

Retirement Readiness Q4 2025:

Let us help you pursue your goals.



October is Cybersecurity Awareness Month: Protecting Your Retirement Future

Stay vigilant to keep your financial security intact

October marks National Cybersecurity Awareness Month, making it the perfect time to focus on protecting one of your most valuable assets—your retirement accounts. As cyber threats continue to evolve, staying informed and taking proactive steps to secure your financial information has never been more critical.

Common threats and your role in protection

Cybercriminals use phishing emails, fake websites, and phone scams to steal login credentials and personal information. While your retirement plan providers work to protect your accounts, your vigilance is the first line of defense. Always verify the authenticity of communications requesting personal information—legitimate companies will never ask for passwords through email or phone calls. Use strong, unique passwords and enable two-factor authentication when available.

Simple steps for stronger security

- **Log in to your accounts directly** by typing website addresses rather than clicking email links.
- **Keep your devices updated** with security patches and use secure networks when accessing financial accounts.
- **Never share login credentials**, and consider using a password manager for complex passwords.
- **Enable multi-factor authentication (MFA)**, preferably to a mobile device. While email is allowed, MFA with a mobile device is safer.
- **Immediately call your provider** if you identify suspicious activity in your account. The faster you act, the faster the effects of fraud can be mitigated.

Stay informed and secure

Both TIAA and Voya provide regular security updates and educational resources through their websites. Take advantage of these resources to stay current on protection strategies.

This Cybersecurity Awareness Month, commit to reviewing your online security practices. Your future self will thank you for protecting your retirement security today.

Review your beneficiary designations today

Make your wishes clear and keep your accounts secure

How long has it been since you reviewed who you've named as beneficiaries on your retirement accounts? As your life evolves, your priorities and circumstances change too. Taking the time to designate and update your beneficiaries ensures you maintain control over your financial future and can provide meaningful support to the people and causes that matter most to you.

Protect your financial legacy with proper beneficiary designations

Retirement plan assets will be transferred according to the terms of your plan's beneficiary designation, not by the terms of your will. Each of your accounts requires its own separate beneficiary designation—your retirement account beneficiary is not updated automatically to match your life insurance beneficiary and must be designated separately. If there's no named beneficiary, fulfilling your wishes may face significant delays and costs, potentially leaving your loved ones in a difficult financial situation.

It's quick and easy to do

Confirming or updating your beneficiaries is simple. Please know, you can change your beneficiaries at any time.

TIAA:

- Go to [TIAA.org/KBOR](https://www.tiaa.org/KBOR) to register and/or log in to your account.
- Once logged in, select *Profile*, then *Manage beneficiaries*.

Voya:

- Go to [kbor.beready2retire.com](https://www.kbor.beready2retire.com) to register and/or log in to your account.
- Under your profile, select *Personal Information* then *Add/Edit Beneficiary Information* under the Beneficiary Information section.

From there, you can designate beneficiaries and select how much each should receive.

Reminder: Benefits-eligible faculty and staff also have basic group life insurance coverage equal to 150% of annual salary and the opportunity to supplement coverage with optional group life insurance. Contact your HR/Benefits Office to update your separate life insurance beneficiary designation through KPERS.

Live and on-demand webinars

Need help with retirement planning or want to learn how to keep your financial goals on track? Attend a webinar. Live webinars are offered each month and are available on demand for your convenience. This quarter, you'll find sessions focused on a number of retirement and finance-related topics. Visit tiaa.org/webinars or voya.com/page/voya-learn-live-sessions to see the upcoming schedule of webinar topics and times and reserve your place today.

Contact TIAA or Voya for personal retirement planning support.

Meeting with a TIAA or Voya financial consultant is included as a benefit of the KBOR retirement plan at no additional cost.

TIAA

By phone: Call **800-842-2252**, weekdays,
7 a.m. to 9 p.m. (CT)

Online: tiaa.org/schedulenow



Voya

By phone: Call **800-814-1643**, weekdays,
8 a.m. to 5:30 p.m. (CT)

Online: kbor.beready2retire.com/contact-information/contact-us



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