



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™



Do you have an old 401(k) or 403(b) account? Consolidating could make it clear.

By consolidating your accounts in the Delaware Retirement Savings Plan (DRSP), you may get a clearer picture on how much monthly income you may have in retirement.

Take advantage of the MyOrangeMoney® experience by logging into your account at **Delawaredefer.com**. You will likely have several sources of retirement income including your pension, Social Security and your DRSP account(s). We've made it easy to see all your accounts in one place so you can plan for a more secure retirement.

Asset consolidation can be a powerful financial management strategy.

Combining all your retirement accounts into one account can make it easier to manage your overall investment strategy — when you have fewer accounts and less paperwork to keep track of, you can focus on one investment strategy to meet your savings goals.

You may be able to save on fees.

Why pay fees on multiple accounts, many of which may have investments with higher fees than the investment choices offered in the Delaware Retirement Savings Plan? Less in fees can translate into more money in your account. To see if you can save on fees by consolidating your accounts, meet with a local representative by scheduling an appointment at **Delawaredefer.com**.

FAQs

Is there someone that can help me with the process?

Yes, you can schedule an appointment with a DRSP Voya representative by going to **Delawaredefer.com** or by calling the local office at **302-318-8840**. They can assist you with the process, including any paperwork and can answer your questions about the process. You can also call the Voya Account Consolidation Team at **866-865-2660**.

Is there a time limit?

There is no time limit, but the sooner you act, the sooner your savings can be consolidated and re-invested for you.

Are Roth accounts available?

Yes. Both the 457(b) and the 403(b) offer after-tax Roth accounts.

Where can I find more information on investments and fees?

Log in to your account at **Delawaredefer.com** to find the most recent investment performance and fee information.

What if I have questions or need help?

Schedule an appointment with a DRSP Voya representative by going to **Delawaredefer.com** or by calling the local office at **302-318-8840**.

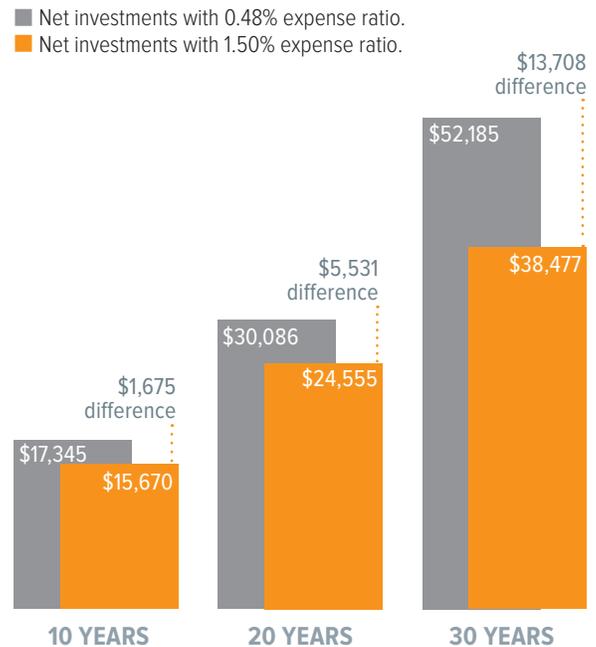
Registered Representatives of Voya Financial Advisors, Inc. (member SIPC).

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Take this one step to transfer your old 401(k) or 403(b)

Schedule an appointment with a DRSP Voya representative by going to **Delawaredefer.com** or by calling the local office at **302-318-8840**.

Delaware works hard to keep plan fees low. The chart below shows the benefits of lower fees over time.



This example shows the impact of a 0.48% expense ratio, which represents the weighted average fee paid by DRSP participants as of 6/30/17, and includes the fund's investment management fee and the Plan's administrative fee, vs a 1.5% expense ratio on a \$10,000 balance earning an annual return of 6% compounded monthly for 10, 20 and 30 years.



Access your Account

For more information on the Plan, to log into your account, or to schedule an appointment with a local representative, visit **Delawaredefer.com**. If you have questions about your statement, please call Voya's Customer Contact Center at **800-584-6001**.

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

Insurance products, annuities and retirement plan funding issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states.

178934 3050175.G.P © 2017 Voya Services Company. All rights reserved. CN0928-37411-1019D



DELAWARE RETIREMENT SAVINGS PLAN

DEFER

For a brighter tomorrow™

VOYA
FINANCIAL