



Retirement Readiness Q4, 2023:

Let us help you pursue your goals

October is National Retirement Security Month

During your working years, retirement may feel like a distant goal. Being proactive with planning and saving for retirement may allow you to find the ideal balance of preparing for the future while still enjoying life now. Finding a balance for both is key.

During National Retirement Security Month, envision your best retirement and then make plans to save and invest towards that goal.

So, what can you do in the moment to help improve your financial outlook?

- **Spend less than you earn each month.** If you need help with budgeting, TIAA and Voya have helpful tools to manage your spending.
- **Find ways to save more money for retirement** (no amount is too small) and save consistently.
- **Set short- and long-term financial goals** for yourself and your family, as well as actionable steps to achieve them. Celebrate the little victories along the way too.
- **Get help when you need it.** Ask questions and talk to professionals who understand your taxes, finances, and investment portfolio.

Take a moment to review what you are doing for retirement, so you can provide yourself a silver lining in your golden years. The confidence and greater sense of well-being you have with a financial plan in place may result in a happier and more fulfilling life today and in the future.

Be cybersafe

Did you know that 95% of cybersecurity breaches are caused by human error?¹ October is Cybersecurity Awareness Month. We want to help you navigate and embrace technology without worry. TIAA and Voya are committed to safeguarding your KBOR Retirement Plans and personal information from the risk of fraud, cyber threat and unauthorized activity—whether they're conducted through email, text, phone, mail or on social media.

What can you do to be cybersafe? Consider the following tips and best practices that you can use to better safeguard your account.

Register your accounts online and monitor them regularly. When reviewing any financial account, make sure to check for activity that you did not authorize.

Safeguard your devices. It's always a good idea to lock your computer and cellphone screens, shield yourself when entering passwords in public places, and refrain from using public wi-fi to log in to your financial accounts on unsecured networks.

Install software updates. Be sure to reboot your devices every evening and make software updates when prompted to help keep devices and apps secure.

Secure your home network. Lock down your home network with updated firmware installed for wi-fi routers, switches, cable modems, and firewalls.

Protect your passwords. Use strong, unique passwords for each of your devices. Refrain from creating passwords with personal names or birthdates in them and avoid auto-saving passwords on your devices.

There are even more ways to protect your devices and your data from fraud, cyber threats, and other unauthorized activity. Visit TIAA.org/support/cybersecurity-program or voya.com/blog/8-ways-stay-cybersafe² to learn more about ways to be cybersafe. We can safely say that you'll be glad you did.

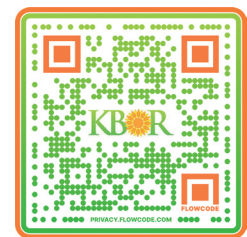
Need help?

Schedule a meeting with TIAA or Voya

TIAA:



Voya:



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View webinars on financial topics

Attend live and on-demand presentations on a range of helpful topics. Visit TIAA.org/webinars or Voya.com/voyalearn today to see more information on the dates, times, and topics.

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.* Meeting with a TIAA or Voya financial consultant is included as a benefit of the KBOR retirement plan *at no additional cost*.

TIAA

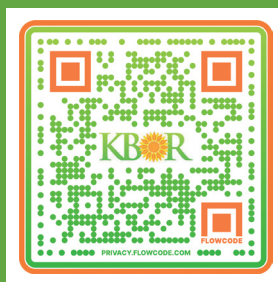
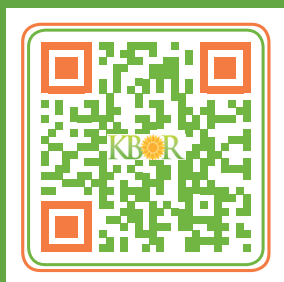
By phone: Call **800-842-2252**, weekdays, 7 a.m. to 9 p.m. (CT)

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



Sources:

¹ **Cybernews**, World Economic Forum finds that 95% of cybersecurity incidents occur due to human error, January 18, 2022, Anna Zhadan, last accessed June 6, 2023.

² Voya Financial, blog.voya.com, consumer article, **8 ways to stay Cybersafe | Voya.com**, last accessed June 7, 2023.

*TIAA advice based on methodology from an independent third party.

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