You can take steps toward planning for a secure retirement. Consider enrolling in the KBOR Retirement Plan today.

It’s easier than ever to plan and save for retirement. Whether it’s years down the road or just around the corner, you can get started right now.

No matter where you are in life, TIAA and Voya Financial focus on you and your financial future. As approved providers of the KBOR Retirement Plans, they can provide:

- Assistance from people who care about your needs and reaching your goals.
- Information on investment options in your Retirement Plan.
- Online access to interactive tools and calculators to help you plan for retirement.

Contact TIAA or Voya today to schedule a personal appointment at no cost.

Enrolling online is easy. All you need is:

- Your Social Security number, date of birth and other personal information.
- Your beneficiary’s Social Security number, birth date and address, if possible.
- Your selected investment allocations. Need information about your investment options? Please go to TIAA.org/kbor to view the TIAA menu or kbor.beready2retire.com for Voya’s menu.

**Note:** If enrolling with Voya, you’ll also need some personal info such as your address, date of hire, annual salary, and number of pay periods per year.

You can enroll online in just a few minutes:

**TIAA**
- Go to: TIAA.org/kbor.
- Click on Ready to Enroll.
- Select the plan(s) in which you wish to enroll.*
- Follow the instructions provided, and click on Begin Enrollment.
- Register for online access or log in if you have an existing web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

**Voya**
- Go to: kbor.beready2retire.com.
- Click on Enrollment.
- Click on Enroll Now.
- Choose your Location for the plan(s) in which you wish to enroll and click on Enroll.
- Your retirement savings plan enrollment center will pre-populate with the Plan Number, Verification Number, and Location Code. Click on Let’s go.
- Follow the instructions to complete the online enrollment process.*
- In approximately one week, you will receive a PIN by mail to register your username and password for online account access. If you already have a username on file with Voya, you can use that login information to access your account immediately.

*If you’re enrolling in the Voluntary Plan, you must complete a salary reduction agreement. If you’re enrolling in the Mandatory Plan, you must complete the Investment Agreement. Both forms are available through your HR/Benefits office or your employer’s website and must be returned to your HR/Benefits office.

Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.
Your KBOR Retirement Plan offers the following benefits you can take advantage of:

**Convenience**
Contributions are automatically deducted from your paycheck and applied to your account.

**Tax deferral**
No taxes are taken on your contributions or their earnings until you take money out of the plan.1

**Diverse investments**
You can build a portfolio of investments suited to your personal goals and risk tolerance.

**Roth contribution option**
With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.2 Roth contributions are only available in the Voluntary Plan.

Need help?
You don’t have to go it alone. TIAA and Voya are available to help you enroll, make changes to your account or check to see if your retirement savings are on track. Schedule an appointment today at no cost!

**TIAA**
Visit TIAA.org/schedulenow or call TIAA at 800-732-8353, weekdays, 7 a.m. to 7 p.m. (CT).

**Voya**
Visit kbor.beready2retire.com and go to Contact Us for the Voya service team for your campus.

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1 Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

2 Applies to the Voluntary Plan only: Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

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Investment decisions should be made based on the investor’s own objectives and circumstances. The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

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