



A healthier financial life starts here

Welcome to **Voya Learn**.

Our live and on-demand sessions will help you on your journey to financial wellness and it all begins with you.

Choose from
many financial topics!

Voya.com/Voyalearn

There are many ways to make handling
personal finances easier.

Welcome to Voya Learn, an online educational platform designed to help individuals on their journey toward holistic financial wellness. This experience allows you to learn at your own pace with fresh relevant topics where you can attend live sessions or watch on demand 24/7. Our suite of content is always evolving and you'll want to check back on Voya Learn for more topics than are listed below.

Voya Learn provides you access to a comprehensive savings series, with in-depth and quick sessions on personal finance, retirement and investing, protection and family with some topics offered in Spanish. You'll also be able to utilize our resource center where you can take a financial wellness assessment, calculate your budget or project income needed in retirement. We also have a robust blog with articles and insights to learn even more at your convenience. So go ahead, visit Voya.com/Voyalearn and get started building the financial future you envision.



Setting Retirement Goals if you're over 40

It's never too late to start saving for retirement. In as little as six minutes, we'll discuss the importance of setting a goal, how to check your progress to stay on track, think about income planning and consider working with a financial professional to help you plan ahead and retire well.



Setting Retirement Goals if you're under 40

It's never too early to set financial goals and start saving for retirement. In this almost seven minute eLearning session, we'll show you how to put time on your side. How starting early, saving small amounts over time and checking your progress will set you up for success. It's always good to consider talking with a financial professional to help create a plan so you'll be able to enjoy a retirement you've imagined – even if it seems far away.



Savings Strategies

Day to day financial decisions make a great deal of difference in the kind of life you want to lead, so it's important to learn how to manage your money. In less than three minutes, we hope to give you some new and easy ways to spend less, save more and work toward all of your financial goals.



Investing Basics

In this six and half minute eLearning session, you'll uncover simplified investment basics, learn what an investment mix is, learn the fundamentals of funds and understand the value of professional investment guidance to make it easier for you to gain control of your finances and retire well.

Want to learn more?

Sign up today for an upcoming Voya Learn live session or watch one of our on demand videos which are designed to help you achieve the financial future you envision.

Visit [Voya.com/Voyalearn](https://www.voya.com/Voyalearn)



Budgeting

This brief six minute introduction to budgeting provides you with the basics of setting financial goals, how to create a budget you can live with, understanding good debt vs. bad debt and how to tackle each and finally we'll take a look at credit and how it really works so you can learn to manage your money more efficiently with real-world action steps to get started on right away.



Retirement Income planning

This in-depth sixteen minute video will help you understand how to manage your income throughout retirement. Through Voya's myOrangeMoney® online experience, you'll learn about retirement income sources – including Social Security – and understand how to potentially close any gaps in your income goals. Some eye-opening facts about different risks that may need to be managed along with professional advice options will give you strategies to make your retirement income last.



Protect your family and finances with an Estate Plan

Estate planning is not just for the wealthy. Everyone has something they care about or want to protect and in six minutes, this session will cover what estate planning is, who needs it, why it matters and why you may want to consider getting some professional guidance so you can leave your legacy the way you intended.



Basics of Social Security

This six and half minute session focuses on the basics of Social Security to help you understand the program and how it works. When and how you take your Social Security benefit can be one of the most important financial decisions you'll make during your lifetime, and it pays to get it right. We'll also cover who is eligible and looking beyond retirement, along with other ways to utilize this essential pension benefit.



Plan ahead for healthcare costs and coverage in retirement

Health care costs are on the rise and planning for health care expenses in retirement is essential with today's longer lifespans and gaps in Medicare and insurance coverage. In this almost eight-minute session, will walk through cost issues and coverage options, along with some ways to pay for it while stressing the value of saving for health care needs as part of your retirement planning.



Job update? What to do with your retirement savings

Because your workplace retirement plan may represent a good portion of your retirement savings, it's smart to understand your options if you are considering a distribution. Whether you are changing jobs, consolidating your savings within a new plan or an IRA, or thinking about retiring, you should be aware of the several choices available. You could leave your money in a previous plan, roll your money over, take your money out altogether or plan for an income in retirement. This almost seven minute Voya Learn session will walk you through the pros and cons of each distribution option and how to keep your account working for you.



Why save and invest in your employer’s retirement plan

The money you save and invest now can have a big impact on your income in retirement. And your employer-sponsored retirement savings plan can make it easy and convenient for you to save for your future. Join us for this brief eight minute session and learn about the many benefits to this savings approach to help get you started on your retirement planning journey.



Dive into asset classes, sub asset classes and risk

Investing 201 moves beyond investment basics to understand and evaluate asset classes and the importance of aligning them with your financial goals. We will define and simplify asset classes, sub asset classes and discuss risk factors around investing, all this in under seven minutes.



Foundations of Financial Wellness

Financial wellness is about a healthy balance between living for today while preparing financially for tomorrow. Where you learn to live within your means, feel confident about your future and are prepared for what is next. In this comprehensive twenty-six minute session we’ll cover the guiding principles of financial wellness, help you identify your own priorities and your next best step along with resources to help you get there.



Navigate uncertainty with the ups and downs of the market

What does history teach us about the market? Join us for this twenty-four minute in-depth look at what happens when the market dips and tips for staying the course, staying focused so you can reach your long-term financial goals.

Questions?

VoyaRetirementPlans.com
(800) 584-6001



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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