



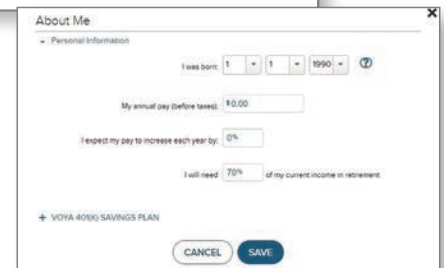
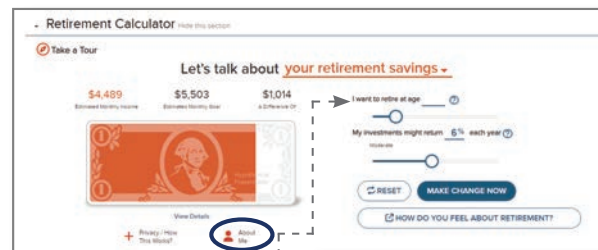
STAY ON TRACK FOR RETIREMENT

Learn how the retirement calculator can help you estimate your future retirement income.

You have a resource as part of your SURS Retirement Savings Plan (RSP) and/or Deferred Compensation Plan (DCP) accounts that can help you visualize your future retirement income so you can retire when and how you want. Go to surs.org and click *Member Login* then click *View or Manage My RSP or SURS DCP* to get started.

Let's talk about your retirement savings

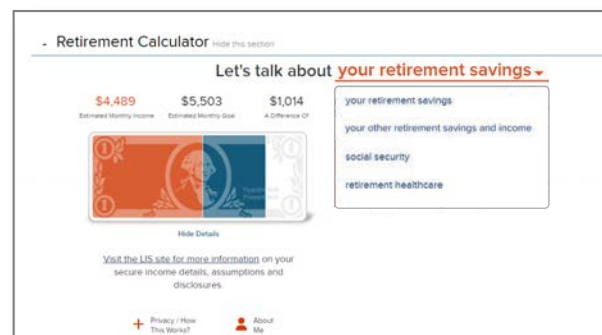
Adding information about yourself and your other accounts will help enhance your estimate of future monthly income at retirement. Click *About Me* under the dollar bill to verify that your date of birth and annual pay are populated and current. You may also revise your retirement income goals.



If you are invested in the SURS Lifetime Income Strategy (LIS) please note that changing your retirement age in the Retirement Calculator does not affect the Target Retirement Age in the LIS. For the most accurate projection, select the retirement age that aligns with your LIS Target Retirement Age. To view or change your Target Retirement Age setting, visit the LIS site using the link at the top of the page.

Let's talk about your other retirement savings and income

To improve the retirement income estimate, add any other retirement saving plans you may have such as an IRA, 403(b) or 401(k). You may also add in Social Security if you previously worked in a position where you contributed to Social Security. Note: As a SURS member, you do not contribute to Social Security.



Add your SURS Traditional or Portable Plan information

If you are in the SURS Traditional or Portable plan, be sure to enter an estimated monthly income amount under the "Pension Income" tab. To get an estimated amount, use the Benefit Estimator available by logging into your account at surs.org.

Pension and Retirement Accounts

Pension Income | Other Income

Monthly Pension Income ⓘ

Estimated Recurring Income / month at age 55

If you expect to receive a pension or other retirement income, you may enter an estimated monthly benefit amount here. If you are in the SURS Traditional Pension or Portable Pension plan, you can access the benefit estimator from the SURS member website home page.

What's the orange portion of the dollar bill?

The orange portion of the dollar bill represents the estimated retirement income generated from your SURS RSP and/or SURS DCP accounts (except funds allocated to the Secure Income Portfolio of the Lifetime Income Strategy within 15 years of retirement), any other retirement accounts you add to the estimate and your TIAA* balance associated with your SURS service, if applicable.

What's the blue portion of the dollar bill?

If your dollar bill has a blue slice, that means you are within 15 years of your target retirement age, have a balance in the SURS Lifetime Income Strategy and have begun to secure income. The blue slice represents secured income from the Lifetime Income Strategy.

What's the white portion of the dollar bill?

Anything not colored orange or blue represents a gap in meeting your estimated retirement income needs. Consider saving in the SURS DCP or increasing your contributions if you are already saving in the plan.



Accessing your account

To access your account, go to surs.org or call the SURS Defined Contribution Contact Center at **800-613-9543**.

To talk by phone or in person with a SURS Defined Contribution Account Representative, schedule an appointment at sursrsp.timetap.com.

* TIAA is a separate entity and not a corporate affiliate of Voya Financial®.

The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Information from SURS Defined Contribution Account Representative is for educational purposes only and is not legal, tax or investment advice. Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

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