

## Schedule an individual meeting to discuss: Learning how to work toward your retirement objectives



Have you thought about your retirement lately? What it is you would like to do when you retire? Whatever it is, you're going to need the proper funding. And here's the thing, you may be responsible for more of that funding than you think. You may not want to rely on Social Security and pension plans for all the income you'll need in retirement. So how can you fill the gap that starts where Social Security and/or your pension plan leave off? Your employer-sponsored retirement plan may be a good place to start.



**Stephen P. Donella, Jr., CFP, your campus representative, will be available on:**

**Date: November 9, 2017**  
**Time: 9:30 a.m. to 3:30 p.m.**  
**SUNY Poly**  
**Kunsella Hall A225**

Please feel welcome to bring your lunch.



**To sign-up, please contact:**

Stephen P. Donella, Jr., CFP  
(315) 682-3532  
[stephen.donellajr@voyafa.com](mailto:stephen.donellajr@voyafa.com)



**Call me to learn more.**

We can discuss your current situation, review your strategy and make adjustments if necessary to help you get retirement ready.



**You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.**

Variable annuities offered through a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company. **Securities are distributed by Voya Financial Advisors, Inc (member SIPC), One Orange Way, Windsor, CT 06095-4774.** These companies are wholly owned, indirect subsidiaries of Voya Financial. **Securities may also be distributed through other broker-dealers with which Voya Financial Advisors Inc. has selling agreements.**

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