



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

State of Delaware 457, 401a, and 403b

PLAN ENHANCEMENTS

August 23, 2016



Important disclosure information

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

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

CN0803-26584-0918



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Important disclosure information

Important Information: Mutual funds under a custodial or trust account agreement are intended to be long-term investments designed for retirement purposes. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Insurance products, annuities and funding agreements are issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095. **Securities are distributed by Voya Financial Partners, LLC (member SIPC).** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities may also be distributed through other broker-dealers with which Voya Financial Partners, LLC has selling agreements.**



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL

New Structure for the Plans



Open architecture.
Endless opportunities.

Exclusive Plan Administrator

Multiple Investment Providers

Benefits:

- Cost Savings to Plan Participants
- Straightforward Fees
- Greater Investment Choices
- Full Service Support
- Simple but Powerful Tools

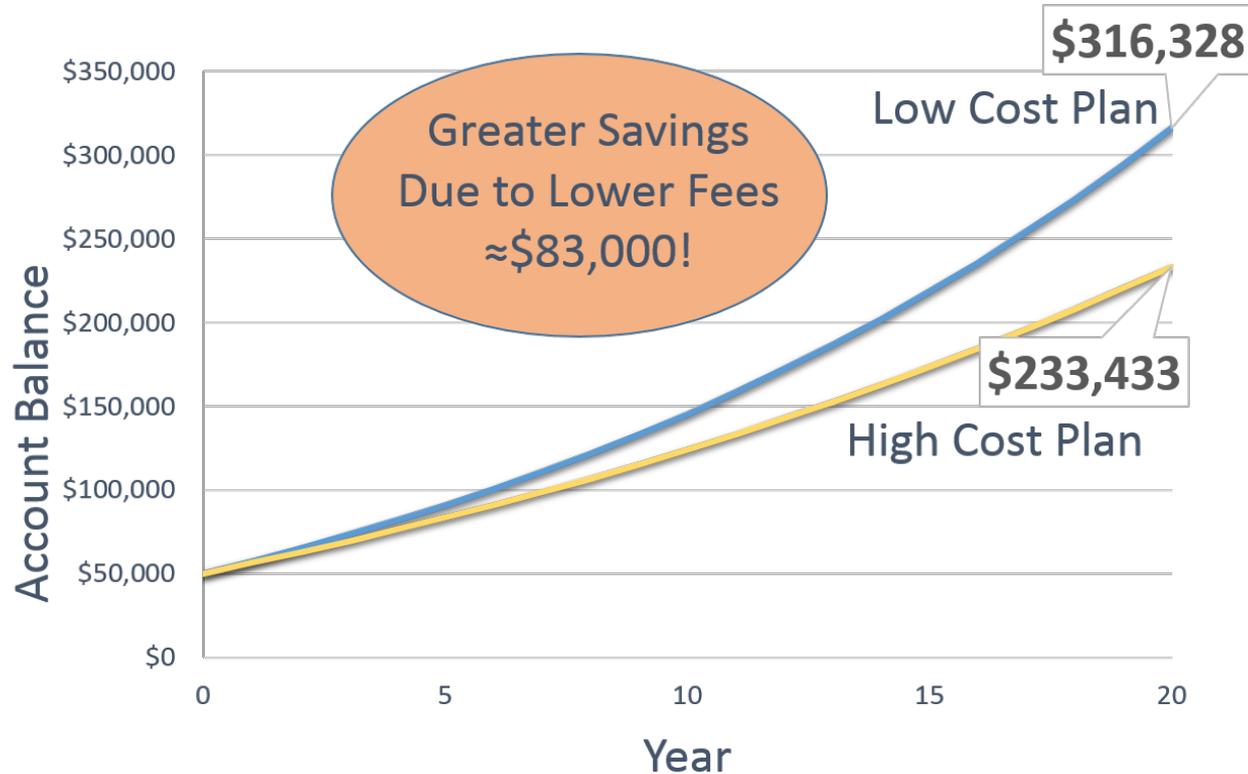


DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™



Cost Savings to Plan Participants

Benefit #1



The foregoing hypothetical graph illustrates the difference in retirement assets that an investor can expect based solely on a difference in fees of 1.5%. In both cases, the saver begins with a balance of \$50,000, then adds \$4,000 every year for the next 20 years and earns an average rate of return (prior to fees) of 6.5%. In the "high cost plan", fees average 2%, while in the "low cost plan", the same expenses average ½ of 1%. The end result is approximately \$83,000 in savings for the investor, or 35% more dollars available in retirement.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
5 FINANCIAL

