

City and County of Honolulu Deferred Compensation Plan Newsletter

Quarter 1 of 2026



Own your financial story during America Saves Week

America Saves Week in April, 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 have 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 City and County of Honolulu Deferred Compensation Plan are essential. Here are a few milestones to aim for:

- By age 30, set a goal to have at least an amount equal to your annual salary saved.
- By age 40, a goal may be to have at least three times your annual salary saved.
- By age 50, six times your annual salary in savings could be an appropriate goal.
- By age 60, retirement may begin to feel achievable if your savings is eight times your annual salary.
- By age 67, you may be ready for retirement if your savings equals at least 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 honolulu.beready2retire.com to increase the amount you save for retirement each pay period. Challenge yourself to hit your next milestone, which may mean needing to increase your City and County of Honolulu Deferred Compensation 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.

All your goals, one powerful app

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 keyword *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.

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Plan. Invest. Protect.



Make sure your savings go where you want

It's important to designate beneficiaries for your City and County of Honolulu Deferred Compensation Plan 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 hawaii.beready2retire.com and go to *My Profile>Personal Information>Beneficiary*.

Save more by switching from dollars to a percentage

There's a simple way to boost your savings in the City and County of Honolulu Deferred Compensation Plan—choose to save a percentage of your pay instead of a set dollar amount. When your salary goes up, your contribution naturally goes up too, helping you grow your retirement savings without lifting a finger.

Have a question?

Your local Voya representatives* are providing in person meetings on an appointment only basis. Telephone appointments may also be made. Individuals are encouraged to call the local office to speak with a Voya representative at **(808) 597-8213**. The Voya Office is available Monday – Friday, 8:00 a.m. to 4:00 p.m. Hawaii Standard Time (HST).

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.

Many people may not be able to cover a surprise expense without borrowing. When life happens and hands you an unexpected bill pops up, having an emergency fund gives you peace of mind and can help you stay in control of your finances.

Think back to the last time something unexpected came up. If your car needed work or a home appliance needed to be replaced, did you have the cash to pay for it or did it end up on your credit card? Now's the perfect time to start building that "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 keyword *emergency* on the on-demand session page. You can also log into your Plan account to connect your external accounts like checking, credit cards, savings, and more alongside your City and County of Honolulu Deferred Compensation Plan 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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