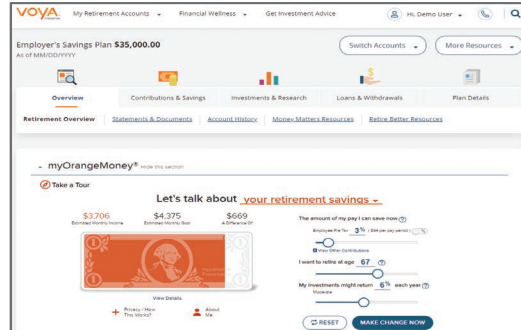


# Stay on track for retirement with Orange Money<sup>®</sup>



myOrangeMoney<sup>®</sup> in your Public School Employees' Retirement System (PSERS) Defined Contribution (DC) Plan account is designed to give you a simple and actionable view of your retirement income needs.



Screen shown for illustrative purposes only. Your actual experience will vary based on plan rules.

## What is myOrangeMoney?<sup>1</sup>

myOrangeMoney is designed to help you understand your financial needs during retirement. It estimates what you'll need each month in retirement and helps you understand how adjustments today can help you get there tomorrow.

## How does it work?

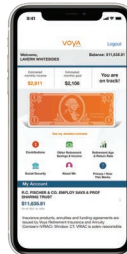
After initially providing your age and current annual income, a dollar bill appears that will show your current level of retirement readiness. The dollar bill represents the estimated income you'll need each month in retirement. The portion that appears in orange represents the amount of your income that can potentially be achieved without any changes in the way that you're currently saving and investing. Anything not colored orange represents money that you'll likely need, but currently may not have. In other words, it's the gap you'll need to close to reach your retirement income goal.

## Try different savings scenarios

Next to the dollar bill is a series of sliders that let you easily adjust your assumptions and then instantly see how those choices impact the level of your orange-colored monthly retirement income dollars. You can try out various investing and retirement age scenarios until you find the combination that's right for you. You can also add information about other assets to see a more complete illustration of your total retirement readiness.

## Access your account on the go

Go to the app store on your phone or smart device and search keyword: **Voya Retire**. Download the app, open it, and click **Register** to create your PSERS DC account username and password. You can also set up the app to remember you or use the face/touch ID capabilities for convenient login in the future.



## Enhance your experience

You can help stay on track for retirement by inputting outside accounts like your PSERS monthly pension benefit. Use the PSERS new member election calculator to get an estimate of what your PSERS monthly pension benefit could be. Then log in to the PSERS Member Self-Service (MSS) Portal and go to the Voya Account Access box to access myOrangeMoney through your PSERS DC account. Above the orange money dollar bill, select **Let's talk about your other retirement savings and income** to add your pension income information and other retirement savings.

## Experience Orange Money now

Visit PSERS online to log into your PSERS DC account through the PSERS MSS Portal.

**<sup>1</sup> 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.

## With PSERS, you're on your way!

**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**

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