

403(b) Tax Deferred Annuity Opportunity Plus

For employees/teachers and district employees of BELLMORE-MERRICK CHSD

Salvatore LaRocca, local Representative, will be available during the following times:

BUILDING	DATE	TIME
Mephram High School	Monday, December 10, 2018	10:30am-12:45pm Faculty Rm
Calhoun High School	Tuesday, December 11, 2018	10:30am-12:45pm Faculty Rm
Kennedy High School	Wednesday, December 12, 2018	10:30am-12:45pm 2 nd FI Faculty Rm
Merrick Ave Middle School	Thursday, December 13, 2018	11:00am-1:15pm Faculty Rm
Grand Ave Middle School	Monday, December 17, 2018	11:00am-1:15pm Faculty Rm

Opportunity Plus Features:

- Disciplined investing through regular pretax salary reduction.
- For conservative investors, the Fixed Account currently offers 3% for contracts issued after 09/01/04; 4% for contracts issued prior to 09/01/04 with a contractual minimum guarantee of 3%. Note: these rates may change monthly. *(Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company).*
- No annual maintenance or contract fees, 0.20% administrative fee on variable options. *(Fund management fees and other fund operating expenses will apply. Fees depend on the investment option chosen).*
- 1.0% Mortality and Expense Risk Charge (M&E) on variable options; 0.35% on Voya Money Market Portfolio. *(An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance that it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund).*
- There is no Administrative Fee or M & E on funds held in the Fixed Account.
- Multiple fund families with multiple variable investment options from leading companies designed to help meet different investment objectives.
- Local Representatives, dedicated service center and internet access to account information.
- Flexible payout options when you retire. *(Distributions will be taxed as ordinary income in the year received).*
- Net 0% interest on loans, if you qualify. *(Note: loans will reduce your account balance, may impact your withdrawal and death benefit values, as well as limit participation in future growth potential. Other restrictions may apply).*
- Guaranteed Death Benefit

If you cannot meet at this time and wish to enroll, **online enrollment** in your plan is quick and easy. Just enter the information below and then follow the simple instructions on each screen to guide you through the experience.

GO TO: <https://oppplus.beready2retire.com>

→ **BE SURE TO** contact your payroll office for information to complete a Salary Reduction Agreement to begin contributing to your account.

To review your account, increase your contribution, or obtain more information, please contact:

Salvatore LaRocca
Investment Adviser Representative
631-755-0824
Sal.LaRocca@voyafa.com

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 contain this and other information, which can be obtained from me. Please read the information carefully before investing.

Variable annuities are long-term investments designed for retirement purposes. Early withdrawals prior to age 59 ½ will be subject to 10% federal penalty unless an IRS exception applies. Money distributed from the annuity will be taxed as ordinary income in the year the money is distributed. Variable annuity subaccount values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity is not necessary for the plan's favorable tax treatment, but offers other features which may be valuable to you. Annuities are 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. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. *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. Guarantee is based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

Opportunity Plus is a tax-deferred variable annuity issued by Voya Retirement Insurance and Annuity Company (VRIAC). **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya® family of companies. **Securities may also be distributed through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Product and services may not be available in all states.

Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).

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