

Voya Financial®

Explore your Retirement Planning Investment Options

Make Your Money Work for the Future You Want!

Voya is available to SUNY employees as an Investment Provider for the Voluntary 403(b) Savings Plan (Supplemental Retirement Plan) and the Optional Retirement Plan (ORP)

Robert Laferriere, CFP® will be available for individual appointments, as follows:

[Click here to schedule an appointment online](#)

Date: September 12, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Orb

Date: October 3, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Bean

Date: November 18, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Orb

Date: December 18, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Orb

Robert Laferriere, CFP®

Investment Adviser Representative

Tel: 518-738-0060 Fax: 518-783-6095

Robert.Laferriere@voyafa.com

Voya Financial Advisors, Inc.

22 Century Hill Drive, Latham, NY 12110

Mary Stokes, CFP® will be available for individual appointments, as follows:

Date: September 17, 2019

9:00AM to 5:00PM

Location: Library LI0096

Date: October 23, 2019

9:00AM to 5:00PM

Location: Library LI0096

Date: November 14, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Orb

Date: December 11, 2019

9:00AM to 5:00PM

Location: Campus Center Expansion Orb

State University of New York

To schedule an Individual Appointment please contact

Mary E. Stokes, CFP®

518-690-0518 direct 518-690-0519 fax

Mary.Stokes@securitiesamerica.com

Glenn Shaikun, CFP® will be available for individual appointments, as follows:

Date: October 3, 2019

9:00AM to 5:00PM

Location: UAB 320

To schedule an Individual Appointment please contact

Glenn Shaikun, CFP®

Financial Education Resources

388 Evans St Williamsville, NY 14221

716-633-2326 direct 716-633-1177 fax

Finaned@finedres.com

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities offered through a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. *Note:* Hardship withdrawals are limited to employee deferrals made after 12/31/88. *Exceptions to the distribution rules:* No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company. **Securities are distributed by Voya Financial Partners, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774.** These companies are wholly owned, indirect subsidiaries of Voya Financial™. **Securities may also be distributed through other broker-dealers with which Voya Financial Partners, LLC has selling agreements.**

Securities and Investment Advisory Services offered through Voya Financial Advisors, Inc., member SIPC