

Financial Planning Services Be Ready

You have taken the important first step of saving for your future, but what about the other financial decisions that are in front of you today, or may arise tomorrow? Take control of your finances by having a conversation with a **Be Ready** team member.

The **Be Ready** team is made up of financial professionals from Voya Financial Advisors (VFA). They provide you with the information you need to take control of your retirement by getting to know your needs. Your life. Your vision. Common topics you may wish to discuss include:

- Budgeting/major purchase decisions
- College education funding
- Debt management/planning
- Healthcare planning
- Insurance planning
- Retirement income planning
- Social Security/income planning
- Special needs planning

Advice & guidance with the Be Ready team.

Working with a **Be Ready** team member you can create a personalized action plan using a simple, five-step approach to help make your financial and retirement goals a reality.

- 1. Create a vision:** The first step involves identifying your needs, wants and wishes for the future and creating a vision of what a secure financial future means to you.
- 2. Explore your situation:** We then assess your current situation — what you have, what you owe and what you spend.

Access to Be Ready

Access to the **Be Ready** service is available to all VRS members. Participation in a VRS Defined Contribution Plan is not required.

To learn more, call **855-334-4862** or visit dcp.varetire.org/beready.

- 3. Chart your course:** Based on the information you provide in Steps 1 and 2, we analyze your financial situation and help you create a personalized plan that includes key considerations.
- 4. Act on your plan:** If you choose, we will work with you to set your plan into motion, including helping you with paperwork.
- 5. Track your progress:** If you choose, we can review your plan periodically, and make any desired adjustments to help keep you on track to reach your goals.

How much does it cost?

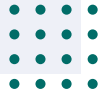
Depending on the complexity of your financial needs, we offer two levels of service. One level is more of a financial check-up, usually a total of two sessions and is complimentary. The other level is more in-depth and typically takes multiple sessions to complete, resulting in a holistic financial plan. The cost for this increased service is \$175 per plan analysis. In either case, it all starts with an initial conversation at no cost to you so we can get acquainted, understand what you are looking for, and determine how we can best help you.

To get started

Contact the **Be Ready** team at:

855-334-4862.

Representatives are available Monday through Friday, 8 a.m. — 8 p.m. ET.



The Be Ready team is made up of financial professionals from Voya Financial Advisors (VFA). Financial Advisors are Investment Advisor Representatives and registered representatives of, and offer securities and investment advisory services through Voya Financial Advisors, Inc. (member SIPC). VFA is a member of the Voya family of companies.

Neither Voya Financial Advisors nor its registered representatives offer legal or tax advice. For tax or legal advice please consult with your attorney or tax advisor.

Please note that while VFAs do not make money on individual conversations. The products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information.

Financial plans are sold pursuant to a Financial Planning Agreement (FPA) between the VFA and the participant who chooses to receive Be Ready Services, pursuant to the terms and conditions contained therein. Please consult the fee listed on the FPA for the fee applicable to the financial plan. In the event of a discrepancy between this document and the fee listed on your FPA, the fee listed on your FPA will control.