



DELAWARE RETIREMENT SAVINGS PLAN

**DEFER**

For a brighter tomorrow™

# DELAWARE RETIREMENT SAVINGS PLAN QUARTERLY PLAN REVIEW – 3/31/26



June 2, 2026



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

- 2026 Focus
- Scorecard
- Relationship Overview
- Voya Update
- Appendix





# 2026 Focus Items & Scorecard

# 2026 Focus Items

## • Increase engagement

- **Drive enrollment**
- Promote Tools & Resources
- E-delivery
- **Account registration**
- Financial Wellness
- Promote retirement readiness
- **Beneficiary updates**



## • Increase contributions

- **Increase overall contributions – deferrals and rollovers**
- Sick / Leave payout
- Allowing agencies and other locations to participate in plans

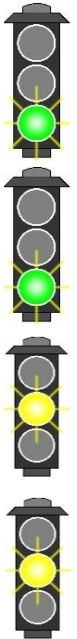
## • Plan Governance

- Plan Design
  - Review Automatic Enrollment
- Secure Act 2.0 review
- Cybersecurity review
- Incorporating pension information into myOrangeMoney
- Implement cash-out distribution process



# Scorecard

	Target	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YTD Total	% of Goal
Enrollment	1,600 new enrollments	586	281	334	396	396	25%
Contributions	\$83M	\$25.1M	\$22.5M	\$24.1M	\$21.6M	\$21.6M	26%
Account Registration*	90%	76%	77%	79%	80%		
Beneficiary on file*	90%	65%	65%	68%	69%		



\*active participants



# Relationship Overview

# Cash Flow Summary – Q1 2026

	<b>457(b)</b>	<b>403(b)</b>	<b>401(a) Match</b>	<b>Total</b>
Beginning Period Plan Assets	\$1,148,148,581	\$439,599,614	\$25,117,186	\$1,612,865,381
Contributions	\$13,620,527	\$8,032,072	\$0	\$21,652,599
Distributions	(\$22,081,417)	(\$6,100,542)	(\$430,007)	(\$28,611,966)
Other Activity	\$936,572	\$812,127	(\$10,795)	\$1,737,904
Dividends	\$2,102,224	\$672,580	\$23,942	\$2,798,746
Appreciation/Depreciation	(\$26,472,780)	(\$11,025,496)	(\$444,413)	(\$37,942,689)
Ending Period Plan Assets	\$1,116,253,708	\$431,990,356	\$24,255,914	\$1,572,499,978
Legacy Assets		\$234,959,472		\$234,959,472
Total		\$666,949,828		\$1,807,459,450

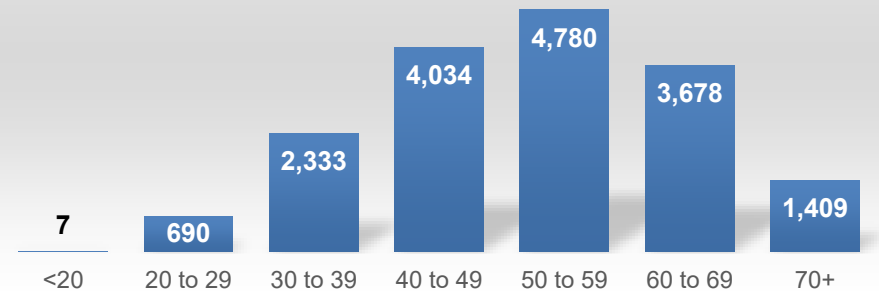
	<b>457(b)</b>	<b>403(b)</b>	<b>401(a) Match</b>	<b>Total</b>
Terminated Employees with a Balance	1,355	4,578	5,959	11,892
Terminated Employees with a Balance < \$7,000	388	1,002	2,122	3,512

# Plan Snapshot – 457(b)

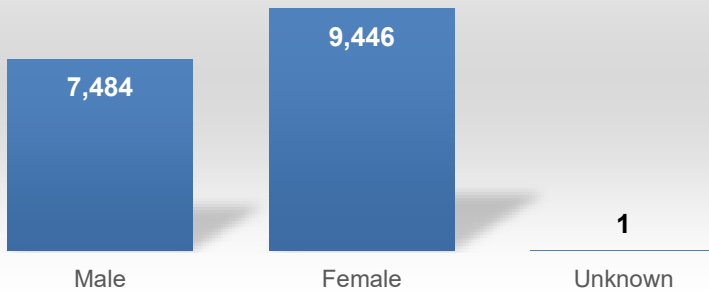
## Snapshot

Participant Accounts with a Balance	16,931
Total Assets	\$1,147,871,530
Median Participant Salary	\$57,200
Average Participant Age	52
Average Savings Balance	\$65,913

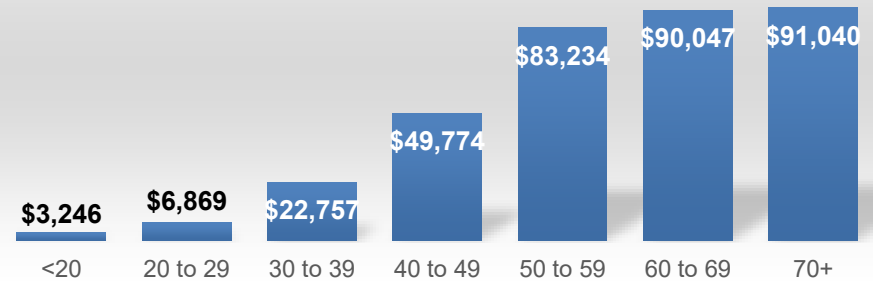
### Unique Participants with a Balance by Age Group



### Unique Participants with a Balance by Gender



### Average Savings Balance by Age Group



# 457(b) Trends

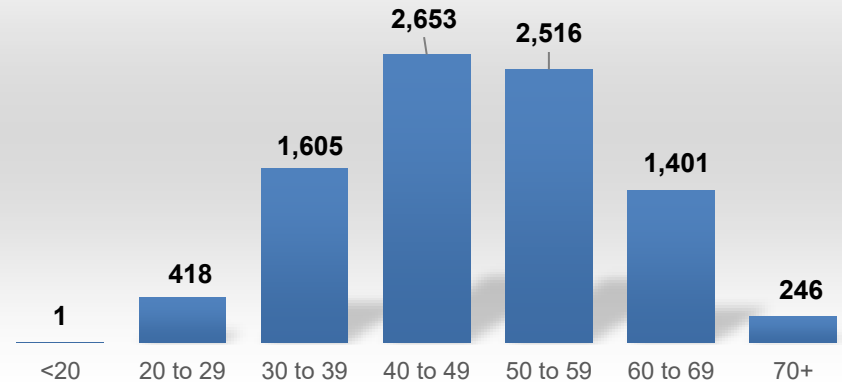
	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Total Plan Participants	16,584	16,829	16,821	16,904	16,892
Total Plan Assets	\$1,005,368,886	\$1,083,885,069	\$1,130,108,418	\$1,147,871,530	\$1,116,253,708
Average Balance	\$60,623	\$64,390	\$71,982	\$67,905	\$65,913
Participants in Managed Accounts	3%	3%	3%	3%	3%
Mobile App	14%	15%	15%	16%	16%
E Delivery	39%	38%	39%	41%	56%
Web Registration	73%	74%	74%	76%	78%

