

A great way to save for your future



State Optional Retirement Program (State ORP)

At Voya, we know how important it is to prepare for retirement. We also know that your financial goals, needs and savings strategies are unique.



State ORP is a defined contribution retirement plan for employees of South Carolina state agencies, public and charter school districts and public higher education institutions. It is also available to individuals first elected to the South Carolina General Assembly at or after the general election in November 2012. You may complement your State ORP savings with voluntary supplemental retirement plan savings, other investments and personal savings you may have to provide you with income after retirement. To make sure that you get the most out of your Plan, this enrollment guide explains the advantages of participating and how to get started.

The Plan offers great features, including:

- **Employer contributions.**
- **A wide range of investment options** so you can create a portfolio that's right for you.
- **Automatic rebalancing** so you can set it and forget it.
- **Easy access to investment advice** for help making informed investment decisions. You can access professional advice, by phone or in-person with a Voya Retirement Advisors investment advisor dedicated to the State ORP. In addition you can access online investment advice through Morningstar Investment Management, LLC.
- **Convenient payroll deduction** that makes investing for your future easy.
- **24/7** account access through the internet, mobile app or by phone.

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Getting started is easy and smart

It's important that everyone saves for retirement. The best way to have the savings you'll need is to just get started. Register your State ORP account with Voya.

Online

1. Visit stateorp.voya.com. Select **Register Now** below the **Enter** button and choose the way you would like to create your online account access.
2. Enter either your Social Security number and the PIN that was sent to you by Voya or your Social Security number and date of birth. You'll have to answer some additional questions if you do not use your PIN.
3. Create a username and password, which you will use to access your account going forward through the Plan website and the Voya Retire mobile app.
4. Provide an alternate email address and your mobile number for future recovery of your username and password, if needed.

Complete your registration by selecting your investments and designating your beneficiaries before you log out of your account. That's it! Just a few easy steps toward securing your financial future.

By phone

Call Voya's State ORP Retirement Service Center at **866.373.5338** to speak with a Voya Service Center Associate. Associates are available Monday through Friday, from 8 a.m. to 8 p.m. ET, excluding stock market holidays.

Note that you will always need your PIN to speak with a Service Center Associate or to make automated transactions to your account via phone.



Your account statement is available online to give you timely and easy access to your Plan information

You can view and print your account statements online at your convenience. Statements are available as far back as 24 months. To access your statements, log in to the Plan website, and select Statements and Documents.

Enjoy on-the-go access to your Plan account 24/7 with the Voya Retire mobile app.

View your account balance, conduct transactions and more. Search for Voya Retire in your favorite app store to download the app.¹



¹App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.

Get to know your plan

Eligibility

All newly hired state, public and charter school district and public higher education employees, as well as first-term individuals elected to the South Carolina General Assembly, are eligible to choose between two plans. This includes all permanent full-time employees, temporary and part-time employees, and political appointees.

You must select one of the two retirement plans—the **South Carolina State Optional Retirement Program (State ORP)** or the **South Carolina Retirement System (SCRS)**—within 30 days from your date of hire unless your position is exempted by state law. Your employer can tell you whether your position is exempt from mandatory participation/membership.

Contributions

In the State ORP, you and your employer both contribute a percentage of your gross pay. Contributions are set in statute by the South Carolina General Assembly. You contribute 9 percent on a pretax basis. Your employer contributes 5 percent to your State ORP account.

Automatic account rebalancing

You have the option of having your account automatically rebalanced according to your investment allocations on file for future contributions. It's an easy way to keep your portfolio on track.

You have the option of setting automatic account rebalancing for a specific rebalancing period, either quarterly, semi-annually or annually. And, if you elect rebalancing, you may stop it at any time. If you change your investment elections or make a fund transfer, your automatic account rebalancing will be turned off.

You will receive a confirmation statement via email or mail, depending on how you choose to set up your communication preference, showing the automatic rebalancing activity in your account after each rebalancing transaction occurs.

Rollover contributions

You may be able to roll over your prior employer's qualified plan into your State ORP account. Consolidating your retirement savings can help you continue to benefit from tax-deferred growth. Maintaining one retirement account also makes it easy for you to track your retirement savings. For more information, call Voya's State ORP Retirement Service Center at **866.373.5338**. A rollover form is available in the *Forms* section of the Plan website.

