

# Enroll today for your tomorrow

## Sign up for your KBOR Retirement Plan online



### Enrolling today could help you start planning for a more secure future.

The sooner you enroll, the better the chance of savings growth.

For questions regarding your eligibility to contribute to the plan, please contact your HR/Benefits office.

### You can take steps toward planning for a secure retirement. Consider enrolling in the KBOR Retirement Plan today.

It's easier than ever to plan and save for retirement. Whether it's years down the road or just around the corner, you can get started right now.

### No matter where you are in life, TIAA and Voya Financial focus on you and your financial future. As approved providers of the KBOR Retirement Plans, they can provide:

- Assistance from people who care about your needs and reaching your goals.
- Information on investment options in your Retirement Plan.
- Online access to interactive tools and calculators to help you plan for retirement.

Contact TIAA or Voya today to schedule a personal appointment at no cost.

### Enrolling online is easy. All you need is:

- Your Social Security number, date of birth and other personal information.
- Your beneficiary's Social Security number, birth date and address, if possible.
- Your selected investment allocations. Need information about your investment options? Please go to [TIAA.org/kbor](https://www.tiaa.org/kbor) to view the TIAA menu or [kbor.beready2retire.com](https://www.kbor.beready2retire.com) for Voya's menu.

**Note:** If enrolling with Voya, you'll also need some personal info such as your address, date of hire, annual salary, and number of pay periods per year.

### You can enroll online in just a few minutes:

#### TIAA

- Go to: [TIAA.org/kbor](https://www.tiaa.org/kbor).
- Click on *Ready to Enroll*.
- Select the plan(s) in which you wish to enroll.\*
- Follow the instructions provided, and click on *Begin Enrollment*.
- Register for online access or log in if you have an existing web ID with TIAA.
- Follow the prompts and print out the confirmation page. You are now enrolled.

#### Voya

- Go to: [kbor.beready2retire.com](https://www.kbor.beready2retire.com).
- Click on *Enrollment*.
- Click on *Enroll Now*.
- Choose your Location for the plan(s) in which you wish to enroll and click on *Enroll*.
- Your retirement savings plan enrollment center will pre-populate with the Plan Number, Verification Number, and Location Code. Click on *Let's go*.
- Follow the instructions to complete the online enrollment process.\*
- In approximately one week, you will receive a PIN by mail to register your username and password for online account access. If you already have a username on file with Voya, you can use that login information to access your account immediately.

\*If you're enrolling in the Voluntary Plan, you must complete a salary reduction agreement. If you're enrolling in the Mandatory Plan, you must complete the Investment Agreement. Both forms are available through your HR/Benefits office or your employer's website and must be returned to your HR/Benefits office.

### Keep your retirement money working as hard as you do

The earlier your contributions start, the longer your money can work through the power of compounding. Compounding happens when earnings on your savings get reinvested to generate additional earnings. Over time, compounding can fuel the growth of your savings.

## Need help?

You don't have to go it alone. TIAA and Voya are available to help you enroll, make changes to your account or check to see if your retirement savings are on track. Schedule an appointment today at no cost!

### TIAA

Visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow) or call TIAA at **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT).

### Voya\*

Visit [kbor.beready2retire.com](https://kbor.beready2retire.com) and go to *Contact Us* for the Voya service team for your campus.

## Your KBOR Retirement Plan offers the following benefits you can take advantage of:



### Convenience

Contributions are automatically deducted from your paycheck and applied to your account.



### Tax deferral

No taxes are taken on your contributions or their earnings until you take money out of the plan.<sup>1</sup>



### Diverse investments

You can build a portfolio of investments suited to your personal goals and risk tolerance.

### Roth contribution option

With the Roth option, your after-tax contributions have the potential to accumulate tax free. If you satisfy plan and tax law requirements, you can withdraw your Roth contributions in retirement without paying additional taxes.<sup>2</sup> Roth contributions are only available in the Voluntary Plan.



\*Investment advisor representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (Member SIPC).

<sup>1</sup> Does not apply to Roth contributions. All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

<sup>2</sup> Applies to the Voluntary Plan only: Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older, or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

Distributions from 403(b) plans before age 59½, severance from employment, death, or disability may be prohibited, limited, and/or subject to substantial tax penalties. Different restrictions may apply to other types of plans.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action.

Investment decisions should be made based on the investor's own objectives and circumstances.

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