

# San Jose Deferred Compensation Plan

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 [sanjose.beready2retire.com](https://sanjose.beready2retire.com) and start using the Retirement Income Tool today.



## Reward yourself—while investing in your future

It's tempting to spend extra money on something fun—but when you receive a pay increase, you also have a great opportunity to get ahead on your retirement goals.

Consider putting a small portion of your raise to work for you. Even increasing your contribution by just 1% can make a meaningful difference over time.

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](https://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 local Voya Plan representatives

Contact your local Voya Plan Representatives\* who can assist you in reviewing your specific situation and help you develop a retirement strategy that meets your objectives, at no cost to you.

## Peter Ng

(408) 386-6061

[Peter.Ng@voya.com](mailto:Peter.Ng@voya.com)

Departments: PD, DOT, PRNS, HR, Airport, and Police Auditors

## Chad Galvan

(408) 605-8866

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Departments: All other



Go to: <https://csj.timetap.com> and schedule an appointment.



Visit **Voya's Onsite Office Hours** for questions related to the Deferred Compensation Plan and VEBA (every Wednesday 9:00 am - 3:00 pm) City Hall, 4th Floor.

## Deferred Compensation Advisory Committee

**David Woolsey**, Chair Police Representative

**Qianyu Sun**, Vice Chair City Manager's Representative

**Sean Davis**, Employees' Representative

**Bonny Duong**, City Manager's Representative

**Jaime Fonseca**, Employees' Representative

**Andrew Gardanier**, Firefighter Representative

**Aric Johnson**, Management Employees' Representative

## Human Resources Department Benefits Division Deferred Compensation Program

200 East Santa Clara Street Tower, 4th Floor

Phone: (408)-535-1285

E-mail: [HRbenefits@sanjoseca.gov](mailto:HRbenefits@sanjoseca.gov)

Website: [www.sanjoseca.gov/HumanResources](http://www.sanjoseca.gov/HumanResources)

## Questions?

Call (800) 584-6001 to speak with a Voya Customer Service Associate. Associates are available Monday through Friday, from 5 a.m. to 6 p.m. PST, 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 [sanjose.beready2retire.com](http://sanjose.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 slow down

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 Voya representatives.

### 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 50–59, 60–63, or 64+, you may be eligible to make catch-up contributions. These additional savings can help boost your retirement readiness. Visit [voya.com/irslimits](http://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 Team<sup>1</sup> at 866-865-2660 to find out if your former employer's retirement account can be transferred to the Plan and identify other ways you can start saving money for an emergency fund.

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

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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.

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