The University of Texas System Retirement Program
As your retirement years come into view, it’s important to know if you’re on track to reach your financial goals. Decisions you make today about saving, investing and managing your money can impact your lifestyle in retirement. With so much at stake, it makes sense to get the guidance you need to feel confident, in control, and ready for what’s next.

Your participation in the Teacher Retirement System (TRS) or Optional Retirement Program (ORP) is mandatory, but did you know that participating in the UTSaver 403(b) Tax-Sheltered Annuity (TSA) and UTSaver 457(b) Deferred Compensation Plan (DCP) is just as important?

The UTSaver TSA and DCP are voluntary programs that allow you to put additional pre-tax and/or Roth after-tax income away for retirement.* Voluntary contributions to these programs have become an increasingly important part of saving for retirement because the TRS or ORP plans alone will not be enough in retirement.

It’s easy to start saving. You decide how much of your income you want to invest, and there are no income requirements to participate in any of the plans. Even saving a small amount now can add up over the long-term and give you the income needed to last throughout your retirement years.

* Roth contributions are made through salary deduction and are accounted for separately from your pre-tax contributions in the plan. Distributions are tax-free, as long as you’ve satisfied the five-year holding period; and are age 59½ or older, disabled or deceased. For 457(b), you must also have separated from service.
How much do you need to save today for a comfortable retirement?
Find out how “retirement ready” you are with UT My Retirement Overview!

Looking to understand how TRS/ORP, Social Security and your UT Saver Plans play into your financial future? Check the wellness of your future using UT My Retirement Overview – a comprehensive tool that allows you to predict just what you can expect during your retirement and what it will take to get you where you want to be.

Schedule your 1-on-1 overview with a UT approved financial professional today to check your progress and take control of your financial future. Call us at (866) 506-2199 or email retireready@voya.com today to schedule your overview.
Dedicated UT approved financial professionals are here to help.

Your local UT System professional can help you answer these three key questions:

1. Will you have enough for the retirement you envision?
2. How should you invest your assets?
3. How and when should you withdraw your assets to achieve a sustainable income in retirement?

You can work together with a local Voya financial professional and access online planning tools to get organized, prioritize your goals and create a strategy to help you achieve them.

- Estimate your total cost of retirement
- Track your current progress toward your goals
- Choose how much to save and how to invest
- Identify potential tax-savings strategies
- Optimize your Social Security and pension benefits
- Create a withdrawal strategy to make your money last longer
- Make sure those who depend on you still have income after you’re gone
- Help leave a legacy and pass on what you’ve built

Why Voya Financial®?

Voya Financial is one of the leading retirement plan providers in the country, serving millions of clients. Our financial professionals must hold and maintain internal standards and external industry credentials. We are here to help you through a clear, thoughtful and ongoing financial planning process so you feel more confident and prepared for retirement.

Did you know that people who work with financial professionals are much more likely to say they are ahead of schedule or on track for retirement?

According to Voya research*, Americans who work with financial professionals are significantly more prepared for the range of decisions important in retirement — compared to those who try to do it alone.

Working with a financial professional

<table>
<thead>
<tr>
<th>Leading up to retirement, how many people plan to adjust their investment strategy</th>
<th>How many people feel more prepared to estimate their retirement monthly income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have a financial professional</td>
<td>76%</td>
</tr>
<tr>
<td>Don’t have a financial professional</td>
<td>35%</td>
</tr>
</tbody>
</table>

* Survey results are based on findings from an online CARAVAN® survey commissioned by Voya Financial and conducted by Engine (formerly ORC International) of 1,004 adults in the U.S. ages 18 and older. Responses were collected between August 20-22, 2018.
You have questions about planning for retirement. We have answers.

We all have questions about planning for our financial future. With the UT System Retirement Program, you have an opportunity to get answers tailored for your situation. Your local financial professional is here to help you get to and through retirement.

