

Step Up Your Retirement

Understanding the Effects of a Larger Weekly Contribution

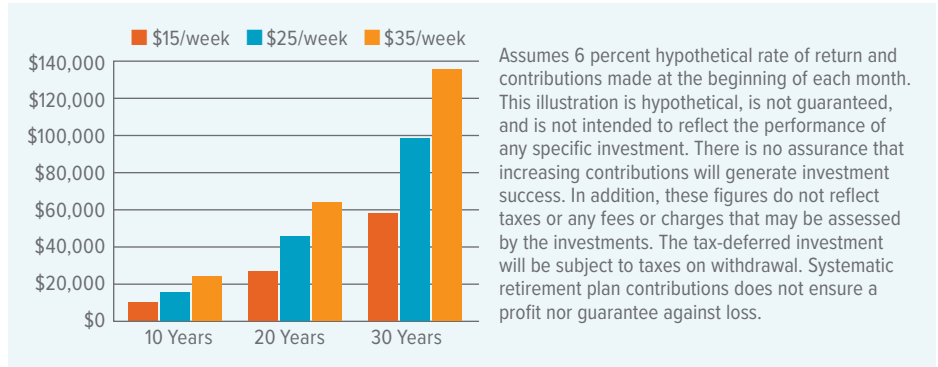
Saving for your future can be like daily exercise. It's a good habit to get into. The earlier you start saving more, the longer your money has to work for you, potentially increasing your retirement funds.

How much can I save?

Check with your employer on your plan's maximum contribution limit, keeping in mind that the IRS also has contribution limits. If you are age 50 or older, you may be able to make additional catch-up contributions. For current IRS limits on retirement savings account contributions, go to www.voya.com/IRSlimits.

The effect of giving your savings a boost

With a contribution of \$15 per week, you could save nearly \$60,000 in 30 years. Step it up to \$35 a week and you could save \$135,000 or more for your future.



The choice is yours. Talk to a representative to learn more about your employer-sponsored plan today.

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