

Confused about what to do with that old retirement plan?

If you already have a savings plan such as a traditional IRA, 403(b), 401(k), 457, or 401(a) with a prior employer, you can bring that balance into your OSGP account at any time.

Rollover assistance is just a phone call away.

Take the first step to control your retirement finances. Our dedicated team is ready to help. The Voya Account Consolidation Team will:

- Be your single point of contact and help manage the entire rollover process.
- Assist you with all of the transfer paperwork.
- Call your former investment provider to initiate the transfer.
- Monitor the status of your transfer and provide confirmation that we received your rollover money.

Give us a call today 1-866-865-2660.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation. Registered Representatives of Voya Financial Advisors, Inc. (member SIPC)

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OREGON SAVINGS GROWTH PLAN
800 SUMMER ST NE STE 200
SALEM OR 97310-9905



800 Summer Street N.E., Suite 200, Salem, OR 97310
800-365-8494 / growyourtomorrow.com



OSGP: Six reasons to enroll

Around the clock account management

Once enrolled, you can access your account any time by visiting growyourtomorrow.com and logging in. Check your account balance, process transactions and use planning tools on the web, or by accessing the automated system at **800-365-8494**. Customer service representatives are also available on weekdays from 7 a.m. to 5 pm. PT.

Plan administration services provided by Voya Institutional Plan Services, LLC.

Putting your money to work

The Oregon Savings Growth Plan is a savings plan available to all Oregon public employees. Commonly known as OSGP, this deferred compensation plan can help you prepare for your future and your retirement. It offers a variety of features and services with a diverse investment lineup.

It's your choice

You choose your investments from the OSGP lineup and contribute a portion of your salary to OSGP on a pre-tax or after-tax basis through the Roth 457 Plan.

With pre-tax contributions, you pay no current federal or state income taxes on the money you contribute — or any of its earnings — until you receive it. These contributions, plus any investment earnings, grow on a tax-deferred basis.

Roth after-tax contributions allow you to make contributions on an after-tax basis and take tax-free distributions when you retire (as long as you meet certain criteria). You pay your taxes upfront at your current tax rate, rather than later at whatever your tax rate would be when you retire.

Note: The withdrawal availability for Roth sources will be subject to the terms of the Plan. Earnings you withdraw from the Roth sources within the 457 Plan will only be tax free if: (1) they have been in the Roth account within the Plan for at least a five year taxable period; AND (2) you are either over age 59½, disabled or the distribution is made to your beneficiary subsequent to your death.



1 Simple and easy.

OSGP makes it easy for you to establish and maintain a retirement account. Consistency is the key to a savings plan, and payroll deduction makes consistent savings easy. Your contributions are automatically deducted from your paycheck, which allows you to save for your future without having to think about it.

2 Opportunity to save pre- or after-tax.

You can choose how your contributions will be invested. You can make pre-tax contributions and pay no taxes until you withdraw your money at retirement. Or, through the Roth 457, make after-tax contributions. You pay taxes now on contributions and have the potential for tax-free withdrawals.

3 A choice of hands-on or hands-off investing.

The Plan offers a range of investment options, including target date funds for those who prefer to have a professional manager put together a diversified investment mix. For hands-on investors, we continue to have a range of investment options so you can assemble a customized investment mix. OSGP provides the tools and resources to help you choose your investments. For those individuals who want more control over their investment options, a Self-Directed Brokerage Account option is also available.*

4 Investment professionals work for you.

The investment options offered through OSGP are managed by industry professionals with oversight by the Oregon Investment Council.

5 Leave your money in the Plan.

If you decide to leave your current employer, you can leave your money in the Plan and continue to take advantage of the low fees and investment choices. You can even rollover other retirement accounts into the Plan, so then everything is one place when you retire.

