

# Quarterly Plan Review

As of June 30, 2024



DELAWARE RETIREMENT SAVINGS PLAN  
**DEFER**  
For a brighter tomorrow™

# Agenda

- Summary of Plan Activity
- Communications Update
- Voya Education Services
- Voya Updates

# Summary of Plan Activity

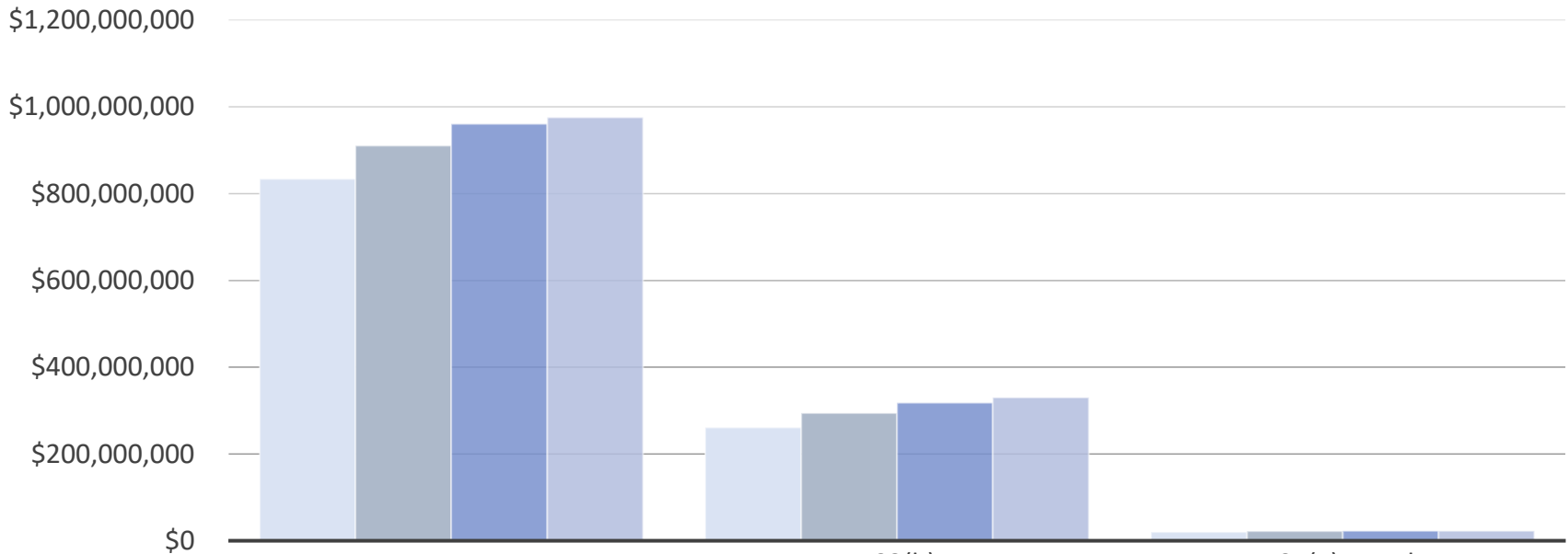
# Cash Flow Summary

April 1, 2024 to June 30, 2024

	457	403(b)	401(a) Match	Total
Beginning Period Plan Assets	\$960,639,293.08	\$318,218,566.83	\$23,011,517.33	\$1,301,869,377.24
Contributions	\$13,042,097.73	\$8,418,924.61	\$0	\$21,461,022.34
Distributions	-\$14,616,574.56	-\$3,572,995.56	-\$325,243.48	-\$18,514,813.60
Other Activity	-\$26,545.72	\$650,197.40	-\$18,409.15	\$605,242.53
Dividends	\$2,025,684.77	\$572,068.49	\$26,382.81	\$2,624,136.07
Appreciate/Depreciation	\$14,731,617.37	\$5,787,700.38	\$304,746.96	\$20,824,064.17
Ending Period Plan Assets	\$975,795,572.67	\$330,074,462.15	\$22,998,994.47	\$1,328,869,029.29

# Asset Growth

As of June 30, 2024



	457	403(b)	401(a) Match
Q3 2023	\$834,079,752	\$261,195,423	\$20,545,893
Q4 2023	\$910,709,260	\$294,342,649	\$22,193,463
Q1 2024	\$960,639,293	\$318,218,567	\$23,011,517
Q2 2024	\$975,795,573	\$330,074,462	\$22,998,994

