

Access to your account made easy

Day or night. Here or there. You can securely manage your retirement savings anytime, anywhere. Check your progress towards your goals, make saving and investment changes, get information and more.



Online account access through smithcollege.prepare4myfuture.com

What the website offers you:

myOrangeMoney® experience

- View the retirement income your current savings (and other sources) could provide
- Adjust retirement age, contribution rate and projected rate of return sliders to see how your estimated future income might change
- View potential healthcare costs in retirement
- Use the Social Security modeling tool to understand the impact of choosing when to begin taking the benefit

Message center

- Receive important alerts, reminders and account news

Account summary

- View your account balance and rate of return

Investment details

- View your asset allocation, balance history and current fund performance

Market watch

- Receive up-to-the-minute updates on your own personalized watch list of stocks and mutual funds

Education and tools

- Access important financial education and tools

Want to receive electronic plan statements and documents? Just update your User Preferences and they'll be sent to the e-mail you share with us.



Your actual account view will likely differ. For illustrative purposes only.

Accessing your account is easy!

Whether you're calling, using the mobile application or accessing your account online, your login is the same for the initial visit.

To access your account you will need your Social Security Number and Personal Identification Number (PIN). Your PIN is the four-digit month and year of your birth (mmyy).

You'll be asked to create a personalized Username and Password for subsequent visits on the website and app. Those two account access methods are linked – so login information will be the same for both.

be ready™

PLAN | INVEST | PROTECT

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FINANCIAL

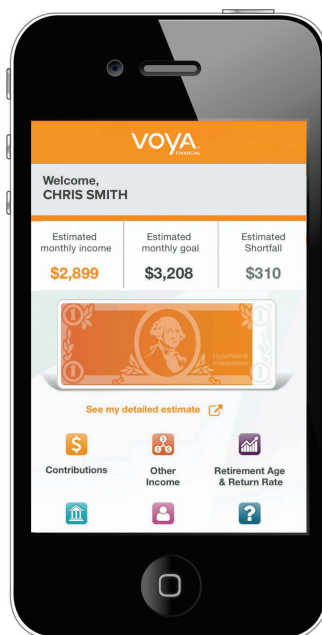
On the go? Go mobile!

You can also download our free mobile application, Voya Retire, directly from the iTunes App Store or through Google Play. You can view your account details and make transactions – all through the convenience of your smartphone. The myOrangeMoney experience is also featured on the mobile app.

Keyword: Retire



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Access your account by phone Call the Retirement Readiness Service Center at (800) 584-6001

Automated Voice Response System

You can access your account by phone 24 hours a day, seven days a week.

Press the numbers below for help with the following:

- | | |
|------------------------------------|------------------------------|
| 1 Balance and fund prices | 4 Forms and documents |
| 2 Contributions and fund elections | 5 Other options |
| 3 Fund transfer and rebalance | * To return to the main menu |

Questions? Need help? At any time, just press 0 and a Customer Service Associate can help you. They're available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time.

smithcollege.prepare4myfuture.com



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