

# 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** 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.

Wherever 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.



DELAWARE RETIREMENT SAVINGS PLAN

**DEFER**

For a brighter tomorrow™

## Make sure your savings go where you want

It's important to designate beneficiaries for your **DEFER** account so that in the future, your accumulated assets are distributed according to your intentions, providing clarity for your loved ones.

Log into your retirement account at **DelawareDEFER.com** and go to *My Profile>Personal Information>Beneficiary*.

## Connect with your local Voya Representatives

Building a healthier financial life can start with a conversation. Contact your local representatives\* who are dedicated to Delaware **DEFER**. Visit **DelawareDEFER.com** to schedule an appointment at no cost.

## Have a question?

You may also contact Voya Customer Service Associates at **800-584-6001**. Associates are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays).

## Start an emergency fund today

Did you get a tax refund this year? If you potentially have some extra cash, why not consider putting it to good use? Setting aside even a portion of any financial windfall in an emergency fund can help make a big difference.

It can sometimes be challenging to cover a surprise expense without borrowing. When life happens and hands you an unexpected, having savings on hand can provide peace of mind and help you stay in control of your finances. If you've ever had to put one of those costs on a credit card, now may be the perfect time to start building your rainy-day fund.

Here's how to get started:

- Aim to have \$1,000 in savings, then work toward saving an amount equal to three to six months of your income.
- Automate your savings by setting up regular deposits into an account that you only access in an emergency.
- If your bank allows, create separate accounts for different goals and make sure you can access them quickly and easily.
- Start small and save consistently. Even saving just \$10 a week gets you halfway to your \$1,000 goal in a year.

To learn more about establishing an emergency fund, visit **voya.com/voyalearn** and search for *emergency* on the on-demand session page. You can also and log into your Plan account at **DelawareDEFER.com** to connect your external accounts like checking, credit cards, savings, and more alongside your **DEFER** account. That way, you can help manage your spending and identify other ways you can start saving money for an emergency fund.

**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.

\* Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

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For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

**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**

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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