



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

Dear State of Delaware Employee,

Do you have an old 403(b) or 401(k) plan account? Have you considered transferring those old accounts into your Delaware Retirement Savings Plan 403(b) or 457(b) account?

Consolidating your retirement assets into one account can make it easier to manage your overall investment strategy — when you have fewer accounts and less paperwork to keep track of, you can focus on one investment strategy to help meet your savings goals. You can also take advantage of the online experience, myOrangeMoney®, that looks at your retirement assets along with your social security and pension benefits to estimate your monthly income in retirement.

The Delaware Retirement Savings Plan also features many lower-cost investment options. This means you keep more of your money working toward your retirement goals. If you're considering consolidating your accounts, meet with a local representative* by scheduling an appointment at **DelawareDEFER.com** or calling our local office at **(302) 318-8840**.

Please read the attached flyer which contains additional details about the benefits of account consolidation.

If you have questions, or would like to access your account by phone, please call **(800) 584-6001**. Representatives are available between 8 a.m. and 9 p.m. ET, Monday through Friday (excluding New York Stock Exchange holidays).

Sincerely,

Delaware **DEFER**

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

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Consult your own investment, legal, or tax advisors regarding your situation.

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Do you have an old retirement account? Consolidating could make it clear.

By consolidating your accounts in the Delaware Retirement Savings Plan, you may get a clearer picture on how much monthly income you may have in retirement.

Take advantage of the MyOrangeMoney® experience by logging into your account at **DelawareDEFER.com**. You will likely have several sources of retirement income including your pension, Social Security and your Delaware 457(b) or 403(b) account. We've made it easy to see all your accounts in one place so you can plan for a more secure retirement.

Asset consolidation can be a powerful financial management strategy.

Combining all your retirement accounts into one account can make it easier to manage your overall investment strategy — when you have fewer accounts and less paperwork to keep track of, you can focus on one investment strategy to meet your savings goals.

You may be able to save on fees.

Why pay fees on multiple accounts, many of which may have investments with higher fees than the investment choices offered in the Delaware Retirement Savings Plan? Less in fees can translate into more money in your account. To see if you can save on fees by consolidating your accounts, meet with a local representative by scheduling an appointment at **DelawareDEFER.com**.

FAQs

Is there someone that can help me with the process?

Yes, you can schedule an appointment with a local Voya representative by going to **DelawareDEFER.com** or by calling the local office at **(302) 318-8840**. They can assist you with the process, including any paperwork and can answer your questions about the process. You can also call the Voya Account Consolidation Team at **(866) 865-2660**.

Is there a time limit?

There is no time limit, but the sooner you act, the sooner your savings can be consolidated and re-invested for you.

Are Roth accounts available?

Yes. Both the 457(b) and the 403(b) offer after-tax Roth accounts.

Where can I find more information on investments and fees?

Log in to your account at **DelawareDEFER.com** to find the most recent investment performance and fee information.

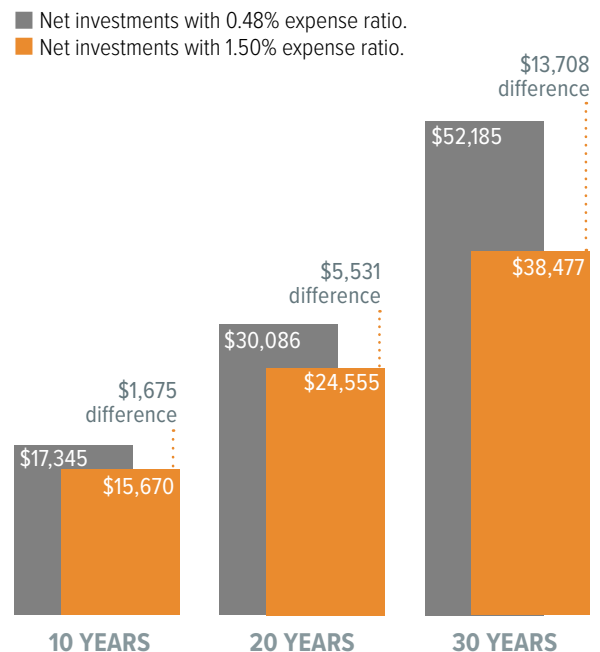
Registered Representatives of Voya Financial Advisors, Inc. (member SIPC).

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax if distributed prior to age 59½. Consult your own legal and tax advisors regarding your situation.

Take this one step to transfer your old retirement plan

Schedule an appointment with a local Voya representative by going to **DelawareDEFER.com** or by calling the local office at **(302) 318-8840**.

Delaware works hard to keep plan fees low. The chart below shows the benefits of lower fees over time.



This example shows the impact of a 0.48% expense ratio, which represents the weighted average fee paid by Delaware Retirement Savings Plan participants as of 6/30/18, and includes the fund's investment management fee and the Plan's administrative fee, vs a 1.5% expense ratio on a \$10,000 balance earning an annual return of 6% compounded monthly for 10, 20 and 30 years.



Access your Account

For more information on the Plan, to log into your account, or to schedule an appointment with a local representative, visit **DelawareDEFER.com**. If you have questions about your statement, please call Voya's Customer Contact Center at **(800) 584-6001**.

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