

**Sunshine Childrens Home**  
**403(b) Retirement Plan**

Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

Cell \_\_\_\_\_ Home \_\_\_\_\_

Preferred Method of Contact

Phone

Email

**Please contact me:**

- I am currently a participant in the Voya retirement plan and would like an appointment to review my account.
- I am not currently a participant in the Voya retirement plan but would like to open an account.
- I need to change my beneficiary.
- I need to change the amount of my deduction.

**Please do not contact me:**

- I am already a participant and am currently satisfied with my account.
- I am not currently a participant and do not want to participate at this time.



## Sunshine Childrens Home VE1121 403(b) Retirement Plan

**Who are we?** Voya Financial Advisors, Inc.

### **What is the plan?**

It is a 403(b) long term retirement account. It is a supplement to your retirement income. You can request your employer deduct money out of each gross paycheck and deposit it into your own account with Voya Financial Advisors.

You may deduct any amount you feel is appropriate, and you can increase or decrease that amount, or stop contributing and then start again as you want.

The maximum amount you may contribute in 2024 is \$23,000. If you are 50 or older, the maximum contribution in 2024 is \$30,500.

The amount you contribute is before taxes.

There are approximately 100 investment funds for you to choose.

The growth on your account is not taxed until you withdraw the money\*.

You receive a quarterly statement mailed directly to your home.

Federal law provides that a 403(b) plan generally can only permit distributions upon a participant's

- Attainment of age 59½
- Severance from employment
- Qualified birth and/or adoption
- Death
- Disability
- Hardship<sup>1</sup>
- Requirement for minimum distributions

Your Voya representative is:

Tobias Cardone, CLU  
Investment Adviser Representative  
2760 Centennial Rd  
Toledo, OH 43617  
Office: 419-534-4410 / Email: tobias.cardone@voyafa.com

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<sup>1</sup> Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88 and the cash value of the 403(b) account (consisting of contributions and earnings) as of 12/31/88. Exceptions to the distribution rules if invested in a 403(b) annuity contract: 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 distributed to a participant before 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.

\*Distributions from traditional employer sponsored retirement plans are taxed as ordinary income and, if taken prior to reaching age 59 ½, may be subject to an additional 10% IRS tax penalty.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya ® family of companies. **Securities may also be distributed through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.

Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).



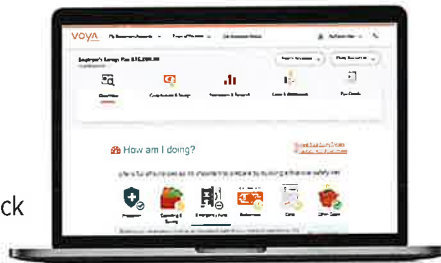
# Access your retirement plan account today



Did you know your employer-sponsored retirement plan offers online tools and resources to help you plan your financial future? Gain access to information about your account, including statements, fund performance, transaction history and alerts, as well as financial education and investment updates.



Take advantage of myOrangeMoney<sup>®</sup>,\* an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.



For a comprehensive view of your finances, we invite you to start your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.

You will receive a unique Personal Identification Number (PIN) in the mail after your account is set up. Your PIN is required to register and view your account online or to access your account information by phone.

## First time users

voyaretirementplans.com

- 1** Click *Register now*.
  - Select the way you would like to create your online access.
  - If you prefer to use the PIN option, but have not received or cannot locate your PIN, you can request a PIN on the website or by calling customer service.
- 2** Set up a unique username and password for use on the website and the Voya Retire mobile app.
- 3** Provide your mobile number or an alternate email address to ensure the security of your account. We will use this for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.
  - Hint:** Please retain your PIN. If using the phone services you will need that same Voya-issued PIN for detailed account information and to perform certain transactions. If helpful, you can customize your PIN through the automated system to something you will more easily remember.

View the website in Spanish! Select "Español" in the language selector at the bottom of the website to view all of your account information in Spanish.

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PROTECT

**VOYA**<sup>®</sup>  
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## Previously registered users

voyaretirementplans.com

Enter your username and password to access your account.

If you have forgotten your username or password, select the appropriate link and follow the instructions to recover your credentials.

To access your statements online, click on the Statements & Documents tab at the top of the page and select Statements.

## Tap the app to save in a snap

The Voya Retire mobile app is an easy, secure and convenient way to access and manage your retirement account all in one place – so you can help boost your retirement savings and manage your money all while on the go.



## Access your account by phone

1-800-584-6001

You can access your account by phone 24 hours a day, seven days a week.

Keep in mind when calling you may need your PIN. If you've lost or misplaced your PIN, request a PIN reminder through the automated system or hold for a Customer Service Associate.

You may also access the following (if available):

- Account balance
- Loans
- Investments
- Contributions and fund elections
- Other plan information
- Other options

Questions? Need help? At any time, just press 0 and a Customer Service Associate can help you. They're available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time.



Search Voya Retire in your mobile app store. You will log in with the same Username and Password used for the Plan website. If your device allows, you can establish fingerprint security.

**\*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.

Insurance products, annuities and funding agreements are issued 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. All products and services may not be available in all states.

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