



County of San Bernardino Open Enrollment Meetings 2026



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This presentation contains information regarding insurance products for sale.

Local Service Team

- **Voya local representatives**
 - 1030 Nevada Street, Suite 203
Redlands, CA 92374
(909) 748-6468 or (800) 452-5842



Customer contact center
(800) 584-6001

Custom website
<http://cosb.beready2retire.com>

Securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).

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Important information

The County of San Bernardino 457(b) and 401(k) Plans use a group annuity as a funding vehicle for the plans. If withdrawals are taken prior to age 59½ from a 401(k) plan, an IRC 10% premature distribution penalty tax will apply, unless an exception applies. Money taken from the annuity 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 plans. 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.

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Important information

You should consider the investment objectives, risks, and charges and expenses of the investment options offered through a retirement plan carefully before investing. The fund prospectuses and information booklet containing more complete information can be obtained by contacting your local representative in the San Bernardino office at (909)748-6468 or toll-free number at (800)452-5842. Please read the information carefully before investing.

Important information

This presentation contains information regarding insurance products for sale

Registered representative and retirement educational seminars are provided by Voya Investment Advisors, LLC. These educational seminars are provided to you as a supplemental service to your plan sponsor as part of the Plan Administrative services provided by Voya Institutional Plan Services, LLC. The information contained herein should not be constituted as (i) an offer to sell or solicitation of an offer to buy a security or (ii) a recommendation as to the advisability of investing in, purchasing or selling any security. You should contact your investment representative (or advisor), attorney, accountant or tax advisor, with regard to your individual situation prior to implementing a retirement plan strategy.

What are your saving plan options

- 457b Deferred Compensation
 - Can currently defer 100% not to exceed \$24,500.00 for 2026*
- 401K (Exempt Only)
 - Can currently defer 100% not to exceed \$24,500.00 for 2026*
- Retirement Medical Trust

*Employees must have at least \$1 paid out on their bi-weekly paycheck

What is a 457(b) D.C. Plan?

- A voluntary deferred compensation plan available in two versions
 - Traditional and Roth Up to 100% of Comp not to exceed \$24,500.00 for 2026
- Enabled and regulated by Internal Revenue Code Section 457
- Employees may invest in any of the investment options available to them through the plan (*subject to Voya's Excessive Trading Policy*)

Two 457 catch-up provisions

457(b) 3-Year Catch-up	Age 50+ Catch-up
<ul style="list-style-type: none">▪ Available in 3 consecutive years prior to attainment of Normal Retirement Age▪ Maximum is the lesser of:<ul style="list-style-type: none">– Twice the normal annual contribution limit (\$49,000 for 2026)– The normal annual limit plus underutilized amounts from prior years	<ul style="list-style-type: none">▪ Available each year beginning in year participant reaches age 50▪ Normal limit increased by \$8000.00 (2026)▪ Maximum with catch-up is \$32,500.00 (2026)
	<ul style="list-style-type: none">▪ AGE 60-63 Catch UP▪ For those participant that attain age 60-63 by Dec 31st of the current calendar year▪ Normal Limit Increased by \$11,250.00▪ Maximum with catch-up is \$34,750.00 (2026)

Two ways to save for retirement: choose one or both

- Traditional 457 Plan
 - Allows employees to save on a **pre-tax** basis
 - Defers taxes until money is withdrawn from the plan
 - Taxes are due upon withdrawal, or when receiving distributions from the plan
- Roth 457 Pan
 - Contributions to plan are made with **after-tax** dollars
 - Distributions at retirement are tax-free as long as participant contributions have been in the plan for a minimum of five years and the participant is at least 59½ and retired, or disabled or deceased.

I can't afford it

Reality

Consider the following example*:

- An employee earning \$40,000 a year can start saving with **as little as \$25** per bi-weekly pay period
- As a pre-tax contribution, that actually reduces the employee's paycheck by less than **\$18.00, or just \$9 a week!**

*This hypothetical example assumes a salary of \$40,000, a contribution of \$25 per pay period (26 pay periods), and a filing status of single with no dependents, no deductions or exemptions. 2020 Federal tax rates. This example is not guaranteed and your actual results may vary. Systematic investing does not ensure a profit nor guarantee against a loss in declining markets. You should consider your financial ability to consistently invest in up as well as down markets.

San Bernardino core investment options

- A diverse menu of **26** investment options
- **6** different fund families
- **3** custom lifestyle portfolios
- **11** Target Date funds*
- **Stable Value Option** with a current credited rate of 2.98%, thru 06/31/2026.**

*Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the workforce. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

**Guarantees of principal and interest are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

Myth: It's too complicated

Reality

- You can choose **one** investment portfolio with **built-in diversification and flexibility**
- The portfolio will **automatically re-balance** over time*
- You have start-up and ongoing **support from your Voya local representative**

*Using diversification and rebalancing as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

Flexible investment choices

You can select

A Voya Lifestyle Portfolio

- based on your comfort with associated risk

A Vanguard® Target Retirement Fund*

- based on your anticipated retirement date

*Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Get advice online

Consider Morningstar® Retirement ManagerSM

- Easy-to-access online advice and assistance from certified investment advisors at Morningstar
- Find Morningstar Retirement Manager at Account Access on **cosb.beready2retire.com**

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc. and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Managements' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya Financial provides Morningstar Investment Management with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Investment Management. Voya and its companies are not affiliated with Morningstar Investment Management, LLC or its affiliates, and receive no fee or other direct financial benefits from Morningstar Investment Management in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

