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It's easy to get started

The steps you take today will affect how you spend tomorrow. On your journey to retirement, do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your City of Gardner 457(b)

- 1 Go to enroll.voya.com
- 2 Enter plan number
VB5011
- 3 Enter verification number
063158

Enroll Me™
5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you

For more info contact:
Teri Finigan
FiniganT@fin-plans.com
781-796-9869



City of Gardner

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What to expect when you enroll

City of Gardner

Enrolling in your plan may be an important step toward doing something significant for your retirement goals. We understand that you may have some questions along the way, so we want to provide you with some helpful information on what to expect when you enroll online.

Getting started

When you enroll, you'll be asked to provide or confirm the following information:

- Name
- Address
- Social Security Number
- Date of birth
- Email*
- Mobile phone number*

*If you forget your PIN, we will use this information to send a temporary one to access your account.

Making elections

Retirement plans may vary, so depending on the service options your employer selected, you may be asked for more detailed information. The elections you make during enrollment can be updated as your needs change.

These election options may include:

Contribution Elections

If your plan allows recurring contributions and your employer has selected the online contribution service, during enrollment you can specify how much of your pay you want withheld each pay period. If your plan doesn't offer this service, you'll be provided with additional instructions on how to complete the contribution election process.

Investment Elections

During enrollment, you'll have the option to review the available investment options and the fund descriptions, investment performance and investment fee information. Once your account is established, you'll be able to monitor and update your investment elections online or by phone.

Beneficiary Elections

If your employer has selected the online beneficiary service, you'll be asked to provide the name and relationship of each person you wish to designate as your beneficiary during enrollment. A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you don't designate any beneficiaries or the beneficiaries you designate die before you, benefits will be paid as mandated by your plan document or as allowed by your retirement plan. For each beneficiary you'll be asked for optional information such as address, Social Security Number, date of birth. Before enrolling, take a moment to think about who you would like to name as your beneficiary.

If one or more of your named beneficiaries has a disability or special need and currently receives—or may receive in the future—government benefits, Voya offers helpful information that may assist you in understanding how the receipt of beneficiary payments may affect the ability to receive other benefits. Visit voya.com for more information.

Take action on your retirement by enrolling in the plan today.



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