



Retirement Readiness Q3, 2024:

Let us help you pursue your goals

Have questions? We have answers.

Everyone deserves to retire with confidence. That means taking steps now to get ready and choosing solutions that can make it easier along the way. No matter where you are in life, TIAA and Voya offer retirement saving and planning support to help you live the life you want when you retire.

Plan for now

Get recommendations during your saving years that help set you up for lifelong financial security.

- Decide how much to save each paycheck.
- Develop an investment strategy.
- Protect a portion of your retirement savings.
- Set personal financial goals.

Plan for later

Create a personalized plan for retirement to create a consistent stream of retirement income for the rest of your life.

- Think about the retirement you want.
- Estimate retirement income needs.
- Create a strategy to cover any gaps.
- Manage your reactions to market volatility.
- Talk to us about trust and estate planning.

Plan for a more secure retirement

Schedule a meeting with TIAA or Voya at no additional cost. This benefit is available as part of your KBOR Retirement Plan.

By phone:

TIAA: 800-842-2252, weekdays, 7 a.m. to 9 p.m. (CT)

Voya: 800-814-1643, weekdays, 8 a.m. to 5:30 p.m. (CT)

Online:

TIAA: [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow)

Voya: [kbor.beready2retire.com/contact-us](https://www.kbor.beready2retire.com/contact-us)

Are your beneficiaries up-to-date?

Make your wishes clear

When was the last time you checked the beneficiary information in your retirement account? Life changes, and so do your wants and needs. Naming your beneficiaries and putting essential documents in place puts you in control, and can make a difference for the people and causes you care about.

Don't assume you're covered because you've spelled out your wishes in a will

Retirement plan assets will be transferred according to the terms of your plan's beneficiary designation, not by the terms of your will. Your retirement account beneficiary is not updated automatically to match your life insurance beneficiary and must be designated separately. If there's no named beneficiary, fulfilling your wishes may face significant delays and costs.

It's quick and easy to do

Confirming or updating your beneficiaries is simple. Please know, you can change your beneficiaries at any time.

TIAA:

- Go to [TIAA.org/kbor](https://www.tiaa.org/kbor) to register and/or log in to your account.
- Once logged in, select *Profile*, then *Manage beneficiaries*.

Voya:

- Go to [kbor.beready2retire.com](https://www.kbor.beready2retire.com) to register and/or log in to your account.
- Under your profile, select *Personal Information* then *Add/Edit Beneficiary Information* under the Beneficiary Information section.

From there, you can designate beneficiaries and select how much each should receive.

Reminder: Benefits-eligible faculty and staff also have basic group life insurance coverage equal to 150% of annual salary and the opportunity to supplement coverage with optional group life insurance. The life insurance program is administered by KPERS for all employees covered by the plan. Please contact your HR/Benefits Office to confirm or update your beneficiary designation which is separate from your retirement beneficiaries.



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View webinars on financial topics

Attend live and on-demand presentations on a range of helpful topics. Visit TIAA.org/webinars or Voya.com/voyalearn today to see more information on the dates, times and topics.

Questions about your retirement plan?

For more information about the KBOR Retirement Program, please contact TIAA or Voya for personal retirement planning support. Meeting with TIAA or Voya is included as a benefit of the KBOR retirement plan *at no additional cost*.

TIAA

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Voya

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