Charles Schwab PCRA Self-Directed Brokerage Account (SDBA) for plan participants

- Available in addition to core investment options in the County of San Bernardino 457(b) Deferred Compensation Plans
- Designed for experienced investors who are willing to:
 - Independently and actively manage a greater number of investment choices
 - Pay additional fees
 - Accept full responsibility for all investment decisions
 - Select, monitor and manage their investments
- Accessibility to Internet essential for this SDBA option

Enrolling couldn't be easier

- You will need to complete:
 - Participation Agreement (specify deferral amount)
 - Enrollment form with Voya (specify investment allocation)
 - or an EZ Enroll Form
 - Contribution invested in a Vanguard® Target Retirement Fund based on your date of birth
 - Beneficiary Form (unless completing EZ Enroll Form)
- Contact the Voya Redlands Office for information or to schedule an appointment to enroll or review your account
 - **(909) 748-6468** or **(800) 452-5842**

Auto Enrollment

Certain Bargaining Units

Your bargaining unit negotiated with the County of San Bernardino to make it easy to get started by automatically enrolling you in the County of San Bernardino 457(b) Deferred Compensation Plan. Go online today to review your choices and make the elections that work best for you.

- 1% savings rate will be invested in the San Bernardino Stable Value Option for 90 days
- After 90 days your balance and future contributions will be redirected into a Vanguard® Institutional Target Date Fund determined by your date of birth.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refer to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target

date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. These fund suggestions are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk.

Auto Enrollment

Please select one of the following options:

I want to personalize my enrollment

Enroll with a different savings rate or investment option.

✔ This option allows me to take full advantage of my employer match

SELECT

I want to confirm my scheduled automatic enrollment

Enroll with the savings rate and investment option chosen by my employer.

SELECT

I don't want to save

Cancel my scheduled automatic enrollment.

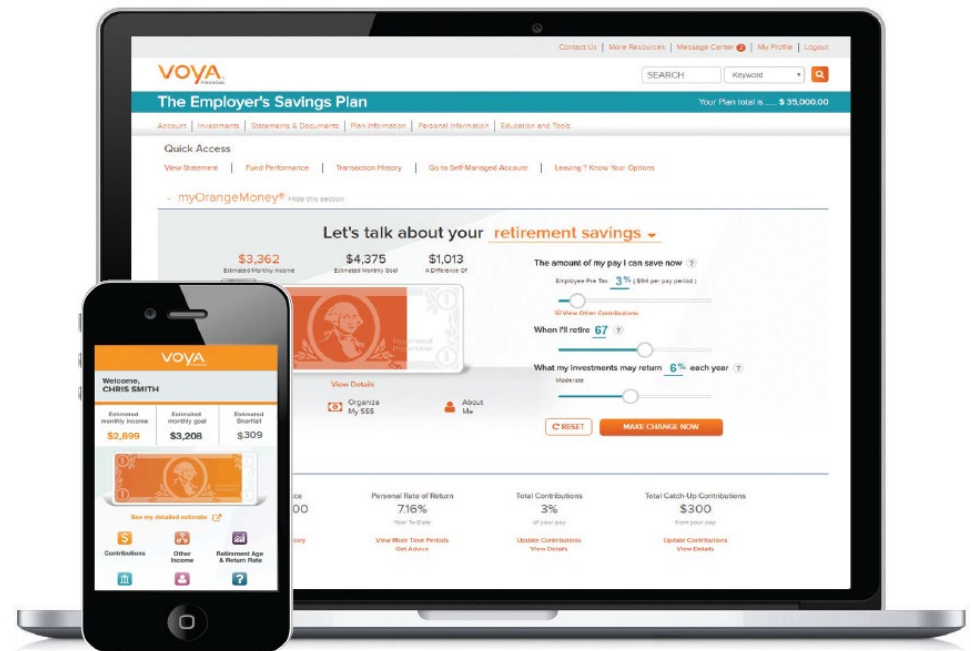
SELECT

- 1 Go to enroll.voya.com
- 2 Enter plan number
666785
- 3 Enter verification number
162619
- 4 Follow the screens

Test drive your plan with *myOrangeMoney*

myOrangeMoney is a new online environment designed to help individuals focus on what matters most — how their accumulated savings translate into monthly income in retirement.

- *myOrangeMoney* is now the centerpiece for your retirement account Web page.
- Ties your current savings directly to estimated retirement income. Helps assess potential “gaps”
- Incorporates pension, savings, Social Security (if applicable)
- Shows you “what if” scenarios:
 - How changes in contribution rates, retirement age and assumed rate of return impact your retirement income.



See your big picture and determine if you're on track!

Saving for health care

Retirement Medical Trust

- **Help** pay for medical costs in retirement
- Triple tax savings
 1. Pre-tax contributions
 2. Tax-free earnings
 3. Tax-free distributions
- Contact **Voya Health Account Solutions** at **833-232-4673**
- <http://www.voya.com/ws/myHRA>

Contributions, investment earnings, and distributions are tax free for federal tax purposes if used to pay for qualified medical expenses, and may or may not be subject to state taxation. See your tax professional for more information, or see IRS Publication 969.



Next Step

- Arrange an appointment with your local Voya representative by calling **909-748-6468**
- Local Office: **Voya Financial Advisers, LLC**
1030 Nevada Street, Suite 203
Redlands, CA 92374
- Access retirement planning on the Web:
<http://cosb.beready2retire.com>
- **HRA** : www.voya.com/ws/myHRA
- Call Voya customer service center access account (800) 584-6001

Thanks for participating

Don't let myths get in the way of saving for your retirement

- You can budget to make it happen
- It can be easy to choose and maintain investments
- It can make a difference in your financial future

Call Voya to talk about your personal retirement planning:

Local: (909) 748-6468 or

Toll free: (800) 452-5842

Local, telephone and Internet services

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Thank you!