# Distributions

## 2024

Type & Participants	1 <sup>st</sup> Quarter 2024	2 <sup>nd</sup> Quarter 2024	Total for 2024
Death Claims	-\$1,070,595.11 (22)	-\$1,171,902.22 (19)	-\$2,242,497.33 (41)
Excess Contributions	-\$8,398.60 (15)	-\$0 (0)	-\$8,398.60 (15)
Forfeitures	-\$562.04 (2)	-\$125.50 (1)	-\$687.54 (3)
Hardship Withdrawals	-\$227,676.00 (59)	-\$590,982.01 (88)	-\$818,658.01 (147)
Minimum Distributions	-\$298,485.24 (84)	-\$196,289.62 (53)	-\$494,774.86 (137)
Periodic Payments	-\$254,698.21 (122)	-\$254,087.08 (110)	-\$508,785.29 (232)
Withdrawals	-\$20,214,247.50 (661)	-\$16,301,427.17 (466)	-\$36,515,674.67 (1,127)
<b>Totals</b>	<b>-\$22,074,662.70 (965)</b>	<b>-\$18,514,813.60 (737)</b>	<b>-\$40,589,476.30 (1,702)</b>



# Rollovers Out – Top Institutions

Q2 2024

Rollover Institution	457 Plan	403(b) Plan	Match Plan
Baird	\$ 0.00 (0)	\$ 239,799.780 (1)	\$ 688.57 (2)
Charles Schwab	\$ 1,211,127.95 (12)	\$ 194,585.55 (2)	\$ 5,108.56 (3)
Edward Jones	\$ 366,143.12 (6)	\$ 144,718.34 (5)	\$ 10,955.27 (3)
FMTC	\$ 172,389.33 (2)	\$ 216,329.80 (2)	\$ 6,582.25 (1)
FTSP	\$ 234,887.55 (1)	\$ 0.00 (0)	\$ 1,776.18 (1)
Merrill Lynch	\$ 2,290,208.73 (2)	\$ 5,242.35 (1)	\$ 17,557.31 (2)
Morgan Stanley	\$ 639,819.53 (5)	\$ 83,561.31 (1)	\$ 10,085.41 (3)
NFS (Fidelity)	\$ 1,674,611.27 (8)	\$ 218,887.65 (5)	\$ 21,486.25 (5)
RBC	\$ 13,679.68 (3)	\$ 394,496.87 (2)	\$ 330.13 (1)
State of Delaware	\$ 34,809.81 (4)	\$ 0.00 (0)	\$ 8,981.15 (2)
Vanguard	\$ 640,405.00 (5)	\$ 302,856.58 (4)	\$ 1,637.32 (3)
Voya	\$ 290,825.50 (5)	\$ 286,692.85 (2)	1,264.85 (1)
All Others	\$ 1,852,886.86 (54)	\$ 474,566.71 (20)	\$ 59,971.29 (17)

