

Retirement awareness tools and resources for easy planning

You know planning for retirement is important. With smart tools and resources readily available, we want to help make preparing for your retirement easier. You'll have access to many online tools including educational materials, calculators, estimators and personal performance tools.

Voya takes measures to safeguard the confidentiality, integrity and availability of our systems, including authentication, monitoring, auditing and encryption. Our work never stops when it comes to your security, and we are constantly evolving our strategies to address and adapt to anticipated threats. For more information on our commitment to customer security, please visit go.voya.com/datasecurity.

myOrangeMoney® web experience⁶

myOrangeMoney is an educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that may need improvement and suggests actions to improve your retirement awareness. Orange money is the money you need to save for retirement, versus green money, which can be spent now. This back-to-basics approach helps you see the steps you may need to follow to take control of your financial future.



Financial Wellness experience⁶

Financial Wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness experience. Take your personal assessment at voyadelivers.com/fw to gain insights that may help you take meaningful actions for your financial future.

Voya Learn

Voya Learn's live and on-demand educational opportunities are designed to help you achieve the financial future you envision—but it all begins with you. You will have access to live sessions as well as on-demand videos, which are available 24/7, that can:

- Teach you the basics of a retirement account, and explore reasons you might want to increase your savings through other savings vehicles;
- Help you understand your overall financial wellness and how to take meaningful actions; and
- Walk you through how to register your account with Voya.

Visit voya.com/voyalearn to sign up for an upcoming live session or explore the on-demand library. You can also go to stateorp.voya.com and click on voya.com/voyalearn to gain access.



Voya Retire mobile app

The Voya Retire mobile app is a fast and easy way to access your State ORP account, manage your savings and evaluate whether you're on track toward reaching your goals—on-the-go! Search **Voya Retire** in your favorite app store.

Voya Financial blog for saving and investing

Voya is here to help you retire better. Check out blog.voya.com for the latest information to help you with your goal of saving and planning for retirement.



⁶ **IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Connect with your local Voya Plan representatives

As an employee, you have ongoing access and support from your local Voya Plan representatives, Michael A. McFaul, CRPC® and Jody L. Van Hecke, who can help you with your retirement strategy. They are available to assist you with a variety of services designed to review your specific situation and develop a plan that helps you meet your retirement planning objectives.

Michael A. McFaul, CRPC®
mike.mcfaul@voyafa.com
843.754.3814

Jody L. Van Hecke
jody.vanhecke@voyafa.com
336.314.4635

Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

Access to your State ORP account at Voya

Web



Access your account and retirement planning information online at stateorp.voya.com.

Chat



Use the chat functionality on the website to contact a Voya State ORP Retirement Service Center Associate. To access, log in to your account at stateorp.voya.com and click the chat icon at the right of your screen.

Mobile



Access and manage your account on-the-go. Search “**Voya Retire**” in your favorite app store.

Phone



Call Voya’s State ORP Retirement Service Center at **866.373.5338** (TDD: 800.579.5708). Associates are available Monday through Friday, 8 a.m. to 8 p.m., ET, excluding stock market holidays.



This guide is a brief, non-technical description of certain provisions of the South Carolina State ORP. It is not intended to be a complete statement of plan provisions. If a description in this summary differs from the Plan document, the Plan document prevails.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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South Carolina State ORP Enrollment Guide



PLAN
INVEST
PROTECT

