On the move

Keep your retirement account working for you

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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)
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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 of 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.

Leave it with NDC

Leave behind

Leave account **in existing plan**

Pros	Cons
• Continue tax deferred growth • Access to plan specific investments • Possible lower fees • No age restrictions	• Contributions stop • Plan restrictions

** If an individual separates from service during or after the calendar year in which he/she attains age 55, distributions from the employer's plans (but not IRAs) are exempt from the 10% early distribution penalty. In order to maintain this penalty-free distribution, the funds cannot be rolled over into an IRA.*

Roll to a new plan

Roll to new plan

Roll over to **a new plan**

Pros	Cons
Continue tax deferred growth • Contributions continue • Potential access to loans • Consolidate money	• Subject to new plan provisions • Potentially limited investment menu, but may offer unique investment options not in an IRA. • Potential fees • Probable age restrictions

** If an individual separates from service during or after the calendar year in which he/she attains age 55, distributions from the employer's plans (but not IRAs) are exempt from the 10% early distribution penalty. In order to maintain this penalty-free distribution, the funds cannot be rolled over into an IRA.*

Roll to new plan

How to **roll**

Indirect Route	Direct Rollover to IRA or new Plan
You get the check, reinvest yourself	**"Plan to plan transfer"**
• Potential for taxes (20%) and penalties	• Money stays tax deferred
• More work for you	• Easier
• Must roll within 60 days	• Less expensive

Roll to new plan

Important:

Roll within 60 days
to avoid taxes and penalties

Roll to new plan

The bottom line

Be sure to review plan features

ROTH vs Traditional 457 or IRA

- Pay taxes **now or later?**
- Roth = **tax-free** growth

Lump-sum

Lump-sum

Take a **lump-sum** distribution

Pros	Cons
• Access to funds	• Taxes and penalties • Forfeits tax-deferred growth

If an individual separates from service during or after the calendar year in which he/she attains age 55, distributions from the employer's plans (but not IRAs) are exempt from the 10% early distribution penalty. In order to maintain this penalty-free distribution, the funds cannot be rolled over into an IRA.

Lump-sum

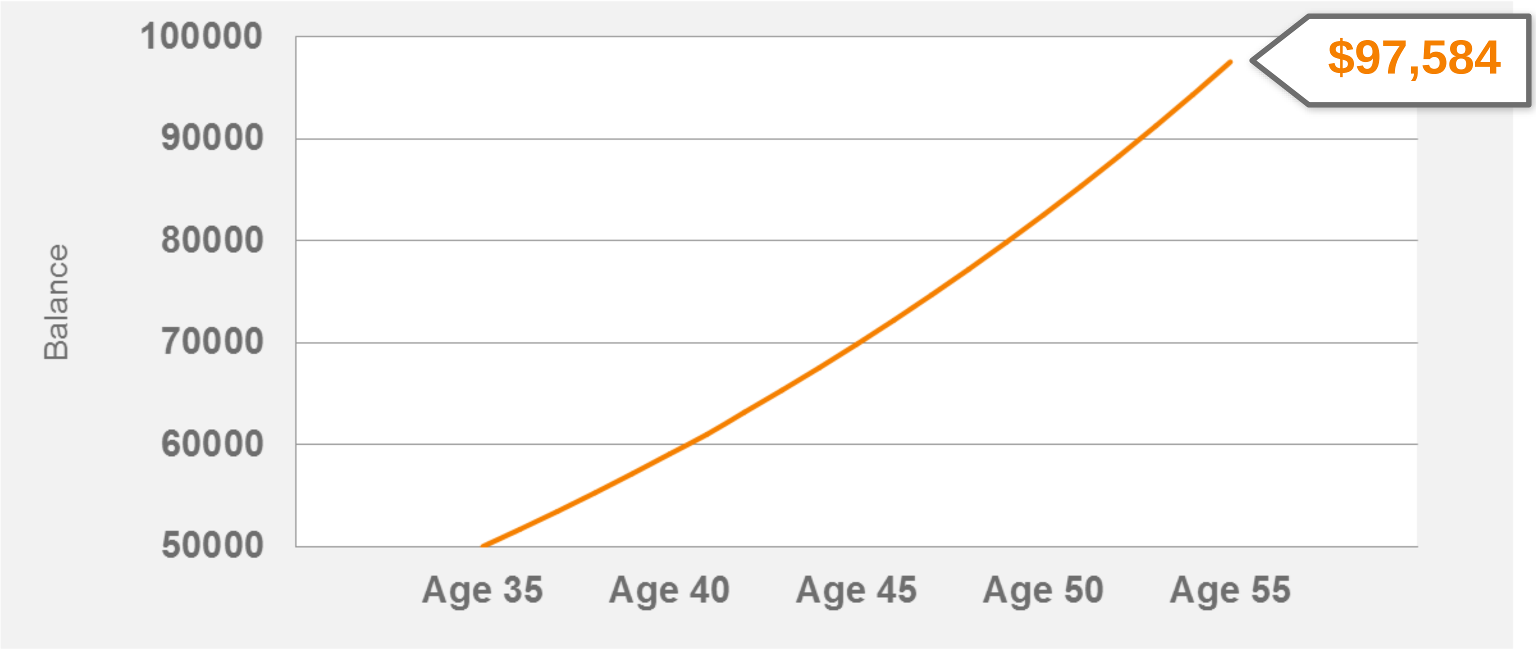
Money lost to taxes and penalties

$50,000	Starting balance
$12,500	Federal tax (25%)
$38,500	**What's left in Sarah's account**

This example assumes the following: A hypothetical 25% federal marginal income tax rate, a hypothetical 7%state income tax, and a standard 10% penalty for early withdrawal. This example is for illustrative purposes only and does not address withdrawals from IRAs. Note that the 10% early withdrawal penalty does not apply to distributions made to an employee after separation from service after age 55.

