Meet your KBOR service team

KANSAS STATE UNIVERSITY

Through your employer's retirement program, you have access to a dedicated Voya Financial® team available to assist you with a variety of services. You can meet with your Voya® Investment Advisor Representative if you want to make sure your retirement savings are on track or you want to make changes to your plan as life events occur.

The Investment Advisor Representative can help you:

- Review your plans for the future and compare them to how (and how much) you save.
- Design a financial analysis and follow it.
- Create action steps based on your personal goals.
- Provide ongoing assistance to help you as you work toward reaching your goals.
- Help you develop a budget for today's expenses and for living in retirement.

You can also learn more about your retirement distribution options[1] and your retirement income potential, or schedule a no obligation review of your overall retirement Plan.

https://kbor.beready2retire.com

To get started, give us a call today.

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To Enroll

KANSAS BOARD OF REGENTS
MANDATORY RETIREMENT PLAN

You recently became eligible to join the Kansas Board of Regents Retirement Plan through your University. We realize you have a choice in Retirement Plan providers. We wanted to take this opportunity to share with you our philosophy regarding customer service and our relationship with our clients. We believe everyone has their own individual story and path they are following toward their retirement goals. No two people are exactly alike and as such, their path towards meeting their retirement goals need to be their own.

The local service team here is Kansas has one objective: to learn more about ***your*** **needs, wants, and wishes.** We will help prioritize them and establish specific steps to help you reach each objective. We also want to make sure our clients take an active role towards learning more about reaching their retirement objective; we'll start with offering to meet you whenever you would like. We will walk you through different asset allocation strategies and help you determine how your retirement assets should be allocated based upon your risk-tolerance and objectives.

We are proud to be a member of the KBOR community and would love the opportunity to meet with you and help you achieve your retirement goals. We can meet with you right on campus or another location convenient to you. Please give us a call today at **800-814-1643** so we can schedule a meeting to introduce you to Voya and our commitment to helping you plan ahead for the kind of future you envision for yourself.

Consider this: a recent study[1] revealed that Americans are generally behind in their retirement readiness, and that planning has the most opportunity for improvement.* When you choose Voya, you're choosing to work with people who care about your needs and always put your needs first. Some additional benefits of the Retirement Plan includes:

- Make changes anytime
- Save automatically
- Help lower your taxable income
- Invest your way
- Take your money with you

If you are ready to enroll with Voya today, you don't have to wait!
Enroll in the KBOR Mandatory and Voluntary Plans online at **kbor.beready2retire.com.**

Don't forget to complete your Salary Reduction Agreement. You can access this on the Voya enrollment site as well as your Benefits website.

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

[1] *Perspectives on Retirement Readiness in the United States: A White Paper* (December 2016), https://www.sec.gov/files/retirement-readiness-white-paper.pdf

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