

City and County of Honolulu Deferred Compensation Plan Newsletter

Quarter 3 of 2025



October is Cybersecurity Awareness Month. Your account security matters.

Voya recognizes the importance of safeguarding your account and personal information against the ongoing risk of fraud, cyber threats and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. Remember that you are your own first line of defense when it comes to protecting your accounts and identity.

We believe that keeping your account secure is a mutual responsibility. You play an important role in this process, and the coverage Voya provides under the S.A.F.E Guarantee also considers the degree to which you take the following recommended actions:

1. Visit honolulu.beready2retire.com and click **Register Now** next to the Log In button and answer a few questions.
2. Review your account information on a regular basis and keep your contact information current.
3. Enroll in Voya Voiceprint, Voya's voice biometrics program.
4. Promptly report any suspected identity theft or unauthorized activity.
5. Practice safe computing habits.



Voya takes numerous measures to safeguard the confidentiality, integrity and availability of our systems, including authentication, monitoring, auditing, and encryption. Our work never stops when it comes to your security. We are constantly evolving our strategies to address and adapt to anticipated threats. We believe our proprietary data security programs and our proactive focus on “people, technology and process” give us an advantage in combating constant threats. For more information about keeping your accounts and personal information safe and secure, visit go.voya.com/datasecurity.

Who's the apple of your eye?

It's important to designate beneficiaries for your account so that in the future your account can be distributed as you intend. Log into your retirement account honolulu.beready2retire.com and go to *My Profile>Personal Information>Beneficiary*.

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Don't overlook potential tax savings

In addition to a pre-tax retirement savings option, you can also choose to save after taxes with Roth contributions. Your contributions and any investment earning grow tax free. Distributions are tax-free, as long as you've satisfied the five-year holding period and are age 59½ or older (assuming you have separated from service), disabled or deceased.

Visit voyadelivers.com/Roth for additional information, saver scenarios and a helpful traditional before-tax vs. Roth after-tax calculator that can compare how various contributions could affect your take-home pay today and your retirement savings in the future.

Have a question?

Your local Voya representatives¹ 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. HST.

Investing for the long term

Feeling anxious and unsure about the future? There are several things you can do to navigate today's uncertainty while still planning for your tomorrow.

Stay the course. Don't panic. The ups and downs of the stock market may be more common than you realize. It takes discipline, but managing your reactions to a bad market day or week could be the best option for you.

Stick to your plan. Resisting the urge to react to market volatility may allow you to benefit when it recovers. Consider thinking more about the factors that you can control, like investing in a diversified portfolio that reflects your risk tolerance and long-term retirement planning strategy.

Continue to save for retirement. If you can still contribute to your City and County of Honolulu Deferred Compensation Plan account through payroll deduction, you purchase more shares at a lower price in a down market than when it is at a high. More shares may mean more retirement savings if the market rebounds.

Create and stick to your budget. Budgeting your finances is a great way to get organized and feel in control. Treat retirement like a monthly bill and make a long-term commitment to save for it consistently. Over time, regular contributions of any size to your City and County of Honolulu Deferred Compensation Plan, can have the potential to grow into something much more substantial. If you're not maximizing your contributions this year, consider ways to save more so you can avoid delaying retirement.

Stay on track. Managing your investments doesn't have to be complicated and you don't have to do it alone. Get help when you need it. Connect with your local Voya representatives to review and discuss your retirement planning and investing strategy.



¹ 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.

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