

Making it easy to save for your future.



County of San Bernardino Defined Contribution Plans

The steps you take today will affect how you spend tomorrow. On your journey to retirement do something good for yourself — plan ahead for the kind of future you envision. Your bargaining unit negotiated with the County of San Bernardino to make it easy to get started by automatically enrolling you in the County of San Bernardino 457(b) Deferred Compensation Plan. Go online today to review your choices and make the elections that work best for you.

- 1 Go to enroll.voya.com
- 2 Enter plan number
666785
- 3 Enter verification number
162619
- 4 Follow the screens

Reasons to start today

- Save automatically
- Help lower your current taxable income
- Invest your way

Have a question? Let's talk.

At any point if you need assistance, Call Voya Financial® for assistance at (909) 748-6468 or toll-free at (800) 584-6001.



What are my enrollment choices?

Do it myself

I want to personalize my enrollment by selecting a different savings rate or investment option.

Do it for me

I want my auto-enrollment to go through at the 1% savings rate chosen by the County of San Bernardino. Your contributions will be automatically deducted, before taxes, and invested for you in the County of San Bernardino 457(b) Deferred Compensation Plan.

For the first 90 days, your contributions will be invested in the San Bernardino Stable Value Option. After 90 days from the first contribution, your accumulated balance in the San Bernardino Stable Value Option and all future contributions will be redirected into the Target Date Fund investment option determined by your date of birth outlined below.

Fund Number	Fund Name	Date of Birth
4711	Vanguard® Institutional Target Retirement Income Fund - Inst	12/31/1952 and earlier
4702	Vanguard® Institutional Target Retirement 2020 Fund - Inst	01/01/1953 through 12/31/1957
4703	Vanguard® Institutional Target Retirement 2025 Fund - Inst	01/01/1958 through 12/31/1962
4704	Vanguard® Institutional Target Retirement 2030 Fund - Inst	01/01/1963 through 12/31/1967
4705	Vanguard® Institutional Target Retirement 2035 Fund - Inst	01/01/1968 through 12/31/1972
4706	Vanguard® Institutional Target Retirement 2040 Fund - Inst	01/01/1973 through 12/31/1977
4707	Vanguard® Institutional Target Retirement 2045 Fund - Inst	01/01/1978 through 12/31/1982
4708	Vanguard® Institutional Target Retirement 2050 Fund - Inst	01/01/1983 through 12/31/1987
4709	Vanguard® Institutional Target Retirement 2055 Fund - Inst	01/01/1988 through 12/31/1992
4710	Vanguard® Institutional Target Retirement 2060 Fund - Inst	01/01/1993 through 12/31/1997
8985	Vanguard® Institutional Target Retirement 2065 Fund - Inst	01/01/1998 and later

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refer to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

These fund suggestions are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk.

I don't want to save

Should you decide not to participate within 90 days of your first payroll contribution, you can request a permissible withdrawal of your contributions made into the 457(b) Plan. If you choose to decline enrollment on the 91st day or thereafter, normal qualifying 457(b) distribution rules will apply.

You should consider the investment objectives, risks, charges and expenses of the investment options offered through a retirement plan carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local Voya® representative. Please read the information carefully before investing.

Group annuities are intended as long-term investments designed for retirement purposes. Money taken from the plan 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. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits. 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.** All products and services may not be available in all states. 204892 3055810.G.P WLT 250000784 © 2019 Voya Services Company. All rights reserved. CN781330 _0321

