

# You've got questions about retirement. We can help you find answers.

Although saving for retirement and navigating financial wellness can be complicated, Voya is here to help.



## Connect with your Virginia Beach Plan representatives

As an employee, you have ongoing access and support from your dedicated Virginia Beach Plan representatives who are dedicated to the **VBCPS 403(b) Retirement Savings Plan**. They are available to assist you with a variety of services designed to review your specific situation and develop a plan to help you meet your retirement planning objectives. Building a healthier financial life can start with a conversation, so bring your questions and schedule time today!



## Your dedicated Virginia Beach Plan representatives are available to provide ongoing support to help meet your needs, including:

- Plan information and enrollment assistance.
- Personalized account reviews.
- Consolidation of retirement accounts.
- Financial wellness education.
- Individual meetings.
- Group education meetings and seminars.



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To schedule a virtual appointment with your dedicated Virginia Beach Plan representatives that works best for you, **scan the QR code to the right**. You can also visit **VBCPS403b.beready2retire.com** and go to Message Center>Schedule an appointment or Contact Information>Contact Us.



\*Registered representative of Voya Financial Advisors, Inc. (member SIPC).

\*\* Investment adviser representative and registered representative of Voya Financial Advisors, Inc. (member SIPC).

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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.

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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