

VBCPS 403(b) Plan Newsletter

Quarter 2 | 2026



Your retirement income, simplified

Retirement is about more than saving—it's about turning savings into income to help support your retirement lifestyle. The Retirement Income Tool can help you see where your income may come from, when you may access it and how it could last through retirement.

If you're age 50 or older, this secure digital tool can help you create a retirement income strategy tailored to your personal financial situation.

Getting started is simple

Enter a few basic details about yourself, then add your retirement accounts, savings, income sources and expenses. You can also include your spouse or partner information to see a more complete picture of your financial future.

See how your retirement income could work

Once your information is entered, the tool shows how your finances work together in retirement. You can explore different withdrawal amounts, income sources, and retirement ages to help support the lifestyle you envision.

You'll also receive tax-smart insights, Social Security guidance and personalized next steps to help you prepare—whether retirement is right around the corner or still years away.



Ready to explore?

If you're age 50 or older, log in to your retirement account at vbcps403b.beready2retire.com and start using the Retirement Income Tool today.



Voya Financial and its affiliated companies (collectively, "Voya") is making available to you the Retirement Income Tool offered by SAVVI Financial LLC. ("SAVVI"). Voya has a financial ownership interest in SAVVI, including representation on SAVVI's board of directors, and also maintains business relationships with SAVVI that create an incentive for Voya to promote SAVVI's products and services and for SAVVI to promote Voya's products and services. Please access and read SAVVI's Firm Brochure which is available at savvifi.com/legal/form-adv. It contains general information about SAVVI's business, including conflicts of interest.

The Retirement Income Tool is intended to help you with your retirement savings and spending needs by offering a personalized action plan to fit your unique needs and retirement strategies to help you maintain your lifestyle when you retire. Those choices are solely up to you to make. The tool is purposely limited in detail and scope and is not intended to replace a holistic financial plan. None of SAVVI nor Voya acts in a fiduciary capacity in providing the Retirement Income Tool or other services to you; any such fiduciary capacity is explicitly disclaimed.

IMPORTANT: The projections or other outputs of the Retirement Income Tool regarding the likelihood of various investment outcomes are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results.

Connect with your Virginia Beach Plan representative

You have ongoing access and support from your local dedicated Virginia Beach Plan representative, who can help you with your retirement strategy. Building a healthier financial life can start with a conversation, so bring your questions and schedule time today.

To schedule a virtual appointment, scan the **QR code to the right**.



Questions?

Voya Customer Service Associates are here to help. Call **(800) 584-6001**, Monday to Friday, from 8:00 a.m. to 9:00 p.m. ET., excluding stock market holidays.

Your summer financial check-in

Summer's slower pace is a great time for a financial check-in. Taking a few minutes now can help keep you on track for the rest of the year. Use this simple checklist to head into fall confident about your financial goals.

Confidence that travels with you

Registering for online access can help you stay on track with your retirement goals and help protect your personal information. Visit vbcps403b.beready2retire.com and select *Register Now* to set up your account today.

Boost savings while the sun's out

Consider increasing your contribution amount to align with your budget and financial goals. Even a small increase can make a meaningful difference over time.

Review and relax

Make sure your investments still align with your risk tolerance and retirement timeline. Log in to your account to review your options and make updates as needed. If you have questions about recent market activity, connect with your local Virginia Beach Plan representative.

As the sun sets, rest easier.

Designating beneficiaries for your Plan account helps ensure your assets are distributed according to your wishes—especially after a life change. Log in to your account and go to *My Profile > Personal Information > Beneficiary* to confirm your information is up to date.

Catch the next wave

If you're age 50 or older, you may be eligible to make catch-up contributions. These additional savings can help boost your retirement readiness. Visit voya.com/irslimits to see how much you can contribute this year.

Sail away with everything in one place.

Consolidating retirement accounts from former employers can help simplify your finances and make it easier to track your progress toward retirement. Call Voya's Account Consolidation Team³ at **866-865-2660** to find out if your former employer's retirement account can be transferred to the Plan.

¹ Registered Representative of Voya Financial Advisors, Inc. (member SIPC)

This information is provided by Voya for your education only. Neither Voya nor its representatives offer tax or legal advice. Please consult your tax or legal advisor before making a tax-related investment/insurance decision.

² Please note that while Voya retirement consultants do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

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).

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.