

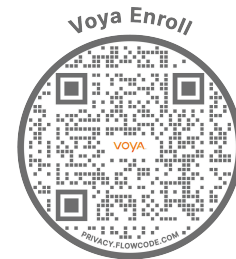
Do something good for yourself



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 City of Peabody 457(b) retirement plan.

- 1 Scan the QR code or go to enroll.voya.com
- 2 Enter plan number
VK0257
- 3 Enter verification number
063158



For more info contact:
Teresa Finigan
781-796-9869
finigant@fin-plans.com



City of Peabody 457(b)

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



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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INVEST
PROTECT

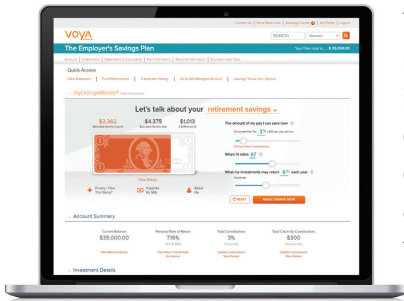
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Access your retirement plan account today



City of Peabody Massachusetts VK0257

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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457(b) Deferred Compensation Plan
Salary Reduction Agreement

Name:	Last 4 of SSN:
Email:	Cell:
Department:	457(b) plan provider: Voya

1. Enrollment (New Participant)

I authorize my employer to defer (\$) _____ of my compensation per pay period into my 457(b) account.

This change should become effective ASAP unless otherwise specified.

2. Change (Current Participant)

Change the amount of my deferral for my 457(b) plan:

From (\$) _____ To (\$) _____

This change should become effective ASAP unless otherwise specified.

3. Catch-up Provisions

Age 50+ Catch-Up Provision

I am utilizing the 50+ catch-up provision

457(b) Special Catch-Up Provision (3 Year Catch-Up)

I am utilizing the special catch-up contribution

4. Employee Signature

Employee Signature

Date