Balancing everyone's needs
Important Information

Variable annuities, group annuities or funding agreements are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59 1/2, an IRA 10% premature distribution penalty tax may apply. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. 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, which may be valuable to you.

Variable investments, of any kind, are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more of less than the original investment. In addition, there is no guarantee that any variable investment option will meet its stated objective.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability and age 50 ½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are “grandfathered” and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59 ½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988, plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings).

All Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

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 your Representative. Please read the prospectuses carefully before investing.

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How do I...

find time for myself?

save for retirement?

keep my job secure?

help my aging parents?

keep my family healthy?

pay for my kids’ college?

keep up with daily expenses?

continue my education?

find time for my loved ones?
Gain control of the top priorities

Retirement Planning
College Costs
Aging Parents
Identify who is in your sandwich
Managing day-to-day: Where does the money go?

The average American spends their money on...

- Housing 33%
- Transportation 17%
- Food 13%

Top 3 Expenses
1. Housing 33%
2. Transportation 17%
3. Food 13%

Managing day-to-day: Build a budget

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 2</th>
<th>Step 3</th>
<th>Step 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a list of monthly income</td>
<td>Create a list of monthly expenses</td>
<td>Subtract monthly expenses from monthly income</td>
<td>?</td>
</tr>
</tbody>
</table>

**TIP:** Include ALL sources of income, no matter how small

**TIP:** For variable costs, use past bills to estimate current costs

**TIP:** You should always look for more ways to save
## Resources for YOU

Helping you meet your day-to-day needs and saving for your future

<table>
<thead>
<tr>
<th>Seminar Library</th>
<th>Other Planning Tools</th>
<th>Financial Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://ing.us/individuals/retirement/seminar-library">http://ing.us/individuals/retirement/seminar-library</a></td>
<td>Related material</td>
<td>A local representative or financial advisor can help you build a strategy to achieve your goals</td>
</tr>
</tbody>
</table>

- **Retirement Planning**
- **Budgeting**
- **Check Your Budget for Savings**

Educational material provided by the Voya™ family of companies.
Saving for retirement: Look for ways to contribute

Maximize contribution opportunities

- Match (if available)
- Annual limits
- Catch up (if available)
- Rate escalator
Saving for retirement: Funding retirement income

A significant portion comes from your own resources

- Social Security: 35.3%
- Earnings: 33.9%
- Pension: 17.1%
- Asset Income: 10.5%
- Other: 3.0%

Your Responsibility

Could be guaranteed sources

Saving for retirement: Look at other saving options

Other **out-of-plan** savings options

- IRA (Traditional and Roth)
- Rollovers
- Financial advisors
How can you help yourself?

- Budget
- Look for ways to save
- Maximize your employer’s features
- Explore holistic planning opportunities
Your kids’ needs

Paying for college

Good financial behavior

You

Parents
Good financial behavior: Are your kids behaved?

Teaching financial independence is a lesson for all ages

- Set chores and responsibilities
- Gain employment
- Provide allowance
- Build a budget
- Open a savings account
- Set savings goals
Paying for college
Paying for college: How much will it cost?

The **average cost** of 4 years of college education today

<table>
<thead>
<tr>
<th></th>
<th>Public (in-state) = $91,304</th>
<th>Private = $179,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$35,572</td>
<td>$120,376</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$37,992</td>
<td>$43,292</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$4,828</td>
<td>$5,012</td>
</tr>
<tr>
<td>Transportation</td>
<td>$4,492</td>
<td>$3,960</td>
</tr>
<tr>
<td>Other expenses</td>
<td>$8,420</td>
<td>$6,360</td>
</tr>
</tbody>
</table>

Based on the CollegeBoard’s annual survey of college pricing for the 2013-2014 school year.
Paying for college: In 5, 10 or 15 years?

*Calculations are based on a ten year average inflation rate of 4.2% for public college and 2.3% for private college. Source: Trends in College Pricing 2013 by CollegeBoard*
Paying for college: Resources

Click on any topic below to learn more about that college funding option

<table>
<thead>
<tr>
<th>For you</th>
<th>For your kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent PLUS loan</td>
<td>Grants</td>
</tr>
<tr>
<td>UTMA and UGMA accounts</td>
<td>Scholarships</td>
</tr>
<tr>
<td>Coverdell education savings account</td>
<td>Student loans</td>
</tr>
<tr>
<td>529 college savings plan and 529 prepaid tuition plan</td>
<td></td>
</tr>
</tbody>
</table>
How can you help your kids?

- Understand the cost of college
- Explore financing options
- Seek advice from an advisor
- Teach your children good financial behavior
Paperwork in order?

Durable power of attorney
Health-care proxy
Living will
Last will and testament

Your parents needs

Advising parents

Providing for parents

You

Kids
How do you plan to talk about long-term care?

- Be open
- Outline your concerns
- Leverage someone else’s situation
- Reverse roles; ask *their* advice
- Discuss and research insurance options
- Get help
Providing for parents: Elder care costs

<table>
<thead>
<tr>
<th></th>
<th>Homemaker Services $18 per hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Home Elder Care</td>
<td></td>
</tr>
<tr>
<td>Assisted Living</td>
<td>Adult Day Health Care $65 per day</td>
</tr>
<tr>
<td></td>
<td>Assisted living (private room) $3,450 per month</td>
</tr>
<tr>
<td>Nursing Home Care</td>
<td>Private Room $230 per day</td>
</tr>
<tr>
<td></td>
<td>Semi Private Room $207 per day</td>
</tr>
</tbody>
</table>

Source: Genworth 2013 Cost of Care Survey. Costs illustrate national average median rates.

This slide is for illustrative purposes only. Actual costs may vary across different regions of the country. You should consult with an attorney or an elder care professional before making any decisions.
How can you help your parents?

- Discuss your role – advisor or provider?
- Identify and research areas to advise on
- Make sure legal paperwork is in order
- Identify ways to financially contribute as needed