



Save for your goals with smart budgeting

be ready™

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We're Voya Financial®



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Financial goals.



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Budgeting to help achieve your goals.



Managing debt.



Using credit to your advantage.



Important Disclosures

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

Variable annuities, group annuities or funding agreements are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRA 10% premature distribution penalty tax may apply. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. 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.

Variable investments, of any kind, are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, there is no guarantee that any variable investment option will meet its stated objective.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability and age 50½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are “grandfathered” and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988, plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings).

All Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your Representative. Please read the prospectuses carefully before investing.

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What are your dreams and goals?



Be specific

Set a time frame and a dollar amount.

Dreams and goals

Be realistic

Make it achievable.

Give it substance

Write it down and
share it with friends and family.

Prioritize

Rank your goals as needs, wants and wishes.

Living on a budget.

Sounds like a drag, right?



Budget benefits



Track
your cash.

Budget benefits

Spend **smart.**



Budget benefits



Take out the
emotion.

Budget benefits



Achieve
your goals.

Basic budgeting: Easy as 1-2-3



Budgeting 1-2-3

Step 1: Add up your income



Budgeting 1-2-3

Step 2: Add up your expenses



Budgeting 1-2-3

Step 2: Add up your expenses

Essential: mortgage or rent, car payments, utilities, insurance, food, medical costs

Savings: retirement plans, personal savings and any accounts you fund regularly

Discretionary: movies, restaurants, luxury items, vacations and other entertainment

Step 3:

Subtract expenses
from income

**Positive number?
Congratulations!**

You're operating with a surplus.

Budgeting 1-2-3



Start contributing or
contribute more to
your retirement plan.

Budgeting 1-2-3



Start to build an
emergency fund.

Budgeting 1-2-3

Start to build an **emergency fund.**

- 3-9 months of essential expenses
- Build up gradually over time
- Safe but accessible
- Use only for true emergencies

Budgeting 1-2-3



Set aside money
for **prioritized**
goals.

Negative number?

Uh oh. You're operating with a deficit – spending more than you take in.

Budgeting 1-2-3

Negative
number?

**Boost your
income.**



Budgeting 1-2-3

Negative
number?

**Cut
expenses.**



Budgeting 1-2-3

Negative number? **Cut expenses.**

- **Energy**

Budgeting 1-2-3

Negative number? **Cut expenses.**

- Energy
- **Transportation**

Budgeting 1-2-3

Negative number? **Cut expenses.**

- Energy
- Transportation
- **Household**

Budgeting 1-2-3

Negative number? **Cut expenses.**

- Energy
- Transportation
- Household
- **Insurance**

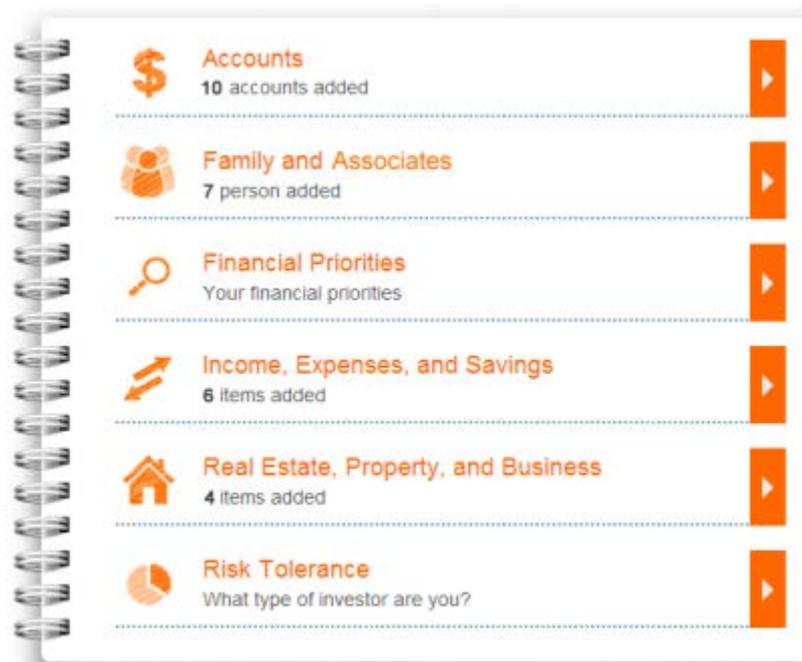
Budgeting 1-2-3

Negative number? **Cut expenses.**

- Energy
- Transportation
- Household
- Insurance
- **Entertainment**

Budgeting 1-2-3 – Help

Personal Financial Dashboard



Personal Financial Dashboard

- Get all your finances organized in one place
- Set goals
- Build a budget
- Track spending
- Run financial reports