Straightforward Fees

Benefit #2

Sample Statement

Reconciliation of Ongoing Business Adjusted Operating Earnings to Net Income (Loss) - Quarter-to-Date

	Three Months ended March 31, 2015	Three Months ended December 31, 2014
Operating business adjusted operating earnings before income taxes	\$ 294.4	\$ 345.5
INVESTOR and other intangibles amortizing	.85	.77
Operating earnings before income taxes for Ongoing Business	295.3	346.3
Corporate	(7.8)	(6.5)
Classical Black Other	3.8	7.3
Total operating earnings before income taxes	301.3	347.1
Income taxes (based on an assumed tax rate of 21%)	(64.3)	(72.5)
Operating earnings, after tax ¹	237.0	274.6
Classical Black Variable Annuity, after tax ²	29.5	296.3
Net investment gains (losses) and related charges and adjustments, after tax ³	149.9	174.9
Other, after tax	(8.5)	(27.5)
Net income (loss) available to Voya Financial, Inc.'s common shareholders	327.9	(22.2)
Net income (loss) attributable to noncontrolling interest	(1.7)	(25.0)
Net income (loss)	\$ 326.2	\$ (47.2)

Reconciliation of End of Period Capital for Ongoing Business to Shareholders' Equity

End of Period Capital for Ongoing Business
Classical Black Variable Annuity, Corporate, and Other Classical Products

End of Period Capital
Long-Term Debt

Voya Financial, Inc. shareholders' equity excluding AOCI end of period AOCI

Voya Financial, Inc. shareholders' equity end of period

Investment Fees
paid to managers of funds selected by the participant

Plan Administration Fees
paid to Voya Financial, the plan administrator

Plan Oversight Expenses
paid to third party service providers and state agencies

Individual Service Charges
paid in connection with special services elected by the participant

Varies based on Investment Choices
Please refer to the individual Fund prospectuses for fund fee information.

Varies based on Services Requested

Examples of Individual Service Charges Include:

- Managed Account Program
0.50% if Morningstar manages the account
- TD Ameritrade Self Directed Brokerage Option SDBO
\$50 annually paid by participants and other applicable trade costs

Annual ERISA Fee Disclosures to Plan Participants [404(a)(5)] and Plan Sponsor [408(b)(2)] will be made available in 2016.

Tier One: Make It Easier For Me

A single, age based option for those who want to make a sound investment decision but who do not want to spend significant time weighing and/or revisiting that choice.

Tier Two: Give Me Some Choices

A core lineup of 12-14 fund options for those who want to construct an appropriate investment account by “ordering from a limited menu.”

Tier Three: Let Me Have It All

Access to over 10,000 investment options for those who want to build a highly-customized portfolio that allows them to “express their own views.”



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

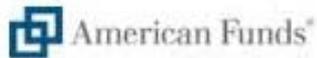
For a brighter tomorrow™

Greater Investment Choices

**Tier I:
Make it Easier for Me**



**Target Date
Retirement Funds
Managed by:**



**Tier II:
Give Me Some Options**



**Core Investment Options
Managed Account Program
Managed by You or by Morningstar**



**Tier III:
Let me Have it All**



**Self-Directed Brokerage
Option *Managed by You*
with support from :**



Everyone is different. You have a choice.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Tier I: Make It Easier For Me

- Target Date Retirement Funds (TDFs) provide participants with a complete retirement portfolio in a single fund that targets a certain date range for retirement or the date the investor plans to start withdrawing money.
- TDFs were selected as the default option for the Plans because they provide diversification across asset classes, automatic rebalancing and automatic adjustment for changing risk profile overtime.
- TDFs The American Funds TDFs Series features a focus on lower costs and volatility, a unique glide path, and the strength and experience of American Funds.

