



Do your retirement savings need a fill-up?

Saving as little as the price of a gallon of fuel could help put you on the road toward a more comfortable retirement.

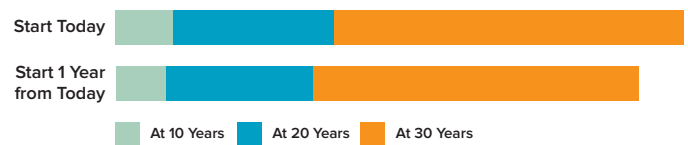
You can invest as little as you choose in your retirement plan. However, if you decide to save as little as \$2 per day (\$60 per month) starting today, those funds may grow to over \$60,000 in 30 years! If you can afford \$4 per day (\$120 per month), your savings may be even greater. Take a look at the chart below.

Amount saved	At 10 Years	At 20 Years	At 30 Years
\$2 per day	\$9,881.92	\$27,861.07	\$60,572.26
\$4 per day	\$19,763.85	\$55,722.13	\$121,144.51

This hypothetical illustration assumes a \$60 or \$120 contribution per month that earns 6% interest, compounded monthly. It assumes a 30-day month and that contributions are deposited at the beginning of each month.*

Think you can afford to wait?

The sooner you start, the more time you have on your side. If you were to wait just one year from today to start saving your \$2, you would have over \$4,300 LESS in your account in 30 years than if you started saving today. Take a look at the chart below.



The hypothetical illustration assumes that the contributions earn 6% interest, compounded monthly.

*Neither chart reflects the performance of any specific investment. The returns are hypothetical and do not reflect the past or future performance of any specific investment option. Payment of income taxes is not reflected. Systematic investing does not ensure a profit or protect against loss. You should consider your ability to invest consistently in up- and down-markets.

You don't wait until you run out of fuel to fill up again – don't wait to save for retirement!

Contact your local representative to schedule an appointment.

To get started today or to learn more visit <http://utsaver.com/voya> or email us at retireready@voya.com



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