



Marymount University Retirement Savings Plan Highlights

Can I participate in the plan?

Eligible employees are able to enroll in the plan immediately.

Please visit **Marymount.beready2retire.com** or call Voya Customer Service at **800-584-6001** for enrollment assistance.

Will my contributions be matched by my employer?

Yes, for every \$1 you contribute to your retirement savings account, Marymount University will contribute \$1, up to 3% of your eligible pay.

You are always 100% vested in the contributions you add to your account. All contributions made by Marymount University are subject to the vesting schedule below:

Years of Service	Vested%
1	25%
2	50%
3	75%
4	100%

When can I change how much I'm contributing?

You can change your contribution rate at any time. Changes will be made effective as soon as administratively feasible after your change request is received.

How much can I contribute?

You can make pre-tax and/or Roth contributions of your eligible pay, up to the IRS annual limit. Anyone ages 50+ can make an additional, pre-tax "catch-up" contribution.

(Please visit **voya.com/IRSlimits** for more info).

How are my funds invested?

If you fail to make an investment election, your contributions will be invested in the Vanguard Target Date Fund* with the target date nearest to your assumed retirement age of 65.

Investment elections can be changed at anytime online at **Marymount.beready2retire.com** or by contacting Voya Customer Service at **800-584-6001**.

Beneficiaries

Designating a beneficiary on your retirement account is important, even if you have a will in place. You can designate your beneficiary online.

Loans

As an active employee, you are eligible to request a loan against your retirement account. You may borrow up to half of your vested balance (minimum of \$1,000 and maximum of \$50,000). You have up to five years to pay back your general-purpose loan balance in full. You will have up to ten years to pay back a residential loan. Payments will be payroll deducted. The interest rate will be Prime +1%. You can only have one outstanding loan at a time. If you separate employment with an outstanding loan balance, there may be tax implications.

Hardship Withdrawals

While an active employee, you may request a hardship withdrawal for one of the following reasons:

- Purchase of a primary residence
- Prevent foreclosure or eviction
- Deductible casualty towards your home (i.e. storm damage)
- Burial and/or funeral expenses
- Medical expenses
- College tuition and/or fees

Can I roll funds into the Marymount University 403(b) Plan?

Yes, Marymount University will accept an incoming rollover from a traditional IRA, governmental 457(b), pre-tax 403(b), or SEP-IRA into the Marymount University Retirement Savings Plan. Please contact Voya Customer Service at **800-584-6001** to initiate the rollover process.

Distributions (after separation of service)

- If you have a balance less than \$1,000, you will receive a lump sum payment, less mandatory tax withholding, as soon as administratively feasible
- If you have a balance greater than \$5,000 your account will remain open, although no further contributions can be made
- You may request a lump sum payment, less mandatory tax withholding, from your account at any time after separation of service.
- You may roll your account balance over to another qualified retirement account at any time after separation of service.

A direct rollover does not require any tax withholding.

Note: Any withdrawal prior to age 59½ may be subject to a 10% federal early withdrawal penalty. All withdrawals (regardless of age) are generally taxed at ordinary tax rates.

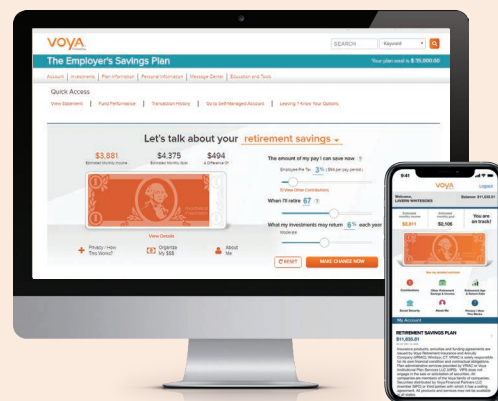
Plan Access Points:

- Plan website: **Marymount.beready2retire.com**
- Phone Number: **(800) 584-6001**; TDD Phone Number: **(800) 579-5708**
Retirement Readiness Service Center: Monday – Friday, 8 a.m. - 9 p.m. ET,
(excluding stock market holidays)
Automated voice response system: available 24/7
- Voya Retire mobile app

CAPTRUST continues to serve as a resource providing financial wellness, savings, and investment advice. You may call CAPTRUST at 1-800-967-9948 to speak to a counselor, who will assist you with your investment questions and other financial inquiries. CAPTRUST also provides a Retirement Blueprint financial plan to assist with your long-term financial needs. Counselors are available Monday to Thursday, 8:30 a.m. to 5:30 p.m. and Friday 8:30 a.m. to 4:00 p.m. ET, or you can make an appointment online via www.captrustatwork.com.

Marymount.beready2retire.com

Use the Voya Retire app to view your account balance, conduct transactions and more! Check out the app by searching “Voya Retire” in your favorite app store.



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Mutual funds under a trust or custodial account agreement are intended to be long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRC 10% premature distribution penalty tax will apply, unless an IRS exception applies. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

You should consider the investment objectives, risks, and charges and expenses of mutual funds offered through a retirement plan carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. 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).

* Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

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

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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