Personal finance software

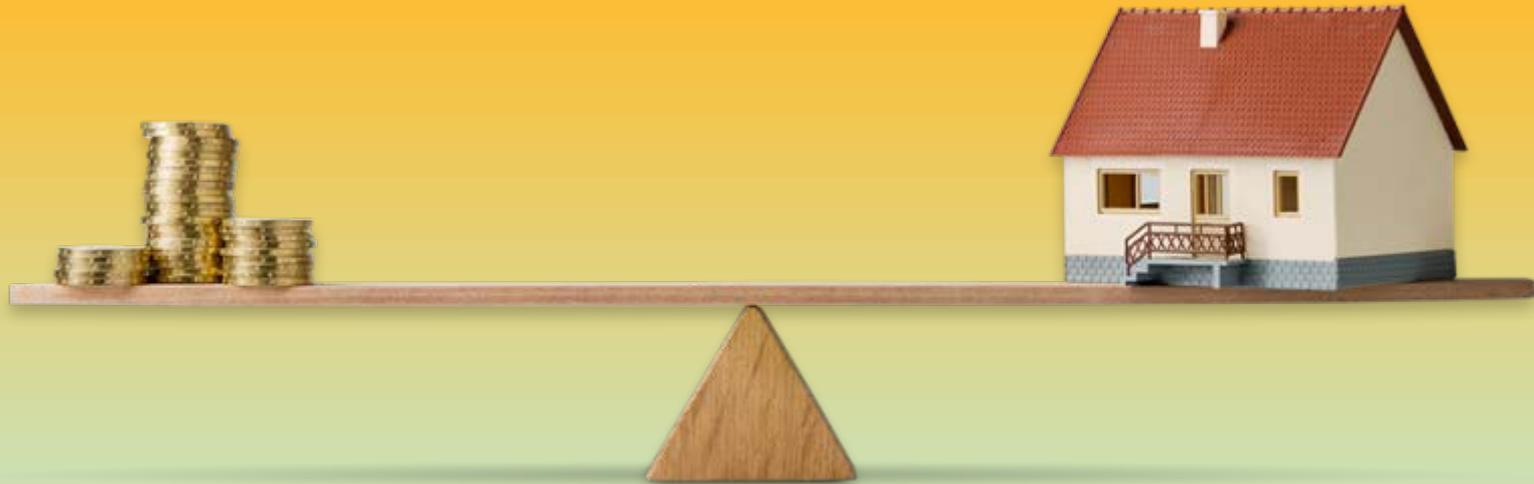
- Link to your retirement plan
- Build a budget
- Track spending
- Create financial reports

