you?



Where can your money take you?

Who are you responsible for?

What are your financial goals?

Where can your money take you?

Your financial picture

STEP 1: Add up your income



Where can your money take you?

Your financial picture

STEP 2: Add up your expenses



Where can your money take you?

Do you need it or want it?

Needs	Wants	Wishes
<ul style="list-style-type: none">• Shelter• Food• Medical care	<ul style="list-style-type: none">• Going out to eat• Annual vacations• Shopping	<ul style="list-style-type: none">• Leaving a family legacy• Buying a vacation house• Giving to charity

Calculating monthly expenses

Health care expenses tend to
rise as you age



Source: Congressional Budget Office (2008)

Calculating monthly expenses

Health Savings Account (HSA)

A tax-free way to
pay for medical expenses

Calculating monthly expenses



Travel and entertainment

Calculating monthly expenses



Support for aging parents
and adult children

It's possible that you have a
retirement income gap.

Don't worry.

Where your money goes

Creating a **budget**

1. Know your net income
2. Fixed expenses
3. Variable expenses
4. Priorities
5. Check it consistently
6. Keep track



Where your money goes

Build an
emergency fund
savings account



Where your money goes

Keep it **simple**

Use a **single** debit or credit card

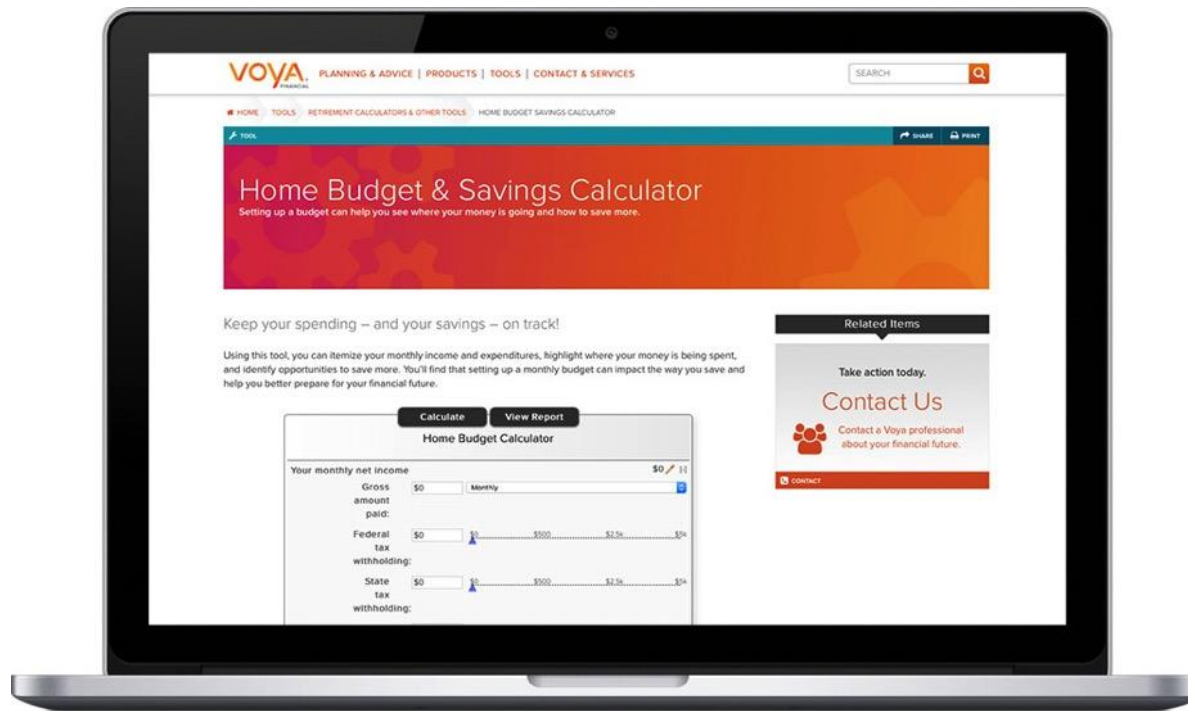
Set up **bill alerts**

Automate payments / savings

Use **budget tools** to help

Where your money goes

Try our calculator
voya.com/tool/home-budget-savings-calculator



Where your money goes

Personal Financial Dashboard



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial, or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

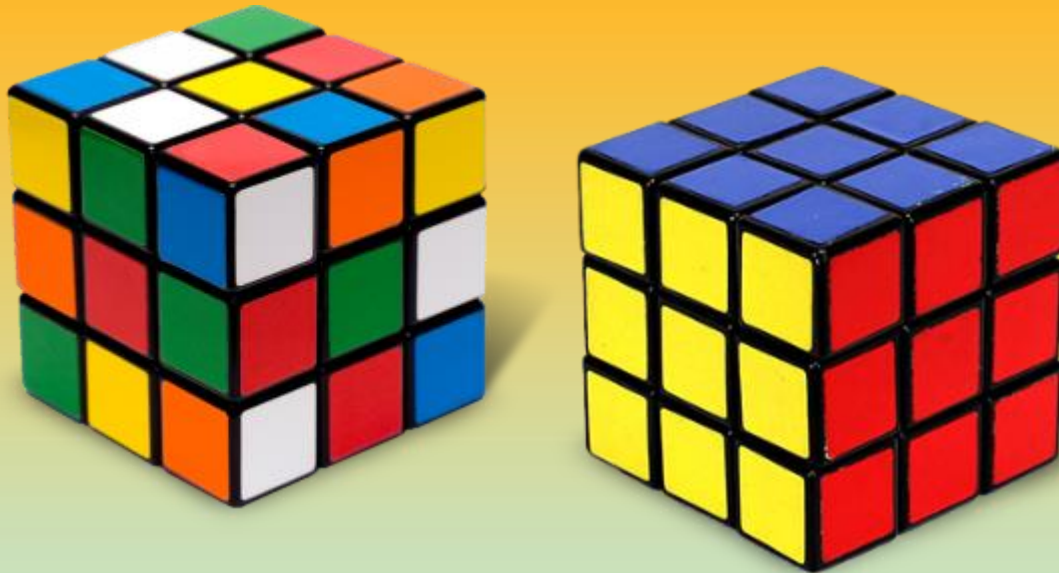
Where your money goes

Your money **in one view**



Sound complicated?

Not if you create a smart retirement income plan.



Get help

We can help

- **Review** your situation
- **Explore** your options
- **Create plan** to fit your needs



What's next?



Be ready

ESTIMATE your retirement expenses

CALCULATE your monthly income goal

IDENTIFY retirement income sources

CLOSE your income gap

PLAN for the risks ahead

Be ready



Take control of your retirement income journey.

Be ready

Know that **Voya** is with
you every step of the way.