

## Review or name your beneficiaries for your Delaware **DEFER** account today!

Designating beneficiaries for your **Delaware DEFER** account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.



Log in to your account at **DelawareDEFER.com** 



Click **Add/Edit Beneficiary Information** from the Personal Information menu.



If beneficiaries are already listed, no action is needed unless you want to make changes.

Remember, if you have money in more than one plan, you must name beneficiaries for each of your Delaware **DEFER** Plan accounts. For example, if you have a balance in the 457(b) Plan, 403(b) Plan and/or 401(a) Plan, you must name beneficiaries for each separately.

## Need some help? Schedule an appointment with a local representative\*.

To schedule an appointment, go to Delaware **DEFER**.com or call **302-318-8840**.

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



Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency In Insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company
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DEFER
For a brighter tomorrow