



401(k) Plan Quick Overview



VOYA
FINANCIAL™

SSG 401(K) PLAN BASICS

401(k) Plan Overview

- ❖ **Two types**
 - Traditional (pre-tax contributions)
 - Roth (after-tax contributions)
- ❖ **Depends on when you want to pay taxes**
 - Traditional = at retirement (deferred)
 - Roth = now (and not at retirement)
- ❖ **Your choices**
 - Traditional, Roth, or both



SSG 401(K) PLAN BASICS

How Our 401(k) Works

- ❖ **Save up to 100% of your compensation**
 - \$18,000 annual limit
 - \$24,000 annual limit (age 50+)

- ❖ **Company match**
 - Dollar-for-dollar up to first 3% you contribute
 - 50-cents-on-dollar for up to next 2%
 - Example: If you contribute 5%, company match = 4%
 - Matches are immediately vested (i.e., it's your money)



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SSG 401(K) PLAN BASICS

- ❖ **Withdrawals**
 - No loan provision
 - No withdrawals before 59 ½ without taxes and penalties*

- ❖ **Rollovers**
 - You can rollover savings from previous retirement plans into this plan



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What Are My Investment Options?

Stability of Principal

- Voya Fixed Account

Bond Funds

- PIMCO Low Duration Fund
- PIMCO Total Return Fund
- Pioneer Strategic Income Fund
- Templeton Global Bond Fund
- USAA High Income Fund
- Vanguard Total Bond Market Fund
- Western Asset Inflation Index

Balanced

- American Funds American Balanced

Asset Allocation

- Vanguard Target Retirement (2010 ... 2060)

Large Cap

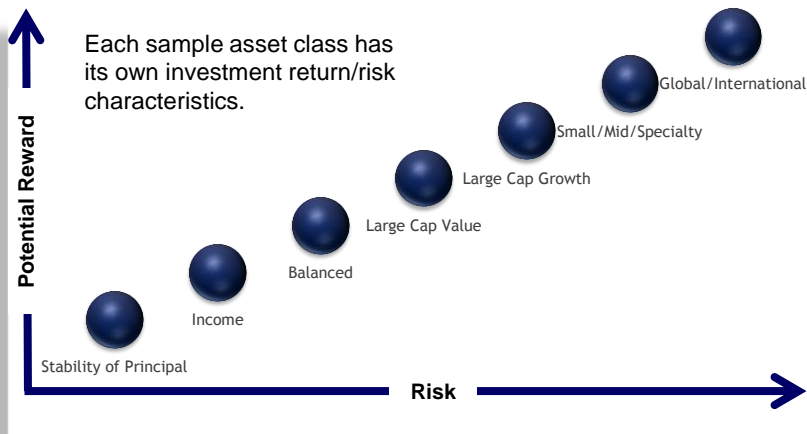
- Invesco Comstock Fund
- Vanguard 500 Index Fund
- MFS Growth Fund

Small/Mid/Specialty/Global

- American Beacon Bid-Cap Value Fund
- American Beacon Small Cap Value Fund
- American Beacon Stephens Mid-Cap Growth
- Clearbridge Small Cap Growth Fund
- MFS Utilities Fund
- Vanguard Energy Fund
- Vanguard Health Care Fund
- Vanguard Mid-Cap Index Fund
- Vanguard REIT Index Fund
- Vanguard Small-Cap Index Fund
- American Funds (Euro-Pacific, New World, New Perspectives)

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Your Attitude Toward Investing: Risk/Reward Continuum

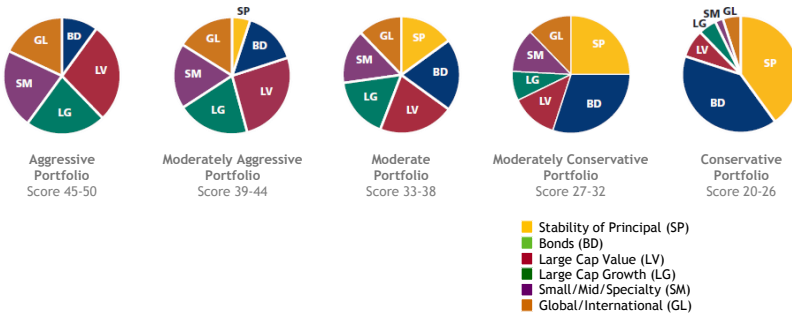


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Self-Assessment Quiz and Model Portfolios

Take a short quiz and learn your tolerance for risk and need for investment return. Based on your score, you can then follow a model portfolio to help you choose specific investments from the plan's asset classes.

Your **enrollment workbook** contains the 8-question quiz



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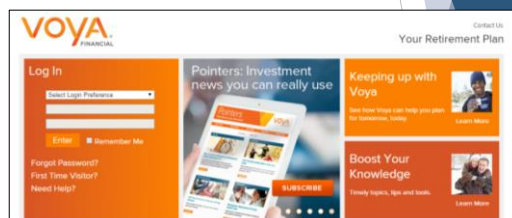
Enrollment Options

On-line:

- ❖ www.voyaretirementplans.com/enrollmentcenter
- ❖ Plan # 811805
- ❖ Verification # 81180599

By Phone

- ❖ Call toll-free 888-311-9487
- ❖ Customer Service: M-F, 8 a.m. - 9 p.m. (ET)



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Decisions, Decisions, Decisions

- ❖ **Type of 401(k)**
 - Traditional, Roth, or both
- ❖ **How much to contribute**
 - Any percentage up to annual federal limits
- ❖ **What funds you want to invest in**
 - Target date, large cap, etc.
- ❖ **How much in each fund selected**
 - Example: 50% Large Cap, 25% Global, 25% Small Cap

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Making Changes

- ❖ **What You Can Change:**
 - Contribution percentage
 - Fund allocations
- ❖ **How:**
 - ❖ ww.voyaretirementplans.com
 - ❖ Tel: 800-584-6001
- ❖ **When:**
 - ❖ As often as daily



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Quick Re-cap

- ❖ **Choices**
 - Traditional, Roth, or both
- ❖ **Contribution**
 - ❖ Any percentage, up to annual federal limit of \$18k (or \$24k)
- ❖ **Company Match**
 - ❖ Up to 4% on contribution of 5% or higher; immediately vested
- ❖ **Changes**
 - ❖ Can be made daily
- ❖ **Enrollment**
 - ❖ On-line: www.voyaretirementplans.com/enrollmentcenter
 - ❖ By phone: 888.311.9487