

Investing for the long term



Feeling anxious and unsure about the future? It's important to not lose sight of your future retirement goals. Saving for long-term financial goals like retirement is a marathon, not a sprint. As a Public School Employees' Retirement System (PSERS) member, there are a number of things you can do to navigate today's uncertainty and plan for your tomorrow with the PSERS Defined Contribution (DC) Plan.

Market volatility can be unsettling and increase anxiety. While no one can predict what the market will do and when, making decisions based on emotion rarely plays out well in the long term. As an investor, you must find a balance in the way you live and invest while managing the probability of short-term disruptions. That is why it is important to remember that the PSERS DC Plan is a part of your long-term retirement goals.

The investments in the PSERS DC Plan that you allocate your contributions to can increase and decrease in value based on market performance. Through regular, ongoing contributions to the DC Plan, you are consistently investing. The ongoing process of consistently saving can help you systematically invest small amounts to potentially grow a portfolio of income for retirement.

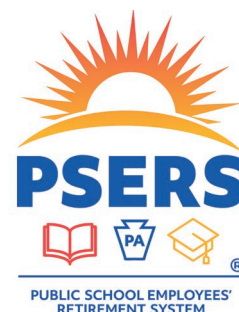
The benefit of investing in a fluctuating market

You have the potential to buy more units at lower prices as the price declines during falling markets. In a rising market, you buy fewer units as the price increases. When the market fluctuates, so will the number of units purchased. This results in a lower overall average cost per unit for you compared to the average market price per unit, which means more purchasing power over time.

Target date investments provide professional management and diversification

A T. Rowe Price target date investment based on your date of birth and estimated normal retirement age is your default investment option in the PSERS DC Plan. Target date investments are professionally managed and periodically adjust with a specific target retirement date in mind. T. Rowe Price investment managers invest your money in a mix of options across a variety of asset classes to create a diversified investment portfolio. This gives you professional investment management and portfolio diversification within a single investment option.

With PSERS, you're on your way!



Additional resources to help you stay the course

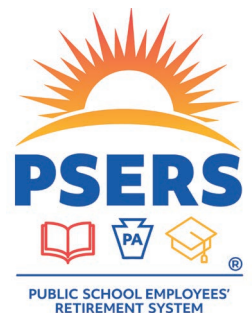
The ups and downs of the stock market are not as unusual as they may seem. Resisting the urge to react to volatility may allow you to benefit when the market recovers. We want to assure you that resources are available to help support you. Visit blog.voya.com and voya.com/marketvolatility for articles, tools and education to help you manage your reactions to the markets today and keep saving for your tomorrow.

You can learn more about investing basics and how to navigate the current markets. Visit voya.com/voyalearn to sign up for live or on-demand videos, including a new featured video “Stay the Course: Navigating Market Volatility” – designed to help you work toward the financial future you envision.

Access your account online

You can view your PSERS DC account online through the PSERS Member Self-Service (MSS) Portal. Now is a great time to register for PSERS MSS. Visit PSERS online and click *Member Login (MSS)* to sign up. When you do, not only do you have access to information from PSERS, but you can also use the *Voya Account Access* link to view your PSERS DC account and utilize Voya’s robust myOrangeMoney® and financial wellness experiences. While you are there, you can also sign your PSERS DC account up for electronic delivery of statements and notifications by going to the upper right hand corner of your account homepage and clicking *Communication Preferences*. For investment information in your PSERS DC account, visit the *Investments* section to learn more about the available investment options and their historical performance.

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

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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