# Plan Snapshot – 403(b)

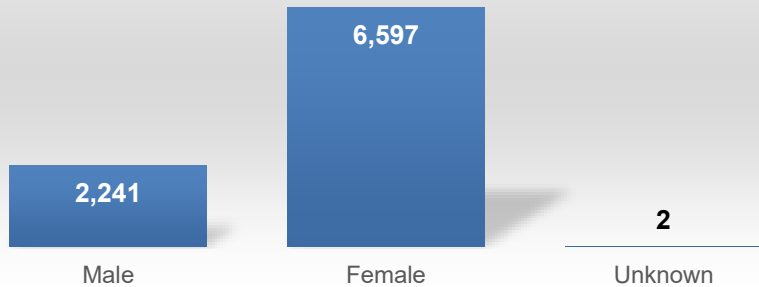
## Snapshot

Participant Accounts with a Balance	8,840
Total Assets	\$431,990,356
Median Participant Salary	\$60,000
Average Participant Age	49
Average Savings Balance	\$48,867

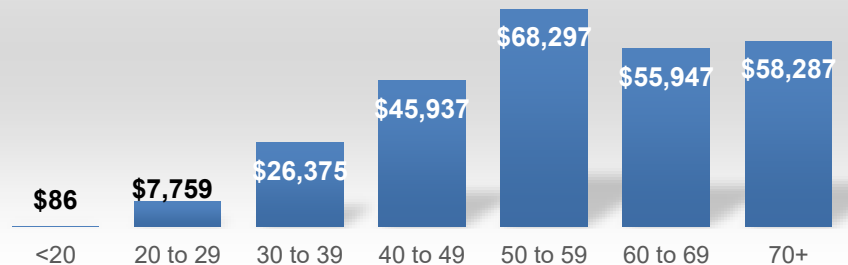
## Unique Participants with a Balance by Age Group



## Unique Participants with a Balance by Gender



## Average Savings Balance by Age Group



# 403(b) Trends

	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1
Total Plan Participants	8,640	8,766	8,769	8,833	\$431,990,356
Total Plan Assets	\$362,216,358	\$401,637,625	\$425,948,996	\$439,594,419	8,834
Average Balance	\$41,923	\$45,817	\$48,574	\$49,767	\$48,867
Participants in Managed Accounts	2%	2%	2%	2%	2%
Mobile App	9%	11%	12%	12%	13%
E Delivery	36%	36%	37%	38%	54%
Web Registration	73%	74%	75%	76%	77%

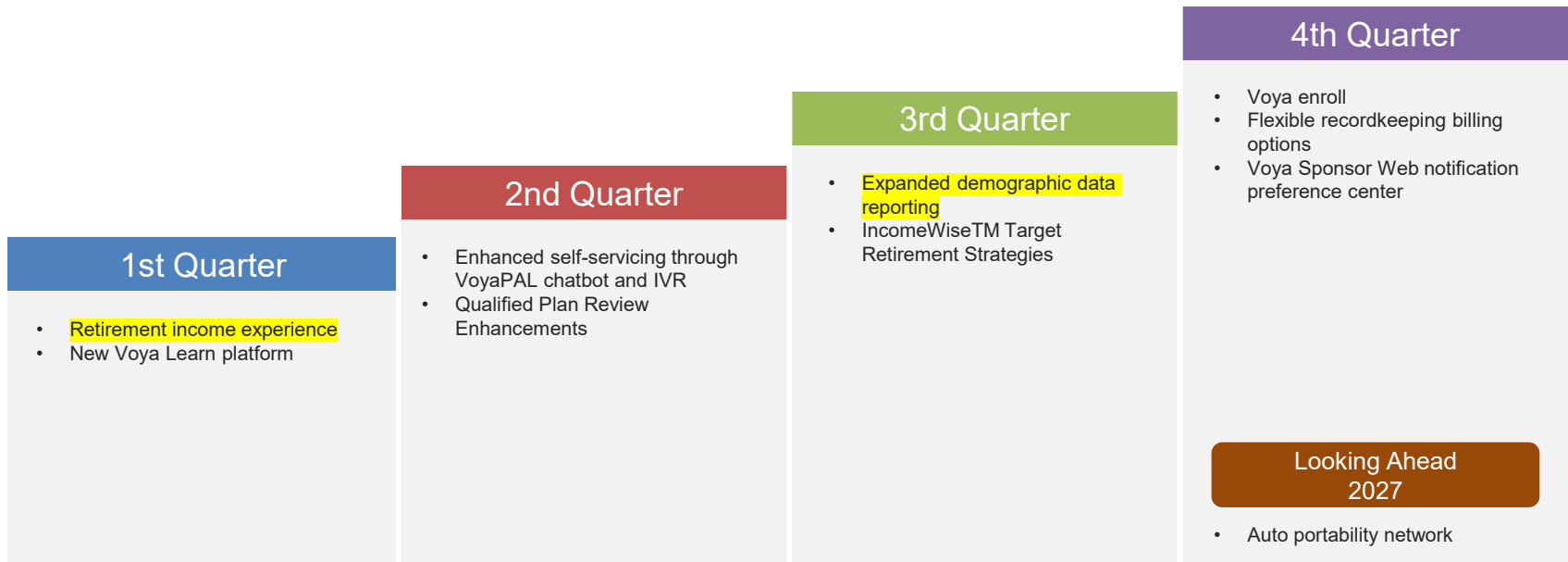
# Legacy 403(b) Accounts (3/31/26)

Investment	Balance	Participants
Brighthouse Life Insurance Company - *Deselected	\$23,248,664	409
Corebridge (VALIC) - *Deselected	\$16,929,984	690
Empower Retirement LLC - *Deselected	\$3,981,614	69
Equitable - *Deselected	\$57,936,377	1,473
Horace Mann - *Deselected	\$28,855,121	670
Lincoln Financial - *Deselected	\$772,781	7
Lincoln Investment Planning, Inc. - *Deselected	\$2,144,689	68
Mass Mutual Ascend (GALIC) - *Deselected	\$2,507,982	60
MetLife - *Deselected	\$41,767,391	646
New York Life - *Deselected	\$2,367,610	163
PenServ Plan Services, Inc - *Deselected	\$848,040	30
ReliaStar Life Insurance Company - *Deselected	\$72,802	2
Security Benefit - *Deselected	\$44,600,616	705
Symetra Life Insurance Company - *Deselected	\$5,673,733	100
Voya Retirement Ins. and Annuity	\$405,861,256	8,753
Voya Retirement Insurance and Annuity Company - *Deselected	\$3,252,068	61
<b>Total Legacy as of 3/31/26</b>	<b>\$640,820,728</b>	

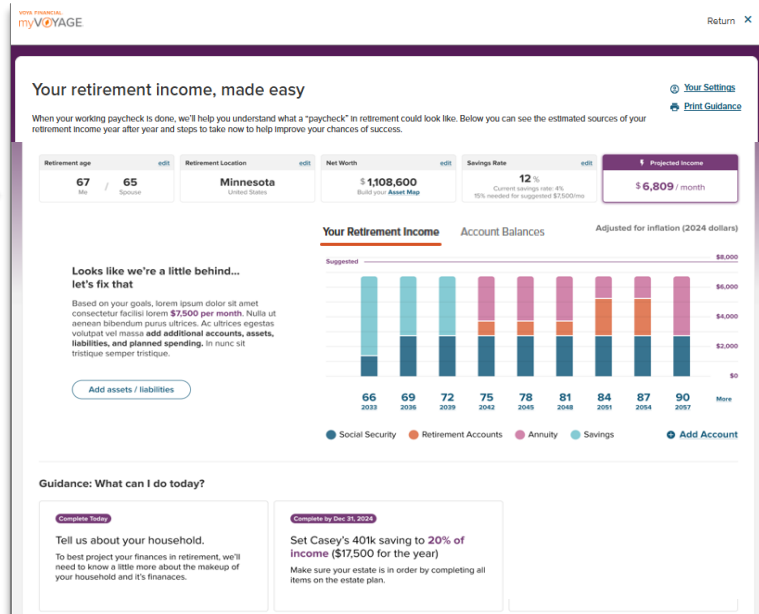
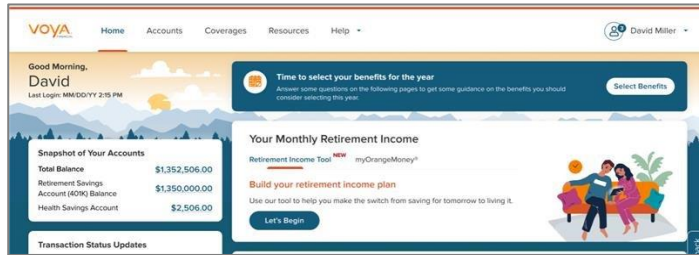
# Voya Update



# 2026 Innovation Pipeline



# New Retirement Income Experience



## Participants age 50+ will be able to...

- Access experience from Dashboard
- Organize retirement budget and view all income sources in one place
  - Voya balance and contribution information automatically included
  - Can add other sources of income and retirement expense estimates
- Build a tax-optimized, year-over-year retirement income strategy (how much, from which income sources)
- Receive next best action guidance
- Download report with retirement income strategy

For Illustration use only.

