



## Save for the future you envision

A quick guide to enrolling into your  
retirement savings plan

Choices in Community Living  
401(k) Plan

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**VOYA**  
FINANCIAL

# It's your retirement, and we've reserved a spot for you

## Welcome.

Planning for your future means envisioning your best retirement and taking the steps today to get started. Your employer has chosen Voya Financial® as the service provider for your retirement savings plan, to give you an easy and powerful way to save for your future.

We want you to retire well and to help you get there. Once eligible, you will automatically be enrolled in the Choices in Community Living 401(k) Plan and 3% of your pay will be automatically invested in the plan with an automatic 1% increase annually until the maximum rate of 10% is met.

Please take a few minutes to review this workbook, and the important information tab on [enroll.voya.com](http://enroll.voya.com) for additional investment information and to start planning for your future today.

You may choose to invest your contributions in several different investment options that have various degrees of risk and return.

If you do not want to be automatically enrolled as outlined above, you should make your contribution election (and choose investment elections) or decline enrollment before the date indicated in your plan's automatic enrollment notice.

You can make a contribution election (and choose investments) or decline enrollment by accessing [enroll.voya.com](http://enroll.voya.com). Once you are enrolled, you'll be able to utilize the tools, education and support to help you set realistic goals, plan confidently and stay on track to become financially healthy and retire well.

## What are you waiting for? Let's get started.



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the **Voya Retire®** mobile app. Remember, you are always in control.

## Reasons to save today

1

### Save automatically

Your contributions are automatically deducted from your paycheck, so it is simple to set a little aside each pay period.

2

### Help lower your taxable income

Every dollar you contribute before-tax reduces your taxable income, which means you may pay less in income taxes today.

3

### Invest your way

Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.

4

### Remember, your money is always yours

What you contribute and any related earnings are yours to take with you, even if you change jobs.

5

### Put time on your side

Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate more earnings.

6

### Employer Contributions

Take advantage and maximize your savings. Your company may match a portion of the contributions you make to the plan. For more details, please review Employer Contributions under Get to know your plan.

**Remember, it's your retirement.  
Be generous.**

# More benefits for you

## ⌚ Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

## ⚠️ Play hard to get

Practice safe computing and register your account to take the first steps to enrolling in Voya's S.A.F.E.® Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

## ↳ Voya Cares®

Voya Cares is focused on delivering access to special needs financial planning resources to help advance the financial well-being of those with special needs or disabilities and their caregivers. Go to [voyacares.com](http://voyacares.com) to learn more.

## ♻️ Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you securely save more.

## 👤 Beneficiary

Be sure to designate a beneficiary to your Plan account. This is the person (or people) who will receive your account balance in the event of your death. Log in to the Plan website, go to your name in the upper right corner then select *Personal Information > Beneficiary Information > Add/Edit*.

## 💻 Voya Learn®

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: [voya.com/voyalearn](http://voya.com/voyalearn).

# What's next, after you enroll?

After you enroll, you will receive an enrollment confirmation. For the most complete and convenient experience, access your account online or through the mobile app. Go to [www.voyaretirementplans.com](http://www.voyaretirementplans.com) or download the mobile app: Voya Retire®.

As part of the registration process, you will receive a code through the most convenient method you have on file with Voya (text, email, or U.S. Mail). Lastly, you will need to create a login username and password for ongoing online or mobile account access.

See how your savings translates into estimated monthly retirement income with the **myOrangeMoney®** educational, interactive experience or with the **Voya Retire®** mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



**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.

\* The **myOrangeMoney®** educational interactive experience, which is designed to provide estimated monthly retirement income based on various saving and investment scenarios, is not available to Puerto Rico plans or participants.

# Get to know your plan

Choices in Community Living

401(k) Plan

## Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Please refer to your Plan's SPD for full details on all provisions in the Plan. If there is a conflict between these plan highlights and the Plan's SPD, the language provided in the SPD will govern.

## Eligibility Requirements

You are eligible to participate in the plan when you have 6 months of service. Participants may become eligible for the Plan following the SECURE Act Long-Term Part-Time Employee Eligibility (LTPTEE) provision rules.

## Enrollment Dates

Once you have met the eligibility requirements, you can join the plan quarterly.

## Auto Enroll

Your plan has an automatic enrollment provision. Your company will automatically enroll you into the plan and withhold 3% of your paycheck to be contributed to a MyCompass American Fund, unless you opt out or choose to enroll on your own by selecting your investments and contribution percentage.

## Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$24,500 annually (\$32,500 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

## Roth Contributions

Your plan permits Roth after-tax employee contributions. You may contribute between 0 - 100% of your eligible compensation to the Plan. Your total employee contributions (Roth after-tax and Traditional pre-tax deferrals combined) may not exceed \$24,500 annually (\$32,500 if you are at least age 50 and your plan has a catch-up feature). If permitted by your plan, you may be able to make additional catch-up contributions between the ages of 60 - 63. Annual limitations are set by the IRS and are subject to change.

## Employer Contributions

### *Profit Sharing*

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer may make contributions on your behalf. The amount of the contribution is determined by an allocation formula elected by your employer. Employer contributions may be modified during times of business hardship.

### *Employer Match*

Your employer may match a portion of the contributions you make to the plan.

### *Vesting*

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

### *Employer Match Contributions*

1 year of service	0%	2 years of service	25%	3 years of service	50%	4 years of service	75%	5 years of service	100%
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### *Profit Sharing Contributions*

1 year of service	0%	2 years of service	25%	3 years of service	50%	4 years of service	75%	5 years of service	100%
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## Rollovers

You may roll over assets from other qualified plans. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

### **Contribution Change Frequency**

You may stop contributions at any time. Once you have stopped, you may resume contributions each payroll period. You may also increase or decrease contributions each payroll period.

### **Investment Transfers**

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

### **Hardship Withdrawals**

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

### **In-Service Withdrawals**

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

### **Distribution & Withdrawals**

Funds are available at retirement, death, disability, or termination of service.

### **Loan Provision**

You may take a loan from vested amounts in your account. The amount of the loan to you is limited by rules under the Internal Revenue Code. Any new loans, when added to the outstanding balance of all other loans from the Plan, will be limited to the lesser of: a) \$50,000 reduced by the excess, if any, of your highest outstanding balance of loans from the Plan during the one-year period ending on the day before the date of the new loan over your current outstanding balance of loans as of the date of the new loan; or b) 1/2 of your vested interest in the Plan. The amount of the loan to you can also be limited by Plan rules such as which Employee and Employer Contributions are eligible for loans, the number of loans that can be outstanding at any one time or how often you may request a loan. The Plan allows for a total of 1 outstanding loan. For specific details please refer to your Summary Plan Description (SPD). When thinking about taking a loan from your Plan, keep in mind that when money is withdrawn from a retirement savings account, it reduces the power of tax-deferred compounding.

### **Participant Account Statements**

Your participant account statements are provided quarterly.