

We want to make a statement about your retirement

A clear look at your retirement savings.

When you stop getting a regular paycheck, you'll need to cover your essential expenses through new money sources. These sources will likely include your Delaware Retirement Savings Plan 457(b) and/or 403(b) account and Delaware Public Employee Retirement System (DPERS) Pension. Social Security also provides an important source of income for many retirees. Your retirement income will likely come from portions of the following:

- 1 Delaware Retirement Savings Plan 457(b) and/or 403(b) account
- 2 Delaware Public Employee Retirement System (DPERS) Pension
- 3 Other income such as personal savings and investments
- 4 Social Security

Your Delaware Retirement Savings Plan statement has been designed to help you understand your potential income in retirement. The statement is organized to show your monthly estimated income in your Delaware Retirement Savings Plan accounts and your DPERS pension. Simply add both the Delaware Retirement Savings Plan and DPERS amounts together and you will have your estimated monthly income from those sources in retirement.

This section shows detail for all of the Delaware Retirement Savings Plan accounts with Voya that you have a balance in. These balances are also shown in the form of estimated monthly income at age 65 that you could potentially expect.

About Your Plan						
Plan Number	Plan Type	Balance on 09/30/2023	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2023
660XXX	457B	\$37,842.56	\$1,283.17	-\$5.24	\$434.97	\$39,555.46
660XXX	403B	\$6,936.13	\$812.50	-\$0.80	\$69.24	\$7,817.07
660XXX	401A	\$582.99	\$0.00	-\$0.10	\$9.57	\$592.46

Your Estimated Monthly Income in Retirement	
If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.	\$3,241.05
<small>The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. It does not take into consideration any accrued benefit you may have in a Defined Benefit Plan. Important information regarding calculation methodology can be found in the Message section.</small>	

Your statement also shows your estimated Delaware Pension benefit. This is in addition to the estimated retirement income shown for your Delaware Retirement Savings Plan accounts.

Defined Benefit Retirement Plan
Your estimated monthly pension benefit for your lifetime is \$1,076.45

This represents your combined estimated monthly income from both your Delaware Retirement Savings Plan accounts at Voya and your Delaware Pension benefit.

\$4,317.50

If you were age 65 today and about to retire this is your estimated monthly pension accrued under the Delaware Public Employees' Retirement System based on your service and compensation as of 12/31 of the previous calendar year. This monthly pension does not reflect any reduction for early retirement nor does it indicate your eligibility to collect a monthly pension. Please refer to our website, www.delawarepensions.com, for eligibility requirements and further information on the calculation of your pension benefit.

DISCLAIMER: This statement represents an estimate only of potential benefits developed from payroll records available to the Delaware Public Employees' Retirement System. This data must be verified at the time of retirement by personnel records from your employing agency(s). As a result, your actual retirement benefits may vary significantly from the amounts reflected here. None of the information in this estimate has been verified and the Office of Pensions of the State of Delaware makes no representation or warranty, expressed or implied, as to the accuracy or completeness of such information. Actual service credit and benefits will be verified at the time of retirement. The Office of Pensions encourages all participants who are nearing retirement age to request copies of their employment records and review them for accuracy.

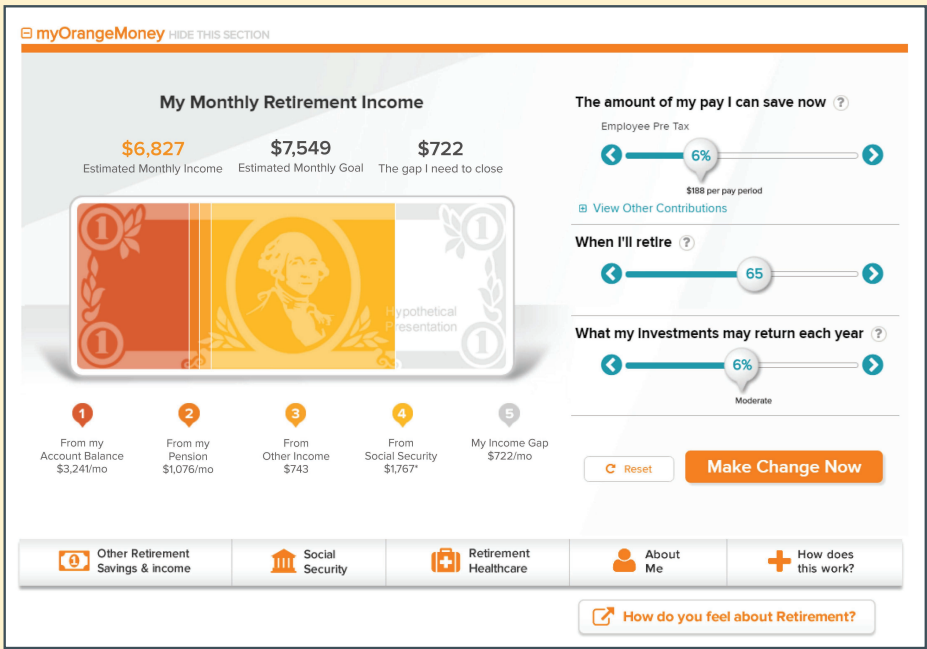
But wait, there's more!



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™



Log in to your account at **DelawareDEFER.com** and use the MyOrangeMoney experience. Here you can add in Social Security and any other retirement savings you may have to get a complete view of what your retirement income may look like.



Are you on track?

If you're on track, that's great! If you are short of your monthly retirement income goal, simply use the contribution change tool to see how increasing your savings can help reach your retirement goal. Like what you see, than just press a button. It's that easy, let's go!

1	Delaware Retirement Savings Plan	\$3,241
2	DPERS	\$1,076
3	Other income	\$743
4	Social Security	\$1,767*
	Estimated Monthly Income	\$6,827

* Average monthly Social Security benefit in 2023 – ssa.gov.

Access your account

For more information on the Plan, to log into your account, or to schedule an appointment with a local representative, visit **DelawareDEFER.com**. If you have questions about your statement, please call Voya's Customer Contact Center at **800-584-6001**.

Have questions and need help? Schedule an appointment to speak with a local representative* at **DelawareDEFER.com** or scan this QR code with your Smartphone. This QR code will work with any free QR scanner app and if your phone is so equipped, your phone's camera. Your provider's data rates will apply.

*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.



DelawareDEFER.com

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