Engage, **educate** & enable

your employees to retire well

As an employer offering workplace benefits, you know providing ongoing financial education to your employees is essential to help them see the value of your benefits offerings, encourage action and inspire them to commit to their savings. With Voya, you'll have access to holistic financial wellness content to engage, educate and enable your employees to gain the confidence needed to take positive actions to see them to and through retirement.

Engage

We know when employees engage within our entire participant journey, including our educational tracks, it boosts positive employee outcomes overall. Look at these remarkable results:

Designed to boost employee outcomes

Engaged	Saving More	More Confident
90%	39%	24%
of users intend to take action after engaging with us[1]	increase in savings rates[2]	improvement in retirement confidence[3]

[1] Voya Internal Data from 09/2019 through 06/2020. Based on survey asking for intent to take action.

[2] Voya Internal data based on analysis of 74 plans that implemented at least one plan design change aligned to recommendations made by the Voya Behavioral Finance Institute for Innovation during the first 3 quarters of 2018. We studied plan health metrics for those plans as of 12/31/2017 and then compared plan health metrics of those same plans as of 10/31/2020.

[3] Voya Internal data based on analysis of approximately 50,000 participants who provided retirement sentiment before and after they used myOrangeMoney. Data period: 1/1/2015-12/31/2020.

Educate

We know when employees are financially knowledgeable, they become more confident. And when they're more confident, they can work toward a better sense of well-being. When people feel good holistically, they can bring their best self to work. We think that matters.

Budgeting

Save for your goals with smart budgeting

60 minutes

This "how-to" seminar provides you with the basics of living within a household budget so you can manage your finances more efficiently. You will learn about setting short-term and long-term goals and how to balance income and expenses, making it easier to save and work toward all of your objectives. Practical tips on cutting expenses, controlling debt and using credit to help boost FICO scores will provide you with real-world action steps to get started on right away.

Here's to your health – Prepare for costs in retirement

30 minutes

Rising health care costs continue to be one of the most dominant issues of our time. Planning for health care expenses in retirement is essential with today's longer lifespans and gaps in Medicare and insurance coverage. This seminar will walk through cost issues and coverage options, stressing the value of saving for health care needs as part of your retirement planning.

Personal finance basics – manage your money well

30 minutes

Day to day financial decisions make a great deal of difference in the kind of life you want to lead, so it's important to learn how to manage your money in a common sense way. This introductory seminar discusses the basics of personal finance, including how to set up a budget to see where your money goes, where to keep your money, how to handle what you owe, when investing makes sense and what tools and resources can help you.

Preparing for healthcare costs (Advanced)

60 minutes

Rising and uncertain health care costs continue to be one of the most important retirement planning issues. Understanding the basics viewed through the planning process is essential due to today's longer lifespans, gaps in Medicare and insurance coverage, and inflation. This seminar will introduce key health care cost considerations for retirees; help you understand costs and coverage options in an interactive format.

Investing

Investing concepts simplified

30 minutes or 60 minutes

You don't need to be an expert or a stock market whiz to put an investment strategy into place. By focusing on just a few fundamentals, you can have a solid investment plan for your retirement or other financial goals. This engaging seminar will explain investing concepts in plain English and provide simple, practical ways to help you invest with confidence.

On the move – Keep your retirement account working for you

60 minutes

Because your workplace retirement plan may represent a good portion of your retirement savings, it's smart to understand your options if you are considering a distribution. Whether you are changing jobs, consolidating your savings within a new plan or an IRA, or thinking about retiring, you should be aware of taxes and penalties that may be involved. This seminar will walk you through the pros and cons of each distribution option and how to keep your account working for you.

Take an important step toward your future

60 minutes

The money you save and invest now can have a big impact on your income in retirement. And your employer-sponsored retirement savings plan can make it easy and convenient for you to save for your future. Join this session to help get you started on your retirement planning journey.

Evaluating your investments – Beyond the basics

30 minutes or 60 minutes

This seminar moves beyond investment basics to evaluate investments using various portfolio analysis tools and resources. Topics include an in-depth look at asset allocation, including sub asset classes and relative risk and return. Attendees will learn various techniques and best practices that can help them create a sound and appropriate investment strategy for their personal retirement goals.

What does history tell us about the market?

60 minutes

Keeping your money in the market in uncertain economic times. The ups and downs of the market can be downright stressful – but don't panic. This isn't as unusual as you may think. Why you should consider staying put. How to deal with stress that can be associated with dealing with the market. What you can do to stay focused. And lastly, where to go from here.

Planning

Small steps, great strides – Reaching your retirement goals

60 minutes

Whether they are close to or still several years away from retirement, there are some simple steps individuals can take now to make great strides toward their retirement savings goals, especially at this time of their lives. This seminar will help individuals set a goal, check progress, think in terms of a retirement income plan and understand the ways a financial professional can provide support.

