Attend a workshop on:
Savvy Social Security Planning

This informative seminar covers the basics of Social Security and reveals innovative strategies for maximizing your benefits. Common Questions that will be answered include: I applied for early benefits and now regret the decision. Is there anything I can do? What happens if I go back to work after starting Social Security? How long do I need to be married to collect a spousal benefit? I’m divorced, can I collect social security off my ex-spouses’ record? What will happen to my survivor benefit if I remarry?

Gary L. Witten, CFP®, CHFC® and George Dougherty, CIMA®, your campus representatives, will be available on:

Date: Wednesday November 1, 2017
Time: 12:00 - 1:30
Location: UB Commons - Suite 108

We will be providing lunch.

To sign-up, please contact:
Molly Pecoraro
716-626-3928
Molly@TeamIFS.com

Call me to learn more.
We can discuss your current situation, review your strategy and make adjustments if necessary to help you get retirement ready.

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities offered through a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59 ½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan 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.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to ’88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary, upon the participant’s severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

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