6 Lower fees mean more retirement savings for you.

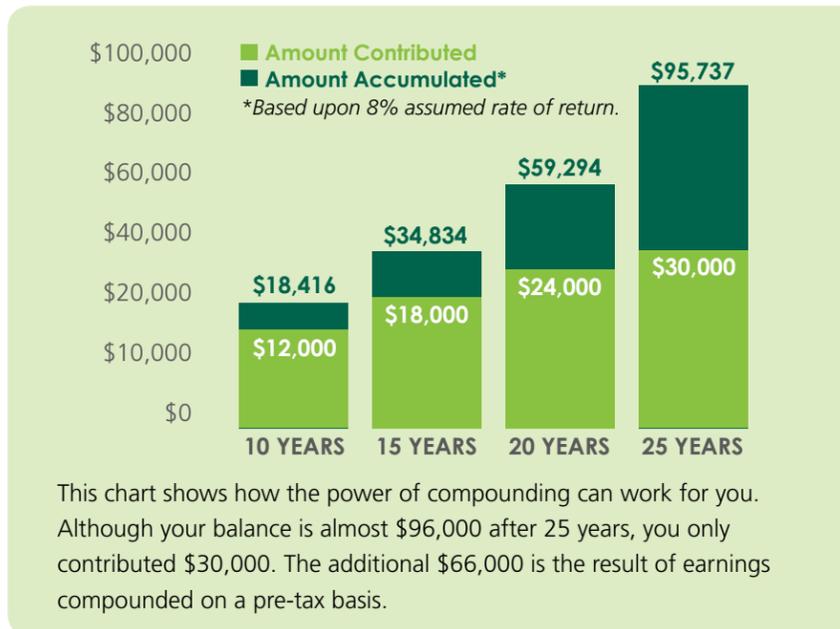
OSGP charges low fees for the investment program. In fact, OSGP fees may be the lowest in Oregon. This adds substantially to the earning power of your contributions into the Plan.

The important thing is getting started now

It's really important to get started saving for retirement now. Start contributing what you can afford, up to the allowable IRS limits (visit voya.com/firslimits to learn more). Anything will help in the long run, but do take the time to set yourself a goal by using the available tools and workshops offered through OSGP on growyourtomorrow.com.

The power of compounding

Your account balance has the potential to grow over time through your contributions and the investments offered by OSGP. Tucking away a small amount each month can impact your retirement savings over time. Here's an example of how your money can grow by saving only \$100 each month:



Don't panic when making your investment choices - we're here for you every step of the way

OSGP offers a wide range of investment choices designed to make it easy for you to create a well diversified portfolio. You can choose a pre-mixed LifePath® Portfolio that is managed based on your retirement date. Or, build your own portfolio from among ten other managed funds that are closely monitored by the Oregon Investment Council.

Choose the investment strategy that best suits you. Visit growyourtomorrow.com and find out what kind of investor you are by taking the quiz under the "investments" tab. The quiz will tell you what kind of investment portfolio might be suitable for you.

OSGP investment options:

- LifePath® Portfolios*
- Socially Responsible Investment Option
- Large Company Growth Stock Option
- International Stock Option
- Small Company Stock Option
- Self-Directed Brokerage Account Option
- Stock Index Option
- Stable Value Option
- Active Fixed Income Option
- Real Return Option
- Large Company Value Stock Option

*LifePath Portfolios are generally designed to provide an investment strategy appropriate to a specific age range and expected retirement date. Each Fund has a date in its name (such as 2025 in LifePath 2025). Over time, each portfolio's investment mix gradually shifts to become more conservative. The principal value is not guaranteed at any time, including at the target date.

An opportunity to save.

By setting aside just a little money from each paycheck, you can impact the amount of money you have saved toward your future.



If you'd like more information, complete the attached interest card and return it to us.

- | | | |
|---|---|--|
| STEP #1:
Fill out the attached interest card to receive a call or email from a local OSGP representative. | STEP #2:
Visit growyourtomorrow.com to learn more about the Plan. | STEP #3:
Complete the enrollment application on growyourtomorrow.com . |
|---|---|--|

✂ Please cut along dotted line



YES, PLEASE CONTACT ME:

- I would like to meet with a local OSGP representative. Please have someone contact me at _____ (daytime phone).
- I would like to enroll but would prefer meeting with a local representative first. If you are ready to enroll now, go to growyourtomorrow.com to enroll. If you need assistance contact 800-365-8494.

EMPLOYER _____

NAME _____

ADDRESS _____

CITY/STATE/ZIP _____

EMAIL _____

Information from registered plan service representatives is for educational purposes only and is not legal, tax or investment advice. Local plan service representatives are registered representatives of Voya Financial Advisors, Inc. (member SIPC).

Please note: you are authorizing a Voya representative to contact you at your home telephone number, even if you have listed it on the National Do Not Call Registry. Voya is committed to protecting you from unsolicited telephone calls in compliance with the Federal Communication Commission Telemarketing Sales Rule.