# How optimized is your plan?

	<b>Participation &amp; Savings Optimization</b> <i>Higher benefits utilization and savings</i>	<b>Engagement Solutions</b> <i>Increase personalized communication &amp; digital engagement</i>	<b>Guidance &amp; Investments</b> <i>Optimize participant outcomes</i>	<b>Retiree Solutions</b> <i>Increase retention of assets in plan</i>	<b>Other Solutions</b> <i>Financial wellness and holistic solutions</i>
<b>Best</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Re-enrollment</li> <li><input type="checkbox"/> Student loan solutions, HSA, Emergency Savings</li> <li><input type="checkbox"/> Non-Qualified Plans</li> <li><input type="checkbox"/> Employer Retirement Contribution to replace pension</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Add retirement plan digital nudges to intranet &amp; benefits administration platform</li> <li><input type="checkbox"/> Financial Wellness Engagement incentives</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Financial Planning (specific advice &amp; recommendations)</li> <li><input type="checkbox"/> Managed Accounts- Dual QDIA</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Guaranteed Income solutions*</li> <li><input type="checkbox"/> Financial Planning (specific advice &amp; recommendations)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Out of Plan Emergency savings</li> <li><input type="checkbox"/> Student loan solutions</li> <li><input type="checkbox"/> Health Account Solutions(HSA, FSA, COBRA)</li> </ul>
<b>Better</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Smarter Match (stretch match-behaviorally informed)</li> <li><input type="checkbox"/> Auto escalation</li> <li><input type="checkbox"/> Smarter Defaults (6%+)</li> <li><input type="checkbox"/> Age 60-63 Catch up</li> <li><input type="checkbox"/> Enrollment meetings</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Default e-Delivery</li> <li><input type="checkbox"/> Annual communication campaign strategy activation</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Advisory Services outreach and education</li> <li><input type="checkbox"/> myVoyage</li> <li><input type="checkbox"/> Financial Coaching (Individual education)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Retirement Income guidance</li> <li><input type="checkbox"/> Managed Accounts with retirement income guidance</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Supplemental Health Insurance</li> <li><input type="checkbox"/> Caregiving solutions</li> <li><input type="checkbox"/> Benefits Administration-including decision support tools</li> </ul>
<b>Good</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Employer Match</li> <li><input type="checkbox"/> Auto enrollment</li> <li><input type="checkbox"/> Catch Up</li> <li><input type="checkbox"/> Roth</li> <li><input type="checkbox"/> Limit Loan availability to 1</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Employer provided email addresses</li> <li><input type="checkbox"/> Always on personalized messaging (<i>save more, bene, diversification, web registration</i>)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Advisory Services</li> <li><input type="checkbox"/> Diversified lineup: Target Date solutions, Stable Value</li> <li><input type="checkbox"/> Financial Wellness Educational Seminars (general financial education)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Flexible &amp; automatic withdrawal options</li> <li><input type="checkbox"/> Ability to consolidate assets into the plan</li> <li><input type="checkbox"/> Retiree investments including Stable Value</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Small balance(\$7k) or less auto IRA rollover</li> <li><input type="checkbox"/> Secure 2.0 withdrawal provisions</li> </ul>

\*Guarantees are based on the claim-paying ability of the insuring company.  
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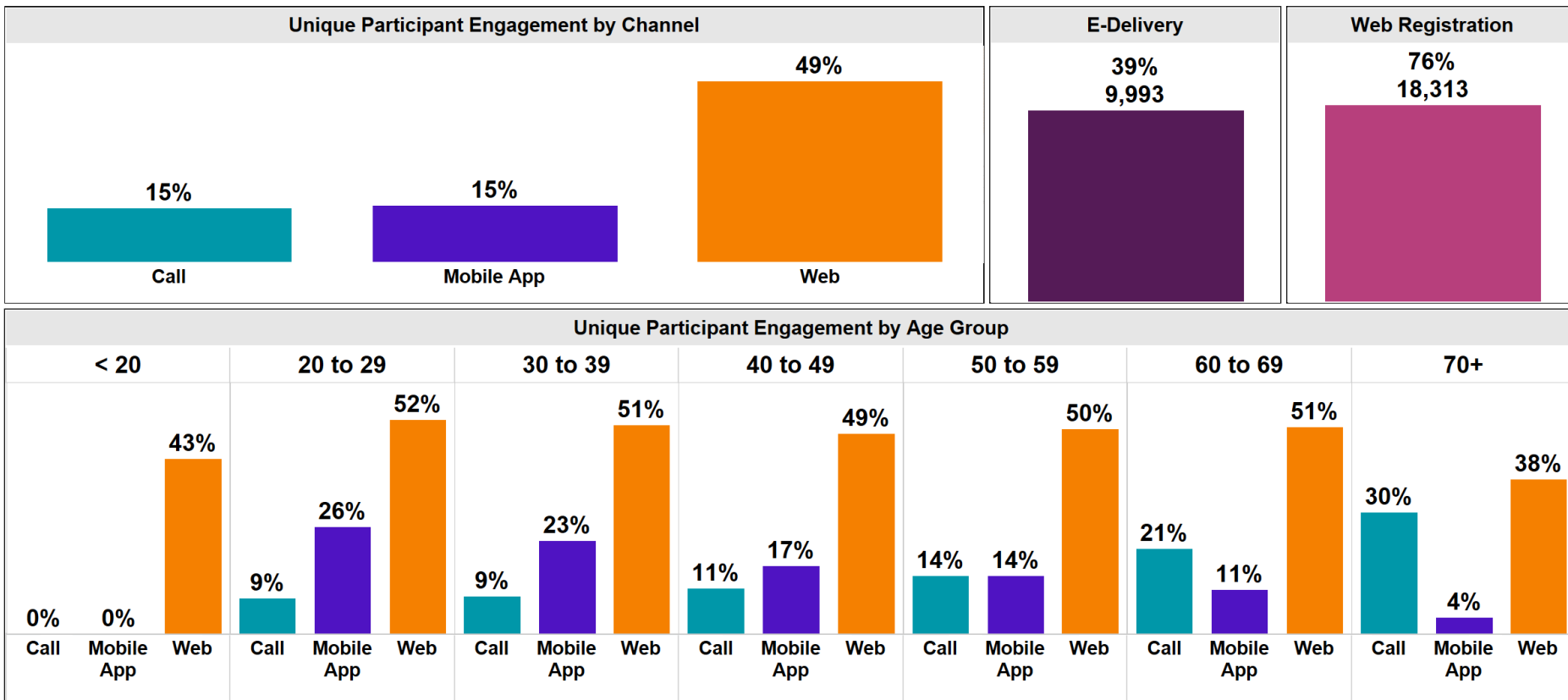
# Appendix



