

Data Security & Working with Voya®



Your Public School Employees' Retirement System (PSERS) Defined Contribution (DC) account is administered by Voya Financial®. Your PSERS DC account information is maintained confidentially and gives you access to additional resources that help provide you with the information you need to take control of your finances. Here's what you can expect.

PSERS and Voya will protect your information.

PSERS' contract with Voya restricts Voya's ability to use your personal information. Your communications with Voya will be limited to PSERS DC Plan-related education, information, services, and notifications only.

Through PSERS' contract with Voya:

- **Voya will not** sell or share your personal information, such as your name, Social Security number, mailing address, phone number, or email address.
- **Voya will not** solicit you to purchase other Voya products or services.
- **Voya will not** contact you, by phone or email, for any reason other than as it relates to your participation in the PSERS DC Plan.
- **Voya will not** require you to contribute voluntary after-tax contributions to the PSERS DC Plan in addition to the mandatory pre-tax contribution rate that is specific to your PSERS membership class (Class T-G, Class T-H, or Class DC).

What can you expect when you contact Voya?

All participants in the PSERS DC Plan can contact Voya at no additional charge by calling 1.833.432.6627 (1.833.4DC.MMBR). Customer Service Associates can answer questions about your PSERS DC Plan, accessing your account, using online resources designed to help you stay on track for retirement, and more. During these interactions with you, Voya will:

- Act in your best interest with care, skill, and diligence.
- Limit discussions to PSERS DC Plan-related issues.
- Limit tax discussions to general tax information and education as it pertains to retirement plans.
- Use marketing materials concerning the PSERS DC Plan that have been approved for use by PSERS.
- Not make investment recommendations regarding transactions, distributions, or participation in the PSERS DC Plan.
- Refer you to your financial advisor for any inquiry about products such as life or disability insurance.

Access your PSERS DC account through the PSERS Member Self-Service (MSS) Portal to start using these resources and tools today!

myOrangeMoney® Web Experience



The educational, interactive myOrangeMoney online experience shows you how your current retirement savings may translate into monthly retirement income. It outlines where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness with an interactive slider. Orange Money is the money you need to save for retirement, versus green money, which can be spent now. This interactive tool can be found when you log in to your PSERS DC account through the PSERS MSS Portal.

Financial Wellness Experience



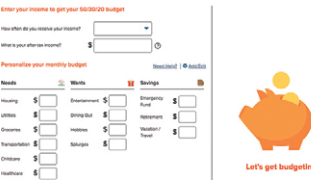
Financial wellness is about the balance of living for today, saving for tomorrow, and building confidence along the way. To help guide you, Voya is proud to bring you the financial wellness experience. Complete your personal assessment to learn how to take meaningful actions for your financial future. Log in to your PSERS DC account through the PSERS MSS Portal and select *Financial Wellness* above myOrangeMoney.

Personal Financial Dashboard



Voya's web-based Personal Financial Dashboard tool enables you to organize, integrate, and manage all of your financial information on one comprehensive and intuitive digital platform. You can set goals, create budgets, track spending, and review investments. Enter as many accounts as you like, such as checking, savings, credit cards, and former employer retirement plans. The tool can update your information automatically, so you always have a current view of your complete financial picture, or you can use it to simply view a snapshot in time. Find it under *Organize your \$\$\$* on your PSERS DC account homepage.

Budget Calculator



The budgeting calculator can help you simplify your financial life while meeting all of your goals. It's possible with a simple budget approach called the 50/30/20 rule. It divides your take-home pay into three categories – 50% needs, 30% wants, and 20% for savings. Having a budget that organizes your finances into categories and suits your personal needs can give you the freedom to live a little and save a little without having to think about it.

Questions?

Contact Voya today with any questions about your PSERS DC Plan or accessing your account online. Call 1.833.432.6627 (1.833.4DC.MMBR) to speak with a Customer Service Associate Monday – Friday between 8:00 a.m. and 8:00 p.m. You can visit blog.voya.com for an online blog of articles on financial decisions, spending and budgeting, retirement planning, and more. You can also visit voya.com/voyalearn for 24/7 access to videos that can help you understand your financial wellness and how to take meaningful actions to help achieve your financial goals.

With PSERS, you're on your way!

