

Program highlights

403(b) and 457(b) programs for Hampton City Schools

Voya Financial™, a leading provider of retirement programs to public schools, is pleased to offer Voya Retirement Choice to employees of Hampton City Schools. With this program you can build a portfolio from a broad menu of investment options managed by well-known mutual fund companies. There are target-date funds available along with a separate fixed interest option. Please note that distributions will be taxed as ordinary income when distributed and are subject to any tax penalties that may apply. The program offers a variety of employee services to assist you from enrollment to retirement. As always, your local representative is available to help build a retirement strategy to help meet your objectives.

Features	Program Highlights
Asset Based Fee	0.40% Fund management fees and other fund operating expenses will apply. Fund management fees and other fund operating expenses will apply. Fees depend on the investment option chosen. Please refer to the individual Fund prospectuses for fund fee information.
Withdrawal Charges	None
Maintenance Fee	\$0
Loans	Loans are available. Please note loans will reduce your account balance, may impact your withdrawal value and limit participation in future growth potential. Other restrictions may apply. Not available for Roth 403(b).
Fund Transfers	Currently, there are no restrictions on transfers among the variable investment options (subject to our Excessive Trading Policy).
Rollovers	<ul style="list-style-type: none">• The Plan accepts rollovers.• Rollover assets may be subject to an IRS 10% premature distribution penalty tax.
Roth 403(b)	Roth 403(b) is an option that may be available to you. Roth 403(b) is similar to the well-known Roth IRA in that you contribute after-tax dollars – distributions from the Roth 403(b) will be federal income tax free as long as you have met the criteria of a “qualified distribution” Distributions are tax-free, as long as you’ve satisfied the five-year holding period; and are age 59½ or older, disabled or deceased. Roth 403(b) contributions are made through salary deduction and are accounted for separately from your pre-tax contributions in the plan.
IRS 10% Premature Distribution Penalty Tax	The IRS 10% premature distribution penalty tax applies to distributions from the 403(b) plan taken prior to age 59½, unless an IRS exception applies.
Distribution Options	The following payment options are available: partial or lump sum withdrawal, systematic withdrawal option (specified period of specified amount), estate conservation option (IRS Required Minimum Distribution), roll over to another eligible retirement plan or IRA, or combination of payout options. Distributions will be taxed as ordinary income when distributed and are subject to any tax penalties that may apply.
Account Services	<ul style="list-style-type: none">• Local representatives• Quarterly account statements• Financial education workshops• 24-hour toll-free account access at (800) 584-6001 and online at www.voyaretirementplans.com• Electronic delivery of documents
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To schedule a one-on-one meeting contact your local representative.

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Investment Options	<p>Stability of Principal Voya Fixed Account III Voya Money Market Fund – Class I <i>An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.</i></p> <p>Bonds Delaware Diversified Income Fund – Class A Templeton Global Bond Fund – Class A</p> <p>Asset Allocation Voya Index Solution 2015 Portfolio – Service Class Voya Index Solution 2025 Portfolio – Service Class Voya Index Solution 2035 Portfolio – Service Class Voya Index Solution 2045 Portfolio – Service Class Voya Index Solution Income Portfolio – Service Class</p> <p>There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The “target date” is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.</p> <p>Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.</p> <p>The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.</p> <p>¹ T. Rowe Price, Invest With Confidence, the Big Horn Sheep, and the logo they compose are trademarks or registered trademarks of T. Rowe Price Group, Inc. in the U.S. and other countries.</p>
	<p>Voya T. Rowe Price Capital Appreciation Portfolio – Service Class¹</p> <p>Large Company Blend Voya U.S. Stock Index Portfolio</p> <p>Large Company Value BlackRock Equity Dividend – Investor A Shares Invesco Diversified Dividend Fund – Class A</p> <p>Large Company Growth Brown Advisory Growth Equity Fund – Institutional Shares MainStay Large Cap Growth Fund – Class A</p> <p>Small/Mid/Specialty ColumbiaSM Acorn USA[®] – Class Z AllianceBernstein Small/Mid Cap Value Fund – Class K VY American Century Small-Mid Cap Value Portfolio – Service Class VY FMRSM Diversified Mid Cap Portfolio – Service Class</p> <p>Global/International Thornburg International Value Fund – Class R4 American Funds EuroPacific Growth Fund[®] – Class R-4</p>



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
You should consider the investment objectives, risks, and charges and expenses of mutual funds offered through a retirement plan carefully before investing. The prospectuses/prospectus summaries/ information booklets containing this and other information, can be obtained by contacting your local representative. Please read the information carefully before investing.

Important Notes: Mutual funds under a 403(b) custodial account agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Early withdrawals, if taken prior to age 59½ will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. Amounts distributed will be taxed as ordinary income in the year it is distributed. An annuity does not provide any additional tax deferral benefit; 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 offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Neither Voya nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya™ family of companies. **Securities may also be distributed through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Product and services may not be available in all states.

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