

Need to checkup on your retirement Plan?



Contact your plan representative today!

Our Voya Financial Advisor representatives for North Kansas City Hospital and Meritas Health Corporation are available to assist you. These individuals offer a variety of services tailored to your specific situation and can assist you with developing an individualized plan to meet your retirement objectives.



Lisa Hugunin**
10740 Nall Ave Ste 120
Overland Park, Ks 66211
913.661.3745
Lisa.Hugunin@Voyafa.com



Marisa Brown*
10740 Nall Ave Ste 120
Overland Park, Ks 66211
913.661.3759
Marisa.Brown@Voyafa.com



Mark Hugunin*
10740 Nall Ave Ste 120
Overland Park, Ks 66211
913.661.3755
Mark.Hugunin@Voyafa.com

Your Plan Representatives are available to help you better understand your retirement plan options with the North Kansas City Hospital and Meritas Health Corporation. They can provide :

- • Face to-face account review
- • Group enrollment and education meetings and seminars for your department
- • Personalized paycheck analysis
- • Hypothetical retirement/payout illustrations***
- • Asset Allocation and Diversification
- • Estate Planning***

If you are interested in learning more about your retirement distribution options and your retirement income potential, as well as receiving a no obligation review of your overall retirement plan, please contact us today!

*** Please note that distributions are taxed as ordinary income when distributed and will be subject to any applicable tax penalties.

<http://voyaretirementplans.com>

* Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).

** Registered representative of and securities offered through Voya Financial Advisors

*** Investment Advisory Services are only provided by appropriately registered Investment Advisor Representatives of Voya Financial Advisors.



Help as you prepare for retirement

If you don't have a financial plan you feel good about (or one at all), you're not alone. In our Retire Ready Index™*, we've found that more than 87 percent of workers surveyed say creating a financial plan is important, but only 17 percent of those workers actually have a plan. Voya is here to help you get financially organized so you can prepare for the retirement you envision. Consider the following steps:



Organize your finances and establish a budget



Max out your contributions



Create a clearly defined financial plan



Align your investments with your risk tolerance



Set aside an emergency fund



Make the most of your Social Security benefits



Prepare for your healthcare

* Based on findings from two online consumer surveys of Workers and Retirees completed in July 2014 with Greenwald & Associates, Inc. Each Index category was constructed to have a maximum possible score of 10 (responses were weighted based on factors selected by Voya, and weighting responses using alternative factors would yield different results). The three Index category scores were then averaged to determine a final average score for Workers and Retirees, respectively. Index scores do not reflect any single respondent's experience. For more information visit go.voya.com/IndexReport.

See how much Orange Money® you have toward your goal.

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.

Log in to: voya retirementplans.com



Go Mobile!

Download the free Voya Retire app from the App Store or Google Play (keyword: retire).¹



Questions

Contact your local representative or call the information line at (800) 584-6001.

Stay on track for retirement



Neither North Kansas City Hospital nor Meritas Health are affiliated with the Voya family of companies.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states. 35442205_0420D