You may want to seek the help of a financial or tax advisor prior to requesting a rollover. Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.

Beneficiaries

It's important to name the individuals or trust who will receive your State ORP account balance in the event of your death to ensure your assets pass on as you intend. You can designate a contingent beneficiary as well. To add your beneficiary, you will need their name, date of birth and Social Security number (if available). If you do not designate a beneficiary for your State ORP account, it will be payable to your estate in the event of your death.

Log in to your account at stateorp.voya.com. Choose *Personal Information*>*Beneficiary Information*>*Add/Edit Beneficiary* or call Voya's State ORP Retirement Service Center at **866.373.5338**.

Loans

Loans are not available under the State ORP.

Vesting

You have immediate rights to your State ORP account balance, which includes employee and employer contributions, as well as changes in the value of your selected investment options, when you terminate covered employment or reach age 59½.

In-service withdrawals²

In-service withdrawals are allowed in the following scenarios only:

- Reaching age 59½;
- Rollover contributions;
- Purchasing service credit through PEBA; or
- Transferring to another State ORP service provider.

² Withdrawals from the Plan may be subject to 20 percent federal tax withholding. If you are younger than age 59½, you may be subject to a 10 percent early withdrawal penalty. Ordinary income taxes may apply as well. Voya may also be required to withhold state and local tax withholdings.

Distribution options

You have immediate rights to your State ORP account balance, which includes employee and employer contributions, as well as changes in the value of your selected investment options, when you terminate covered employment. Your State ORP assets remain with Voya unless you request a withdrawal or direct rollover to another eligible retirement plan. Eligibility to establish State ORP service with another retirement plan depends on the other plan's provisions.

Once you retire, you may choose from a wide variety of payment options, including:

- A lump-sum distribution;
- Periodic withdrawals, including required minimum distributions (RMD); and
- Purchasing an annuity.

In the event of your death, your beneficiary will be entitled to any remaining account balance.

Automated Clearing House (ACH)

Employees who are active or are terminated may set up Automated Clearing House (ACH) online banking information

to receive distributions. To set it up, log in to your account and go to *Personal Info>Banking Information>Add/Edit Banking Info*. ACH set up will take seven calendar days following banking information update. You should establish this feature in advance, so it's ready when you need to use it.

Go green with e-delivery

Want to eliminate some of the paper delivered to your mailbox? Choosing e-delivery is a simple and secure way to get your Plan statements and correspondence.

Your Plan documents, including statements, are available to you online 24/7. To go green, log in to your account at stateorp.voya.com and select *My Profile*. Follow the instructions to update your communication preferences to paperless.

Account statements

You will receive an email notification when your quarterly statement is available on the Plan website. You have the option to receive a paper statement by going to the Plan website or by speaking to a Voya Service Center Associate. You can also generate an online statement any time on the Plan website for the timeframe you elect.



What kind of investor are you?

You have a choice of investment options including Target Date Funds and individual core funds. You can choose to invest in any mix of the options available, and you can change your investment elections or the investment of your balance at any time. If you need assistance, take the “What Type of Investor Are You” questionnaire under *Updates & Notices* on the home page of the Plan website.

Do it myself

If you like:

- To be in control;
- To select your own individual investment mix; and
- To actively manage your account.

Consider Core Funds³.

You pick the funds and create a strategy that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time.

These funds include stock, bond and cash investment options. Tools and resources will be available online to help you manage your portfolio.

Find more information about the funds, including historical performance, fund fact sheets, and more, on stateorp.voya.com, under *Investments*.

Core funds	Ticker symbol
Voya Fixed Account	N/A
Voya Intermediate Bond	IIBZX
DFA Inflation Protected Securities	DIPSX
Fidelity 500 Index	FXAIX
Vanguard Equity Income	VEIRX
Harbor Capital Appreciation	HACAX
Fidelity Mid Cap Index	FSMDX
Fidelity Small Cap Index	FSSNX
Fidelity Advisors SCV	FIKNX
Vanguard Explorer	VEXRX
Vanguard Total International Stock	VTIAX
American Funds New World	RNWGX
American Funds EuroPacific Growth	RERGX

Do it for me

If you like:

- A simple way to pick an overall investment solution that seeks to maximize assets for retirement, based on your tolerance for risk and your investment time horizon; and
- A pre-diversified investment mix that is designed to continuously reduce risk exposure until the target date is reached.

