Take charge now, live well later.
When you pay yourself first by saving in your retirement plan, you get to keep more of your money working for you. For example, contributing $25 in your retirement savings plan before tax impacts your paycheck by only $18!*

5 ways to boost your savings

1. Develop a clear plan with the help of a financial professional
2. Create a budget and trim unnecessary spending to add more to your savings
3. Consider increasing your contributions to your retirement plan
4. Your plan offers a Roth option for tax-free retirement withdrawals**
5. Log in to your account regularly to check on your savings progress and investment options

Take charge of your retirement savings by logging into your account—and making positive changes—today.

http://utsaver.com/voya

*Assumes contributions are made in a pre-tax account at a 28% combined tax rate. Taxes may be due upon withdrawal.
You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting me at the number above. Please read the prospectuses carefully before investing.

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