

City and County of Honolulu Deferred Compensation Plan Newsletter

Quarter 2 of 2026



Your retirement income, simplified

Your summer financial check-in

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 honolulu.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.



Plan. Invest. Protect.



Boost your savings automatically

Rate Escalator helps you increase your retirement contributions gradually over time. You choose the amount and how often your contributions increase, and the tool does the rest—so saving more can feel manageable and stress-free.

Log into your account hawaii.beready2retire.com and go to *Accounts > Contributions & Savings > Manage Contributions > Pick Up the Pace and Save More*.

Let a percentage help you save more

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?

Contact your local Voya representatives* who 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).

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 hawaii.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 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 Team¹ at **866-865-2660** to find out if your former employer's retirement account can be transferred to the Plan.



* 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.

¹Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC).

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.

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.

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Plan. Invest. Protect.

