

Save for the future you envision

A quick guide to enrolling into your retirement savings plan

OneSource 401(k) PEP -
The Liberty Company

PLAN | INVEST | PROTECT

VOYA® FINANCIAL

It’s your retirement, enroll today.

Welcome.

Planning for your future means envisioning your best retirement and taking the steps today to get started.

Your employer has chosen Voya Financial® as the service provider for your retirement savings plan, to give you an easy and powerful way to save for your future.

Now it is up to you.

Do something good for yourself. Take the time to learn the benefits of the Plan and enroll today.

Your future is in your hands.

Once you are enrolled, you will be able to utilize the tools, education and support to help you set realistic goals, plan confidently and stay on track to become financially healthy and retire well.

What are you waiting for? Let’s get started.

Ready to set yourself up for retirement? Enroll here.



Click:
myretirementbenefit.voya.com/t/Rb4z

Plan Number: 864151

Plan verification number: 86415199

Scan:

Need help enrolling? Call us at 888-311-9487
weekdays from 8 a.m. to 9 p.m., ET

If you would like general information on financial wellness as you consider your plan, visit voya.com/VoyaLearn. Our informative education will help you on your journey to financial wellness. Sign up today for a live session or browse our library of on-demand videos.

Why is it important to get started now?

Be good to yourself

We want to help you plan the retirement you envision. You deserve to feel good about your future and confident in your plan to get there. The first step? Enroll in your retirement savings plan.

70%
of your current income

How much retirement income is enough?

Although it is different for everyone, you will likely need to replace at least 70% of your current income annually in retirement. After you enroll, you can determine how much income you might need by using **myOrangeMoney®***, an interactive online experience, that will show you how your current retirement assets may translate into future potential monthly income in retirement so you know when you can retire.

**** The myOrangeMoney® educational interactive experience, which is designed to provide estimated monthly retirement income based on various saving and investment scenarios, is not available to Puerto Rico plans or participants.***



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the **Voya Retire**® mobile app. Remember, you are always in control.

Reasons to save today

1

Save automatically

Your contributions are automatically deducted from your paycheck, so it is simple to set a little aside each pay period.

2

Help lower your taxable income

Every dollar you contribute before-tax reduces your taxable income, which means you may pay less in income taxes today.

3

Invest your way

Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.

4

Remember, your money is always yours

What you contribute and any related earnings are yours to take with you, even if you change jobs.

5

Put time on your side

Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate more earnings.

6

Employer Contributions

Take advantage and maximize your savings. Your company may match a portion of the contributions you make to the plan. For more details, please review Employer Contributions under Get to know your plan.

Remember, it's your retirement. Be generous.

More benefits for you

Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

Play hard to get

Practice safe computing and register your account to take the first steps to enrolling in Voya's S.A.F.E.® Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

Voya Cares®

Voya Cares is focused on delivering access to special needs financial planning resources to help advance the financial well-being of those with special needs or disabilities and their caregivers. Go to **voyacares.com** to learn more.

Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you securely save more.

Beneficiary

Be sure to designate a beneficiary to your Plan account. This is the person (or people) who will receive your account balance in the event of your death. Log in to the Plan website, go to your name in the upper right corner then select *Personal Information > Beneficiary Information > Add/Edit.*

Voya Learn®

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: **voya.com/voyalearn.**

What's next, after you enroll?

After you enroll, you will receive an enrollment confirmation. For the most complete and convenient experience, access your account online or through the mobile app. Go to **www.voyaretirementplans.com** or download the mobile app: Voya Retire®.

As part of the registration process, you will receive a code through the most convenient method you have on file with Voya (text, email, or U.S. Mail). Lastly, you will need to create a login username and password for ongoing online or mobile account access.

See how your savings translates into estimated monthly retirement income with the **myOrangeMoney®*** educational, interactive experience or with the **Voya Retire®** mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



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.

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Get to know your plan

OneSource 401(k) PEP -

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Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Please refer to your Plan's SPD for full details on all provisions in the Plan. If there is a conflict between these plan highlights and the Plan's SPD, the language provided in the SPD will govern.

Eligibility Requirements

You are eligible to participate in the plan when you are 21 years of age. Participants may become eligible for the Plan following the SECURE Act Long-Term Part-Time Employee Eligibility (LTPTEE) provision rules.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan monthly.

Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed $24,500 annually ($32,500 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change. Note employees whose prior calendar year wages exceed applicable thresholds must make contributions on a Roth basis.Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Roth Contributions

Your plan permits Roth after-tax employee contributions. You may contribute between 0 - 100% of your eligible compensation to the Plan. Your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed $24,500 annually ($32,500 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change. Note employees whose prior calendar year wages exceed applicable thresholds must make contributions on a Roth basis.

Employer Contributions

Profit Sharing

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer may make contributions on your behalf. The amount of the contribution is determined by an allocation formula elected by your employer. Employer contributions may be modified during times of business hardship.

Employer Match

Your employer may match a portion of the contributions you make to the plan.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Employer Match Contributions

1 year of service 25% 2 years of service 50% 3 years of service 75% 4 years of service 100%.

Profit Sharing Contributions

1 year of service 25% 2 years of service 50% 3 years of service 75% 4 years of service 100%.

Rollovers

You may roll over assets from other qualified plans. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Contribution Change Frequency

You may stop contributions at any time. Once you have stopped, you may resume contributions each payroll period. You may also increase or decrease contributions each payroll period.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

In-Service Withdrawals

In-service withdrawals are permitted by your plan.If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Loan Provision

You may take a loan from vested amounts in your account. The amount of the loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) $50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount of the loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are eligible for loans, the number of loans that can be outstanding at any one time or how often you may request a loan. The Plan allows for a total of 1 outstanding loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your Plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

Participant Account Statements

Your participant account statements are provided quarterly.

Now that you've envisioned your future retirement take the necessary steps today.

Enroll now:

Click:
myretirementbenefit.voya.com/t/Rb4z

Plan Number: 864151

Plan verification number: 86415199

Scan:

Already enrolled? Great.

Access your account anytime, anywhere 24/7

Your plan website and the Voya Retire mobile app,allow you to securely manage your retirement savings anytime, anywhere. You can learn more, make any changes or just check on your progress toward your goals. If you need additional help, Voya customer service associates are available Monday-Friday from 8 a.m. to 9 p.m., ET, excluding stock market holidays.

800-584-6001

VoyaRetirementPlans.com

Search **Voya Retire** on your favorite app store

You'll also have access to plan highlights and disclosures please visit myretirementbenefit.voya.com/t/Rb4z.

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 offered through a retirement plan, carefully before investing. The fund prospectuses and an Information Booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. Fixed annuities are issued by VRIAC. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies.** All products or services may not be available in all states.

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