



Pay yourself first. Take full advantage of your retirement benefit.

Hi [first_name],

Our records show that you recently decreased your contributions below the rate required to receive your full employer match.

Current Contributions

- Your contribution rate: [current_rate_employee]%
- Employer match: [current_match_employer]%
- Total: [current_total_rate]% ↗

Maximize Match

- Increase your contribution rate to:
[maximum_rate_employee]%
- Employer match: [maximum_match_employer]%
- Total: [maximum_total_rate]% ↗



Increasing your contributions just **[\$[increase_amount] annually]** can help you save an estimated extra **[\$[increase_savings].¹]**

[Increase my contributions](#)

¹ Savings estimates are based on your prior year's wages.

This hypothetical illustration is based on 26 pay periods per year and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. The illustration does not include fees or expenses that an investment product could assess. If included, these fees would reduce the figures shown above. Systematic investing does not ensure a profit or guarantee against loss. You should consider your ability to invest consistently in up as well as down markets. Not intended to serve as financial advice. Taxes are generally due upon withdrawal.



Web - StateOfMi.Voya.com



Education - StateOfMiPlansEducation.com



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