

## For Wake County Public School System Employees

Highlights of WCPSS 403(b) & 457 Plans administered by Voya Life Insurance and Annuity Company.

<u>Retirement Plans</u>	<u>403(b) Plan</u>	<u>457 Deferred Plan</u>
Who is eligible	All active employees	
Two ways to contribute	Traditional pre-tax contributions Roth after-tax contributions	
Annual Contribution limit*	\$19,500 (combined limit with 401k plan)	\$19,500 (independent from other plans)
Catch-up for age 50 and older*	\$6,500	\$6,500
Distribution without penalty	Retirement after age 55, death or disability, payments after age 59-1/2	Termination from employment at any age, death, disability, or unforeseen emergency

*\*Subject to IRS guidelines*

### Voya 403(b) & 457 Online Enrollment:

[enroll.voya.com/](http://enroll.voya.com/)

Enter Plan: 666257 for 403(b) or 666469 for 457

Enter Verification Code: 112121

Enter Location Code: 0001

Please be sure to review all plan materials provided to you prior to making an investment decision. You should consider the investment objectives, risks, and charges and expenses of mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/ information booklets containing this and other information, can be obtained by contacting your local Voya representative.

### Voya Online Account Access:

[www.voyaretirementplans.com](http://www.voyaretirementplans.com)

**First-time users:** Click on the link to Register Now which is right below the Enter button. You will be asked to prove your identity by providing Social Security number and a Personal Identification Number (PIN), mailed by Voya. You will be asked to create a Username, a strong Password, and provide either an email address or cell phone number to verify your account.

**Existing users:** If you don't have your PIN, you can call Voya Service center at (800)584-6001 or follow the links to request a new PIN to be delivered to your mobile number, email address or U.S. mailing address on file.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya © family of companies. **Securities may also be distributed through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.

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## Other Helpful Links

### WCPSS Employees Retirement sites:

**My Retirement Outlook** – Voya retirement calculator. This calculator allows you to add your state pension, social security and personal retirement savings. Find out if you're on track to meet your retirement goals.

**Are You Ready to Retire?** – WCPSS employees retirement website

**plan it. grow it. reap it.**



### For State Employees:

**ORBIT** – Access your NC State and Teachers Retirement to verify years of service, benefit estimates and beneficiaries.

### For Plan Sponsors:

<https://www.planwithease.com/>

Planwithease.com (PWE) is a third-party administrator. Plan sponsor participants will need approval from PWE for transactions such as loans, hardship withdrawals, withdrawals or rollovers.



### Local Voya Financial Advisor:

**Stephanie Burks, MBA, CFP®**  
Burks Financial Management, LLC

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