Important information about the American Funds Target Date Retirement Funds: The return of principal for the underlying funds in target date funds for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Bond ratings, which typically range from AAA/Aaa (highest) to D (lowest), are assigned by credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Tier I: Target Date Funds and Manager

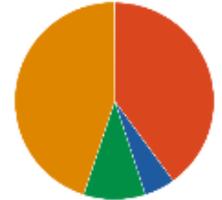


2010 Target Date Retirement



Growth and Income	24%
Equity Income/Balanced	30%
Bond	46%

2060 Target Date Retirement



Growth	40%
Growth and Income	45%
Equity Income/Balanced	10%
Bond	5%

Allocation

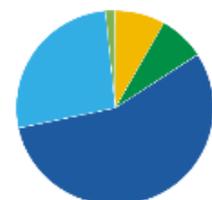
As of 06/30/2016 (updated annually at minimum).

Asset Mix

As of 6/30/2016 (updated monthly).



U.S. Equities	31.7%	Non-U.S. Equities	11.7%
U.S. Bonds	44.5%	Non-U.S. Bonds	7.1%
Cash & Equivalents ^{4,5}	5.0%		



U.S. Equities	55.8%	Non-U.S. Equities	26.9%
U.S. Bonds	7.5%	Non-U.S. Bonds	1.5%
Cash & Equivalents ^{4,5}	8.3%		



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
 For a brighter tomorrow™



Tier I: Target Date Retirement Series

<u>Date of Birth</u>	<u>Default Target Date Fund</u>	<u>Overall Asset Allocation (as of 06/30/16)</u>
12/31/1947 and earlier	American Funds 2010 Target Date Retirement Fund	43% Stocks, 57% Bonds/Cash
01/01/1948 through 12/31/1952	American Funds 2015 Target Date Retirement Fund	45% Stocks, 55% Bonds/Cash
01/01/1953 through 12/31/1957	American Funds 2020 Target Date Retirement Fund	51% Stocks, 49% Bonds/Cash
01/01/1958 through 12/31/1962	American Funds 2025 Target Date Retirement Fund	60% Stocks, 40% Bonds/Cash
01/01/1963 through 12/31/1967	American Funds 2030 Target Date Retirement Fund	72% Stocks, 28% Bonds/Cash
01/01/1968 through 12/31/1972	American Funds 2035 Target Date Retirement Fund	79% Stocks, 21% Bonds/Cash
01/01/1973 through 12/31/1977	American Funds 2040 Target Date Retirement Fund	81% Stocks, 19% Bonds/Cash
01/01/1978 through 12/31/1982	American Funds 2045 Target Date Retirement Fund	82% Stocks, 18% Bonds/Cash
01/01/1983 through 12/31/1987	American Funds 2050 Target Date Retirement Fund	83% Stocks, 17% Bonds/Cash
01/01/1988 through 12/31/1992	American Funds 2055 Target Date Retirement Fund	83% Stocks, 17% Bonds/Cash
01/01/1993 and later	American Funds 2060 Target Date Retirement Fund	83% Stocks/, 17% Bonds/Cash



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Tier II: Give Me Some Options

- A set of actively and passively managed investment options from the major asset classes.
- The new investment choices were selected to provide participants with the flexibility to create retirement portfolios considering their investment preferences.
- Participants need to consider their risk tolerance when selecting from these core options.
- Participants are responsible for rebalancing their portfolio.
- Managed Account Services powered by Morningstar are now available. The service provides participants with the option to have their retirement account managed professionally.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Tier II: Core Investment Options' Managers



Open architecture



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™



Tier II: Core Investment Options

CAPITAL PRESERVATION

FIXED/STABLE

Voya Fixed Plus III

MONEY MARKET

Vanguard Federal Money Market

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.