Budgeting 1-2-3

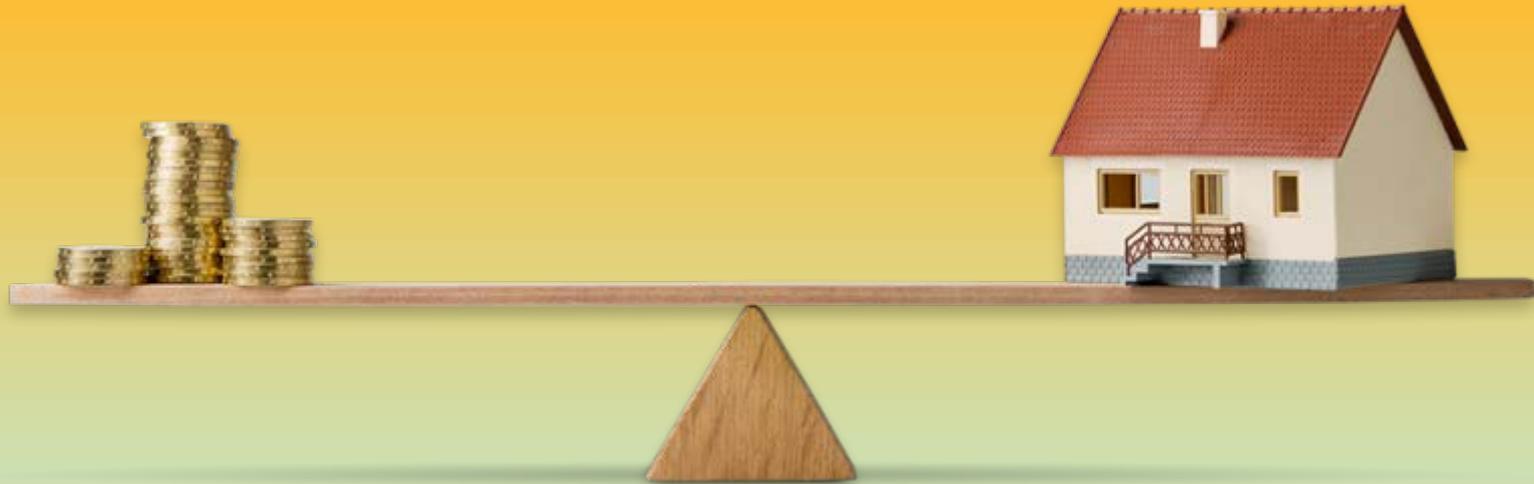
Be **flexible!**

Debt.

Bad thing or good thing?



It depends.



Managing debt

Beneficial debt:

- Home mortgage
- Education loan
- Essential purchase

Managing debt

Problematic debt:

- Revolving credit card balances
- Luxury item purchase
- Retirement plan loans

Managing debt

Solving problem debt:

- **Prioritize debts in your budget**

Managing debt

Solving problem debt:

- Prioritize debts in your budget
- **Pay down highest interest debt first**

Managing debt

Solving problem debt:

- Prioritize debts in your budget
- Pay down highest interest debt first
- **Negotiate better terms**

Retirement income advice

Insurance can protect against running up future debts.

Retirement income advice

Insurance can protect against running up future debts.

Health • Disability • Life • Long-term care

Score better credit with a good credit score.



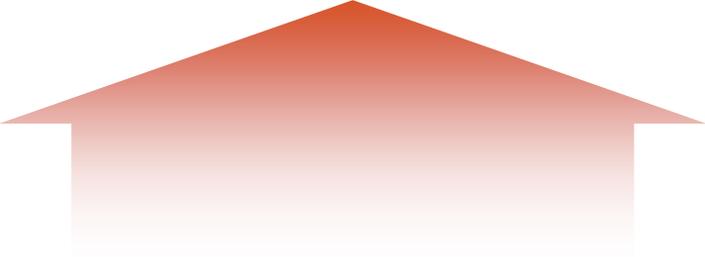
Managing credit



Credit reports and scores

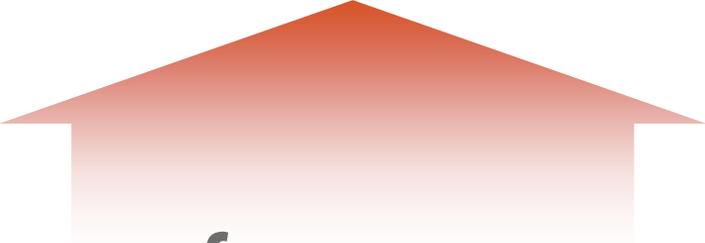
Managing credit





Tips to boost your FICO score

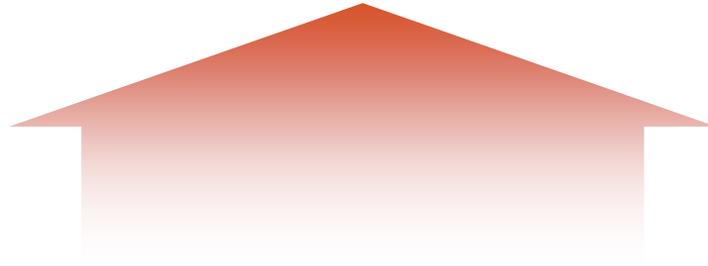
Managing credit



Get a copy of your credit report.
AnnualCreditReport.com

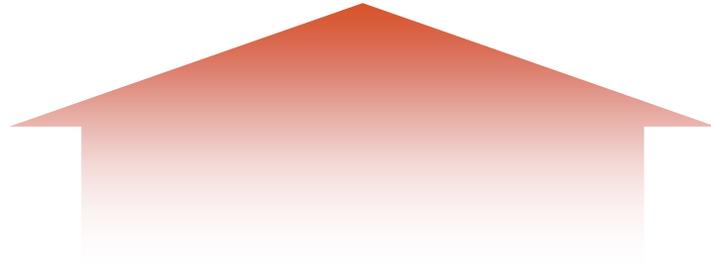
- Equifax.com
- Experian.com
- TransUnion.com

