

Is Retirement On Your Doorstep?

If you are over age 50, you may be thinking more about your retirement – but are you “retirement ready?”

Our Retirement Planning Guide, **5 Steps to Get Retirement Ready**, offers a step-by-step plan to help you as you wrap up your career and get ready to enjoy the results of your hard work. The Guide outlines these five critical steps in becoming Retirement Ready:

1. Determining your retirement savings and income goals;
2. Establishing a retirement income strategy from your income sources;
3. Ensuring your health and wellness and preparing for the unexpected;
4. Getting your estate in order;
5. Envisioning your retirement lifestyle.



Need Help? Call Voya Financial Advisors to receive a complimentary personalized financial snapshot*. **844.253.8692**



* For more complex situations, you can request a personalized financial plan for a fee of up to \$1,500.

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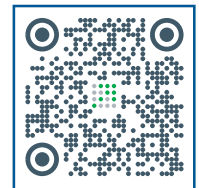
Please read the Program annual Disclosure document (April 2026) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: contactus@abaretirement.com and include your 6-digit plan number.

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