

# Plan for your tomorrow Your roadmap to retirement.



## Get started

### 1. Set your retirement goals

- Imagine your best retirement. At what age do you start your dream retirement?
- Visit [voya.com/page/tools](https://voya.com/page/tools) and use the My Retirement Overview tool to see how much you will need to save today for a comfortable tomorrow.

### 2. Organize your finances

- Gather your financial documents.
- Understand your net worth by totaling up what you own and what you owe. Visit [voya.com/page/tools](https://voya.com/page/tools) and use the Budget Calculator to manage your income into needs, wants, and savings.

### 3. Estimate your expenses in retirement

- Write down what you expect to spend each month in retirement.
- Consider that some of your expenses in retirement may go down (taxes, mortgage payments, tuition), but others may go up (healthcare, travel, support for aging parents).



## Check your progress

### 4. Periodically review your retirement saving progress

- Log in to the Public School Employees' Retirement System (PSERS) Member Self-Serve (MSS) Portal to access your PSERS Defined Contribution (DC) account and use myOrangeMoney®, an interactive educational experience that helps you estimate your monthly income in retirement and check your progress towards your goal.
- Click *About Me* below the orange dollar bill to add outside savings, other retirement accounts, and even estimated pension amounts to get a complete retirement income estimate.
- Visit PSERS online and go to *Member Resources > Retirement Calculator* to create your own personalized retirement estimate.

### 5. Factor in other retirement benefits

- Estimate your Social Security income at Early Retirement, Normal (Full) Retirement, and Deferred Retirement.
- Set up your Social Security online account at [ssa.gov](https://ssa.gov). Review your Social Security statement and determine your normal retirement age.

### 6. Plan for medical expenses

- Total up your healthcare costs.
- If you are enrolled in a high-deductible health plan, consider saving in a Health Savings Account (HSA).
- Begin exploring eligible healthcare coverages that may be available. Learn more about coverages at:
  - [medicare.gov](https://medicare.gov)
  - [longtermcare.gov](https://longtermcare.gov)
  - [hopbenefits.com](https://hopbenefits.com)



Learn more by watching the Voya Learn Nearing Retirement Series video, [\*Getting started.\*](#)



Learn more by watching the Voya Learn Nearing Retirement Series video, [\*Checking your progress.\*](#)



## Take actions to help improve your situation

Learn more by watching the Voya Learn Nearing Retirement Series video, [\*Improving your situation.\*](#)



### 7. Owe less

- Prioritize your debt and create a plan to pay it off.
- Review your bills, look for an opportunity to negotiate your interest rate or fees, and consider if consolidating may be right for you.

### 8. Save more

- Understand your mandatory and voluntary retirement benefits offered through PSERS, your employer, or the general marketplace.
- Review and consider your options to contribute more for retirement after age 50. Visit [voya.com/page/nearing-retirement](https://voya.com/page/nearing-retirement) for more information on the specific steps to take as you plan for retirement.



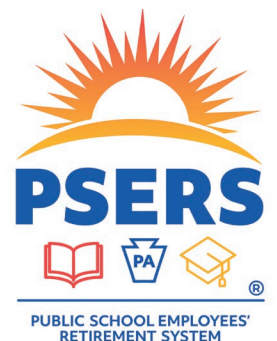
### 9. Review your investment strategy and consider consolidating your accounts

- Consolidating your accounts into a single plan can make it easier to keep track of where your money is invested, view your total financial picture, and focus on your retirement goals.
- Review your investment allocation. You may want to diversify and reduce your risk to minimize the potential for losing a portion of your savings due to market fluctuations. Visit PSERS online and go to *Member Resources > Defined Contribution Plan > Investment Options* to watch a series of PSERS investment option overview videos.

### 10. Get help when you need it

- Use the services available through your employer and as a PSERS member. Visit PSERS online and go to *Member Resources > Financial Wellness Articles* for a variety of educational resources.
- To help find the right professional, get recommendations from friends and family, check credentials, and set up time with a few qualified financial advisors.

## With PSERS, you're on your way!



Not FDIC/NCUA/NCUSIF Insured • Not a Deposit of a Bank/Credit Union • May Lose Value • Not Bank/Credit Union Guaranteed • Not Insured by Any Federal Government Agency  
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