Who Benefits from a Voya Proposal?
Plan Sponsors who have or want:
• 403(b), 457(b), and 401(a) plans
• Provider consolidation
• Direct- and/or High-Service models
• Choice

What Voya Offers Your School District
Administration solutions
Voya can help make retirement readiness easier for your district by:
• Taking on the administrative tasks required by the IRS regulations
• Making plan administration more efficient, removing some of the burden from district staff
• Offering more choice for the plan
• Providing technical expertise to sponsors

planwithease.com®
Voya has designed planwithease.com, a one-stop plan administration service, to help ease the administrative burdens of the 403(b) regulations. planwithease.com is a convenient online system which makes plan administration easier by:
• Serving as a one-stop source for withdrawal requests, including review and approval
• Performing annual contribution limit monitoring*
• Providing online salary reduction and contribution rate changes
• Supplying a transaction data warehouse for audit purposes
• And more
* With the adoption of Voya’s Common Remitter Service – see below.

Common Remitter service
With our Common Remitter service, contribution data and fund remittances are directed to one secure source, where they are divided and delivered to appropriate vendors. Voya maintains data confidentiality and provides this service for free to all vendors, so districts do not have to deselect any vendors who are unwilling to "pay to play."

* Note: Voya Retirement Insurance and Annuity Company reserves the right to impose a fee for this service at a later date.

Employee Education and Service
Now more than ever, K-12 education employees need to understand all of the retirement savings options available to them. For some, this might mean learning the basics about saving for the future. Those further along in their careers may need help understanding how to preserve retirement income. Voya has the tools and expertise to help all district employees work toward the retirement they deserve.

Local representatives paired with 24/7 service
With Voya, employees will be able to meet with a financial professional one-on-one to develop their personal retirement strategies. In addition, they have access to their accounts 24/7 through our Voya Access web site and toll-free line.

Voya’s Educator’s Financial Analysis (EFA) and My Retirement Outlook
EFA is an interactive calculator designed specifically for educators, to help them see how all the pieces of their retirement income puzzle fit together. Along with its online counterpart My Retirement Outlook, this tool can help educators learn about all of the retirement options available to them, obtain state-specific defined benefit projections and information, and receive a personalized retirement income gap analysis. There is a paycheck calculator to show employees the real impact on their paycheck when they set aside money for retirement.

Voya®, a proven leader in K-12 education retirement plans, is committed to the K-12 market, helping make retirement readiness easier for school district administrators and employees. We have been at the forefront developing real solutions for districts’ 403(b) regulation responsibilities. In addition, we provide a comprehensive service model to help employees at all career stages make educated decisions regarding their retirement future.
Campaigns
Through our award-winning campaign material (print and email), Voya actively seeks to help drive plan participation and increase employee deferrals.

Seminars
Whether it's Investing 101 or more complex topics including estate planning and retirement income, we help "school" employees so they can make educated decisions.

Plan Branding
Branding a district’s retirement plan can help increase participant awareness and participation. Voya can work with your district to develop a branding strategy that resonates with employees.

Range of Product and Service Offerings
Depending on the size and scale of the school district’s plan, Voya can offer various product and service solutions. Our product line-up includes mutual fund and/or variable annuity programs with investment options from well-known fund families. Through Voya’s third party relationship with Morningstar, plan sponsors can elect to offer Morningstar® Retirement Manager™ an investment advisory service, as an added feature to their Voya retirement program (additional fees may apply).

Commitment to the Education Community
At Voya, we live our commitment to education through a series of Voya-run programs, key sponsorships, and professional organization alliances, including:

Voya Education Programs:
• Voya Unsung Heroes® grant program
• Voya Foundation giving to financial literacy programs

Education sponsorships:
• National Teacher of the Year, sponsored by Voya Financial
• Voya-Girls Inc. Investment Challenge
• America’s Promise Alliance
• Junior Achievement

Trade organizations:
• American Association of School Administrators
• Association of School Business Officials
• College and University Professional Association for Human Resources
• National Alliance of Black School Educators
• National Association of Tax Sheltered Annuity Specialists

For more information
If you are interested in learning more, please contact:

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Registered representative of Voya Financial Partners, LLC (member SIPC).

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

Investors should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information, can be obtained by contacting the local Voya representative. Please read the information carefully before investing.

The illustrations or other information generated by EFA and My Retirement Outlook regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Morningstar Retirement Manager is offered by and is the property of Morningstar Associates, LLC (“Morningstar Associates”), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates’ advisory service relates solely to the investment options offered under the plan. Retirement plan funding products are offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya provides Morningstar Associates with the plan’s investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. Voya and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

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