# Engagement – 457(b) & 403(b)

## Engagement

58% of plan participants have engaged (used web, mobile, or called) over the past 12 months  
 49% of plan participants have digitally engaged over the past 12 months



Data as of 3/31/2026

# Delaware New Hire Enrollment

(January)

## Goal

Addresses the importance & benefits of joining the Plan

## Audience

Eligible, not participating employees, hired between **10/1/25-12/31/25**

## Results

- Plan 664093 457(b) Plan: 3 enrolled
  - Plan 664095 403(b) Plan: 7 enrolled
- 19 people are no longer employed with Delaware



The image shows a page from the Delaware DEFER enrollment guide. At the top, it features the Delaware Retirement Savings Plan logo and the text 'DELAWARE RETIREMENT SAVINGS PLAN DEFER For a brighter tomorrow'. Below this is a photo of a man and a woman walking, with the text 'It's easy to get started'. The main body of the page contains the following text:

Congratulations on your recent hire with the State of Delaware! One of the many benefits available to you is the Delaware DEFER 457(b) Plan and 403(b) Plan. According to financial professionals, you may need 80% to 90% of your final salary to retire comfortably. Social Security may cover some but not all of what you'll need. DEFER works like a private sector 401(k) plan and helps you save for retirement. While you can enroll in DEFER and make changes at any time, you'll maximize your savings by getting started today!

The benefits of DEFER include:

- Convenient automatic savings through payroll deductions
- Defer taxes on pre-tax contributions and any investment earnings until funds are withdrawn
- Lower-cost investment options help keep more of your money working for you
- Flexibility with pre-tax and/or Roth after-tax contributions

Are you ready to get started?

- 1 Go to [DelawareDEFER.com](https://DelawareDEFER.com) and click Enroll Now
- 2 Enter the plan number (see eligibility information below)
  - 457(b) Deferred Compensation Plan: 664093
  - 403(b) TSA Plan: 664095
- 3 Enter your verification number: 122437

Which Plan can you enroll in?

State of Delaware 457(b) Deferred Compensation Plan – All full-time, part-time and casual/seasonal State employees are eligible.

State of Delaware 403(b) – Employees working in a public school, charter school, DTCC, DSU and Department of Education can participate in the 403(b) plan regardless of pension eligibility.

Need assistance?

Please call 800-584-6001. Representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays).

Local Representatives

You may also schedule an appointment with a local representative\* online at [DelawareDEFER.com](https://DelawareDEFER.com).

# Voya Learn Q1

(January)

## Goal

Encourage participants to visit Voya Learn for retirement-focused educational webinars.

## Audience

Active and eligible participants with an email on file.

## Results

Emailed 60,104

Unique Opens: 18,651 (31%)

Unique Clicks: 881 (5%)

Attended Webinars: 28

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### Warm up to financial education

The new year is a perfect time to reflect on your financial well-being and plan for the year ahead. Embrace the season and register for one of Voya's upcoming live webinars, designed to address your financial questions with retirement education specialists and practical strategies.

#### Upcoming Voya webinars\*

**Financial wellness**  
Understand the pillars of financial wellness, learn how to identify your priorities, and discover your next step to achieving financial wellness.

Date	Time	Registration link
January 13	10 a.m. and 2 p.m. ET	<a href="#">Register today.</a>
January 27	12 p.m. and 3 p.m. ET	<a href="#">Register today.</a>

**5 things to do now**  
Now it's time to take the next step and begin to get organized and start creating good habits to help improve your financial outcome in the new year.

Date	Time	Registration link
January 27	10 a.m. and 2 p.m. ET	<a href="#">Register today.</a>

**Building a budget**  
Learn the benefits of creating a budget and how you can stick to it, while also gaining an understanding of good vs. bad debt.

# Catch-up

(January)

## Goal

Reminds participants to maximize their contributions by advantage of the Catch-up contribution feature.

## Audience

Active participants with a balance who are age 50 and older by year end.

## Results

Emailed: 8,807 participants

Unique Opens: 3507 (40%)



### Plan 664093 457(b) Plan:

- 217 participants are contributing more than before the email.
- 121 participants are contributing less than before the email.

### Plan 664095 403(b) Plan:

- 137 participants are contributing more than before the email.
- 46 participants are contributing less than before the email.

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**50 is the new 40, only with more benefits**

Since you'll be 50 or older this calendar year, you have the opportunity to accelerate your retirement savings. Take advantage of higher contribution limits and catch-up options available through DEFER, Delaware's 457(b) and/or 403(b) Savings Plans.

Catch-up contributions can be a powerful way to close savings gaps and strengthen your retirement readiness.

Age as of December 31, 2028	Contribution Limit	Catch-up Contribution Limit	Total Contribution Limit
Age 50-59 and 64 and older <sup>1</sup>	\$24,500	\$8,000	\$32,500
Age 60-63 <sup>2</sup>	\$24,500	\$11,250	\$35,750
3-year Special <sup>3</sup>	\$24,500	\$24,500	\$49,000

Beginning in January 2026, Roth after-tax is the required money source for Age-based Catch-up contributions for participants with prior year FICA wages (box 3 of your W2) greater than \$150,000 (subject to annual IRS cost of living adjustments).

Participants with wages of \$150,000 or less in the prior year can make their Age-based Catch-up contributions as either pre-tax or Roth after-tax.

# Increase Participation

(February)

## Goal

Reminds employees who are eligible to save for retirement.

## Audience

Eligible employees, not participating in the Plans with an email on file.

## Results

Emailed: 36,452 participants

Unique Opens: 13,447 (37%)

Unique Clicks: 410 (3%)

- 176 people enrolled into the 457(b) Plan
- 63 people enrolled into the 403(b) Plan

Action Rate: 2%

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**Your retirement savings strategy isn't going to drive itself.**

**You're in the driver's seat on your journey to retirement. Are you steering it where you want to go?**

Take control of your future by taking the next important step in securing your retirement income - enroll in DEFER, Delaware's 457(b) and/or 403(b) Savings Plans. It's not about waiting for retirement; it's about taking action now to help make sure you get there with confidence.

**You're in control.** You can elect the amount you want to contribute per paycheck on a pre-tax, Roth after-tax basis, or both and how you want to have it invested.

**It's your choice.** You have control over when your contributions will be subject to federal income tax. If you choose the pre-tax option, you lower your tax liability now. That means you will pay taxes when the money is distributed to you. If you choose the Roth option, contributions are taxed before they are invested but are withdrawn tax-free\*.

**It probably costs less than you think.** You can start with as little as \$25.00 per pay period. And, if you choose the pre-tax option, you'll feel it less in your take-home pay.

	Without the Plan	Saving Pre-tax with the Plan	Saving After-tax with the Plan
Salary per pay period	\$1,538.46	\$1,538.46	\$1,538.46
Plan contribution	\$0	\$25.00	\$25.00
Taxable salary	\$1,538.46	\$1,513.46	\$1,538.46

# Beneficiary

(February)

## Goal

Addresses the importance of having a beneficiary on file, as well as making sure your beneficiary is up to date.

## Audience

Active participants and terminated with a balance and email on file, who do not have a beneficiary listed.

## Results

Emailed: 6,944

Unique Opens: 3788 (55%)

Mailed: 1355


Plan 664093 457(b) Plan

361 participants have updated a beneficiary.

Plan 664095 403(b) Plan

129 participants have updated a beneficiary.