# Participant Account Activity

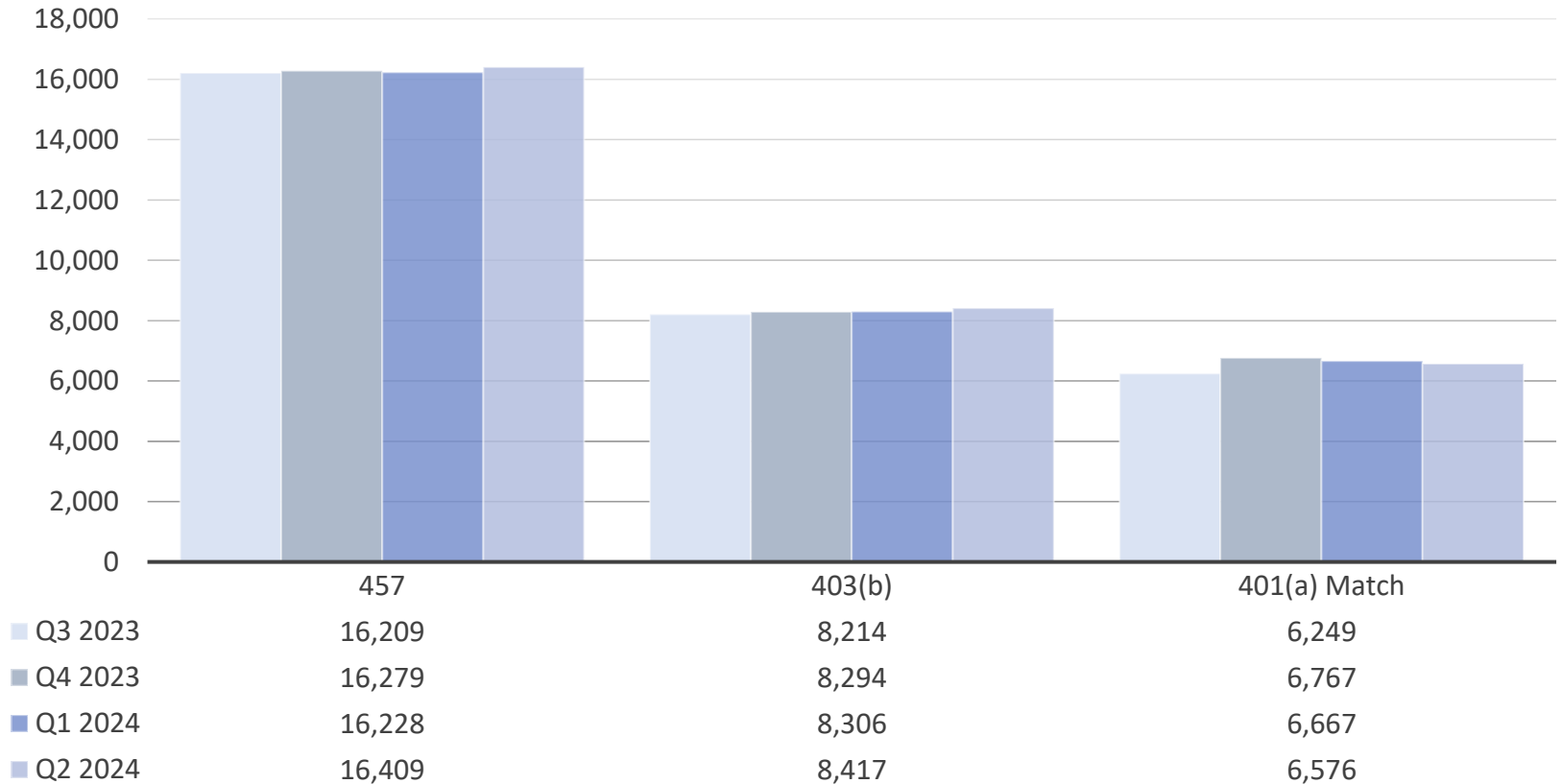
April 1, 2024 to June 30, 2024

	457	403(b)	401(a) Match	Total
Beginning of Period	16,228	8,306	6,667	31,201
New Accounts	372	173	2	547
Closed Accounts	-191	-62	-93	-346
End of Period	16,409	8,417	6,576	31,402
Terminated Employees with a Balance	4,779	1,177	2,270	8,226
Terminated Employees with a Balance < \$5,000	1,129	386	1,969	3,489



