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The seven habits of effective retirement investors

Habits influence our daily lives and our futures. A habit starts with motivation. If you want a more secure retirement someday, you may want to consider imitating these habits of effective retirement investors.

1 Learn what to do. A webinar can help you better understand your Pension Plus plan. Visit <https://www.brainshark.com/Voya/PensionPlusStatePoliceOverview>.

2 Make a plan. Without a plan, you may not know which investments are right for you or whether you are on course to reach your goals. Local representatives can explain how to plan for a more secure retirement and review your account with you. Call the Lansing office at (517) 284-4422 to set up a personal meeting.

Your retirement investment account also gives you access to planning and investment advice services from Voya Retirement Advisors powered by Financial Engines®. Use **Online Advice** at no additional cost whenever you log into your account and select the **Voya Advisor** link. Full-service **Professional Management** for your account is available for an additional fee. Call (800) 748-6128 to request an initial consultation at no cost or to learn more.

3 Save enough. Two percent of your gross pay is automatically contributed to your retirement investment account. Did you know you can contribute more, up the annual IRS limit? To see if your current contributions are on track with your estimated retirement income goal, check **myOrangeMoney®** when you log into your account online. If you see a gap, try the sliders to explore different contribution levels. If you like the results, select **Make Change Now**. The **Rate Escalator** gives you an easy way to automatically increase your contributions. You're in control: see your current contribution percentage, set an increase (not to exceed the IRS annual limit) and decide when increases will occur and stop. Log in and select **Account > Contributions > Rate Escalator**.

4 Diversify. Don't put all your eggs in one basket. That's the idea behind diversification and asset allocation: spreading your money across different types of investments to help manage risk. If you have questions about diversification or risk, call (517) 284-4422 to set up a personal meeting at no charge with a local representative. You can choose a target retirement date fund or a mix of the funds available across asset classes for your retirement investment account. Or you can leave the investing decisions to a professional by paying an additional fee for full-service **Professional Management** for your account. Call (800) 748-6128 to request an initial consultation at no cost or to learn more.

5 Review at least once a year. Over time, changes in market conditions can push your investment mix out of alignment with your asset allocation strategy. So give your retirement investment account a checkup periodically, or at least once a year. Consider activating the automatic rebalancing feature to keep your desired asset allocation on track. Log in and select **Account > Rebalance Account**.

6 Read your statements. Your seminannual retirement investment account statement contains valuable information that can help you track your investments' performance. You can also retrieve past statements and create customized statements with different date ranges anytime. Log into your account and select **Statement**.

7 Keep improving. Good habits take time to develop. After you have mastered the investment basics, continue to sharpen your skills. Take advantage of everything the Pension Plus plan offers to help you stay in the habit of saving and planning for your future. ●

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Contribution limits the same in 2016

The Internal Revenue Service (IRS) did not change the limits on the amounts you are allowed to contribute to your retirement investment account in 2016.

| | |
|---------------------------------------|----------------|
| ▶ Maximum Annual Contribution | \$18,000 |
| ▶ Maximum including Age 50+ Catch-Up | \$24,000 |
| ▶ 457 Three-Year Traditional Catch-Up | Up to \$36,000 |

Beginning in the year in which you will reach age 50, you are allowed to contribute an extra \$6,000 with the Age 50+ Catch-Up option, for a total of up to \$24,000. If you are within three years of retirement, you may be eligible to contribute up to \$36,000 with the 457 Three-Year Traditional Catch-Up. Since this catch-up option takes into account your prior contributions, call **(800) 748-6128** for help with calculating the amount available to you under the Special Three-Year Catch-Up. **You may not use both catch-up options in the same tax year.** ●



Quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Monday, January 18, 2016** Martin Luther King, Jr. Day
- **Monday, February 15, 2016** Presidents' Day
- **Friday, March 25, 2016** Good Friday

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