



VOYA

Do something good for yourself

It's easy to get started

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. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your Town of Concord 457(b)

- 1 Go to enroll.voya.com
- 2 Enter plan number
VB5004
- 3 Enter verification number
063158

Enroll Me™

5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you

For more info contact:
For more info contact:
Teri Finigan
978-821-9131
finigant@fin-plans.com

TOWN OF CONCORD 457(b)



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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What to expect when you enroll

Enrolling in your plan may be an important step toward doing something significant for your retirement goals. We understand that you may have some questions along the way, so we want to provide you with some helpful information on what to expect when you enroll online.

Getting started

When you enroll, you'll be asked to provide or confirm the following information:

- Name
- Address
- Social Security Number
- Date of birth
- Email*
- Mobile phone number*

*If you forget your PIN, we will use this information to send a temporary one to access your account.

Making elections

Retirement plans may vary, so depending on the service options your employer selected, you may be asked for more detailed information. The elections you make during enrollment can be updated as your needs change.

These election options may include:

Contribution Elections

If your plan allows recurring contributions and your employer has selected the online contribution service, during enrollment you can specify how much of your pay you want withheld each pay period. If your plan doesn't offer this service, you'll be provided with additional instructions on how to complete the contribution election process.

Investment Elections

During enrollment, you'll have the option to review the available investment options and the fund descriptions, investment performance and investment fee information. Once your account is established, you'll be able to monitor and update your investment elections online or by phone.

Beneficiary Elections

If your employer has selected the online beneficiary service, you'll be asked to provide the name and relationship of each person you wish to designate as your beneficiary during enrollment. A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you don't designate any beneficiaries or the beneficiaries you designate die before you, benefits will be paid as mandated by your plan document or as allowed by your retirement plan. For each beneficiary you'll be asked for optional information such as address, Social Security Number, date of birth. Before enrolling, take a moment to think about who you would like to name as your beneficiary.

If one or more of your named beneficiaries has a disability or special need and currently receives—or may receive in the future—government benefits, Voya offers helpful information that may assist you in understanding how the receipt of beneficiary payments may affect the ability to receive other benefits. Visit voya.com for more information.

Take action on your retirement by enrolling in the plan today.



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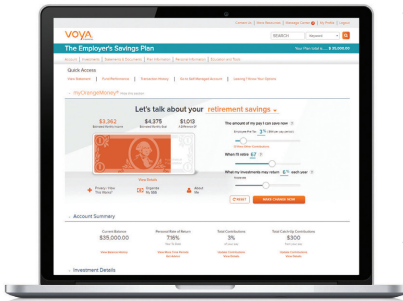
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Access your retirement plan account today

Town of Concord 457(b) VB5004



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®, 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.

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.

Access your account on the go

Get the Voya Retire mobile app to check your account balance and much more on your smartphone*.

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? You can always reach out to your Voya Financial Advisor, Teresa (Teri) Finigan at 781-796-9869 or by email: finigant@fin-plans.com



*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.

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