CORE AND DIVERSIFYING FIXED INCOME

INTERMEDIATE

PIMCO Total Return

Vanguard Interm-Term Bond

WORLD

Templeton Global Bond

HIGH YIELD

EMERGING MARKETS

DOMESTIC EQUITY

LARGE VALUE

American Funds Washington Mutual

LARGE BLEND

Vanguard 500 Index

LARGE GROWTH

T. Rowe Price Blue Chip Growth

MID VALUE

MID BLEND

Vanguard Extended Market

MID GROWTH

ClearBridge Mid Cap Growth

SMALL VALUE

SMALL BLEND

JPMorgan US Small Company

SMALL GROWTH

INTERNATIONAL/GLOBAL EQUITY

FOREIGN LARGE CAP

Lazard International Equity

FOREIGN SMID

Vanguard Total Stock Index

EMERGING MARKETS STOCK

WORLD STOCK

INFLATION HEDGE

INFLATION PROTECTED BOND

REAL ESTATE/REIT

TIAA-CREF Real Estate Sec

COMMODITY



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Morningstar® Retirement ManagerSM

Free Online Advice (Managed by You)

If you would like to maintain control of your investments, but wouldn't mind a helping hand, take a closer look at **Managed by You.**

Fee Based Managed Accounts (Managed by Morningstar)

If you would prefer to have an investment professional manage your account on your behalf, take a closer look at **Managed by Morningstar.**

	Managed by You	Managed by Morningstar
A personalized asset allocation strategy	*	*
Investment selections based on plan availability	*	*
Automatic account rebalancing		*
Ongoing monitoring of investment selections		*
Transaction initiation requests		*
Annual progress reports mailed to homes		*
	No additional charge	0.50% per participant electing service

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



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Tier III: Let Me Have It All

- A Self Directed Brokerage Account (SDBA) is for participants who want access to an universe of thousands of mutual funds from various mutual fund companies.
- SDBA is offered through TD Ameritrade, Inc.
- With a TD Ameritrade SDBA, plan participants have access to a broad choice of investment options, world class research, dedicated investor services representatives and multiple ways to personally manage their SDBA.
- This option is designed for the experienced participant who wants to independently and actively manage an even greater choice of investment options and is willing to pay additional fees and accept full responsibility for researching, selecting, monitoring and managing their investments.

Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade is an independent entity and not a corporate affiliate of Voya Financial Partners, LLC (Member SIPC).



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
16 FINANCIAL

Tier III: Brokerage Window

- A brokerage account, offered through TD Ameritrade*, allows you to invest in:
 - Individual stocks
 - Bonds
 - Wide range of mutual funds
- Choose from more than 13,000 publicly available mutual funds from over 200 fund families
- Over 3,000 no transaction fee funds**
- Transaction and account fees apply***

* Self Directed Brokerage Account offered through TD Ameritrade. TD Ameritrade is not affiliated with Voya Financial®. Voya Institutional Plan Services, LLC and TD Ameritrade, Inc. (member FINRA/SIPC) are separate, unaffiliated companies and not responsible for one another's products and services.

**No Transaction Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remunerations from fund companies, including those participating in its no-load, no-transaction -fee program, for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. NTF funds have other fees and expenses that apply to a continued investment in the fund and that are described in the fund's prospectus. Almost all funds held 90 days or less will be subject to a short-term redemption fee of \$49.99. This fee is in addition to any applicable transaction fees or fees described in the fund's prospectus.

***Please review the Self Directed Brokerage Account brochure for all fees.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
17 FINANCIAL



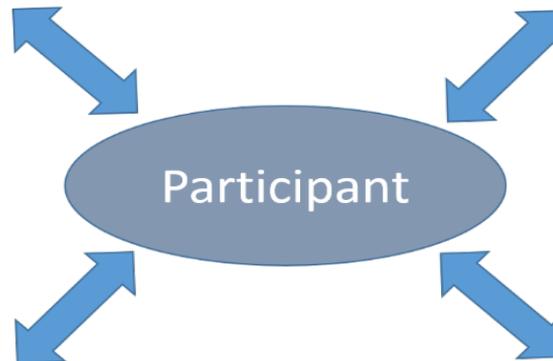
In Person

Schedule face-to-face meetings with investment professionals dedicated on a full-time basis to Delaware's participants



Over the Phone

Talk any time over the phone to call center staff familiar with all facets of Delaware's plans



Mobile

Access account information from a mobile phone or device anytime, anywhere



Online

Use email and or "chat live" to ask questions and get answers regarding Delaware's programs



