Simplify your financial life

Learn about your options to help simplify your retirement planning

We get it

If you're like many people, you've had more than one job and saved in more than one workplace retirement plan. Your money may still be with former employers or you may have an individual retirement account – or both. Managing multiple retirement accounts can be a real challenge – it eats up time, makes it harder to gauge your progress and may even be costing you more in fees than you realize.

Consolidating your retirement savings into a single account is one of your options that could help simplify your financial life. Voya's® here to educate you on all your options. Our team of professionals is here to support you and help you on achieving a simpler financial life today and a successful retirement tomorrow.

Taking into account your personal situation, you may want to consider your options, such as: keeping your assets where they are, withdrawing your assets (taxes are generally due upon withdrawal and any applicable tax penalties that may apply), or you may choose to rollover your assets to an employer-sponsored retirement plan that accepts rollovers, or to another eligible vehicle.

Learn about your options today to help simplify.

Consolidating

Is consolidating right for you?

- ✔ Stay on top of your finances
- ✔ Organize statements and paperwork
- ✔ Track how your investments are performing
- ✔ Keep your savings and investing strategy aligned with your long-term goals

The Voya Account Consolidation Team can help:

- Explain your options
- Guide you through the consolidation process
- Assist with collecting and completing the paperwork

To learn more or for help consolidating your accounts, call **866-865-2660** or email **ACT@voya.com.**

Please provide the information noted below in your email, and we will have a Voya Account Consolidation Representative contact you.

- Name
- Cell or home number
- Email address
- Employer name
- Best time to call

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

Please note that while Voya retirement consultants do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information.

Consolidation representatives are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC), One Orange Way, A1S, Windsor, CT 06095-4774.

Please carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges, or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Neither Voya Financial nor its agents or representatives provide legal or tax advice, so consult your own legal and tax advisors regarding your situation. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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