

Meet your local Voya financial professionals



Through the Cedars-Sinai Retirement Program, you have access to local Voya financial professionals* who can assist you in reviewing your Cedars-Sinai retirement benefits and planning for your retirement objectives. Building a healthier financial future can start with a conversation, so bring your questions and schedule time today.

Your local Voya financial professionals can help you:

- Determine your risk preference for investing to help ensure your investments are aligned.
- Review your plans for the future and compare them to both how and how much you save for your retirement.
- Develop a spending and saving strategy that you can follow.
- Estimate your future income sources and expenses in retirement.

You can also learn more about saving for retirement on a Roth after-tax basis, consolidating retirement accounts from former employers, and assessing your overall financial wellness, at no additional cost to you.



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Angela O'Donnell

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Angela O'Donnell, su profesional financiero de Voya, está disponible para ayudar a los empleados que hablan español.



Call **(310) 423-0974** and provide your contact information. You will be contacted within 1-2 business days.



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



Visit **Voya's Onsite Office** (M-F 9:00 am - 4:00 pm) Cedars-Sinai HR Storefront on 2nd Floor of the Spielberg Building (Temporary).

* Investment adviser representative and/or registered representative 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.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan, if taken prior to age 59½, will be subject to the IRS 10% premature distribution penalty tax. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the 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).

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

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