Managing credit



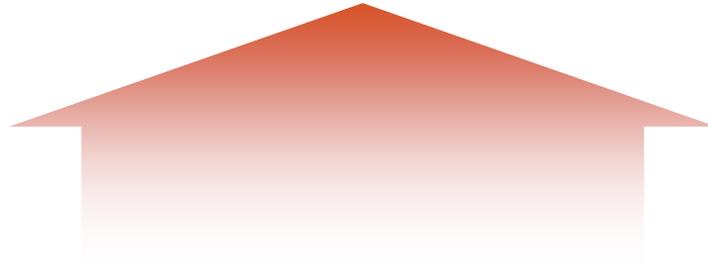
Pay off debt. Pay on time.

Managing credit



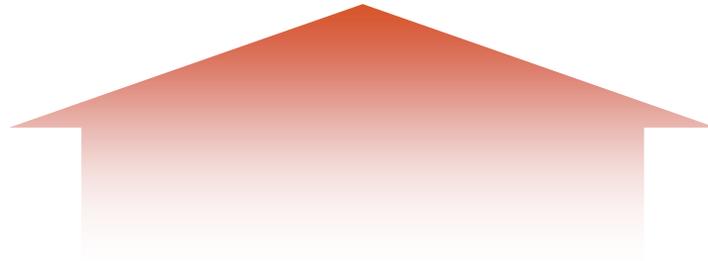
Keep account
balances low.

Managing credit



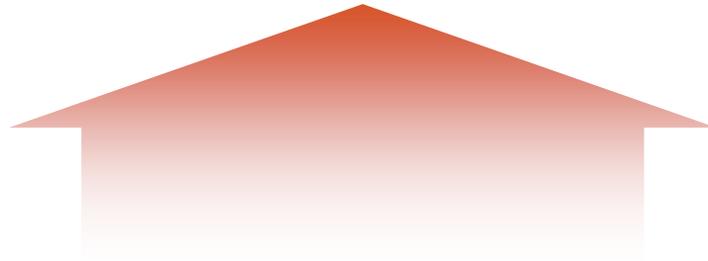
Raise credit limits.

Managing credit



Keep all accounts open.
But don't open new accounts.

Managing credit



Maintain a mix of credit types.
Use your credit wisely.

Managing credit



Credit cards:
Blessing or curse?

Managing credit

Blessing:

- **Convenient and safe**

Managing credit

Blessing:

- Convenient and safe
- **Expense records**

Managing credit

Blessing:

- Convenient and safe
- Expense records
- **Grace periods let you delay payment**

Managing credit

Blessing:

- Convenient and safe
- Expense records
- Grace periods let you delay payment
- **Good for FICO scores (if used wisely)**

Managing credit

Blessing:

- Convenient and safe
- Expense records
- Grace periods let you delay payment
- Good for FICO scores (if used wisely)
- **Interest rate doesn't matter if you pay balance in full each month**

Managing credit

Curse:

- **Too easy to buy stuff you don't need**

Managing credit

Curse:

- Too easy to buy stuff you don't need
- **Relatively high interest rates make it costly to maintain a balance**

Managing credit

Curse:

- Too easy to buy stuff you don't need
- Relatively high interest rates make it costly to maintain a balance
- **Charging to credit limit will lower FICO scores**

Managing credit



How do you
cool down
credit card
debt?

Stop charging.

Managing credit

Pay as much of the balance
as you can every month.

Managing credit

Consolidate multiple high interest accounts into one lower interest rate account.

Budget your income for a better outcome.



Action steps

Write down and prioritize
your financial goals.

Action steps

Build a budget to manage
income and expenses.

Action steps

Allocate extra money
towards your goals.

Action steps

Keep debt **under control.**

Action steps

Use credit carefully and
keep credit scores high.

Action steps

Ask if you need help.

Retirement income advice

Step-by-step personalized advice on the plan website.

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Retirement income advice

Work **one-on-one** with
a financial professional.

Be ready

You **can** do it!

Make the Most of the Plan

- **Enroll** in the plan today!
- **Illustrate your future income** with myOrangeMoney[®]
- Consider **maximizing the match**
- Evaluate your **risk and reward** tolerance
- Create a **diversified portfolio*** and review it regularly
- Select and **review your beneficiaries** regularly

**Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.*

Questions?

Call Voya!

- 775-886-2400
- NDC@Voya.com



Or, visit Nevada.BeReady2Retire.com