Hi. I’m…

Antavius Greathouse
Investment Adviser Representative

We’re Voya Financial®
First things first…
A few fundamentals

Mix things up
Your investment mix

Let’s talk funds
Make it less taxing

Next steps

Important Disclosures
Variable annuities, group annuities or funding agreements are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, 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 are subject to investment risk including the possible loss of principal. 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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PLAN / INVEST / PROTECT

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A few fundamentals

Not a stock market whiz?
You don't have to be.

A few fundamentals

Just 3 key concepts.
A few fundamentals

First - asset classes

Second - risk

Third - time
A few fundamentals

Asset classes
Risk
Time

Asset Classes
• Stocks
• Bonds
• Cash

Take stock!
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“equity”

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Long term growth potential

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Value can go up or down
May pay dividends
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Involve **risk**
Potential for **higher return**

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How about **bonds**?

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An “**I.O.U.**”
A **loan**
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Pay **fixed income**

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Interest rate **sensitive**

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What about **cash**?
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Stable value
Dollar in, dollar out

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Pay interest
Lower risk, lower return

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Risk
• Investment risk
• Inflation risk
• Longevity risk
• Withdrawal risk
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Ups and downs
No guarantees

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Asset classes and risk

Higher inflation risk
Cash equivalents
Bonds
Stocks
Higher investment risk

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Longevity risk
75? ... 85? ... 90?
A few fundamentals

Withdrawal rate risk

Time

- How much do you have?

Short term: 1-3 years
Medium term: 4-7 years
Long term: 8 years or more
### A few fundamentals

**History says… stay invested**

Past performance is no guarantee of future results.

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### A few fundamentals

**Dollar cost averaging**

<table>
<thead>
<tr>
<th>Month</th>
<th>Share price</th>
<th>Investment</th>
<th>Shares purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>$10</td>
<td>$100</td>
<td>10</td>
</tr>
<tr>
<td>February</td>
<td>$7</td>
<td>$100</td>
<td>14.3</td>
</tr>
<tr>
<td>March</td>
<td>$6</td>
<td>$100</td>
<td>16.7</td>
</tr>
<tr>
<td>April</td>
<td>$8</td>
<td>$100</td>
<td>12.5</td>
</tr>
<tr>
<td>May</td>
<td>$9</td>
<td>$100</td>
<td>11.1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$8 average</td>
<td>$500</td>
<td>64.6</td>
</tr>
</tbody>
</table>

This example is hypothetical, not guaranteed and does not represent any particular investment. Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

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### Mix things up
Mix things up

Asset Allocation

Cash

Stocks

Bonds

Mix things up

Risk Tolerance Questionnaire

go.voya.com/quiz

Mix things up

What mix is right for you?

Conservative

Conservative to Moderate

Moderate

Moderate to Aggressive

Aggressive

These portfolios are hypothetical and for illustrative purposes only.
Mix things up

Conservative Mix

This portfolio is hypothetical and for illustrative purposes only.

Mix things up

Conservative to Moderate Mix

This portfolio is hypothetical and for illustrative purposes only.

Mix things up

Moderate Mix

This portfolio is hypothetical and for illustrative purposes only.
Mix things up

Moderate to Aggressive Mix

- This portfolio is hypothetical and for illustrative purposes only.

- Stocks
- Bonds
- Cash

Mix things up

Aggressive Mix

- This portfolio is hypothetical and for illustrative purposes only.

- Stocks
- Bonds
- Cash

Mix things up

Diversify to spread the risk

- Cash
  - CDs, Treasury bills
  - Money Market funds
  - Stable Value funds
- Stocks
  - Different companies
  - Different industries
  - Different countries
  - Stock mutual funds
- Bonds
  - Government bonds
  - Corporate bonds
  - Bond mutual funds

Diversification does not guarantee a profit or protect against loss in a declining market.
Let’s talk funds

Where do I put my money?

Mutual funds bring it all together
Let’s talk funds

A pool of **securities**

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Let’s talk funds

Your plan may have other types of funds…

**Commingled funds**

**Separately managed funds**

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Let’s talk funds

Moving from asset allocation to fund selection…

**How do I get there?**

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Let’s talk funds

Looking closer
Investment goal
Level of risk
Professionally managed

Let’s talk funds

Tools to help you choose
1. Benchmark
2. Independent ratings
3. Peer groups
4. Performance
5. Expenses

Let’s talk funds

Benchmark

The Dow Jones Industrial Average, also called the Industrial Average, Dow Jones, the "Industrial Average," Dow, or Dow Jones Industrial Average, is a stock market index and one of several indices created by Wall Street Journal editor and Dow Jones & Company co-founder Charles Evans. The index was calculated on May 26, 1896.
Let’s talk funds

S&P 500 Index
Barclays U.S. Aggregate Bond index
Russell 2000

S&P 500 Index is a gauge of the U.S. stock market, which includes 500 leading companies in major industries of the U.S. economy. Barclays U.S. Aggregate Bond Index is comprised of U.S. securities in Treasury, Government-related, Corporate and Securitized sectors that are of investment-grade quality or better, have at least one year to maturity, and have an outstanding par value of at least $250 million. Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity market including approximately 2,000 of the smallest securities based on market capitalization.