Plan for your someday – Start now to reach your dreams

30 minutes

While people between the ages of 21 and 40 may feel they are too young, too busy, or need every bit of their money to focus on saving for retirement, the truth is, even baby steps now can help make a huge difference for them later. This seminar will help individuals picture their dreams for their "someday," with tips on creating a solid plan now to help achieve them, including how a financial professional may assist.

Estate planning for everyone – Learn how to protect your assets

30 minutes

Estate planning is not just for the rich, married or for older people. Everyone has something they care about or want to protect, and just about everyone needs an estate plan, no matter their age or how much money they have. This seminar helps educate individuals about the basic aspects of an estate plan, considerations for getting started, and the value that Voya brings to planning for all facets of life, including their legacy.

Foundations of Financial Wellness

30 minutes or 60 minutes

This seminar is about understanding Voya's Financial Wellness experience. We've built our Financial Wellness experience on six pillars we feel are foundational to overall financial wellness. Our pillars include both short-term and long-term goals. While all of the six pillars are important, we believe that when you're in control of your shorter-term goals, you'll be better equipped to handle longer term goals.

Retirement planning for women

60 minutes

Women need to be aware of special considerations and strategies to "be ready" for retirement when the time comes. Women have natural strengths and talents they can use towards building a plan, but need to prioritize getting themselves on track. This seminar helps educate women on the importance of putting themselves first, offers simple steps to retirement planning, and describes the ways a financial professional can help.

Importance of planning

60 minutes

Learn how a planning approach to your financial wellness can help you and your family be more confident and organized as you determine your priorities and goals, no matter where you are in life. Understand and identify key steps and ways to get started as well as some pitfalls to avoid. Discover how you can begin on your own or how working with a financial professional can help you navigate the planning process. Either way you will come away with actionable items to help you begin improving your overall financial wellness.

Estate planning – Protecting tomorrow today (Advanced)

60 minutes

Estate planning is an important component of financial wellness. A well thought out estate plan ensures family members are cared for and your wishes are honored. This in-depth seminar will help you understand the team you need to build and some of the terms and documents necessary to protect your assets. We'll also review some real life situations and identify some potential pitfalls to avoid.

The Essentials of special needs planning

60 minutes

Join us to learn how Voya Cares helps people with special needs and their caregivers plan for the future they envision. In this seminar, we discuss how long-term special needs planning can be challenging, especially with the complex legal and governmental issues surrounding disability. A well-intentioned but incorrect decision may create a tax burden or render a loved one ineligible for government benefits. Learn how, by properly planning, understanding government benefits, and utilizing the right legal instruments, you can help ensure your loved one enjoys the quality of life they deserve.

Plan for your retirement income

30 minutes or 60 minutes

This in-depth seminar will help you understand how to manage your income throughout retirement. Through Voya's myOrangeMoney® online educational experience, you'll learn about retirement income sources – including Social Security – and understand how to potentially close any gaps in your income goals. Some eye-opening facts about retirement expenses, combined with awareness of the different risks that may need to be managed along with professional advice options will give you strategies to make your retirement income last.

Social Security – It pays to know

60 minutes

This seminar focuses on the basics of Social Security to help you understand the program and how it works. When and how you take your Social Security benefit can be one of the most important financial decisions you'll make during your lifetime, and it pays to get it right. If you have begun thinking about when you want to take Social Security, this seminar can help you get off to a strong start.

Three steps to a Social Security Strategy

30 minutes

Making an informed decision about how and when to take Social Security is key to a solid retirement income plan. But many workers do not realize the complexities involved with claiming Social Security benefits and that the cost of making the wrong choice can be quite high. This in-depth educational seminar will present key considerations to help you optimize your Social Security benefit and the role a financial advisor can play in your decision-making process.

Make the most of Social Security (Advanced)

60 minutes

Making an informed decision about how and when to claim your Social Security benefits is key to your successful personal retirement income plan. Many workers are not aware of the nuances to Social Security claiming strategies and how the decisions they make affect their ability to live more comfortably in retirement. This workshop will present key considerations and case study examples of different claiming strategies, to help you make a more educated Social Security benefit decision for you and your family. You will also learn about online resources available to you, how to get started on your own and the valuable role an advisor can play in this critical retirement planning decision.

Retirement income planning (Advanced)

60 minutes

This seminar will help improve your understanding of retirement income concepts and how they may impact your retirement lifestyle. We'll review common sources of retirement income and saving vehicles to create a foundation of understanding. You'll learn about the potential financial risks faced during this utilization phase and various ways of generating income when it's time to retire. After this seminar, you'll be more aware of what is needed to help make your retirement income last.

Enable

Our comprehensive educational programs seek to enable people to get emotionally and financially healthier while establishing good money habits. We bring together all of the tools, guidance and resources needed to help build confidence and inspire action so your employees can live the life they envision.

PLAN | INVEST | PROTECT