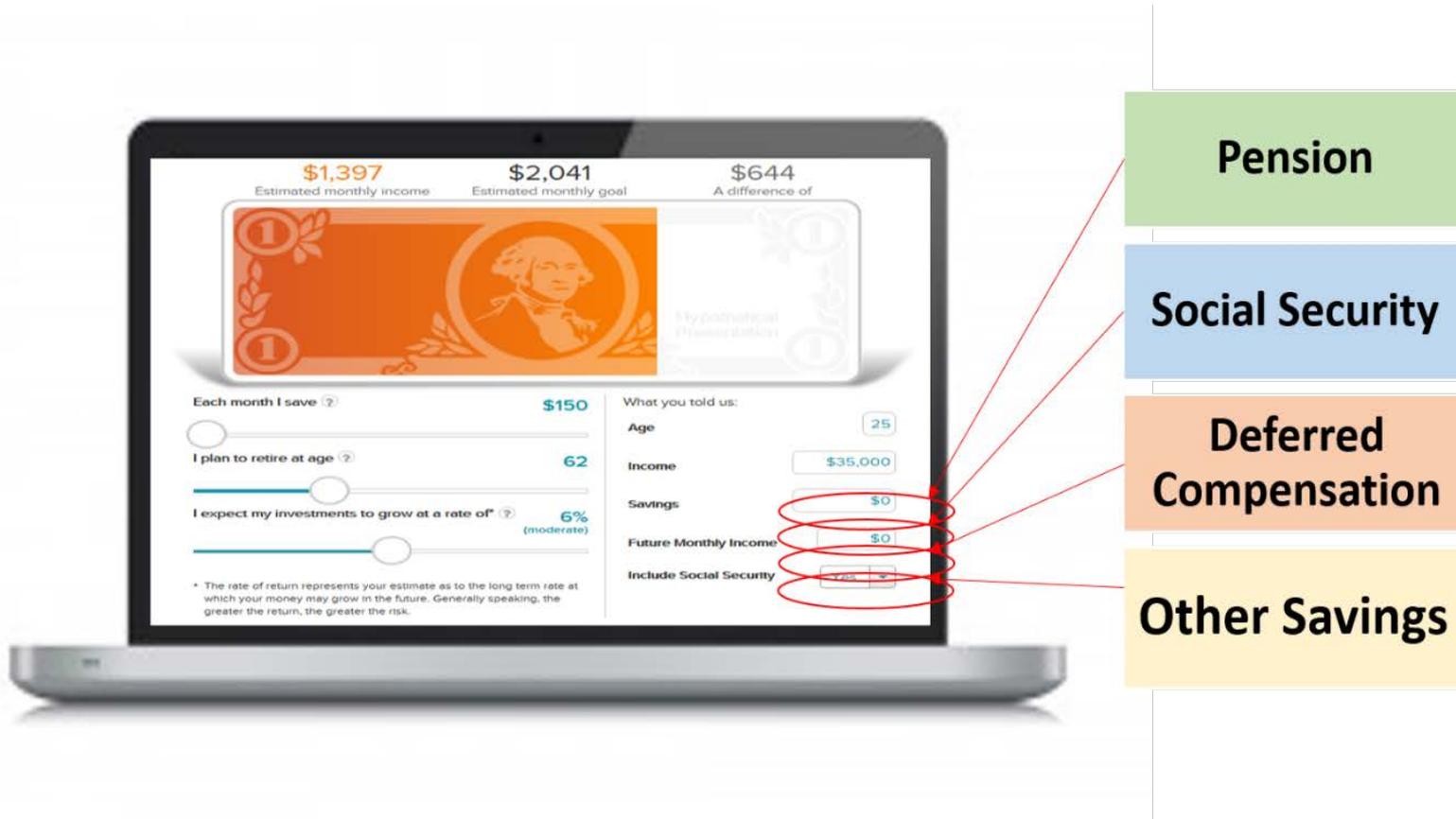
DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Simple, but powerful tools

Benefit #5



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Plan Enhancements

Take advantage of new tools and services to begin preparing for tomorrow, today.