If there is a gap in my retirement savings, what can I do to close it?
In addition to the UTSaver voluntary retirement programs, our team of financial professionals can recommend different strategies to help you make necessary changes to your savings or other retirement decisions to help offset a gap.

Are my current investments allocated appropriately to help me reach my goal?
Where you invest your savings, including how much you put into each major investment category, has a significant impact on your long-term investment returns. We can help you allocate your investments according to your specific retirement goals and your comfort level with risk.

How do I withdraw from my savings to ensure they last throughout retirement?
In retirement, you’re not depositing a paycheck; you’re actually creating and managing your income. We can help you balance competing priorities and IRS requirements by building an income plan that works for you. Market downturns, taxes, medical costs, extended family needs, and longevity are all factors to consider. With a goal of lifetime income in mind, we will help to create a withdrawal strategy that works for you.
Online resources and tools can help you become an even better UTSaver.

Voya believes every American should have the tools and information to help build a secure retirement. As part of the UTSaver ORP and voluntary retirement programs, you have access to a suite of interactive online resources to provide you with the information you need to take control of your finances. Enroll today at utsaver.com/voya and begin to take advantage of these resources.

**myOrangeMoney® web experience**

Orange Money is the money you need to save for retirement, versus green money, which can be spent now. The educational, interactive myOrangeMoney online experience shows you how your current retirement savings may translate into monthly retirement income. It outlines where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness with an interactive slider. This back-to-basics approach can be found when you log in to your account.

**Financial wellness experience**

Financial wellness is about the balance of living for today, saving for tomorrow, and building confidence along the way. To help guide you, Voya is proud to bring you the financial wellness experience. Log in and select Financial Wellness at the top of the page. Complete your personal assessment to learn how to take meaningful actions for your financial future.

**Personal Financial Dashboard**

Voya’s web-based tool enables users to organize, integrate, and manage all of their financial information on one comprehensive and intuitive digital platform. You can set goals, create budgets, track spending and review investments. Enter as many accounts as you like - checking, saving, credit cards, retirement, etc. The tool can update your information automatically, so you always have a current view of your complete financial picture, or you can use it to simply view a snapshot in time. Find it under Organize your $$$ on your retirement account homepage.

**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.

Want to learn more about the UT System Retirement Program and your options?
Schedule your 1-on-1 appointment with a UT approved financial professional by calling (866) 506-2199 or emailing retireready@voya.com.
Local financial professionals* can help answer your questions about being a UTSaver.

Voya’s team of UT dedicated financial professionals are located at all UT campuses and health institutions across the state to serve you. Contact your local Voya financial professional toll-free at (866) 506-2199 or email retireready@voya.com to schedule your 1-on-1 appointment today for a no obligation review of your savings strategy. Your financial professional can work with you to:

- Review your plan for retirement and the savings strategy to reach your goals.
- Create action steps based on your personal goals to help bridge the retirement income gap.
- Design an investment portfolio based on your time horizon and risk preference.
- Provide ongoing assistance as you work toward reaching your goals.
- Help you develop a spending and saving budget for today’s expenses while still planning for retirement.

For account information, log in to your account today at utsaver.com/voya to help you plan for tomorrow. You can access information about your account, request transactions, view statements, take advantage of the myOrangeMoney interactive educational experience and much more.

* Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

Local professionals are at every university campus and health institution location. Texas supervisory offices:

**Austin Office:**
Voya Financial
7000 N Mopac Expwy, Suite 200
Austin, TX 78731

**Dallas Office:**
Voya Financial
15455 Dallas Pkwy, Ste 600
Addison, TX 75001

**Houston Office:**
Voya Financial
2925 Richmond Ave. Suite 1200
Houston, TX 77098

Contact us today at (866) 506-2199 or retireready@voya.com
Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

For 403(b)(7) trust accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88). The amount available for hardship withdrawal 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.)

Insurance products, annuities and funding agreements are 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. 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. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products or services may not be available in all states.