Action Rate: 6%



The screenshot shows an email from Delaware DEFER. At the top is the logo and tagline: "DELAWARE RETIREMENT SAVINGS PLAN DEFER For a brighter tomorrow®". Below the logo is a photo of a group of people sitting at a table outdoors, with a blue banner overlaid that reads "Make sure your savings go where you want". The main body of the email contains the following text:

According to our records, you do not have a beneficiary designation on file for your Delaware DEFER account. **Your immediate action is required.**

*Important: If you have money in more than one plan, you must name beneficiaries for each of your Delaware DEFER Plan accounts. For example, if you have a balance in the 457(b) Plan, 403(b) Plan and/or 401(a) Plan, you must name beneficiaries for each separately.*

Designating beneficiaries for your Delaware DEFER account is an important step in protecting your financial legacy. It helps to ensure that your accumulated assets are distributed according to your intentions, providing clarity for your loved ones.

**Make your wishes clear, name a beneficiary.**

1. Log in to your account at [DelawareDEFER.com](https://DelawareDEFER.com).
2. Select your name in the top right-hand corner of your retirement account web page and choose My Profile.
3. Select *Personal Information* and then *Beneficiary Information*.
4. Follow the instructions to add or edit your beneficiary(ies).

It's important to review your designations periodically, in case there has been a change in your personal situation, such as a marriage, divorce, birth/adoption or death. If you do not designate a beneficiary for your Delaware DEFER Plan accounts, your beneficiary will default to your estate upon your passing.

At the bottom of the email is a blue button that says "Log in today".

# e-Delivery

(March)

## Goal

Increase e-Delivery adoption by updating communication preference.

## Audience

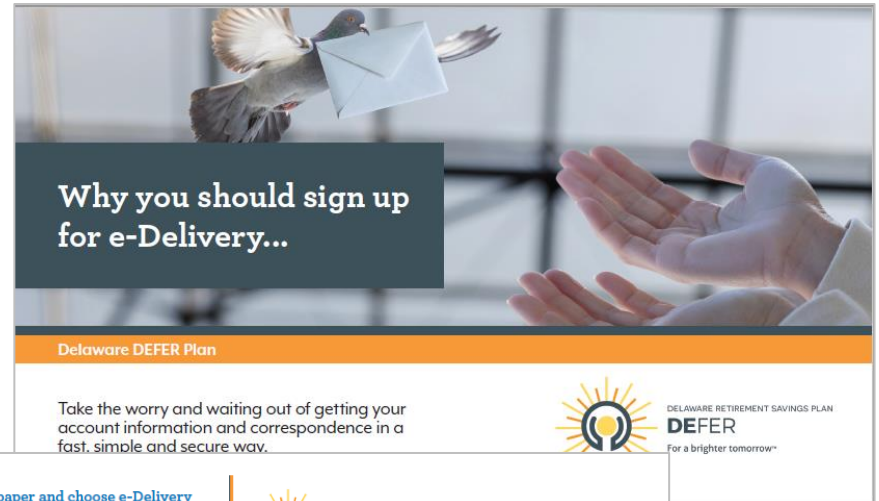
Active participants and terminated with a balance who have not signed up for e-delivery.

## Results

Mailed: 15,008

Added e-Delivery: 167

Action Rate: 1%



**Say goodbye to paper and choose e-Delivery**

Feel confident that documents have not been lost in the mail.

- Save time and reduce clutter - stop storing, organizing and shredding documents.
- Print only what you need. Statements and documents are available 24/7.

To sign up for e-Delivery, simply log into your account at [DelawareDEFER.com](http://DelawareDEFER.com). Select your name in the top right hand corner of the web page, select **Communication Preferences** and follow the prompts to update your communication preferences to paperless.

**Contact your local representatives.\***  
Visit [DelawareDEFER.com](http://DelawareDEFER.com) to schedule an appointment.

**Questions?**  
Please call 800-584-6001. Representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays).

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



# Quarterly Newsletters

## Quarter 1 | 2026

- Own your financial story during America Saves Week.
- All your goals, one powerful app.
- Start an emergency fund today.

**DEFER**  
Delaware Retirement 457(b)  
and 403(B) Savings Plans  
Quarterly Newsletter  
First Quarter - 2026



Own your financial story  
during America Saves Week

America Saves Week coming up April 6-10, is an annual celebration encouraging everyday Americans to take control of their money and commit to saving. This year, focus on your financial story and consider the small steps that you can take now to make a big impact on your future.

**Start with a financial check-in.** When it comes to retirement, are you on track? Even if you'll have other sources of income, personal savings such as contributions to your **DEFER**, Delaware's 457(b) and/or 403(b) Savings Plan, are essential.

Here are a few milestones to aim for:

- By age 30: an amount equal to your annual salary.
- By age 40: three times your annual salary.
- By age 50: six times your annual salary.
- By age 60: eight times your annual salary.
- By age 67: 10 times your annual salary.

These goals can vary based on when you plan to retire, where you'll live, and the lifestyle you want. With those financial goals in mind, are you on track? If not, consider logging into your Plan account at [DelawareDEFER.com](http://DelawareDEFER.com) to increase the amount you save for retirement each pay period. Which may mean needing to increase your **DEFER**, Delaware's 457(b) and/or 403(b) Savings Plan savings rate.

You can also get help with your financial story on the journey to and through retirement. An annual meeting with your local Voya representatives is a great way to review and discuss where you're at and what else you can do to achieve your goals. Schedule an appointment today.

### Take your goals on the go.

Did you know that you can access your Plan account anytime, anywhere? The new Voya mobile app is secure, streamlined, and designed to give you everything you need in one simple, intuitive experience.

Go to your favorite app store and search for Voya to get **All-in-one access**. View and manage all your accounts in one place. Link external accounts like checking, savings, and credit cards for a complete picture of your financial life.

**Personalized financial guidance.** Get tailored insights, goal tracking, and helpful nudges to help you save more, pay off debt, plan for college, or prepare for retirement.

**Interactive tools and resources.** Estimate retirement income with myOrangeMoney®, access educational videos, get live chat support, and receive investment advice designed to help you take confident action.

**A streamlined experience.** Experience a clean design and intuitive navigation that makes it easy to check balances, update contributions and beneficiaries, and transfer funds while on the go.

Whenever life takes you, Voya goes with you. Download and log in today to experience your upgraded financial journey. If you've previously downloaded the Voya Retire app, look for an automatic update or prompt to update your app.





# Your retirement income, made easy

## Introducing the Retirement Income Tool

For plan sponsor use only. Not for use with participants.

