

IMPORTANT INFORMATION

# Getting started with your employer's new plan

Important information about the  
State of Maine Deferred Compensation Plan

MaineSaves





Today could be a new beginning and the start of planning for a financially sound future...for you and your family. And, the State of Maine and Voya Financial® are committed to being with you every step of the way.

### **What's Inside?**

You'll find important information about your employer-sponsored retirement plan, including enrollment, contribution election capabilities, investment information and selection capabilities, beneficiary designation tools, and account access instructions

### **Getting Started**

The State has provided your information to Voya Financial® and an account has been set up for you. Follow the instructions on the next page to complete your enrollment and take advantage of this important benefit being offered to you, and save for your future, today!

**Please contact your local Voya Representative as indicated on page six of this brochure at any time before and/or during the enrollment process.**

# Step one

1. Go to [www.voyaretirementplans.com](http://www.voyaretirementplans.com) to login to your account.

You can access your account on the Web 24 hours a day, seven days a week.

When you log in to your account for the first time, you will click on Register Now and use your Social Security number and Personal Identification Number (PIN). Your PIN is noted in materials you received in the mail from Voya®. If you cannot locate the default PIN, you can still register by clicking Register Now, select Social Security number and date of birth, and follow the instructions including the security questions to confirm your identity. You will be prompted to create a new Username and Password.



Your account view may differ slightly.

# Step two

2. In the top navigation menu, select “Account” then “Change Contributions.”



Your account view may differ slightly.



## Step three

### 3. Elect your new contribution amount.

You will then select “Next” to review your changes and “Submit” to process these changes.

**PLEASE NOTE:** The earliest your contribution rate change will take effect is the 1<sup>st</sup> pay period of the month following your request.



Your account view may differ slightly.

**If you do not continue to step 4 as follows, 100% of your contributions will be invested according to an age based investment approach utilizing the American Funds Target Date Retirement Funds.\***

## Step four

### 4. Review investment options

Prior to investing, please review the investment options available to you through the State of Maine Deferred Compensation Plan with Voya Financial®. To view details on each fund, including Investment Objective and Strategy, Volatility and Risk, Portfolio Analysis, Operations, and Fund Fees and Expenses, select “View Fund Details.”

Please contact your local Voya Representatives as indicated on page six of this brochure if you have any questions regarding fund selection.



Your account view may differ slightly.

**\*IMPORTANT INFORMATION ABOUT THE AMERICAN FUNDS TARGET DATE RETIREMENT FUNDS:** The return of principal for the underlying funds in target date funds for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Bond ratings, which typically range from AAA/Aaa (highest) to D (lowest), are assigned by credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

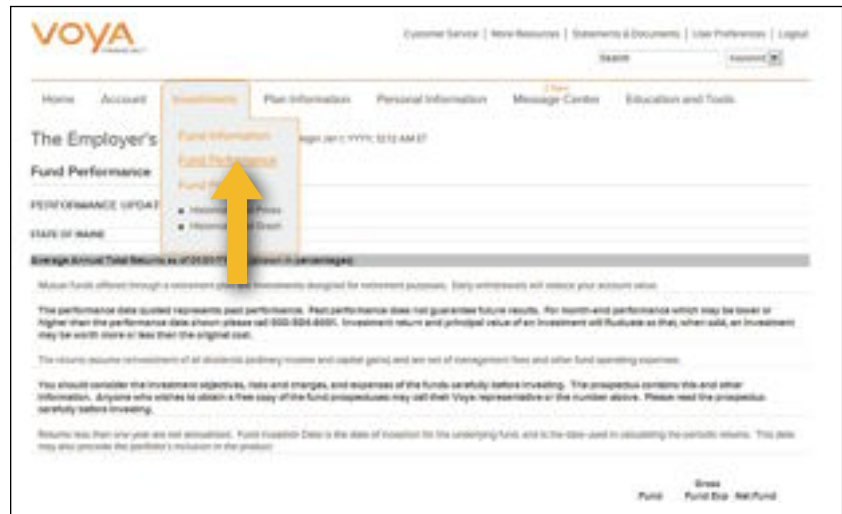
Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals. American Funds investment professionals actively manage the target date fund's portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the fund gets closer to its target date. Investment professionals continue to manage each fund for 30 years after it reaches its target date.

You should consider the investment objectives, risks, charges, and expenses of the variable investment options offered through a retirement plan carefully before investing. Fund prospectuses containing this and other information can be obtained by contacting the Retirement Readiness Service Center (RRSC) at (800) 584-6001. Individual fact sheets describing each investment as well as an Information Booklets are available online after logging in at [www.voyaretirementplans.com](http://www.voyaretirementplans.com). Please read all information carefully before investing.

