

# Program Highlights



<p><b>Administration Fee</b></p>	<p>0.18% asset-based fee assessed on all investment options</p>
<p><b>Withdrawal Charges</b></p>	<p>None. Taxes are due when you withdraw or receive distributions from the plan.</p>
<p><b>Contributions</b></p>	<p><b>Employee Contributions</b></p> <p>Eligible employees are allowed to make pre-tax contributions either as a flat dollar amount or percentage reduction in compensation. The maximum amount for employee contributions is \$18,000 for 2015.</p> <p>A Roth 401(k) option is also available to actively contributing Participants. Unlike a traditional 401(k) option, the Roth 401(k) offers you the potential for tax-free retirement income later (qualifying events apply) by investing on an after-tax basis now.</p> <p><b>Employer Match Contributions</b></p> <p>You may be eligible for employer matching contributions. Please refer to your negotiated Memorandum of Understanding (MOU) for specifics.</p>
<p><b>Catch-Up Options</b></p>	<p>Age 50+ Catch-up – An additional \$6,000 for 2015</p>
<p><b>Investment Options</b></p> <p><b>You should consider the investment objectives, risks and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative for the San Bernardino Plan. Please read the information carefully before investing. Investment management fees may apply.</b></p> <p><small>1 Invests in Voya's Stabilizer<sup>SM</sup> managed separate account annuity contract issued by Voya Retirement Insurance and Annuity Company (VRIAC). Guarantees are based on the claims-paying ability of VRIAC. Please refer to the Participant Information Booklet for a description of this investment option and applicable restrictions.</small></p> <p><small>2 Vanguard and the ship logo are trademarks of The Vanguard Group, Inc.</small></p>	<p><b>Stability of Principal</b></p> <p>County of San Bernardino Stable Value Option<sup>1</sup></p> <p><b>Bonds</b></p> <p>Pioneer Global High Yield Fund - Class Y                  Loomis Sayles Investment Grade Bond Fund - Class N                  Oppenheimer International Bond Fund - Class I</p> <p><b>Asset Allocation</b></p> <p>Aggressive Allocation Portfolio                  Moderate Allocation Portfolio                  Conservative Allocation Portfolio                  Vanguard<sup>®</sup> Target Retirement Income Fund - Investor Shares<sup>2</sup>                  Vanguard<sup>®</sup> Target Retirement 2020 Fund - Investor Shares<sup>2</sup>                  Vanguard<sup>®</sup> Target Retirement 2030 Fund - Investor Shares<sup>2</sup>                  Vanguard<sup>®</sup> Target Retirement 2040 Fund - Investor Shares<sup>2</sup>                  Vanguard<sup>®</sup> Target Retirement 2050 Fund - Investor Shares<sup>2</sup></p> <p>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. Allocation portfolios are based on risk tolerance rather than on a specific target retirement date.</p>

<p><b>Investment Options continued</b></p>	<p><b>Large Cap Blend</b> Vanguard® Institutional Index Fund - Institutional Shares<sup>2</sup></p> <p><b>Large Cap Growth</b> American Funds The Growth Fund of America® - Class R6</p> <p><b>Small/Mid/Specialty</b></p> <p><b>Mid-Cap Blend</b> Vanguard® Mid-Cap Index Fund - Institutional Shares<sup>2</sup></p> <p><b>Mid-Cap Growth</b> Baron Growth Fund - Institutional Shares</p> <p><b>Small Value</b> Invesco Small Cap Value Fund - Class Y</p> <p><b>Small Blend</b> Vanguard® Small-Cap Index Fund - Institutional Shares<sup>2</sup></p> <p><b>Specialty-Real Estate</b> Voya Global Real Estate Fund - Class I</p> <p><b>Global/International</b> Dodge &amp; Cox International Stock Fund (Foreign Large Blend) Vanguard Total International Stock Market Index Fund - Institutional Shares (Foreign Large Blend) American Funds Capital World Growth and Income Fund<sup>SM</sup> - Class R6 (World Stock)</p>
<p><b>Fund Transfers</b></p>	<p>Currently, there are no restrictions on transfers among the core investment options (subject to Voya's Excessive Trading Policy).</p> <p><b>Carefully consider the investment objectives, risks, charges and expenses before investing. A prospectus, which can be obtained by calling TD Ameritrade* at 866-766-4015, contains this and other important information about an investment company. Read carefully before investing.</b></p> <p><small>* Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade, Inc., Morningstar Associates, LLC and Voya Financial Partners, LLC are separate and unaffiliated firms, and are not responsible for each other's services or policies.</small></p>
<p><b>Rollovers</b></p>	<ul style="list-style-type: none"> <li>• The Plan accepts rollovers from eligible retirement plans, including 401(a)/(k), 403(b) or other governmental 457(b) plans and traditional IRAs.</li> <li>• Rollover amounts can be withdrawn without a distributable event.</li> </ul>
<p><b>Distributable Events</b></p>	<ul style="list-style-type: none"> <li>• Severance from employment</li> <li>• Retirement</li> <li>• Attainment of age 59½</li> <li>• Disability as defined by the County Employer Retirement Law of 1937</li> <li>• Death</li> <li>• Financial Hardship, as defined by the Internal Revenue Code</li> </ul>
<p><b>Required Minimum Distributions</b></p>	<p>You are required to begin distributions by April 1, following the calendar year in which you attain age 70½ or retire, whichever occurs later. A 50% federal excise tax applies on the required amount that was not distributed.</p>

<sup>2</sup> Vanguard and the ship logo are trademarks of The Vanguard Group, Inc.