# Plan Participants

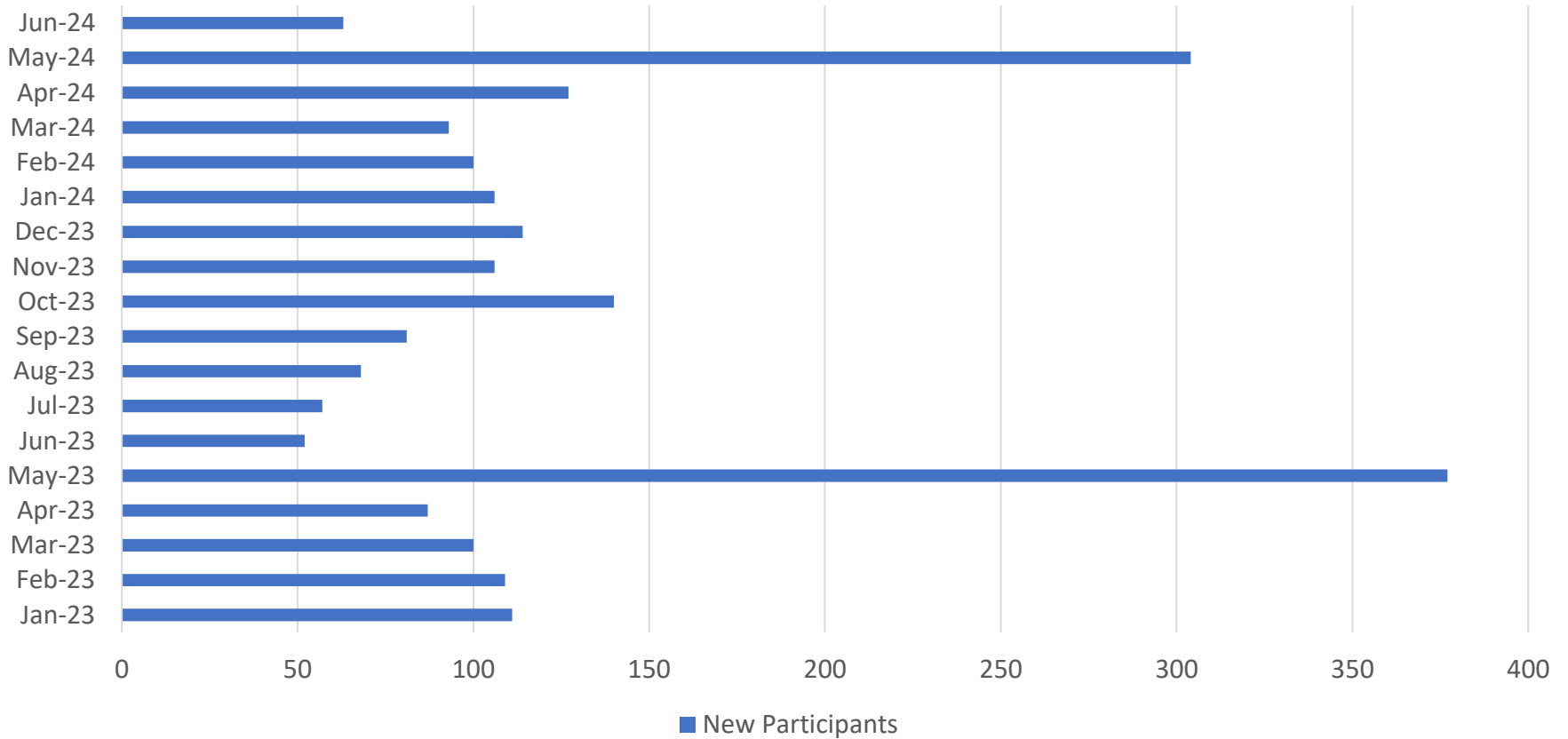
As of June 30, 2024



# Enrollments

As of June 30, 2024

## New Participants



# Communications Update

# Personalized Financial Wellness Messaging

## Q2 2024 Results

Personalized Financial Wellness Messaging has reached out to **15,992** participants

Of those, **86%** engaged with personalized financial wellness emails.

### Quarterly Education



### Save More & Restart Savings



### Beneficiary



### Diversification



### Managed Accounts



### Birthday



### Max Out



**220** completed a financial wellness assessment

**1,125** saved more or restarted their contributions

**998** named a beneficiary

**21** diversified their account

**9** enrolled in Managed Account

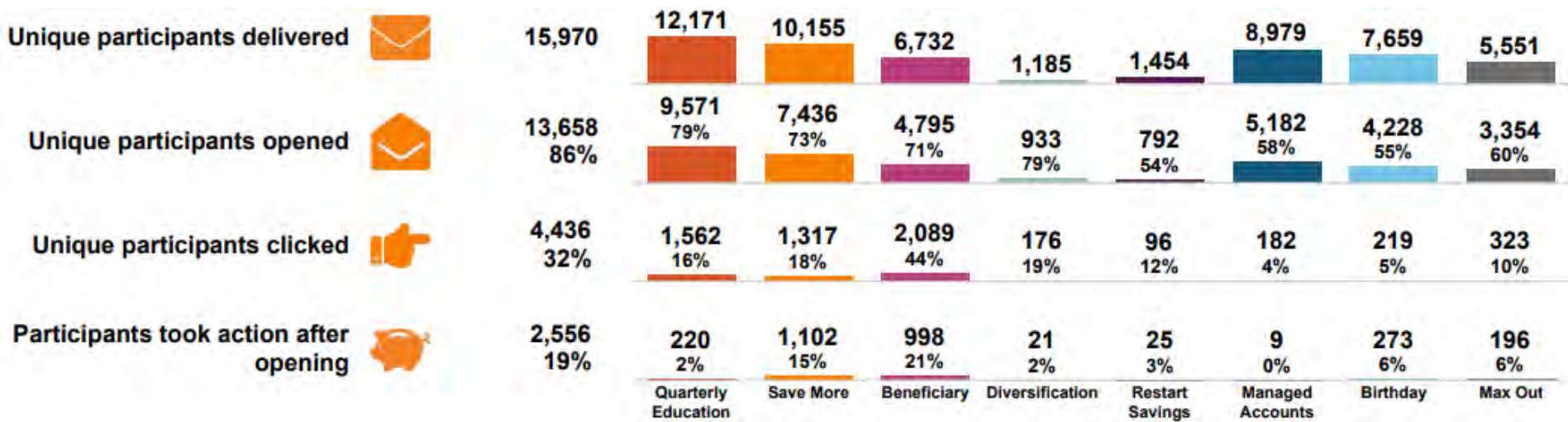
**273** participants logged into their account

**196** participants maxed out their savings



# Personalized Financial Wellness Messaging

Q2 2024 Results



# Q1 2024 Content Hubs



## Review financial wellness to help get organized and ready for the new year

- Financial wellness
- College savings
- Student loan debt
- Understanding taxes

**Lifestage guidance:**  
Starting out

Articles <a href="http://VoyaRetireBetter.com">VoyaRetireBetter.com</a>	Video <a href="http://VoyaLearnOnDemand.com">VoyaLearnOnDemand.com</a>	Learning pods <a href="http://Voya Learning Pods">Voya Learning Pods</a>	Live sessions <a href="http://VoyaLearnLive.com">VoyaLearnLive.com</a>
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<p><b>Jan</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Financial wellness</a></li> <li>• <a href="#">Beneficiaries</a></li> <li>• <a href="#">Student loan debt</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Financial wellness</a></li> <li>• <a href="#">Organizing finances</a></li> <li>• <a href="#">Beneficiaries</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Steps to set and achieve other goals</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Financial Wellness</a></li> <li>• <a href="#">5 things to do now</a></li> <li>• <a href="#">5 things to do now (Span.)</a></li> </ul>
<p><b>Feb</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Saving for college</a></li> <li>• <a href="#">Taxes</a></li> <li>• <a href="#">Spending and saving</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Saving for college</a></li> <li>• <a href="#">Spending and saving</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Starting out</a></li> <li>• <a href="#">Steps to participate and save in your retirement plan</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Savers tax credit</a></li> <li>• <a href="#">Spending and saving</a></li> <li>• <a href="#">Spending and saving (Span.)</a></li> </ul>
<p><b>Ma</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Buying a house</a></li> <li>• <a href="#">Having children</a></li> <li>• <a href="#">Retirement planning under 40</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Starting out</a></li> <li>• <a href="#">Retirement planning under 40</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Balancing</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Retirement planning under 40</a></li> <li>• <a href="#">Retirement planning under 40 (Span.)</a></li> <li>• <a href="#">Save for other financial goals</a></li> </ul>

\*Content is subject to change based on trending topics/needs.