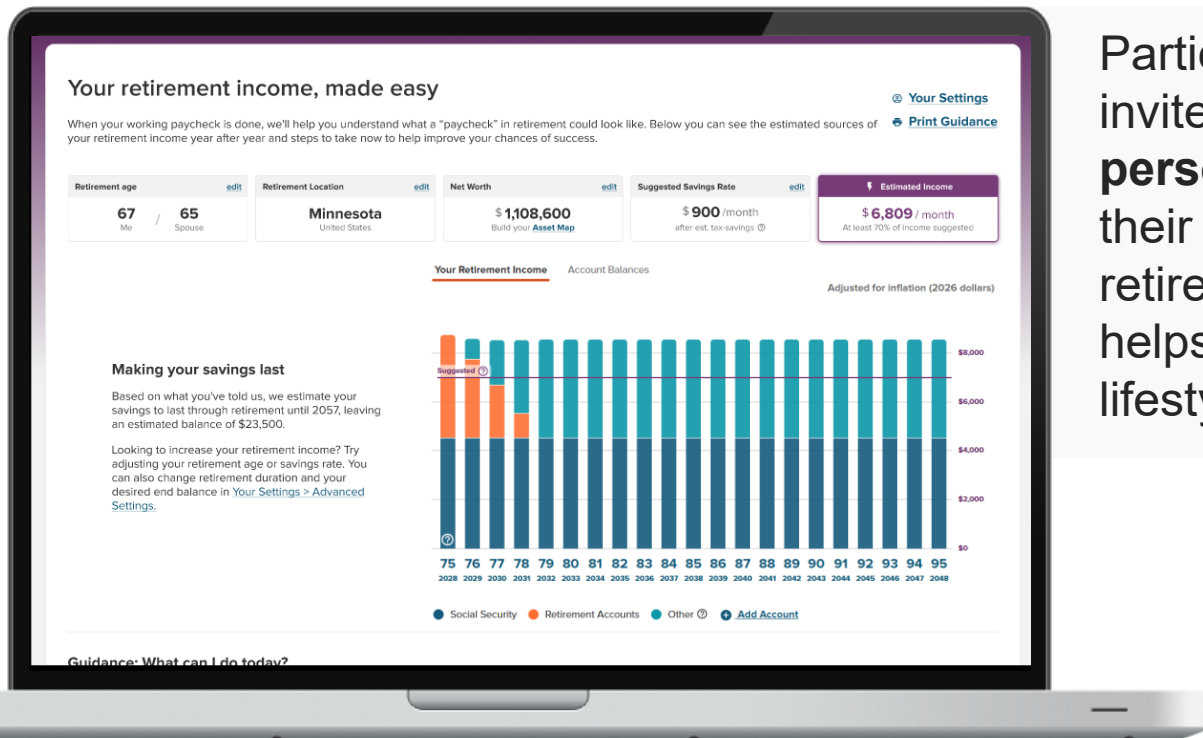
Products and services offered through the Voya® family of companies. CN5471231\_0528



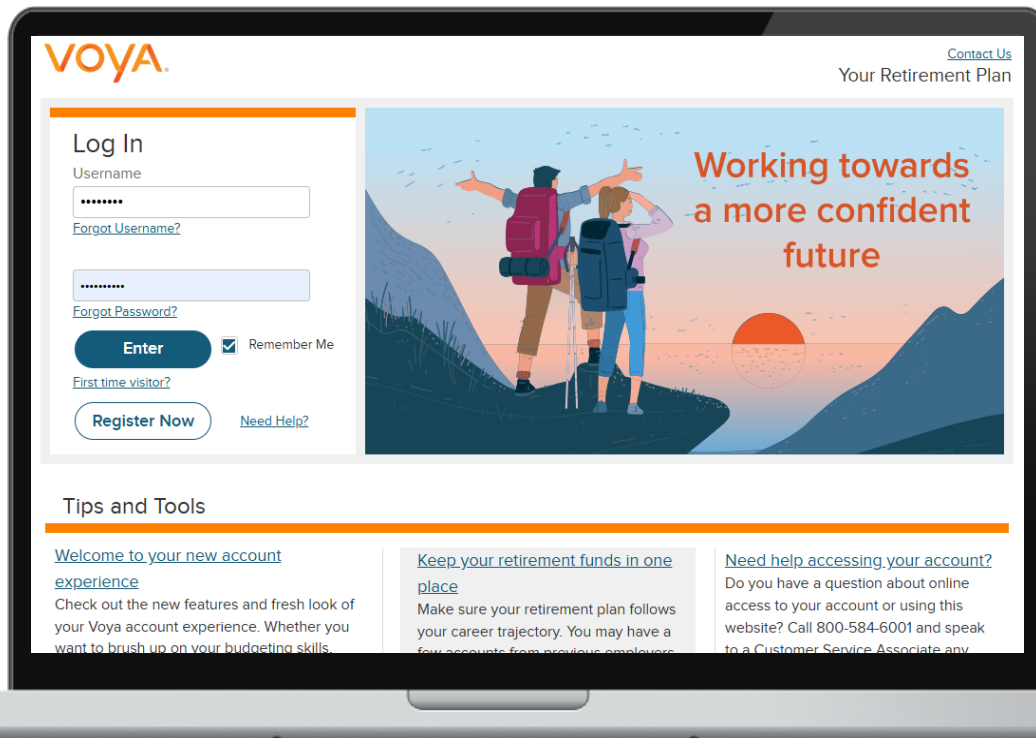


# Welcome to Voya's Retirement Income Tool

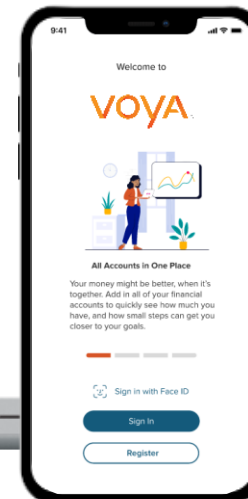
Participants **age 50+** are invited to create a **personalized** plan that fits their unique financial and retirement needs and helps maintain their lifestyle in retirement.



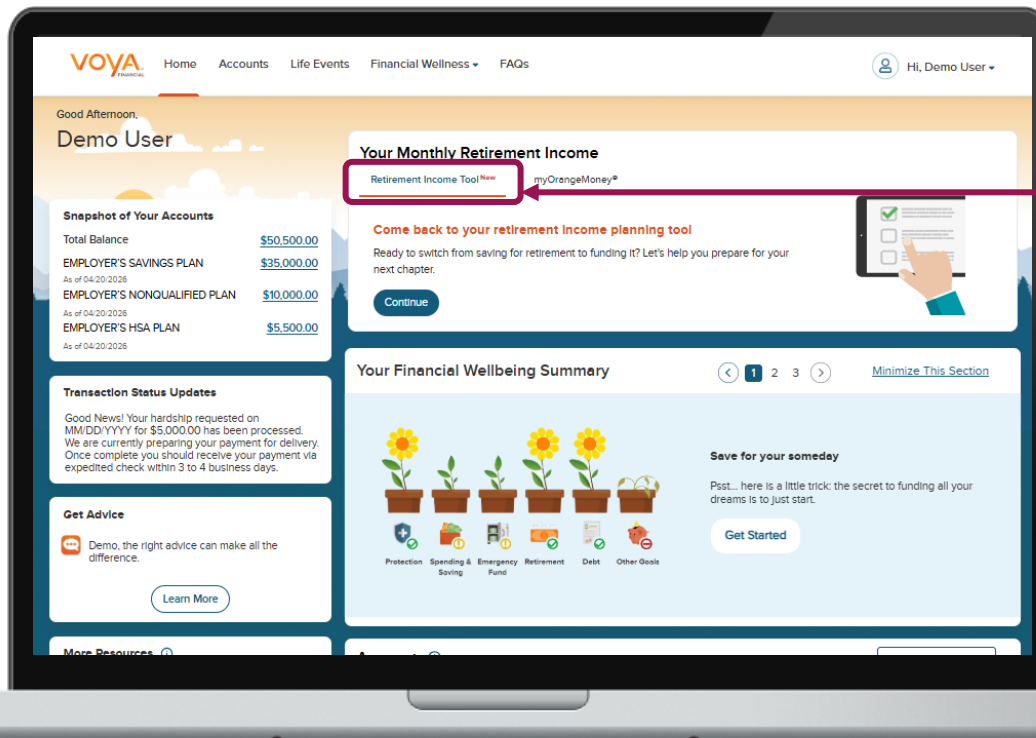
# Getting started



Participants first access their **retirement account** at Voya or the Voya retirement mobile app.



