

Welcome to the Nebraska Pediatric Practice, Inc. 403(b) Plan



The Nebraska Pediatric Practice, Inc. 403(b) Plan is one of your most important retirement benefits. The Plan is an effective way to complement your personal savings and other retirement accounts by investing during your working years to build additional retirement income. You have been enrolled in the Plan to receive fixed non-elective contributions from the organization equal to 12% of your compensation per plan year. You can also start saving a portion of your salary to help achieve your personal goals for retirement.

Access your account online

The Plan's participant website, csp403b.com, is your home for information about the Nebraska Pediatric Practice, Inc. 403(b) Plan. Visit the website and click *Register Now* on the homepage to start the account registration process. After you've registered your username and password, log in to access your account. You can also download the Voya mobile app and log in with the same username and password to access your account on the go.

Your account is ready for you to take these steps and start saving

You can start, change, and stop contributions at any time. Log in to your account, go to the Snapshot of Your Accounts section in the upper left corner of the homepage, click the balance of your Nebraska Pediatric Practice, Inc. 403(b) Plan account, and then click *Go To Account*. Next, click *Contributions & Savings > Manage Contributions*.

Manage your contributions your way

On the Manage My Contributions page, you'll have options to choose from:

Change contributions

This section allows you update the amount or percent you save from each paycheck.

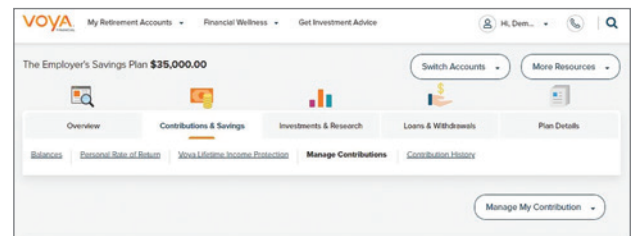
Catch Up (if eligible)

If you are eligible, this section allows you to make catch-up contributions in addition to your regular contributions.

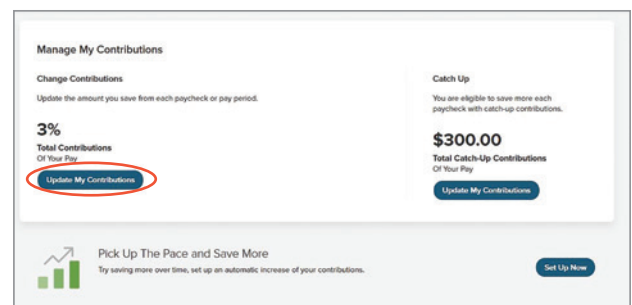
Pick up the pace and save more

Click *Set Up Now* to automatically save more in the future.

We'll send you a reminder before it starts, and you can change the settings anytime.



Screen shots are for illustrative purposes only; actual screen experience may vary.



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To change your contributions

Step 1: Select your contribution type

On a percentage or dollar amount basis, you can see the contribution types that you are able to make to the 403(b) Plan. Use the sliders or type over the number shown to change contributions and set the value to 0 for any type of contribution you don't wish to utilize.

Step 2: Review your new rate or amount to contribute

Review the changes to the percentage or amount of your pay you will contribute into the 403(b) Plan each paycheck. Your total contributions cannot exceed the annual limit established by the IRS.

Step 3: Submit your changes

After reviewing the changes you've made to the contribution sources, click *Save Contribution Updates* to begin processing or click *Undo All Edits* to start over.

Experience the financial wellness journey

Financial wellness is achieving a state of well-being where you live within your means, feel confident in your future, and are prepared for the unexpected. By creating good financial habits today, you can build a more secure tomorrow.

Your 403(b) Plan account includes an assessment about you and your current financial state. Log in, go to the Financial Wellness section at the top of the page, and click *My Financial Wellness* to get started. Completing the assessment will then give you access to additional resources and tools to help identify areas of opportunity across the six pillars of financial wellness.

The screenshot shows a web interface titled "Change My Contributions". It includes a disclaimer: "Please select the amount that you would like to deposit in to your retirement account per pay period. Please note any per pay period figure displayed is only an estimate and is based on the salary stored in myOrangeMoney. About Me assumptions." Below this is a link: "Get help around which savings options make sense for you and the rules that govern eligibility. [Learn more.](#)". There are two radio buttons: "Percentage" (selected) and "Dollar Amount". Below are two sliders: "EE Pretax Deferral" set to 0% and "Roth Deferral" set to 4%.

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Questions? We are here to help.

For account questions or to make an account change, visit esp403b.com or call Voya at (800) 584-6001 for more information.

For retirement planning assistance, contact Josef Ghaussy*, MBA, CFP®, CPFA® by phone at (402) 964-5694 or email at josef.ghaussy@hubinternational.com.

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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

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

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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