

Professional Retirement Advice

Voya Retirement Advisors is here to help

Retirement planning can be incredibly complicated. Figuring out which funds to invest in, how much to save and how much money you'll need in retirement is no easy task.

Which is why Voya Retirement Advisors (VRA) is pleased to offer professional investment advice and portfolio management services to help you plan and prepare for retirement.

Voya Retirement Advisors provides retirement advice that is:

Personalized.

Our advice is customized to your unique situation and goals.

Objective.

We aren't paid commissions.

Ongoing.

We provide ongoing monitoring and updates to help you stay on track.

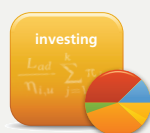
Flexible.

We offer two options, powered by Financial Engines, to help meet your retirement planning needs. (Turn over for more details).

Licensing and Training.

Our VRA Investment Advisor Representatives are licensed and trained to work with investors like you.

*No investment advisor can guarantee results, but we can help by building a plan that is personalized to fit you.



investments

Did you pick the right investments?
Are you taking too much risk?

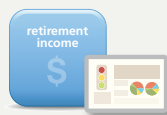
*The services offered through Voya Retirement Advisors are designed to help protect your account from the risk of big losses.**



savings

Are you saving enough?
Do you have other ways to save?
Can you save more?

We can point out your savings opportunities.



retirement income

When can you retire?
How much do you need to retire?

We can give you a good idea of what you could expect.

Advisory services are offered through Voya Retirement Advisors, LLC, a member of the Voya family of companies. Advisory services offered through Voya Retirement Advisors are powered by Financial Engines Advisors L.L.C.

VOYA
FINANCIAL

Powered by
financial
engines®

When it comes to retirement advice, **Voya Retirement Advisors** gives you a choice.

Online Advice

Unlimited access to powerful online retirement planning tools (at no additional cost to you)



Designed for people who **enjoy actively managing their own retirement account**

Log in to:

- Build a retirement investment strategy
- See retirement income forecasts and explore what-if scenarios
- Get specific savings and investment recommendations based on your fund choices
- You implement your strategy

Professional Management

A personalized plan and VRA Investment Advisor Representatives to talk to



Ideal for people who want to **partner with a professional** to manage their retirement account

Enroll in the Program:

- Additional fees will apply
- Get customized advice with a personalized portfolio that you can tailor to your specific needs
- Talk with VRA Investment Advisor Representatives any time
- Receive ongoing portfolio monitoring and management, account is rebalanced as needed
- Stay informed with quarterly updates to keep you in sync with your goals

Find out more:

To get more information about Voya Retirement Advisors, LLC investment advisory services offered through your Plan, log on to financialadvice.com/formastercard or call 1-888-627-2838

IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site at <https://mastercard.voya.com>. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 1-888-627-2838. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

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CN1024-28508-1118D
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VOY-MC-FY-V1-PM-OA-022318