- View and update your Plan beneficiary records online or by phone.
- Change your salary deferral rate online or by phone.
- Mobile account access via Voya's mobile account app *Voya Retire*.
- Access additional investments offered through a self-directed brokerage account offered through TD Ameritrade, as well as independent advice and a managed account option offered through Morningstar® Managed Accounts.
- A Personal Financial Dashboard for free online planning to help organize household finances, set goals, create budgets and more
- myOrangeMoney® – an online resource that helps you see savings as potential monthly retirement income. You can adjust assumptions and instantly see the impact to your estimated monthly retirement income dollars.

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.



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL

Participant Website

VOYA FINANCIAL™ This site is for demonstration purposes only. Contact Us

Your Retirement Plan

Log In

Select Login Preference

Enter Username/SSN

Enter Password

Enter Remember Me

Forgot Password? First Time Visitor? Need Help?

Stay ahead of the class.

subscribe to Pointers...

Keep up with timely financial topics, savings tips, and more.

Subscribe to our quarterly newsletter.

Connect with Voya

See how Voya can help you plan for tomorrow, today.

Boost Your Financial Knowledge

Timely topics, tips and tools.

Planning Tools

Voya Compare Me

See how your retirement planning habits stack up to others like you.

My Retirement Outlook*

Figure out what you need to save today and how it impacts your paycheck.

Identify Your Investor Type

Knowing your investor type can help you make smart choices for your future.

My Savings Score

Calculate your Savings Score to quickly see if you are on track for retirement.

Terms of Use | Voya Security | Excessive Trading Policy | Voya's Privacy Promise

Business Partner Access: Sponsor | TPA | Advisor

VOYA FINANCIAL™ This site is for demonstration purposes only. Demo User

Home Organizer Workshop Spending Investments Reports

NET WORTH Today: **\$310,939**

INVESTMENTS Today: **\$191,167**

THIS MONTH: +\$3,547 (+0.05%)

SINCE DEC: +\$28,337 (+2.16%)

CHANGE*: +\$4,817.59 (+1.18%)

ACCOUNTS

- Cash: \$20,690
- Credit Cards: (\$9,880)
- Investments: \$191,167
- Life Insurance: \$50,000
- Loans: (\$101,035)
- Property: \$295,000

SPENDING Net: +\$4,161

You've spent \$2,645 in the last 30 days.

27 days remaining this month.

BUDGETS Under: +\$3,523

PROTECTION

- Permanent Life Insurance: Luke Demo
- Term Life Insurance: Luke Demo
- Term Life Insurance: Jerry Demo

TOUR GUIDE

Get an overview of how to get started with your personal financial website.

GET STARTED

*These reports are provided for informational purposes only and are not intended to replace your official account statements from the sponsor or custodian. As always, you should refer to your official account statements to compile a complete and accurate inventory of your accounts. You are also strongly encouraged to review your official account statements and compare them against the status and other information contained in this report. In the case of any discrepancy, you should rely on your official account statements as the most accurate source of information. Questions regarding any account listed on the reports should be directed to the customer contact information identified on the official account statement. Assets may not be reported by 100%.

VOYA FINANCIAL™ Customer Service | More Resources | Statements & Documents | User Preferences | Logout

Home Message Center

The Employer's Savings Plan Last login: Jan 1, 2014, 12:12 AM ET

Your portfolio total is \$35,000.00

Your Estimated Monthly Income Goal at Retirement

\$2,592 Estimated Monthly Income | \$3,208 Estimated Monthly Goal | \$616 Estimated Shortfall

Contribution Rate: 3% (\$89 per pay period)

Estimated Retirement Age: 65

Assumed Rate of Return/Investment Risk: 6%

From Account Balance: \$74,400 | From Pension: \$60,000 | From Other Income: \$10,000 | From Social Security: \$14,000 | Estimated Capital G: \$10,000

Include Social Security Other Income

How does this work? About You Organize your \$\$\$

You have NEW communications to view in: Statements, Confirm, and Tax Forms.

Portfolio List

Savings Plans

The total of your Savings Plans is: \$35,000.00

Plan Name	As of Date	I want to	Details	Balance
Employer's Savings Plan I	01/01/YYYY	Select an Option	Personal Rate of Return (YTD) 7.16%	\$22,000.00
Employer's Savings Plan II	01/01/YYYY	Select an Option	Personal Rate of Return (YTD) 5.85%	\$13,000.00

Get Informed

What's YOUR Star Rating?

