

City of Hartford Newsletter

Quarter 3 | 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 hartford.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 hartford.beready2retire.com and go to *My Profile>Personal Information>Beneficiary*.

Take your goals on the go

With the **Voya Retire*** mobile app, you'll be able to check your account balance and make transactions from anywhere. Download it today from your preferred mobile app store.

PLAN
INVEST
PROTECT

VOYA®

Connect with your local Voya representatives

As a participant you have ongoing access and support from your local Voya representatives who can help you with your retirement strategy. Building a healthier financial life can start with a conversation, so bring your questions and schedule time today.

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To schedule a virtual appointment with your Voya representative that works best for you, visit hartford.beready2retire.com and go to *Message Center>Schedule an appointment*.

Questions?

Call Voya Customer Service Associates at **(800) 584-6001**. They are available weekdays from 8 a.m. to 9 p.m. ET, excluding stock market holidays.

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 of Hartford Deferred Compensation 457(b) Plan and/or Hartford Board of Education 403(b) 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 of Hartford Deferred Compensation 457(b) Plan and/or Hartford Board of Education 403(b) 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.



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² Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

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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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