

Be good to yourself

Enroll in the Delaware Retirement Savings Plan today!

The steps you take today will affect how you spend tomorrow. On your journey to retirement do something good for yourself by planning ahead for the kind of future you envision. Enroll in the Delaware Retirement Savings Plan to save for the kind of retirement you can look forward to.



It's easy to get started

All you need is your Social Security Number and the information listed here to sign up for the Delaware Retirement Savings Plan.



Visit **DelawareDEFER.com**

- **Click Enroll Now**
- **Enter the plan number**
(see below for more information about eligibility)
 - **457(b) Deferred Compensation Plan:** 664093
 - **403(b) TSA Plan:** 664095
- **Enter your Verification Number:** 122437
- Then click **Let's go** and follow the prompts.

Which Plan can you enroll in?

State of Delaware 457(b) Deferred Compensation Plan - All full time and part time or casual seasonal State employees are eligible.

State of Delaware 403(b) - Employees working in a public school, charter school, DTCC, DSU and Department of Education regardless of pension eligibility can participate in the 403(b) Plan.



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

5 reasons to get started now

The choices you make today will help you prepare for what you'll need tomorrow. Take advantage of your employer's retirement savings opportunities, and plan ahead for the kind of future you envision.

- 1 You're always in control**
The choices you make about your contributions and investments are up to you. And you can easily make changes any time online, on the phone or with the Voya Retire mobile app.
- 2 Save automatically**
Your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.
- 3 Help lower your taxable income**
Every dollar you contribute before taxes reduces your current taxable income. That's more money working for you. Remember taxes will be due upon withdrawal.
- 4 Invest your way**
Would you prefer to make investment elections yourself or would you appreciate having some guidance? No matter what you decide, we offer investment solutions that fit your style.
- 5 Remember, your money is all yours**
Your contributions and any related earnings are always yours.

Have a question? Let's talk.

For more information on the Plan, or to schedule an appointment with a local representative, visit **DelawareDEFER.com**. For general questions, please call Voya's Customer Contact Center at **800-584-6001**.

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.

Mutual funds offered under a custodial or trust account agreement are long-term investments designed for retirement purposes. Early withdrawals from a 403(b) plan will be subject to an IRC 10% premature distribution penalty tax, if taken prior to age 59½, unless an exception applies. The 10% IRC premature distribution penalty tax on early withdrawals doesn't apply to amounts contributed to 457(b) plans or amounts rolled into those plans from other governmental 457 plans. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when redeemed the principal may be worth more or less than its original amount invested.

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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