Reasons to help you feel more confident

DEFER, Delaware's Retirement Savings Plan is a powerful way to help strengthen your retirement strategy. DEFER works like a private employer 401k plan and helps supplement your pension and Social Security so you can work toward a more secure future. The sooner you start, the more opportunity you may have to grow your savings.

Benefits of participating in **DEFER** include:

- Augment income from your State Employees' Pension Plan and Social Security.
- Convenient automatic savings through payroll deductions.
- Lower-cost investment options to help keep your money working for you.
- Flexibility with pre-tax and/or Roth after-tax contributions.
- No taxes on pre-tax contributions or any investment earnings until funds are withdrawn.

Are you ready to get started?

1 Go to **DelawareDEFER.com** and select *Enrollment.*

2 Select the plan you wish to enroll in (see eligibility information on the next page), then click *Enroll* and *Let's Go*.

- **457(b) Deferred Compensation Plan:** 664093
- **403(b) TSA Plan:** 664095

3 Follow the prompts and provide the requested information to complete your enrollment.

DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

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Which Plan can you enroll in?

State of Delaware 457(b) Deferred Compensation Plan– All full-time, part-time and casual/seasonal State employees are eligible.

State of Delaware 403(b) – Employees working in a public school, charter school, DTCC, DSU and Department of Education can participate in the 403(b) plan regardless of pension eligibility.

Questions?

Please call **800-584-6001**. Representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays).

You may also contact local representatives* who are dedicated to Delaware **DEFER**.
Visit **DelawareDEFER.com** to schedule an appointment.

Not near a computer? No problem! Scan the QR code to enroll from your phone.

* Investment adviser representative and 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.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | NotBank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Mutual funds within the retirement program are considered long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is received. Account values fluctuate with market conditions and, when surrendered, the principal maybe worth more or less than its original amount invested.

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).

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial® Partners LLC (member SIPC)**. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies.**Securities may also be distributed through other broker-dealers with which Voya has selling agreements**. Insurance obligations are the responsibility of each individual company. Product and services may not be available in all states.

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