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.



Assumes 6 percent hypothetical rate of return and contributions made at the beginning of each month. This illustration is hypothetical, is not guaranteed, and is not intended to reflect the performance of any specific investment. There is no assurance that increasing contributions will generate investment success. In addition, these figures do not reflect taxes or any fees or charges that may be assessed by the investments. The tax-deferred investment will be subject to taxes on withdrawal. Systematic retirement plan contributions does not ensure a profit nor guarantee against loss.

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

Eugene Huang Financial Consultant Voya Financial Advisors, Inc eugene.huang@voyafa.com (925) 708-2359



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 Products and services offered through the Voya® family of companies.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.

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

158450 3015432.X.P-11 © 2017 Voya® Services Company. All rights reserved. CN0120-30400-0219D



