

Are you saving for your future?

Benefits

Lower your taxes now

Pre-tax contributions are conveniently made through payroll deduction to lower your current income taxes.

Investment flexibility

You have access to a wide variety of investment choices from some of the country's well-known portfolio managers.

Fund management fees and other fund operating expenses will apply. Fees depend on the investment option chosen. Please refer to the Contract Prospectus Summary for individual fund fee information.

Manage your account your way

You can allocate both your future contributions and existing account balances among any of our investment options. You may transfer between investment options at any time. After enrolling through Retirement@Work, you can perform account transactions by phone, online, and through the Voya Retire mobile app.

Depending on your role within the State University of New York's system, there may be different retirement plans available for you to join as part of your overall retirement planning strategy.

- **The Optional Retirement Program (ORP)** contributes a specific percentage of your compensation, based on your date of hire, on your behalf on an annual basis.
- **The SUNY Voluntary 403(b) Plan** offers tax-deferred savings advantages to members of the New York State Teachers or Employees Retirement Systems. You can save on a pre-tax basis, a Roth after-tax basis, or a combination of both sources. In the SUNY Voluntary 403(b) Plan, though, you elect the amount you'd like to contribute. You can also change or stop those contributions at any time.

As an investment provider for the SUNY Retirement Programs, Voya® is ready to help you make the most of the retirement benefits available to you. For more than 40 years, the Voya family of companies has offered retirement products and services to the education community. We understand the unique needs of educators as they plan for retirement and are dedicated to helping you meet your goals for the future.

Your local Voya advisor can help support your investment and retirement planning needs. Scan the QR code to schedule a one-on-one appointment to review and discuss your retirement saving strategy.



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Scan these QR codes for more information, resources, and tools from Voya.

Learn more about the SUNY Retirement Programs with Voya.



Sign up for an upcoming live webinar or browse our library of on-demand videos.



PLAN
INVEST
PROTECT