**IMPORTANT INFORMATION:** Group annuities are intended as long-term investments designed for retirement purposes. 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 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.

## Financial Hardship

Hardship withdrawals may be taken to satisfy an immediate or heavy financial need, such as:

- Uninsured medical expenses previously incurred by the Participant, the Participant's spouse, dependents or primary beneficiary under the Plan, or necessary for these persons to obtain medical care;
- Purchase of the principal residence (excluding mortgage payments) of the Participant;
- Payment of tuition and related educational expenses for the next 12 months of post-secondary education for the Participant, the Participant's spouse, children, dependents or primary beneficiary under the Plan;
- The need to prevent eviction of the Participant from his principal residence or foreclosure on the mortgage of the Participant's principal residence;
- Payments for burial or funeral expenses for the Participant's deceased parent, spouse, child, dependent or primary beneficiary under the Plan;
- Certain expenses for the repair of damage to the Participant's principal residence; and
- Other deemed immediate and heavy needs as permitted by the Internal Revenue Service and adopted by the Defined Contribution Committee as a permissible reason for a hardship distribution.

## IRS 10% Premature Distribution Penalty Tax

Distributions from the Plan prior to age 59½ are subject to the IRS 10% premature distribution penalty tax, unless an exception applies.

## Payment Options

- Full or partial lump sum withdrawal. (NOTE: A lump sum payment is the automatic form of benefit for accounts less than \$5,000).
- Periodic payments
- Systematic Withdrawal Options (Specified Period of Specified Amount)
- Rollover into another eligible retirement plan

## Loans

Loans are permitted under the Plan. Loans may impact your withdrawal value and limit participation in future growth potential.

## Account Services

Morningstar Retirement Manager is offered by and is the property of Morningstar Associates LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' 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 provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. Voya and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

- Voya® San Bernardino Service Team
- Face-to-face individual meetings
- Group enrollment and educational meetings and seminars
- Hypothetical retirement payout illustrations
- Personalized paycheck analysis
- Financial Planning
- Rollover Counseling
- Asset Management
- 24-hour toll-free account access by calling **(800) 584-6001**
- Plan website at <http://cosb.beready2retire.com>
- Access to Morningstar® Retirement Manager<sup>SM</sup> services

## Take Advantage of the Voya Financial® service team dedicated to the County of San Bernardino

Our Voya County of San Bernardino service team has enjoyed working with The County of San Bernardino employees for many years. Our team of experienced representatives is available to assist you with a variety of services designed to help you review your specific situation and develop a plan that helps you meet your investment objectives.

We are available to provide ongoing support to help meet your needs, including:

- Face-to-face individual meetings
- Group enrollment and education meetings and seminars
- Personalized paycheck analysis
- Hypothetical retirement/payout illustrations

Our investment, financial, and retirement planning seminars cover a variety of topics such as:

- Asset Allocation and Diversification
- Investment Fundamentals
- Advanced Investment Principles
- Retirement Investment Strategies
- Estate Planning
- Retirement Planning for Women
- Coordination of County Defined Contribution plans and San Bernardino County Employees' Retirement Association (SBCERA) benefits

### Invest in Your Future.

Start planning now and take advantage of the variety of services Voya makes available to help you better plan for your tomorrow.

<http://cosb.beready2retire.com>

## The Voya local team servicing the County of San Bernardino

Voya Financial Advisors (member SIPC)  
1030 Nevada St, Suite 203 • Redlands, CA 92374  
**Phone: (800) 452-5842 or (909) 748-6468**  
**Hours: Monday – Friday, 8:00 a.m. to 5:00 p.m. (PST)**



### George Peterson, CFS\*\*

#### On-site Case Manager Financial Advisor

CA Insurance License # 0B04634

George provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



### Catherine Mattingley\*

#### Financial Advisor

CA Insurance License # 0B06159

Catherine provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



### Bob Tan\*\*

#### Financial Advisor

CA Insurance License # 0C038292

Bob provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



### Salli Wells\*\*

#### Investment Advisor Representative

CA Insurance License # 0G22331

Salli provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



### Kelly Noonan\*

#### Office Manager for the County of San Bernardino Customer Service Center and Registered Representative

Kelly is responsible for operations at our San Bernardino Customer Service Center and is responsible for scheduling individual appointments and department update meetings.

\* Registered representative of and securities offered through Voya Financial Advisors, Inc. member SIPC.  
\*\* Securities and investment advisory services offered through Voya Financial Advisors, Inc. member SIPC.



Scan this QR code with your Smartphone\* to link to the San Bernardino Defined Contribution Plans Website. (This QR code will work with any free QR scanner app).

\*Access will depend upon your provider and phone. Your provider contract and data rates will apply.



Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.

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