# Getting started

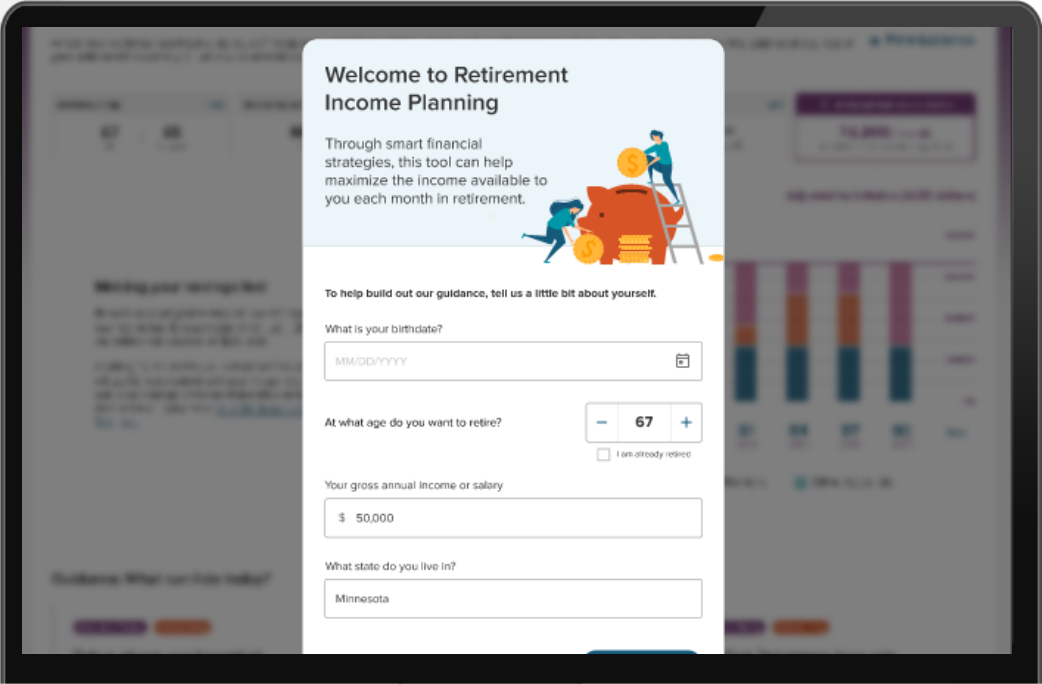


Participants select the **Retirement Income Tool** from the Your Monthly Retirement Income section.

# Getting started

Participants share **personal information** to get started.

- ✓ Date of birth
- ✓ Anticipated retirement age
- ✓ Current salary
- ✓ State of residence
- ✓ Optional information about a spouse/partner



**Welcome to Retirement Income Planning**

Through smart financial strategies, this tool can help maximize the income available to you each month in retirement.

To help build out our guidance, tell us a little bit about yourself.

What is your birthdate?  
MM/DD/YYYY

At what age do you want to retire?     
 I am already retired

Your gross annual income or salary  
\$ 50,000

What state do you live in?  
Minnesota

# Getting started



Participants provide financial information to build an **Asset Map** for an **integrated view** of household finances.

- ✓ Income Sources
- ✓ Expenses
- ✓ Assets
- ✓ Liabilities
- ✓ Insurance

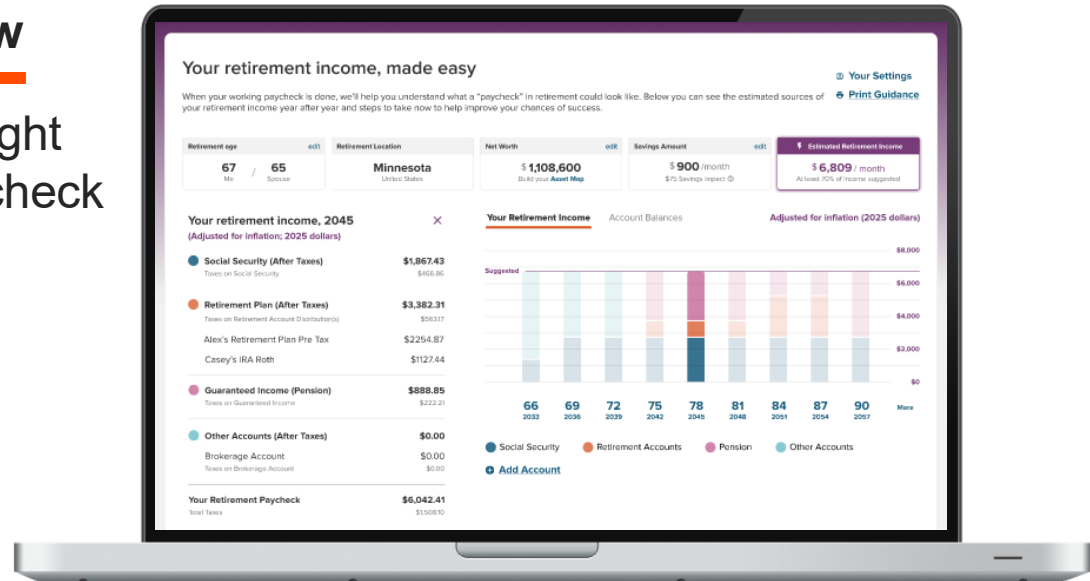
# A Personalized retirement income plan



## Your Retirement Income view

Illustrates how a participant might replace their employment paycheck during retirement.

- ✓ Guidance on how much to withdraw from each income source per year
- ✓ Tax-optimized plan
- ✓ Insight on when to start collecting Social Security benefits

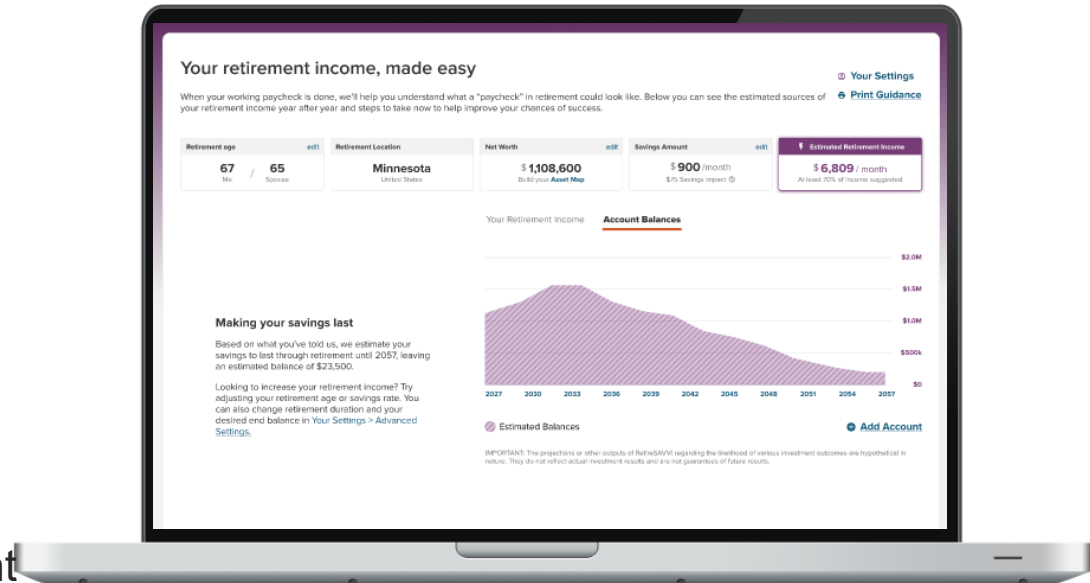


# A Personalized retirement income plan



## Account Balances view

- ✓ Anticipated account balances over time
- ✓ Estimated balances in plan savings and estimated taxable balances
- ✓ Estimated date your retirement savings may last
- ✓ Includes an estimated estate balance at the end of retirement

