



# Meet your Voya VDC team



## New York State

Voluntary Defined Contribution Program

Through the New York State Voluntary Defined Contribution (VDC) Program with Voya Financial®, you have access to financial professionals who can assist you with a variety of services. You can meet with a financial professional if you want to make sure your retirement savings are on track or if you want to make changes to your plan as life events occur.

The Voya financial professionals assigned to the VDC Program have one objective: to learn more about your needs, wants, and wishes. Together, you and your financial professional can estimate the total cost of retirement, track your progress towards financial goals, determine how much to save and how to invest, optimize Social Security and pension benefits, identify potential tax-savings strategies, and more.

We look forward to the opportunity to meet with you and help you achieve your retirement goals. Please contact one of Voya's two New York regional offices (Latham at **518-738-0050** or Williamsville at **716-626-3922**) to be connected with a financial professional.

For more information about the VDC Program with Voya, please visit [nyvdc.beready2retire.com](http://nyvdc.beready2retire.com).

## Meet your Voya VDC Team



**Stephen P. Donella, Jr.**  
CFP®

Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).



**Robert Laferriere**  
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***You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.***

Variable annuities are intended as long-term investments designed for retirement purposes. Withdrawals from an annuity may be subject to an early withdrawal fee and, if taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits.

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