Lump-sum

Lost potential: **Nearly $100,000**



Hypothetical example and does not reflect any specific product. Your own account may earn more or less than this example. Assumptions: Initial investment of $50,000, annual return of 4% per year, compounded annually, inflation rate of 3%, tax rate of 15%.

Lump-sum

The bottom line

Take a lump-sum only in a financial emergency

Taking income

Taking income

Options for taking income

Periodic distributions	• How much and how often? • Keep some invested? • Establish an income plan.

* If you leave company service in the year in which you were turning at least 55.

Taking income

Options for taking income

Penalty-free withdrawals	After you separate from service

Taking income

Options for taking income

Required minimum distributions (RMDs)	Must begin by age 70½

Taking income

Options for taking income

Lump sum distribution	Taxes due

Taxes are due upon withdrawal of tax-deferred assets.

Building an **income plan**

Taking income

Building an **income plan**

- Cash flow

Taking income

Building an **income plan**

- Cash flow
- Social Security

Taking income

Building an **income plan**

- Cash flow
- Social Security
- Longevity

Taking income

Building an **income plan**

- Cash flow
- Social Security
- Longevity
- Health care expenses

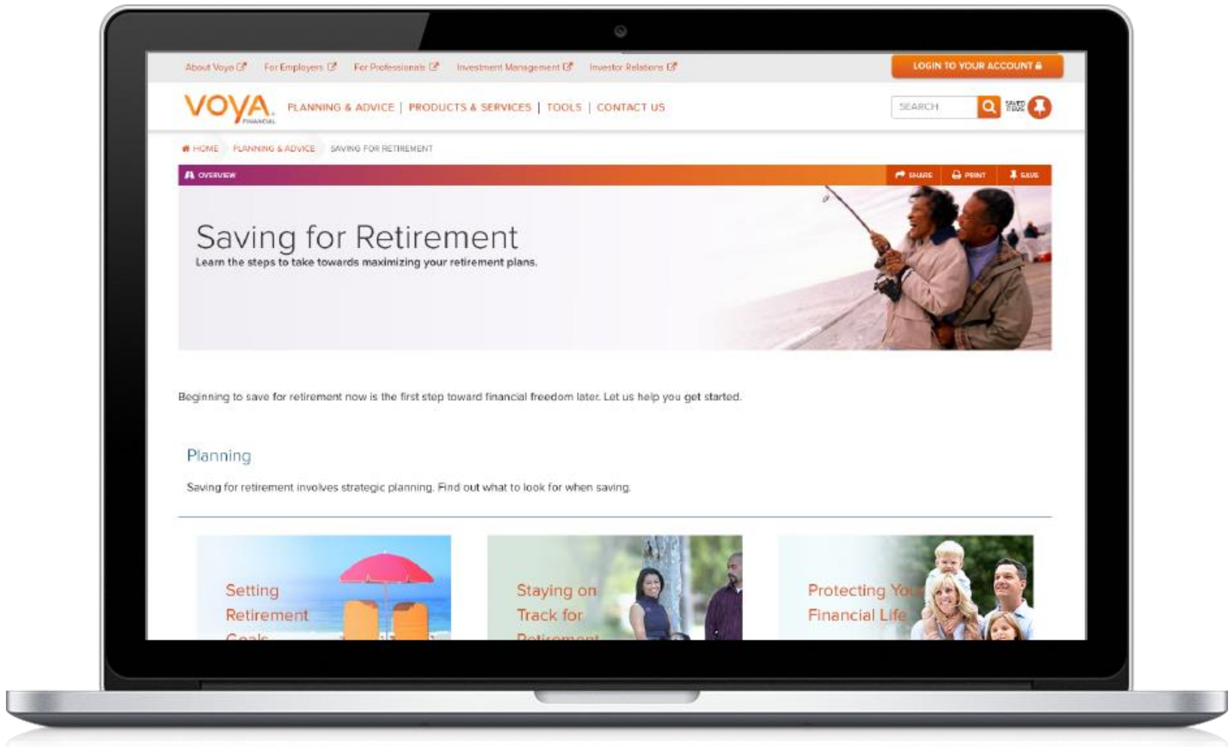
Building an **income plan**

- Cash flow
- Social Security
- Longevity
- Health care expenses
- Market volatility

Get help

Have a plan

voya.com



Have a plan

Learn more:

- Visit voya.com
- Call a Voya representative
- Call Voya

Retirement income advice

Step-by-step personalized advice on the plan website.

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Retirement income advice

Work **one-on-one** with
a financial professional.

Make the most of the Plan

- **Stay** in the plan today!
- **Illustrate your future income** with myOrangeMoney®
- Consider **meeting with your representative annually**
- Evaluate your **risk and reward** tolerance
- Create a **diversified portfolio*** and review it regularly
- Select and **review your beneficiaries** regularly

**Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.*

Questions?

Contact your plan representative!

SOUTHERN NEVADA

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Questions?

Contact your plan representative!

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Questions?

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