One star? Five? See how your retirement strategy ranks and how professional recommendations from Morningstar Associates can help you reach higher.

THIS MAY SHED SOME LIGHT

1 Save More 2 Organize Your \$\$ 3 Consolidate 4 Moving On? 5

Be ready for retirement.

It takes planning and action - and sometimes a few ideas - to help set you in motion.

Click on the titles to get started.



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
 For a brighter tomorrow™



Online Enrollment / Contribution Rate Changes

ONLINE ENROLLMENT- Coming Soon!

- ✓ Learn about and enroll in the plan through the custom participant website
- ✓ Available 24 hours a day, 7 days a week

ONLINE CONTRIBUTION RATE CHANGES

- ✓ Change contributions through the custom participant website
- ✓ Available 24 hours a day, 7 days a week
- ✓ Change contributions by dollar amount



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL

VOYA FINANCIAL™ More Resources | Statements & Documents | User Preferences | Logout

Search [] Keyword [] [Q]

Account | Investments | Plan Information | Personal Information | Message Center | Education and Tools

EMPLOYERS SAVINGS PLAN Last login Jul 9, 2014 08:52 AM ET Your current balance is \$35,000

Your Estimated Monthly Income Goal at Retirement

\$2,592 Estimated monthly income	\$3,208 Estimated monthly goal	\$616 Estimated shortfall
--	--	-------------------------------------

1 From Account Balance \$743/mo
2 From Pension \$100/mo
3 From Other Income \$136/mo
4 From Social Security \$1,613/mo
5 Estimated Shortfall \$616/mo

Hypothetical Presentation

How does this work? | About You | Organize your \$\$\$

Savings & Ownership Plan

Contribution Rate [?] Employee Pre Tax
3%
\$69 per pay period
[View Other Contributions](#)

Estimated Retirement Age [?]
65

Assumed Rate of Return/Investment Risk [?]
6%
Moderate

Include Social Security Other Income

[Reset](#) [Make Change Now](#)



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Mobile Access

- ✓ Account Information
- ✓ Investment Information
- ✓ Personal Rate of Return
- ✓ Estimated Monthly Income
- ✓ Retirement Planning Tools
- ✓ Transactional Capabilities



*Corporate insights article, July 8, 2013



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

VOYA
FINANCIAL

Personal Financial Dashboard

Personal Financial Dashboard and Action Plan

- ✓ Organizes personal financial information
- ✓ Establish household net worth, goals and budget
- ✓ Online workshops
- ✓ What-if scenarios



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™



Local **Voya Team**

Chris Mann CFP® ,ChFC®*

302-423-4065

cmann@voyafa.com

Steve Mercer*

302-270-2632

smerc@voyafa.com

Marianne LaRock-McGuckin**

302-540-4052

mlmcguckin@voyafa.com

Richard O'Neill CFS *

302-900-1123

richard.oneill@voyafa.com

Sarala Katta CFP®, ChFC®*

Regional Vice President

Phone Line: (703) 449-2911

Email: Sarala.Katta@voya.com



Office Location:

10 Corporate Circle

Suite 205

New Castle, DE 19720

*Securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC)

**Registered Representative of and securities offered through Voya Financial Advisors, Inc. (member SIPC)

CN0804-26608-0918



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL

Important Dates to Keep In Mind

Date	Activity
August 6 th	Transition Brochure delivered to your home address
August 15 th	Voya Website and Call Center is “Live”
September 6 th	Fidelity Accounts Enter “Black Out”
September 13 th	Fidelity Accounts are Closed
September 16 th	First Payroll Contributions Come to Voya
September 20 th	Full Plan Access at Voya



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL

Your “TO DO” List

- Set Up your Voya Online Account
www.DelawareDefer.com
- Review and/or Designate Beneficiaries
- Review your Contribution Amount
- Confirm your Address
- Set Up an Individual Appointment for more information



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

VOYA
FINANCIAL

QUESTIONS?



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA[®]
FINANCIAL