



The University of Texas System Retirement Program



PLAN
INVEST
PROTECT





See your future more clearly

Picture yourself in retirement. What do you see? Do you know how you'll turn that retirement dream into a reality? It's important to know if you will 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 on track 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 are already eligible to enroll. As you consider enrolling, you should also think about how much of your paycheck you can afford to save for retirement. Even saving a small amount now, though, 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 federal tax-free, as long as you've satisfied a five-year holding period and are age 59½ or older, disabled or deceased. For the UTSaver 457(b) DCP, 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 UTSaver Plans play into your financial future? Check the wellness of your future by 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 dedicated financial professional to check your progress and take control of your financial future. Call us at **(866) 506-2199** or visit utsaverappt.timetap.com today to schedule your overview.

UT dedicated financial professionals are here to help

Your local 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

What are some reasons to be a UTSaver?

It helps with your taxes. Every dollar you save pre-tax reduces your current taxable income by a dollar. This means you end up paying less in taxes today. Or if you would rather save on taxes in the future, you can make Roth after-tax contributions to the Plan instead.

The sooner you save, the longer you save. The longer you save, the more time your savings have to grow and earn returns that go back into your account where they can earn even more returns.

Your money is always yours. There are no vesting requirements, so anything you contribute is yours for retirement.

Your savings and related earnings are yours to take with you too, even if you change jobs.

You are in control. You decide how much to contribute to the UTSaver plans and where to invest your contributions among the available investment options. You can make contribution and investment changes at any time online, by phone, or with the Voya Retire mobile app.

Why Voya Financial®?

Voya Financial (NYSE: VOYA) is a premier retirement, investment, and insurance company servicing the financial needs of millions of individual and institutional customers throughout the United States. Voya provides you with information, saving and investing education, transaction processing, and more on your journey to retirement. Our financial professionals maintain internal standards and external industry credentials to help you through a clear, thoughtful and ongoing financial planning process so you feel more confident and prepared for retirement.

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 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.

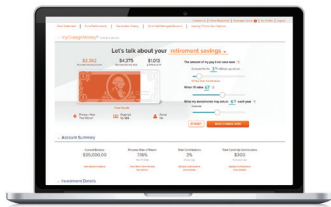
How do I withdraw from my savings to ensure they last throughout retirement?

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.



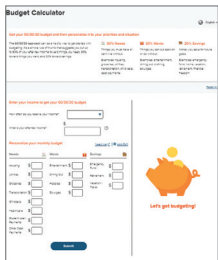
myOrangeMoney® web experience

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. You can explore myOrangeMoney by logging into your UTSaver 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.



Interactive budget calculator

Keep your spending – and your savings – on track. Using this tool, you can create a personalized budget for your needs, wants, and savings. You'll also have the ability to download your budget and access practical tips to help you stretch your income. Find it under the Tools section of the Financial Wellness Resource Center within your UTSaver account online.

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 dedicated financial professional by calling (866) 506-2199 or visiting utsaverappt.timetap.com.

Learn more about saving and planning for retirement as 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 visit utsaverppt.timetap.com to schedule your 1-on-1 appointment 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.

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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.)

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