Independent ratings

Independent ratings: Morningstar

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Let’s talk funds

Peer groups

Lipper Ranking

Peer group: Growth
ABC Fund
1 yr: #1,951 out of 2,907
5 yr: #398 out of 2,138 funds
10 yr: #199 out of 1,290

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Performance
Let's talk funds

Returns

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>1 year</th>
<th>3 year</th>
<th>5 year</th>
<th>10 year</th>
<th>Life of Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC Fund</td>
<td>+8.79%</td>
<td>+14.77%</td>
<td>+14.38%</td>
<td>+6.98%</td>
<td>+11.78%</td>
</tr>
<tr>
<td>XYZ Fund</td>
<td>-6.27%</td>
<td>+3.25%</td>
<td>+8.28%</td>
<td>+6.94%</td>
<td>+5.23%</td>
</tr>
</tbody>
</table>

For hypothetical purposes only and does not represent any particular mutual fund.

Let's talk funds

Average Annualized Returns for various asset classes as compared to inflation from 1983 to 2013.

- Inflation: 2.46%
- Cash (U.S. Treasury Bills): 3.07%
- Bonds ( Barclays U.S. Intermediate-Term Bond Index): 5.71%
- Equities (Russell 1000 Growth Index): 9.72%


Past performance is not indicative of future results.

Barclays U.S. Aggregate Bond Index is a component of the Barclays U.S. Aggregate Bond Index. It is a broadly diversified market index which consists of all public U.S. debt issues rated investment grade or higher by Moody’s Investors Service, Inc. or Standard & Poor’s Corporation or by another NRSRO that have a remaining maturity of greater than one year and less than ten years.

Russell 1000 Growth Index measures the large-cap growth segment of the U.S. equity market consisting of Russell 1000 companies with higher price-to-book ratios and forecasted growth.

Let's talk funds

Fees


Past performance is not indicative of future results.

Barclays U.S. Intermediate Credit Bond Index measures the performance of investment grade corporate and agency bonds that are dollar-denominated and have a remaining maturity of greater than one year and less than ten years.

Russell 1000 Growth Index measures the large-cap growth segment of the U.S. equity market consisting of Russell 1000 companies with higher price-to-book ratios and forecasted growth.
Let's talk funds

Look for **low expenses**

<table>
<thead>
<tr>
<th>Fund</th>
<th>Amount Invested</th>
<th>Rate of Return</th>
<th>Expense Ratio</th>
<th>Amount after 10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund A</td>
<td>$10,000</td>
<td>8%</td>
<td>.50</td>
<td>$20,610</td>
</tr>
<tr>
<td>Fund B</td>
<td>$10,000</td>
<td>8%</td>
<td>1.30</td>
<td>$19,127</td>
</tr>
</tbody>
</table>

For hypothetical purposes only and does not represent any particular mutual fund.

Let's talk funds

Ready mix or mix your own?

- **Target date funds**
  - 2025
  - 2035
  - 2045

Generally speaking, Target Date Funds target a certain date range for retirement, or the date that an investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.
Let’s talk funds

How many?
No more than you can manage

For illustrative purposes only

Make it less taxing

Your taxable income
Workplace retirement plans
Deferring taxes

Traditional IRAs
Contributions and earnings are tax-deferred, and will be taxed upon withdrawal, and will be subject to an IRS 10% premature distribution penalty if withdrawn prior to age 59½, unless an IRS exception applies.

Make it less taxing

Roth IRA
Contribute after-tax
Savings grow tax-deferred
Earnings may be withdrawn tax-free if requirement met

Next steps
Next steps

Remember, life is like a balancing act and **so is investing.**

Next steps

**Review and rebalance**

<table>
<thead>
<tr>
<th>Market changes</th>
<th>Rebalance</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% Stocks</td>
<td>50% Bonds</td>
</tr>
<tr>
<td>10% Stocks</td>
<td>35% Bonds</td>
</tr>
<tr>
<td>15% Stocks</td>
<td>20% Bonds</td>
</tr>
</tbody>
</table>

This portfolio is hypothetical and for illustrative purposes only. Rebalancing does not ensure a profit or protect against a loss in a declining market.

Next steps

**Action steps**

*Ask* if you need help
Step-by-step personalized advice on the plan website.

Professional Management service is available.
Retirement income advice

Work **one-on-one** with a financial professional.

Holistic retirement income planning

1. Engage
2. Explore
3. Design
4. Implement
5. Manage

Retirement Snapshot
Holistic retirement income planning

Financial Plan

You can do it!

Make the Most of the Plan

- **Enroll** in the plan today!
- Set a **goal**
- Evaluate your **risk and reward** tolerance
- Consider **maximizing the match**
- Review your **investment options** carefully
- Create a **diversified portfolio**
- Review your **portfolio** regularly

*Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.
Questions?

Call me - your plan representative!

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- Financial Adviser
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- agreathouse@legacyfg.net

Or, visit www.VoyaRetirementPlans.com