

We make it easier to consolidate your retirement accounts



If you've changed jobs more than a few times, you know there's a lot to learn and remember as you get comfortable in a new workplace. With so much on your mind, chances are good that you forgot about those retirement plans you were diligently contributing to at your former employers. Or those IRAs you opened years ago. Consider consolidating.

Voya Financial™ can help simplify your financial life

If you have retirement plans in different places, it can be difficult to keep your savings strategy focused on your long-term goals. Not to mention you may be paying multiple management fees at several institutions. To simplify things, consider consolidating your older accounts into one account at Voya™.

Account consolidation can make it easier to:

- Keep track of where your money is invested
- Maintain proper asset allocation aligned with your goals and risk levels

- Manage your account with one statement, one phone number, and one website login
- Reduce account fees, if you are currently maintaining and paying fees on multiple accounts.

Please carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges, or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Consult your own legal and tax advisors regarding your situation. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Voya Financial™ representatives will explain your options, guide you through the retirement plan consolidation process, and streamline the paperwork. In turn you get the confidence of knowing everything is being taken care of and the freedom to focus on your day-to-day responsibilities.

To learn more, please call 1-866-865-2660.



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

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.

168738 3029818.X-P-2 © 2014 Voya Services Company. All rights reserved. CN1119-13935-1215

beretirement
ready

RETIREMENT | INVESTMENTS | INSURANCE

VOYA
FINANCIAL™

Voya.com
5001785