## Step four (cont.)

To review historical fund performance for each available investment option, please navigate to “**Investments**” and “**Fund Performance**.”

**Please note:** an Asset Based Fee of 0.21% annually (0.0525% quarterly) will be assessed on all assets. The Voya Fixed Account guaranteed minimum interest rate is 3.00% for the life of the contract. Guarantees are based on the claims paying ability of the issuing insurance company and do not apply to the investment return or principal value of the variable investment options.



Your account view may differ slightly.

## Step five

### 5. Select your investments

Next, you will need to decide how to invest your **MaineSaves** account contributions. Indicate the investment options you want by providing the percentage amount next to each fund name. For example, if you select only one investment, that portion must be 100. This means 100% of your contributions will go into that one investment choice. If you select two or more investments, the sum of those whole numbers must total 100%..

**PLEASE NOTE:** If you do not select your investments, 100% of your contributions will be invested in the VY Invesco Equity and Income Portfolio - Initial Class.

Before choosing investments, please make sure you have reviewed the following documents through [www.voyaretirementplans.com](http://www.voyaretirementplans.com):

- Information Booklet
- Investment Option Fact Sheets
- Fund Performance
- Excessive Trading Policy
- Privacy Notice

You will then select “**Next**” to review your changes and “**Submit**” to process these changes.



Your account view may differ slightly.

# Step six

## 5. Designate a beneficiary

Should anything happen that prevents you from receiving your **MaineSaves** account balance as intended, your named beneficiary will receive the value of the account, in accordance with the plan's rules.

Follow these two easy steps below:

### Step 1



Your account view may differ slightly.

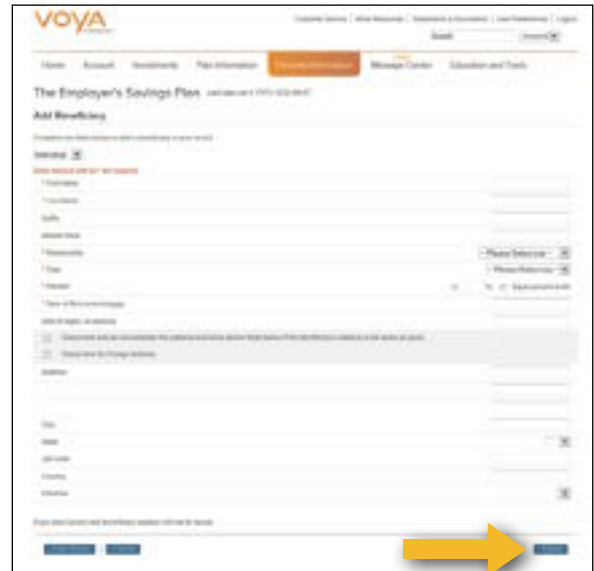
### Step 1

In the top menu, select **"Personal Information"** then **"Add/Edit Beneficiary Information"** under the Beneficiary Information section in the mega menu.

### Step 2

Follow the prompts to add a beneficiary. Click **"Submit"** to save changes and designate beneficiaries.

### Step 2



Your account view may differ slightly.

## How to contact your local Voya Representative

If you have any questions regarding enrollment, feel free to contact your local Voya Representatives:

LOCATIONS	REPRESENTATIVE	
Statewide	<p><b>Anthony Sitaras</b>, Investment Advisor Representative<sup>1</sup>                      Email: asitaras@voyafa.com                      Phone: (207) 749-0302                      Fax: (207) 457-0402</p> <p><b>Zeke Hall</b>, Financial Advisor<sup>2</sup>                      Email: zekehall@voyafa.com                      Phone: 207-670-5127                      Fax: 800-878-2482</p>	<p><b>David Murray</b>, Investment Advisor Representative<sup>1</sup>                      Email: david.murray@voyafa.com                      Phone: (207) 776-8197                      Fax: (877) 800-9154</p> <p>188 State Street, Suite 412                      Portland, ME. 04101</p>
Bangor	<p><b>Daniel Guerette</b>, Financial Advisor<sup>2</sup>                      Email: dguerette@royalaa.com                      Phone: (207) 942-3526</p>	<p>328 Harlow Street                      Bangor, ME 04401</p>
Aroostook County	<p><b>Ronald Kofstad</b>, Registered Representative<sup>3</sup>                      Email: rkofstad@bostonpartnersllc.com                      Phone: (207) 764-4422</p> <p>505 Main Street                      Presque Isle, ME 04769</p>	<p><b>Ron McArdle</b>                      Email: rmcardle@bostonpartnersllc.com                      Phone: (207) 764-4422                      Fax: (207) 764-0262</p> <p>505 Main Street                      Presque Isle, ME 04769</p>

<sup>1</sup> Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

<sup>2</sup> Registered representative and financial advisor of Royal Alliance Associates, Inc.