# Q2 2024 Content Hubs



## Create and take steps on your action plan

- Debt management
- Emergency savings
- Retirement savings

### Lifestage guidance:

Mid-career

### America Saves Week

April 8–12

Articles	Video	Learning pods	Live sessions
<a href="https://VoyaRetireBetter.com">VoyaRetireBetter.com</a>	<a href="https://VoyaLearnOnDemand.com">VoyaLearnOnDemand.com</a>	<a href="https://VoyaLearningPods.com">Voya Learning Pods</a>	<a href="https://VoyaLearnLive.com">VoyaLearnLive.com</a>

Apr

- [Participant experience](#)
- [America Saves Week](#)
- [Financial literacy](#)

- [Savings](#)
- [Financial literacy](#)
- [Online account experience](#)

- [America Saves Week resource center](#)

- [Spring cleaning for finances](#)
- [Create an emergency fund](#)
- [Create an emergency fund \(Span.\)](#)

May

- [Emergency savings](#)
- [Credit card debt](#)
- [Retirement planning over 40](#)

- [Build up an emergency savings](#)
- [Retirement planning over 40](#)

- [Establish an emergency fund](#)
- [Gaining momentum](#)

- [Prioritizing debt](#)
- [Retirement planning over 40](#)
- [Retirement planning over 40 \(Span.\)](#)

June

- [Saving for retirement](#)
- [Maxing out retirement plan](#)

- [Plan for your retirement](#)

- [Steps to plan for retirement](#)

- [Prepare for retirement](#)
- [Mid-year check-in](#)
- [Mid-year check-in \(Span.\)](#)

\*Content is subject to change based on trending topics/needs.

# Q3 2024 Content Hubs



## Evaluate protection needs

- Voluntary benefits
- Insurance
- Cybersecurity
- Estate planning
- Market volatility

## Lifestage guidance:

Nearing retirement

Articles	Video	Learning pods	Live sessions
<a href="https://VoyaRetireBetter.com">VoyaRetireBetter.com</a>	<a href="https://VoyaLearnOnDemand.com">VoyaLearnOnDemand.com</a>	<a href="https://VoyaLearningPods.com">Voya Learning Pods</a>	<a href="https://VoyaLearnLive.com">VoyaLearnLive.com</a>

Jul

- |   |  |  |   |
|---|--|--|---|
| <ul style="list-style-type: none"> <li>• Financial protection</li> <li>• Estate planning</li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Open enrollment</a></li> <li>• <a href="#">Estate planning</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Steps to protect yourself today and tomorrow</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Estate planning</a></li> <li>• <a href="#">Financial wellness</a></li> <li>• <a href="#">Financial wellness (Span.)</a></li> </ul> |
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Aug

- |  |  |  |  |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>• Voluntary benefits</li> <li>• Supplemental insurance</li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Health savings account</a></li> <li>• <a href="#">Flexible spending account</a></li> <li>• <a href="#">Disability income insurance</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Steps to protect yourself today and tomorrow</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Healthcare in retirement</a></li> <li>• <a href="#">Protection</a></li> <li>• <a href="#">Protection (Span.)</a></li> </ul> |
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Sept

- |  |  |  |  |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>• 401(k)/403(d) Day</li> <li>• Market volatility</li> <li>• <a href="#">Special needs planning</a></li> <li>• Nearing retirement</li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Understanding market volatility</a></li> <li>• <a href="#">Special needs planning</a></li> <li>• <a href="#">Nearing retirement: Getting started</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Navigate market volatility</a></li> <li>• <a href="#">Special needs planning</a></li> <li>• <a href="#">Nearing retirement</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Stay the course</a></li> <li>• <a href="#">Stay the course (Span.)</a></li> </ul> |
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# Q4 2024 Content Hubs



## Set yourself up for the new year

- Organized finances
- Mental health/finances
- Credit card debt/debt management
- Retirement income

### Lifestage guidance:

In Retirement

### National Retirement Security Month

October

	Articles <a href="https://VoyaRetireBetter.com">VoyaRetireBetter.com</a>	Video <a href="https://VoyaLearnOnDemand.com">VoyaLearnOnDemand.com</a>	Learning pods <a href="https://VoyaLearningPods.com">Voya Learning Pods</a>	Live sessions <a href="https://VoyaLearnLive.com">VoyaLearnLive.com</a>
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Oct

