

# The road ahead.

Take a look at some benefits of deferring to a retirement plan.

## 1. Tax-deferred accumulation

You pay no current federal taxes on the money you contribute – or any of its earnings – until you receive it. By deferring a part of your salary, you're also deferring taxes on that money until withdrawal.

## 2. Convenient payroll deduction

You decide how much of your salary you want to defer up to the Internal Revenue Code limits and that amount is automatically deducted from your paycheck by your employer. These limits must be monitored to ensure that you do not over contribute to your employer's plan.

## 3. Flexible investment options

Generally, you can choose from a variety of investment options offered under the program. Allocate your bi-weekly investment to just one or any combination of these investment options.

**Please note:** Depending on the investment vehicle chosen by your employer, a market value adjustment or other restrictions may apply to transfers to or from certain investment options. Transfers are subject to the excessive trading policy of Voya Financial®.

## 4. Variety of payout options

When you're entitled to a plan distribution (generally, upon your retirement, separation from service, or death), you can pick the payment method that is best for you, including a lump sum payment, a systematic withdrawal option, or income for as long as you live. Plan permitting, you may also combine a partial-sum payout with another payout option to help meet your specific needs.

## 5. Rollover Opportunities

Your employer's plan also allows for rollovers – from another qualified retirement plan or traditional IRA – into the plan. Rollover assets from other eligible plans will remain subject to any previously applicable IRS restrictions, unless an exception applies.

Compare your options for differences in cost, benefits, charges and other important features before you rollover assets. You may want to consult your legal or tax advisors.

## 6. Local Personalized services from Voya Representatives

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**Now's the time.** The sooner you begin investing with the University Health System Retirement Plans, the easier it might be to pursue your retirement objectives. And remember, any income you have withheld this year may help reduce your current taxes.

UHS.beready2retire.com



**You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.**

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

**Important information:** Group annuities and mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. Money taken from an annuity will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you. Early withdrawals may be subject to a deferred sales charge.

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