

Cedars-Sinai Retirement Program Newsletter

Fourth quarter 2025

New year, new plans, fresh start

Is getting “serious” about your retirement planning on your resolution list for 2026? Let’s get ready to make 2026 the year you take control of your retirement planning.

While most resolutions may fade over time, having clear financial goals and regularly checking in on your progress could help to make your future dreams a reality. The new year is a good time to reflect on how far you’ve come and where you want to go.

Know where you stand. Log in to your account and click *Financial Wellness* at the top of the page to take or retake your financial wellness assessment.

Create a budget. Visit voya.com/tool/budget-calculator to help maximize your monthly income by balancing your saving with your spending needs and wants.

Use myOrangeMoney®. Log in to your account to help you estimate how your retirement savings translates to monthly income in retirement.¹

Consolidate your accounts. Voya can help you roll retirement accounts from former employers into your Cedars-Sinai Retirement Program. Consolidating accounts can help you stay on top of your finances by investing consistently and tracking your retirement progress in one place. Call Voya’s Account Consolidation Team at **(866) 865-2660** or email ACT@voya.com to determine if your former employer’s retirement account can be transferred.²

Review your investment allocations. Align your investments with your risk tolerance and time horizon for investing. Visit resourcecenter.voya.com/tools/type-of-investor for a brief quiz that can help you better understand your risk tolerance and how you might build a well-diversified portfolio of investments.

Know your annual IRS contribution limit. If you can, get closer to or contribute the maximum for the year. Visit voya.com/irslimits to review how much you can save for retirement this year based on your age.



Designate your beneficiaries. Log in to your account to name, review and manage beneficiaries for all your financial accounts to help ensure your assets are distributed as you intended.

Make a plan for Social Security and Medicare. Know when applying for both is best for you.

Don’t do it alone. Connect with your local Voya financial professionals to review and discuss your saving and retirement planning strategies.

How much can you save in 2026?

Every year, the IRS announces the latest contribution limits for retirement savings accounts. Certain limits for 2026 **have increased**, giving you the opportunity to save even more in your Cedars-Sinai Retirement Plans to help achieve your future goals.

Maximum Annual Deferral	\$24,500
Maximum including Age 50-59 and 64 and older Catch-Up	\$32,500
Maximum including Age 60-63 Catch Up ³	\$35,750

Note: Beginning January 1, 2026 catch-up contributions for certain higher-income participants must be made as Roth contributions. Specifically, if your 2025 Cedars-Sinai FICA wages (box 3 of your W-2) exceed \$150,000, any 2026 catch-up contributions you make must be designated as Roth contributions.

Visit voya.com/irslimits for the latest contribution limits for all tax-deferred accounts and income thresholds for 2026.



Connect with your local Voya financial professionals

Through the Cedars-Sinai Retirement Program, you have access to local Voya financial professionals⁴ who can assist you in reviewing your Cedars-Sinai retirement benefits and planning for your retirement objectives. Building a healthier financial life can start with a conversation, so bring your questions and schedule time today.



Sean Muhlstein, CFP®, CPWA*

Investment Advisor Representative

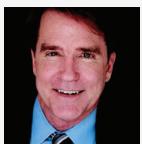
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Call **(310) 423-0974** and provide your contact information. You will be contacted within 1-2 business days.



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).

Questions?

Voya Customer Service Associates are here to help.

Call **(800) 584-6001**, Monday - Friday, from 5:00 a.m. to 6:00 p.m. PT., excluding stock market holidays.

¹IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

²Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.

³Under a change made in SECURE 2.0, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in most 401(k), 403(b), governmental 457 plans and the federal government's Thrift Savings Plan plans.

⁴Investment adviser representative and registered representative of, and securities and investment advisory services offered 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.

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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Feel confident about your finances and your future

Financial confidence isn't just about having money. It's also about knowing how to manage it. Voya's Financial Wellness Experience can help you approach life from a whole financial wellness perspective across six pillars:

Protection - When it comes to getting the protection you need, having a plan is essential to protecting you, your loved ones and your health.

Spending & Saving - Saving money plays a crucial role in achieving financial stability and reaching long-term financial goals. Live within your means today and save for tomorrow.

Emergency Fund - Saving for a rainy day involves making sure you have enough money set aside in an emergency fund to cover expenses and protect yourself when life hands you a few surprises.

Debt Management - What would life feel like without the weight of debt? For many, it's not just about financial relief—it's about reclaiming peace of mind, freedom of choice and the ability to plan for your financial future with confidence. The journey toward becoming debt-free starts with understanding where you stand and identifying a clear path forward.

Retirement - Maintaining your current lifestyle is one of the most important factors when it comes to an ideal retirement. Create a financial planning strategy that can help you save consistently to create a retirement income that can sustain you through your retirement.

Other Savings Goals - Think of everything you'd like to do, if you could. Seem like a dream? Having a sound budget in place will help keep your goals alive.

Log in to your account and click *Financial Wellness* on your home page to complete a brief assessment to evaluate your current financial state. You'll then receive a personalized summary with actionable steps to improve your financial outlook.

No matter where you are on your financial wellness journey, additional resources and educational items are available to help you get and stay on track. Visit www.voya.com/voyalearn.