- |   |  |  |  |
|---|--|--|--|
| <ul style="list-style-type: none"> <li>• Retirement planning</li> <li>• <a href="#">Work with a financial professional</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Nearing retirement</a></li> <li>• <a href="#">Healthcare costs in retirement</a></li> </ul> | <ul style="list-style-type: none"> <li>• National Retirement Security Month</li> <li>• <a href="#">Special needs planning</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Special needs planning</a></li> <li>• <a href="#">Planning for retirement</a></li> <li>• <a href="#">Planning for retirement (Span.)</a></li> </ul> |
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Nov

- |  |   |   |  |
|--|---|---|--|
| <ul style="list-style-type: none"> <li>• <a href="#">Retirement Income strategies</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Retirement income</a></li> <li>• <a href="#">Social security basics</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Nearing retirement</a></li> <li>• <a href="#">In Retirement</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Social Security basics</a></li> <li>• <a href="#">Social Security basics (Span.)</a></li> <li>• <a href="#">Nearing retirement</a></li> </ul> |
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Dec

- |  |   |   |   |
|--|---|---|---|
| <ul style="list-style-type: none"> <li>• <a href="#">Reduce debt</a></li> <li>• Mental health support with finances</li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">End of year financial check-in</a></li> <li>• <a href="#">Saving automatically</a></li> <li>• <a href="#">Save for major milestones</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Personal finances</a></li> </ul> | <ul style="list-style-type: none"> <li>• <a href="#">Personal finance basics</a></li> <li>• <a href="#">5 tips for end of year finances</a></li> <li>• <a href="#">5 tips for end of year finances (Span.)</a></li> </ul> |
|--|---|---|---|

\*Content is subject to change based on trending topics/needs.

# Voya Education Services

# Voya Local Outreach Efforts

Activity	2023	Q1 2024	Q2 2024
Enrollments	1,402	299	494
1:1 Appointments	1,497	374	476
Orientations/Benefit Fairs	15	0	1
Emails	2,576	500	554
Calls	4,142	917	1,033
Group Meetings	16	8	7

# Appendix

# Voya Updates

# Employee Experiences

## Employee experiences

- > **Participant Web, mobile app & contact center**
- > New customer homepage experience
- > myVoyage enhancements
- > Security enhancements

### Participant Website, mobile app & contact center

#### Participant Website and mobile app

- Employees can now view up to 12 months of history for their contributions.
- Enhanced loan payment information shows employees with loans how much they paid back in principal and interest.
- Introduced Money Matters Resources for employees under age 50 to help them balance competing financial needs, talk to their families about money, learn about investing and more.
- Optimized the Voya Learn® online education experience to make it easier to find on-demand content and live sessions.
- Spanish statements are available for all plans.
- Mobile app check & document upload for rollovers are available to eligible plans.

#### Contact center

- Employees calling into the Voya contact center can authenticate by receiving a secure, one-time verification code to their mobile phone number or email address on file.

# Employee Experiences

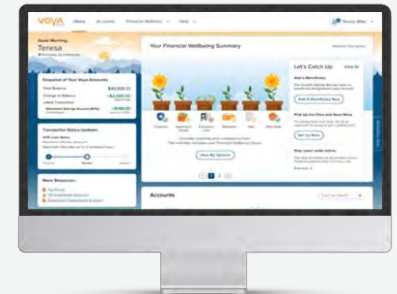
## Employee experiences

- > Participant Web, mobile app & contact center
- > **New customer homepage experience**
- > myVoyage enhancements
- > Security enhancements

### New employee homepage experience launched

Began rolling out the new employee homepage experience, which brings together an individual's financial life. The experience offers:

- A comprehensive view of all Voya accounts
- The ability to add all types of accounts to view net worth, spending and budgeting
- An innovative feature that distills complex data into easy-to-understand financial insights
- Automatic personal finance resources
- The flexibility to tailor the experience so that it's personal



Watch video

# Employee Experiences

## Employee experiences

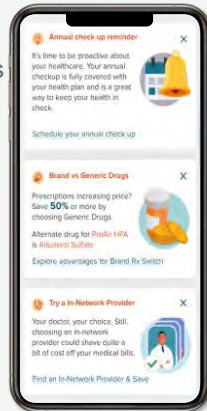
- > Participant Web, mobile app & contact center
- > New customer homepage experience
- > **myVoyage enhancements**
- > Security enhancements

VOYA FINANCIAL.

myVOYAGE.

myVoyage continues to evolve

- Personalized enrollment guidance experience improvements make it easier to understand benefit options.
- Saving for College life event module calculates the cost of college, sets a savings goal and tracks progress by linking a college savings account.
- Voya PAL chatbot feature on myVoyage website helps answer frequently asked questions – including questions about health and wellness benefits – at all hours of the day or night with 24/7 availability and transfers employees to a live agent when appropriate.
- ID card upload feature provides easy access to health, dental and vision insurance ID cards.
- Interactive experience finds expenses eligible for tax-advantaged account reimbursements and online stores to shop for HSA and FSA eligible items.
- Summary page with claims information for minor dependents provides a family-level view of year-to-date out-of-pocket spending.
- Benefits details show medical coverages and cost data.
- Personalized nudges based on claims insights help employees see how much they're spending on prescriptions, better understand the difference between in and out of network provider costs, understand the financial impact of emergency room visits and receive recommendations to enroll in their employer's benefits for chronic conditions / adverse events.



