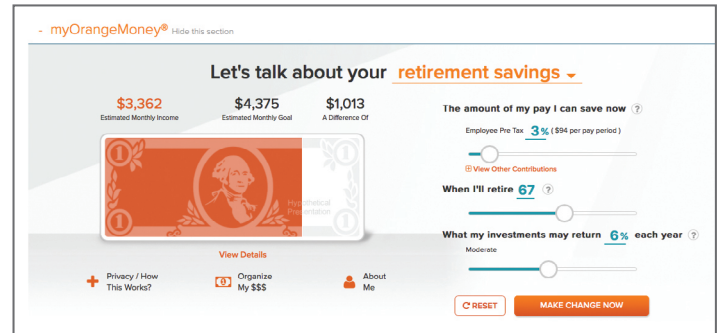


Stay on track for retirement with Orange Money®



Use the myOrangeMoney® interactive, educational, online experience to see the income you'll likely need each month in retirement and the estimated progress you've already made towards that goal.



Screen shown for illustrative purposes only. Your actual experience will vary based on plan rules.

What is myOrangeMoney?¹

myOrangeMoney is designed to help you understand your financial needs during retirement. It estimates what you'll need each and every month in retirement and helps you understand how adjustments today can help you get there tomorrow.

How does it work?

After initially providing your age and current annual income, a dollar bill appears that will show your current level of retirement readiness. The dollar bill represents the estimated income you'll need each month in retirement. The portion that appears in orange represents the amount of your income that can potentially be achieved without any changes in the way that you're currently saving and investing. Anything not colored orange represents money that you'll likely need, but currently may not have. In other words, it's the gap you'll need to close to reach your retirement income goal.

Try different savings scenarios

Next to the dollar bill is a series of sliders that let you easily adjust your assumptions and then instantly see how those choices impact the level of your orange-colored monthly retirement income dollars. You can try out various investing and retirement age scenarios until you find the combination that's right for you. You can also add information about other assets to see a more complete illustration of your total retirement readiness.

Access your account on the go

Search your favorite app store (keyword: Voya Retire) for the Voya Retire mobile app. After downloading, visit psersdc.voya.com and click *Register Now* to create a username and password that you will need to use every time you log into the app.



Organize your finances

Take advantage of the "Organize your \$\$\$" link you'll find just under the dollar bill graphic. It leads to your Personal Financial Dashboard. It's an easy way to help organize your finances and make smart decisions. With it you can set goals, create budgets, track spending, review investments and more. The tool's advanced security allows you to safely link your accounts – checking, saving, credit cards, insurance and so on – so that you always have a current view of your complete financial picture.

Experience Orange Money now

Visit psers.pa.gov to log into your PSERS Defined Contribution Plan account through the PSERS Member Self-Service (MSS) Portal.

¹ **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.

With PSERS, you're on your way!

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

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