



Retirement Readiness Q4, 2021:

Let us help you achieve your goals

Help guard your personal information

It's a busy time of year for online activity, including fraud. Here are some simple ways to help keep your private information from getting into the wrong hands.

For extra security, take these steps now:



Add a cell phone number to your contact information for receiving security access codes.



Log in to your account often to look for any unauthorized activity.



Download the mobile app and set up security alerts for quick notifications.

See how TIAA and Voya helps keep your information safe.

Through secure websites and login, encryption of sensitive data, regular monitoring and more, we're constantly working to protect your information.

TIAA: Find out more

Voya: Find out more

Online tools and calculators at your fingertips

TIAA and Voya® have online retirement tools that can help with financial planning. From retirement planning calculators to budgeting tools, we have the financial resources to help you achieve your goals.

Visit:

TIAA.org/tools

Voya.com/page/tools

Live and on-demand webinars

Concerned about your retirement account or want to learn how to keep your financial goals on track? Attend a webinar! Live webinars are offered each month and are available on demand for your convenience.

This quarter, you'll find sessions focused on a number of topics including

- Managing debt
- Cybersecurity
- Strategies for staying on track

Plus many more!

Be sure to visit TIAA.org/webinars or Voya.com/voyalearn today to see more information on the dates, times and topics. Reserve your place today!

Questions about your retirement plan?

For more information about the KBOR Retirement Program, please contact TIAA or Voya for personal retirement planning support and advice.*

TIAA

By phone: Call **800-842-2252**, weekdays
7 a.m. to 9 p.m. (CT)

Online: TIAA.org/schedulenow

Voya

By phone: Call **800-814-1643**, weekdays,
8 a.m. to 5:30 p.m. (CT)

Online: kbor.beready2retire.com/contact-information/contact-us



Edelivery—Go paperless and simplify your finances

Want a faster way to keep track of your retirement account? For faster and more secure communications, TIAA and Voya offer email delivery for many of your documents.

Sign up for eDelivery and you'll get:

- Instant delivery of statements and notifications
- 24/7 access to articles and retirement planning tools
- An easier way to manage your documents, accessible in one place and for up to seven years

Give your shredder a break! Enjoy a more environmentally friendly, faster and secure delivery.

TIAA:

Log in to your account at TIAA.org/kbor. Once you see your account home page, select your profile (click on the icon with your initials on the top right corner) and select *Communication preferences*. Click *Go paperless* and *Save preferences* at the bottom.

Voya:

Log in to your account at kbor.beready2retire.com. Go to your profile (upper right-hand corner) and select *Communications Preferences*. Follow the prompts to provide your email address and update your paperless or mail options.



*TIAA advice based on models by Morningstar Investment Management LLC. Based on independent third-party Advice methodology.

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Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details.

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