DELAWARE RETIREMENT SAVINGS PLAN  
**DEFER**  
For a brighter tomorrow™



# Employee Experiences

## Employee experiences

- > Participant Web, mobile app & contact center
- > New customer homepage experience
- > myVoyage enhancements
- > **Security enhancements**

### Security enhancements

As part of our ongoing commitment to security, a step-up security feature was introduced on the Participant Website and Voya Retire mobile app. This added layer of security requires employees to provide real-time authentication to complete activities like address changes, banking information updates and paperless money out transactions. Employees will receive a one-time passcode via text to their mobile phone number on file. After entering the one-time passcode, the employee can complete their request. Employees who do not have a mobile phone number on file are prompted to add one to their account for enhanced authentication and security purposes.

For employees that link their Voya accounts in third-party applications (like their banking website), an API solution was implemented that provides a convenient and secure way for employees to share their Voya account information with third party applications. It also provides employees a clear view of firms they've granted account information access to.



# Transforming financial care in the workforce

**A new Roth money source reaches a diverse employee population**



## Situation

The plan sponsor added a Roth money source to the plan to begin offering after-tax savings. The challenge was to engage and educate an employee-base from over 120 locations and included a diverse mix of backgrounds, education levels, languages and union and non-union roles.



## Action steps

Over **16** digital, non-digital and onsite engagement efforts were used to support this very complex outreach challenge.

Over **1,500** employees registered for both English and Spanish live education meetings

Over **10k** views on the custom Roth website



## Results

Driving positive behaviors within the **first 45 days** of the campaign launch that extend past Roth awareness.

**1,400** made changes to their contributions

**6.23%** average Roth contribution rate

**593** employees increased their contribution rate with a **3.9%** average contribution rate increase among the group

**480** employees switched from pretax to Roth



*PSCA award recipient*

**Line of business:**  
Food and  
beverage company

**Number of employees:**  
30,000



DELAWARE RETIREMENT SAVINGS PLAN  
**DEFER**  
For a brighter tomorrow™

# Transforming financial care in the workforce

Call volume decreases thanks to more first-call resolution



786,550 live calls



5,152 emails



22,115 live chats



195,349 Voya PAL chats



97% satisfaction



40% fully resolved via IVR



89% fully resolved via Voya PAL digital assistant

## Employee education and engagement

Top performing content focused around timely and legislative updates.

- How much can you contribute to your HSA and FSA in 2024?
- IRS waives 2024 RMDs for inherited IRA beneficiaries.
- 7 tax deductions for homeowners to lower their income tax.



Over 28% increase in engagement on the Voya Retire Better blog\*

Voya internal data 4/1/24 – 6/30/24  
\*Comparing 4/1/23 - 6/28/23 to 4/1/24 - 6/28/24



# Transforming financial care in the workforce

## Employee actions & sentiment report

### Investment trades

**98.8%**

**are staying the course**

and have not made investment trades  
down from 99.0%

### Made a future investment change

**↑ 1.2%** *Unchanged* from the same  
time last year

### Requested a loan/hardship

**↑ 1.4%** 17% *increase* from the  
same time last year

### Savings rate changes

Of those who  
changed  
their savings  
rate

**66%**  
**Increased  
savings,**  
Up 1% from same  
quarter last year

### Voya employee sentiment **Trending up**

**↑ 67%, up 1%**  
*from last quarter*

**↑ 61% ages 40-49,**  
*up 6%*  
*from last quarter*

#### Summary:

Strong equity market performance is cited  
as a key reason for increasing sentiment.



### Sentiment insights

Middle-aged workers (40-49) have expressed concern with increasing expenses due to inflation, market impact to portfolios, uncertainty, lack of overall confidence, unsure of what steps to take toward retirement and how to maximize their resources.

# Innovating for a better future

Delivering a connected experience

## Delivering a connected employee experience

As healthcare costs rise, employees face a health savings gap in retirement. Voya is uniquely positioned to help employees close that gap.



