

Investing for the long term



Feeling anxious and unsure about the future? It's important to not lose sight of your future retirement goals.

Saving for long-term financial goals like retirement is a marathon, not a sprint. There are a number of things you can do to navigate today's uncertainty and plan for your tomorrow with the Public School Employees' Retirement System (PSERS) Defined Contribution (DC) Plan.

Don't panic

The ups and downs of the stock market aren't as unusual as they may seem. The market may fluctuate, but focusing on things you can control will help you resist the urge to react on impulse. Remember that discipline and managing your reactions to a bad market day or week may be the best way to respond to market volatility.

Stick to your plan

Research and history shows that you're betting against the odds when you attempt to predict what the market is going to do. Instead, consider worrying more about the factors that you can control, like if your investment portfolio reflects your risk tolerance and long-term retirement planning strategy.

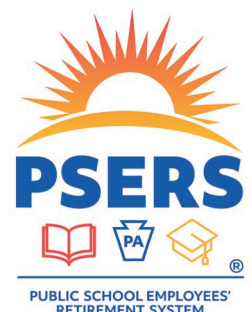
Target date investments provide professional management and diversification

A T. Rowe Price target date investment based on your date of birth and estimated normal retirement age is your default investment option in the PSERS DC Plan. Target date investments periodically adjust with a specific target retirement date in mind. T. Rowe Price investment managers invest your money in a mix of options across a variety of asset classes to create a diversified investment portfolio. This gives you professional investment management and portfolio diversification within a single investment option.

Your retirement savings will continue

Your PSERS DC Plan contributions are automatic, so you purchase more shares at a lower price in a down market than when it is at a high. Over time, your average share price could be lower than if you had invested a large sum all at once. We encourage you to stay the course, because everything worthwhile always takes time.

With PSERS, you're on your way!



Create and stick to your budget

Having a plan for your finances is a great way to get organized and feel in control. Make sure you budget for retirement savings like you would with reoccurring bills like a mortgage or car payment. Over time, even modest investments have the potential to grow into something much more substantial. So if you're on a limited budget right now, don't lose sight of how your future is just as important as your present.

Stay the course

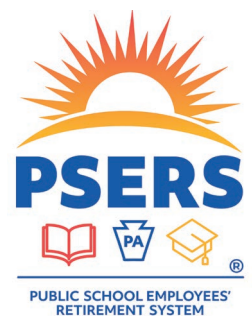
Resources are available to help support you. Visit blog.voya.com and voya.com/voyalearn for articles, tools and education to help you navigate the uncertainty of today and keep saving for your tomorrow.

PSERS also has resources to help you understand investment concepts and navigate market volatility. Visit PSERS online and go to *Member Resources > Financial Wellness Articles* for on-demand PSERS presentations to help you work toward the financial future you envision.

Access your account online

You can view your PSERS DC account online through the PSERS Member Self-Service (MSS) Portal. Visit PSERS online and click *Member Self-Service (MSS) Portal Access* to register or log in. When you log in to your MSS account, not only do you have access to information from PSERS but you can also use the *Voya Account Access* link to view your PSERS DC account and utilize Voya's myOrangeMoney® and financial wellness experiences. In your PSERS DC account, you can also sign up for electronic delivery of statements and notifications by clicking your name in the top right-hand corner and selecting *Communication Preferences*. For investment information in your PSERS DC account, visit the *Investments & Research* section to learn more about the available investment options and their historical performance.

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The T. Rowe Price target date trusts (the Trusts) are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal.

IMPORTANT: 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.

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