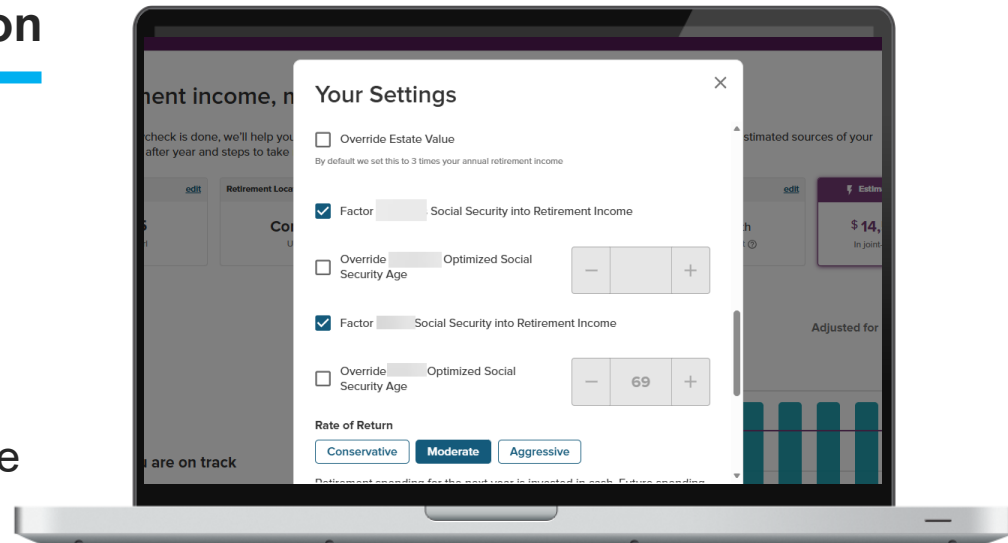


# Advanced settings

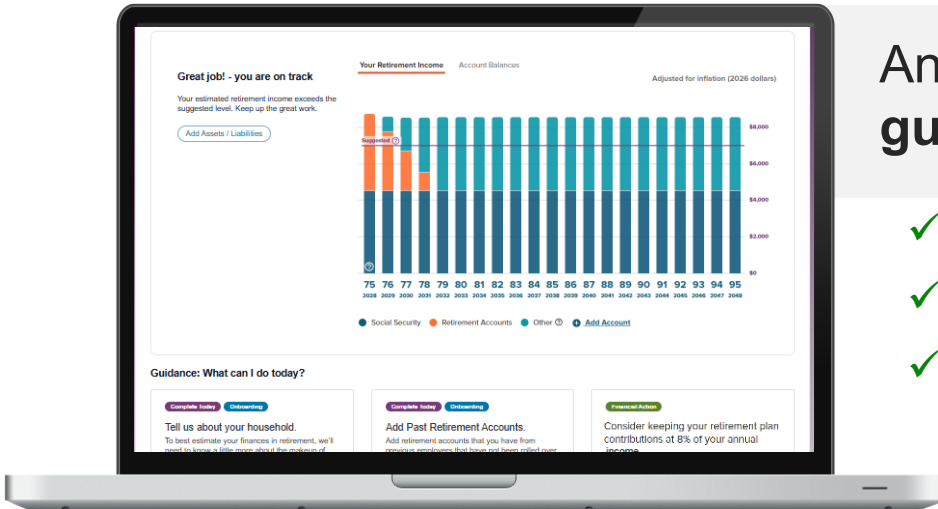


## Allows for greater personalization

- ✓ Include a spouse/partner
- ✓ Option to exclude Social Security
- ✓ Ability to override the optimized Social Security Income start age
- ✓ Customize the final estate value
- ✓ Identify an investment risk tolerance



# Actionable next steps



An **action plan** with personalized **guidance** and **insights** is provided.

- ✓ Add additional information and accounts
- ✓ Opportunities to increase savings
- ✓ Withdrawals and account consolidations

**Complete Today** **Onboarding**

**Tell us about your household.**  
To best estimate your finances in retirement, we'll need to know a little more about the makeup of your household.

**Financial Action**

**Consider keeping your retirement plan contributions at 8% of your annual income**  
Boost your retirement savings with tax-advantaged contributions

**Financial Action** **Required Action**

**Withdraw a total of \$587 from your retirement plan savings by the end of the year**  
Take your Required Minimum Distribution to avoid tax penalties and fund your retirement income

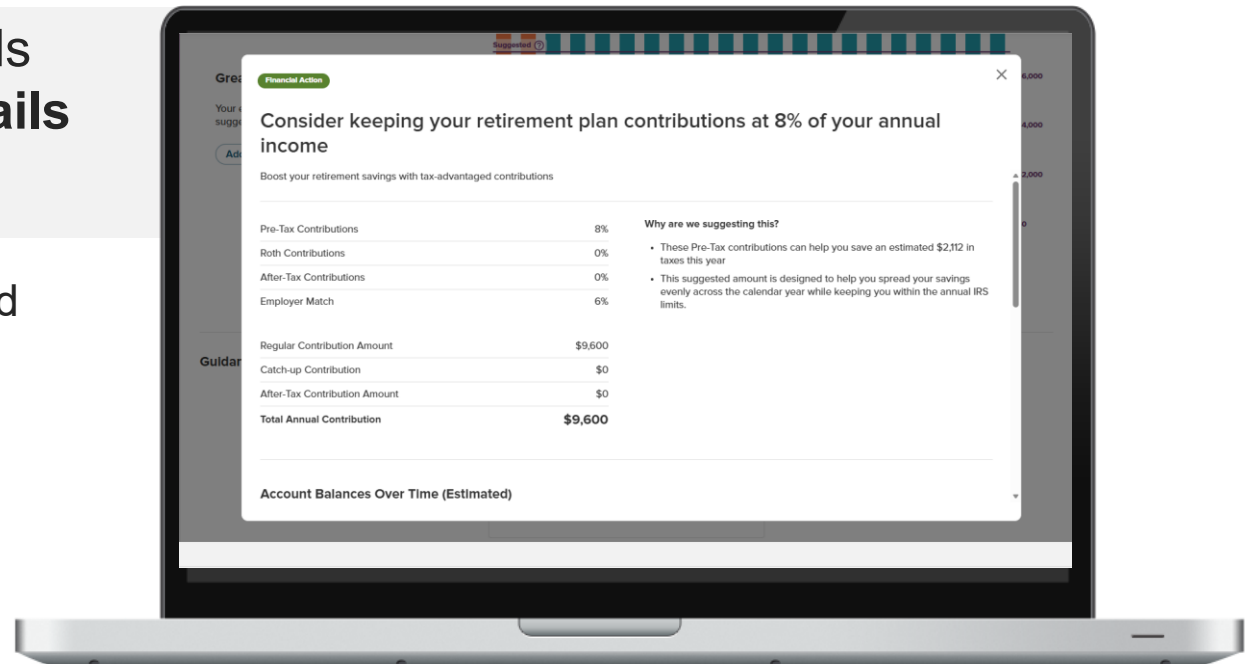
**Financial Action**

**Withdraw \$7,282 from your Roth IRA savings by the end of the year**  
Let's withdraw from your Roth IRA savings to fund your retirement income...

# Actionable next steps

Each action step expands to display additional **details** and **considerations**

- ✓ Action steps can be printed and shared with a trusted advisor
- ✓ Participants can decide which actions to take and when
- ✓ All information is saved and available in the next visit





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The Retirement Income Tool is intended to help you with your retirement savings and spending needs by offering a personalized action plan to fit your unique needs and retirement strategies to help you maintain your lifestyle when you retire. Those choices are solely up to you to make. The tool is purposely limited in detail and scope and is not intended to replace a holistic financial plan. None of SAVVI nor Voya acts in a fiduciary capacity is explicitly disclaimed.

**IMPORTANT:** The projections or other outputs of the Retirement Income Tool regarding the likelihood of various investment outcomes are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results.

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Thank you for your partnership!