One secure, easy-to-use platform



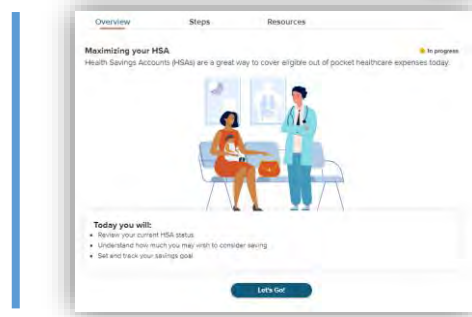
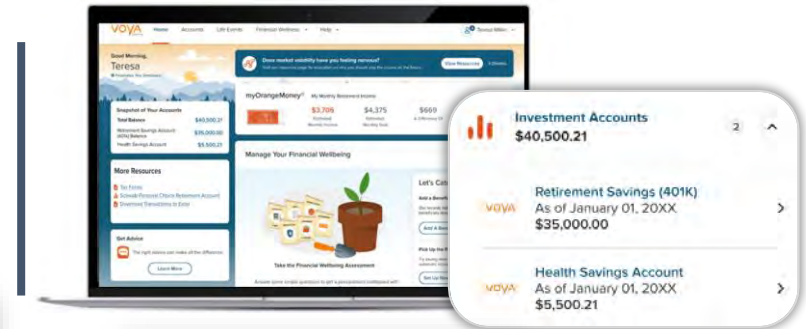
Take-action, educational campaigns



Interactive, Life Event journey for HSA savings



myOrangeMoney retirement healthcare cost estimate



# Innovating for a better future

## Loans and withdrawals

### Top reasons for taking a loan or withdrawal



1  
Needing money for an emergency



2  
Paying off high interest debt (e.g. credit cards)



3  
Make a large purchase

### Employer

#### Plan design considerations

- Loan policy considerations, including flexible loan repayment options to reduce default.
- Connected benefit programs, such as out-of-plan emergency savings or HSAs.

### Employee

#### Employee education

- The importance of a rainy-day fund for unexpected expenses.
- Education on account portability, such as a rollover to an IRA or other qualified plan.



### Out-of-plan emergency savings solution

Voya Financial teams up with SecureSave to offer new out-of-plan emergency savings program to its Workplace clients.

[Read more](#)

**2 in 10 Americans**

have taken a loan or withdrawal in the past 5 years

Helping protect workers retirement savings with a cash cushion

# Innovating for a better future

New fund launch

The **Voya Capital Preservation Fund** launches as stability and a long-term outlook continue to rise for Americans

## Voya Stable Value

Investment strategy invests primarily in high quality fixed-income instruments and investment contracts issued by insurance companies, banks or other financial institutions with the objective of providing current income consistent with **preserving principal** and **maintaining liquidity**.

Visit [voyastablevalue.com](https://voyastablevalue.com) to learn more.

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When it comes to perceived importance, Americans want a strategic approach



Having a guaranteed source of income

90%



Long-term view of investments

85%



Staying the course during a volatile market

85%

Past performance is no guarantee of future results. All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. Voya Financial Consumer Insights & Research survey conducted between May 15-16, 2024 among n=1,005 adults aged 18+ in the U.S., balanced by age and gender to reflect the U.S. population.



DELAWARE RETIREMENT SAVINGS PLAN  
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# Making a difference, together

New thought leadership

Over the past several decades, women have made significant strides in the workplace. Our latest research outlines key findings and actionable steps for employers to support a healthy retirement.

## Key findings



**80% of women are worried** about the impact inflation is having on their **ability to save** for retirement.<sup>1</sup>



Women with inadequate emergency savings were **over 4.5x times more likely to take a withdrawal** from their plan.<sup>1</sup>



**81% of women** agree that **inflation** had made them more **stressed** about their personal financial situation.<sup>1</sup>

## Taking action

Retirement plan auto features can help build long-term wealth

Optimizing benefits spending can help women allocate their money more efficiently

Advisory services can help boost financial confidence

[Read more](#)



“ Taking money out of my retirement plan taught me the importance of having an emergency fund and being prepared for unexpected expenses. I’m now also aware of the potential consequences of tapping into retirement savings before reaching retirement age<sup>2</sup> ”

- Millennial, Black

<sup>1</sup> Voya Financial Consumer Insights & Research survey conducted June 12-13, 2023, among 511 women aged 18+ in the U.S., featuring 211 women working full-time or part-time.

<sup>2</sup> Voya Financial Consumer Insights & Research exploratory study conducted on the Consumer Online Community from October 30 –November 7, among N=60 female consumers who are employed full-time and actively contributing to a workplace retirement plan.



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# Making a difference, together

Veteran's leadership

New research from Voya and Easterseals finds veterans with disabilities experience gaps in their workplace benefits

VOYA | Cares®



Voya Cares and Easterseals commissioned original research to look beyond efforts to hire veterans to better understand what it means to support veterans with disabilities and their caregivers.

## What veterans need – key findings

- Help to **maximize dollars spent across VA benefits and employer benefits**, such as retirement plans, health savings accounts (HSAs), healthcare insurance, and other voluntary benefits.
- A **workplace emergency savings** fund to put money aside through payroll deduction.
- **Support and resources** to help make the transition from military service to civilian jobs.
- Help estimating income needs in retirement, including **future health care costs**, as well as **personalized advice services** and **financial planning** for retirement.
- Expanded health insurance **coverage for mental illness**.

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[Press release](#)

66%

61%

58%

57%

56%



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# Disclosures

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