



Save for the future you envision



A quick guide to enrolling in your
employer's retirement savings plan

The Roman Catholic Diocese of Altoona-Johnstown
Diocese of Altoona-Johnstown Tax Deferred Savings Plan

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

Ready to set yourself up for retirement? Enroll here.



Click:

myretirementbenefit.voya.com/7pn

Plan Number: 664TE2

Plan verification number: 664TE299

Scan:



Need help enrolling? : Call us at 888-311-9487

Our hours are Mon-Fri from 8:00 AM to 9:00 PM ET

Why is it important to get started now?

Be good to yourself.

We want to help you plan the retirement you've envisioned. Because you deserve to feel good about your future and confident in your plan to get there. The first step? Enroll in your retirement savings plan.



How much retirement income is enough?

Although different for everyone, you'll likely need to replace at least 70% of your current income annually in retirement. After you enroll, you determine how much income you might need by using **myOrangeMoney**[®], an interactive online experience, that will show you how your current retirement assets may translate into future potential monthly income in retirement so you know when you can retire.



The choices you make about your contributions and investments are up to you. And you can easily make changes anytime online, on the phone, or with the Voya Retire mobile app. Remember, you are always in control.

Reasons to save today

- 1 Save automatically**
Your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.
- 2 Help lower your taxable income**
Every dollar you contribute before taxes reduces your taxable income, which means you may pay less in income taxes today.
- 3 Invest your way**
Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions designed to fit your style.
- 4 Remember, your money is all yours**
What you contribute and any related earnings are yours to take with you, even if you change jobs.
- 5 Put time on your side**
Investing over a longer period of time in a tax-favored account allows you to take advantage of compounding, meaning any earnings on contributions go back into your account without being taxed and can generate its own earnings.

Remember, it's your retirement.
Be generous.

More benefits for you

Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.

Play hard to get

Practice safe computing and register for MyVoya access to take the first steps to enrollment into Voya's S.A.F.E. Guarantee. Doing so will enable Voya to restore the value of your account if any assets are taken from your workplace retirement plan due to unauthorized activity.

Voya Cares®

Offering financial planning and resources to employees with special needs and disabilities and those acting as caregivers. Learn more: go to voya.com/voyacares.

Paperless is more

Sign up for simple and safe e-delivery so you can help save the environment while you save more, securely.

Beneficiary

Naming a beneficiary under your employer's plan can help make sure that upon your death your assets are distributed to the individual(s) of your choice. You may enter your beneficiary information when prompted online or contact your employer to request a beneficiary form.

Voya Learn

Get motivated on your journey to financial wellness with Voya Learn. Get live and on-demand video educational material that will help you understand your full financial picture and how best to take steps to meaningful action. Visit: voya.com/voyalearn.

Once you've enrolled, what's next?

Retirement comes quicker than you think. When you enroll and then log in to your account, you can do more than just check your balance. You can make saving and investment changes, learn about financial topics or just check on your progress toward your goals. And if you need help, we're here for you!

See how your savings translates into estimated monthly retirement income with the **myOrangeMoney** educational, interactive experience or with the Voya Retire mobile app. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs. When you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



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.

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Get to know your plan

The Roman Catholic Diocese of Altoona-Johnstown
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Introduction

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are immediately eligible to participate in the plan.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan.

Employee Contributions

You may contribute 0 - 100% of your annual pay, not to exceed \$18,500 annually. Annual limitations are set by the IRS and are subject to change. The tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan. If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Employer Contributions

Profit Sharing

Your employer has established a Profit Sharing plan. A Profit Sharing plan is a tax-qualified retirement plan in which your employer makes contributions on your behalf. The amount of the contribution is determined by an allocation formula that is generally based on participant earnings, while annual contributions are generally based on the company's profits. Contributions may be modified during times of business hardship.

Employer Match

Your employer may match a portion of the contributions you make to the plan.

Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Employer Match Contributions

You will earn a non-forfeitable right to your employer contributions after 3 years of service.

Profit Sharing Contributions

You will earn a non-forfeitable right to your employer contributions after 3 years of service.

Rollovers

Money from other qualified plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Investment Transfers

Using Voya's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

In-Service Withdrawals

In-service withdrawals are permitted by your plan. If your Plan allows for distributions prior to age 59 1/2, these distributions will be subject to an early distribution penalty of 10% additional tax unless certain exceptions apply. This tax applies to the amount received that you must include in income. Generally, there are restrictions on what dollars are available for in-service distribution. See your Summary Plan Description for more detail.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Participant Account Statements

Your investment statements are provided quarterly.

Now that you've envisioned your future retirement take the necessary steps today.

Enroll now:

Click:

myretirementbenefit.voya.com/7pn

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Scan:



Already enrolled? Great!

Access your account anytime, anywhere 24/7

Your plan website and the Voya Retire mobile app, allow you to securely manage your retirement savings anytime, anywhere. You can learn more, make any changes or just check on your progress toward your goals. And if you need help, Customer Services Associates are here for you! They're available M-F from 8:00 AM to 9:00 PM ET, (excluding New York Stock Exchange holidays).



800-584-6001



VoyaRetirementPlans.com



Search Voya Retire on your favorite app store

You'll also have access to plan highlights and disclosures please visit myretirementbenefit.voya.com/7pn.



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting Voya at the number above. Please read the prospectuses carefully before investing.

Your retirement plan investments are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Withdrawals will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than its original amount invested.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided 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 and services may not be available in all states.

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