



Head Start Retirement Program



RETIREMENT PROGRAM

PLAN
INVEST
PROTECT

VOYA
FINANCIAL

Participating employer services keep the plan running smoothly

In addition to all the services you would expect from a recordkeeper such as, daily valuation, implementation, reporting, loan modeling, trust and custody services Voya brings unique advantages.

Plan sponsor website

“One stop” functionality to an array of reporting tools; this site provides you with secure access to plan and participant level information to effectively manage and monitor your plan. Each participating employer will receive:



Plan health

Visualize your employees’ retirement readiness in real time; deep dive into segments of your employee population to uncover behaviors, trends and actionable insight



Plan review

Understand your plan trends, benchmarks and overall performance regarding client health, plan activity and investment review



Request management center

Submit and track administrative requests, tasks and stay connected to the Voya team simply and efficiently

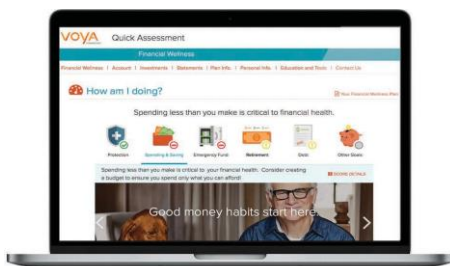
Automatic plan services

We believe in making the right choice the easy choice, so we offer automatic enrollment processing and automatic deferral rate escalation backed by science to drive participant results.

Financial wellness

The Group Plan Systems may choose to offer additional Voya solutions to help your employees achieve holistic financial wellness, including:

- Managed Accounts
- Self directed brokerage accounts
- Health Savings Accounts
- Student loan support



Employee engagement



Financial confidence



Employees
on track

Easy and effective participant experience

Through personalized communications, Voya reaches participants with the right message, at the right time, in their preferred media.

Participant website



myOrangeMoney*

estimates balance and future contributions into potential future monthly retirement income and shows employees their current level of retirement readiness. 32% engagement, 15% took action, 20% deferral increase from those who engaged with myOrangeMoney¹



Financial wellness assessment

A brief set of questions, aligned with Voya's financial wellness pillars, provides users with a personalized summary of their results in real time.



Interactive budget calculator

this bilingual tool helps engage employees in creating a personalized budget for emergency savings.



Voya Learn

Voya's innovative educational platform that provides employees access to live and on-demand sessions 24/7—allows employees to learn at their own pace with fresh, relevant topics.



Behaviorally optimized enrollment experience

Average savings rates of employees that use our enrollment website are 10% higher after implementing a series of science-based design changes. (average initial savings rate in 2016 was 6.6%, compared to 7.3% in 2022).



Personalized communications

Voya's personalized email journeys help participants take the next best step for them. These journeys have a 25% higher open rate than the industry average.²



27% who used our guidance tool decided *not* to take out a loan after all

Our offering is only meaningful if we can prove that we are positively impacting outcomes
Results in numbers.

¹ Source: Digital Engagement Tableau report. Voya Internal Data. 12/31/22

² https://knowledgebase.constantcontact.com/articles/KnowledgeBase/5409-average-industry-rates?lang=en_US

* Some of these services are dependent upon participating employers providing timely and accurate data to Voya

Rely on Voya's experience to make a measurable difference for your organization and its employees

With more than forty years' experience recordkeeping various types of multiple employer solutions, Voya understands how to drive results while making the complex simple. Our innovative tools, services and reporting help employers understand plan utilization and measure success.

For employees, Voya strives to make the right choice the easy choice. Backed by behavioral science and insights garnered from working with six million plan participants, we understand how design of tools and services can make a big impact on retirement outcomes.



Contribution rates
are **40% higher**
with **Voya Enroll**¹



Contact a **Voya Representative**

or your advisor or call **866.481.3653 Option 4** to learn how to harness the power of Voya for your organization and your employees

¹ Voya internal data as of 12/31/22



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Call today to learn how to harness the power of Voya for your organization and your employees



Group Plan Systems, Retirement Benefits Group and are not affiliated with the Voya® family of companies.

DALBAR: DALBAR's Communications Seal is recognition for firms' commitment to Excellence and is awarded to communications that excel in offering a superior experience while meeting the needs of the audiences they serve. Voya Retire earned DALBAR's 2022 Communications Seal of Excellence for eighth consecutive year. Voya ranked third out of the five highest scoring experiences in Dalbar's 2022 review of mobile retirement plan enrollment experiences on both mobile optimized sites and apps. In 2021, Voya's Participant Website was granted the 2021 DALBAR Seal of Communications Excellence for financial services communications, among 21 eligible companies at the time of Voya's award (Q1-2021). In 2021, Voya's Mobile Website was recognized with the Seal of Communication Excellence, among 41 award-eligible firms. Voya's Retirement Mobile App received the 2021 DALBAR Seal of Communications Excellence, among 35 award-eligible apps. Voya's Online Enrollment earned the 2021 Superior First Impression Seal, among 7 award-eligible firms. Voya Investment Management's 529 Plans were winners of the DALBAR 2021 Mutual Fund Service Award, along with 6 other award winners. Voya Investment Management has also been named a Mutual Fund Service Award winner along with 6 other award winners.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

*** IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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