<sup>3</sup> Registered representative of Signator Investors, Inc.

Royal Alliance Associates, Inc. and Signator Investors, Inc. are separate entities and not a corporate affiliates of Voya Financial®.

# How to access your account

**MaineSaves** offers you an easy way to access and make changes to your account online or by telephone. This way, you can enjoy round-the-clock, secure access to your account any time, any place. This guide will show you how.

## How to navigate the Participant Website

Once logged in to your account, this guide can assist you in navigating the website.

### 1. "Message Center":

- Receive account news
- See important alerts and reminders

### 2. "myOrangeMoney®"

- See how your savings could translate to future monthly income in retirement
- Add outside savings to myOrangeMoney to determine where you stand
- See how changes in your contribution rate may impact your future monthly income in retirement and submit changes to payroll by clicking "Make Change Now"
- Model other scenarios based on when you retire and what your investments may return each year

### 3. Account Summary

- View your account balance
- See your individual rate of return and more

### 4. Account Dashboard

- View your asset allocation and balance history
- See your personal investment elections
- View current fund performance and vested balances

### 5. Action steps and education

- A series of messages with actions steps, educational ideas, or both to help you financially prepare for the future and be ready for retirement

### 6. Market watch

- Personalize your own watch list of stocks and mutual funds
- Receive up-to-the-minute updates on market indexes and your watch list

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

The screenshot displays the VOYA The Employer's Savings Plan website interface. It features a navigation bar at the top with options like 'Account', 'Investments', and 'Withdrawals'. The main content area is divided into several sections:

- Quick Access:** Includes links for 'View Statement', 'Pay a Contribution', 'Transaction History', 'Withdrawal Request', and 'Setting Up Your Options'.
- myOrangeMoney®:** A section titled 'Let's talk about your retirement savings' with a calculator showing a current balance of \$3,342, a contribution rate of \$4,375, and an estimated future balance of \$1,013. It includes sliders for 'The amount of my paycheck that I'd like to contribute' (set at 3%), 'When I'd like to retire' (set at 67), and 'What my investments may return' (set at 6% per year).
- Account Summary:** Displays a current balance of \$35,000.00, a personal rate of return of 7.6%, a total contribution rate of 3%, and a total cash-on-hand contribution of \$300.
- Investment Details:** Includes a table for 'Units & Pricing' and a pie chart for 'Investment Allocations' showing a 100% allocation to various funds.
- Balance History:** A bar chart showing the account balance over time, with a 'See More' link.
- Retirement Readiness:** A section titled 'Will You Be Ready for Retirement?' with a '5' rating and a 'Be ready for retirement.' message.
- Marketwatch:** A section at the bottom with a '6' rating and a 'Marketwatch' title.

Your account view may differ slightly.

# Automated voice response system

## Press 1 to connect with the automated voice response system

To access your account by phone 24 hours a day, seven days a week, call the Retirement Readiness Service Center at **(800) 584-6001** and press 1 for the automated voice response system. You will need your Social Security Number and PIN to utilize this system.

Call the Retirement Readiness Service Center at **(800) 584-6001**

### 1 Balance and fund prices

### 2 Contributions and fund elections

- Future contribution information
- Future contribution fund elections
- Account rebalance information

### 3 Fund transfer and rebalance

- Reallocate fund balances
- Transfer fund balance from a specific fund
- Account rebalance information

### 4 Forms and documents

### 5 Other options

- Information about:
  - Banking
  - Withdrawals
  - Loans ( if available under your plan)
  - Changing your PIN

### \* Press \* to return to the main menu

If you don't have your PIN, press **0**. Customer Service Associates are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time.

### 0 A Customer Service Associate

#### Press 0 to speak with a Customer Associate.

Customer Service Associates are available to assist you Monday through Friday 8:00 a.m. to 9:00 p.m. Eastern Time.

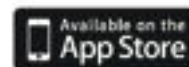


## On the go? Go mobile!

You can download our mobile application directly from the iTunes App Store or through the Android Market. You can view your account details and make transactions – all through the convenience of your smart phone.

**Keywords: Voya Retire**

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Group annuities are intended as long-term investments designed for retirement purposes. Money taken from the annuity 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 457(b) 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.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya® family of companies. **Securities may also be distributed through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.