



# Steps to take today toward a brighter tomorrow

Voya Cares<sup>®</sup> can help protect the quality of life that caregivers and individuals with disabilities seek to and through retirement.

PLAN | INVEST | PROTECT

**VOYA** | Cares<sup>®</sup>

# Finding care and support in the workplace

As a caregiver or person with disabilities, your biggest concern may be creating a lifetime of continuous care. Yet, the fear of stereotyping and social stigmas may cause you to remain silent in the workplace on the planning issues you face on a day-to-day basis.

Through your employer's retirement plan, you have access to **Voya Cares**. This distinctive program provides advocacy, resources and solutions that help you move toward the future you envision.



## A great place to start

Voya Cares provides you with a variety of resources — available how and when you need them.

### Voya Cares online resource center

The online resource center provides access to educational articles, checklists, research papers, videos and informational brochures. Topics include:

- Key considerations
- Completing a Letter of Intent
- Understanding government benefits
- Filling the financial gap
- Integrating employee benefits

➔ Visit [VoyaCares.com](https://www.voyacares.com).



# Accessible resources to guide you

## Guide to government benefits

Integrating government benefits into a financial plan for individuals with disabilities and caregivers can be intimidating, but you are not alone. This easy-to-follow roadmap walks you through government assistance with income, food, housing and healthcare.



[Visit our resource page to download a fillable version.](#)

## Financial planning checklist for individuals with disabilities and caregivers

Download this helpful checklist that helps walk you through the planning process. It may help you feel more confident about your future.



[View the financial planning checklist by clicking here.](#)

## Voya Cares case studies

Learn more about planning topics for individuals with disabilities and caregivers in real-world situations. Case study topics include:

- Beneficiary planning
- Caregivers in the workplace
- Special needs trusts
- Closing the retirement income gap



[Visit the Voya Cares website to view selected case studies.](#)

## Beneficiary planning

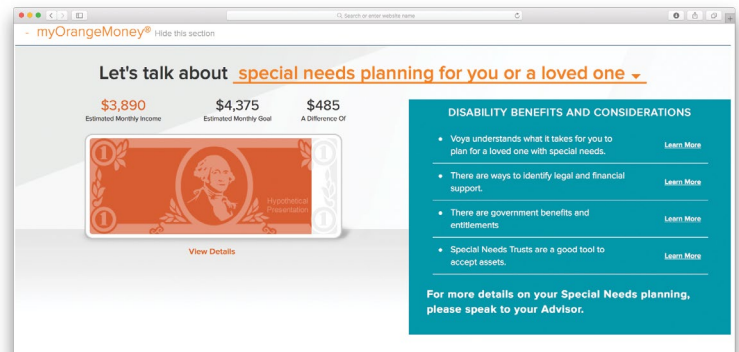
Naming a loved one with a disability as a beneficiary could interrupt their government benefits if they exceed \$2,000 in assets. [Review our article on beneficiary planning here.](#)

## myOrangeMoney® online educational experience

Voya's myOrangeMoney interactive educational experience helps millions of individuals change the way they manage and engage with their retirement plans. People with disabilities and their caregivers can use myOrangeMoney to visualize their retirement goals and progress, while taking into consideration their unique circumstances, including:

- Eligibility for government programs, such as the Childhood Disability Benefit (CDB), and potential additional retirement income needs of caregivers and people with disabilities.
- Access to educational content on a variety of pertinent topics, including government benefits and creating a special needs trust.

[Enroll or log in to my.voya.com to view your retirement savings account today.](#)



## Taking the next step

We could all use a bit of help planning for the future, and when your planning includes disabilities and caregiving, knowing where to start can be one of the biggest challenges. However, you're not alone.

Through Voya Cares, we can help provide you with resources that address four critical areas:

- Family assets and planning
- Employer benefits
- Government benefits
- Legal planning

We'll guide the way, so you can rest a bit easier knowing you've taken steps today to protect the future.



Ready to start? Visit  
**VoyaCares.com** today.



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

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult with your tax and legal advisors regarding your individual situation.

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