Consider Target Date Funds³.

These “one-stop-shopping” funds are a pre-diversified mix of investments managed by a professional fund manager who automatically adjusts the risk and return exposure of the fund as you get closer to retirement. You choose the fund with the date closest to when you will be age 65 or plan to retire.

Birth year	Target date retirement fund
12/31/1952 or before	Voya Index Solution Income Portfolio - Class Z
1/1/1953-12/31/1957	Voya Index Solution 2020 Portfolio - Class Z
1/1/1958-12/31/1962	Voya Index Solution 2025 Portfolio - Class Z
1/1/1963-12/31/1967	Voya Index Solution 2030 Portfolio - Class Z
1/1/1968-12/31/1972	Voya Index Solution 2035 Portfolio - Class Z
1/1/1973-12/31/1977	Voya Index Solution 2040 Portfolio - Class Z
1/1/1978-12/31/1982	Voya Index Solution 2045 Portfolio - Class Z
1/1/1983-12/31/1987	Voya Index Solution 2050 Portfolio - Class Z
1/1/1988-12/31/1992	Voya Index Solution 2055 Portfolio - Class Z
1/1/1993 or after	Voya Index Solution 2060 Portfolio - Class Z

Investment Advisory Services

Getting savings and investment advice tailored to your personal situation, Morningstar Investment Management, LLC⁴ provides you with access to two levels of investment advisory services listed below.

- 1. Manage My Plan Manually:** Prefer a helping hand while still maintaining control over your investments? You can get personalized recommendations from Morningstar to help you manage your account yourself at no additional cost. Log in to your account at stateorp.voya.com to:
 - Build and implement a retirement investment strategy;
 - See retirement income forecasts and explore what-if scenarios; and
 - Get specific savings and investment recommendations based on your State ORP fund choices through Voya.
- 2. Have Morningstar Manage My Plan:** Want an investment professional to manage your account for you? You will receive personalized advice and guidance from the investment professionals at Morningstar Investment Management. Service that puts recommendations into action for you on an ongoing basis, such as:
 - Getting customized advice with a personalized portfolio that you can tailor to your specific needs;

- Speaking with an Investment Advisor Representative by calling Voya's State ORP Retirement Service Center at 866.373.5338⁵;
- Receiving ongoing portfolio monitoring and management (account is rebalanced as needed); and
- Staying informed with quarterly updates to keep you in sync with your goals.

The service fee for **Have Morningstar Manage My Plan** is based on your account balance.

Have Morningstar Manage My Plan fee schedule			
Tier	Balance	Monthly fee	Annualized
First	\$100,000	0.0375%	0.45%
Next	\$150,000	0.0292%	0.35%
Over	\$250,000	0.0167%	0.20%

To sign up for Morningstar Retirement Manager, log in to your account at stateorp.voya.com, choose *Account>Get Advice*. Follow the easy prompts to sign up for the option that works for you.

³There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date portfolio, until the day prior to its target date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio's designation target year. Prior to choosing a target date portfolio, investors are strongly encouraged to review and understand the portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike, and one should not assume that just because they intend to retire in the year corresponding to the target date that that specific portfolio is appropriate and suitable to their risk tolerance. It is

recommended that an investor consider carefully the possibility of capital loss in each of the target date portfolios, the likelihood and magnitude of which will be dependent upon the portfolio's asset allocation. On the target date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

⁴IMPORTANT: The projections or other information generated by Morningstar® Retirement ManagerSM regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc. and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Managements' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya Financial provides Morningstar Investment Management with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Investment Management. Voya and its companies are not affiliated with Morningstar Investment Management, LLC or its affiliates, and receive no fee or other direct financial benefits from Morningstar Investment Management in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

⁵Investment Advisory Services are registered with Voya Retirement Advisors, LLC (VRA) and are not registered with Morningstar.



Retirement awareness tools and resources for easy planning

You know planning for retirement is important. With smart tools and resources readily available, we want to help make preparing for your retirement easier. You'll have access to many online tools including educational materials, calculators, estimators and personal performance tools.

Voya takes measures to safeguard the confidentiality, integrity and availability of our systems, including authentication, monitoring, auditing and encryption. Our work never stops when it comes to your security, and we are constantly evolving our strategies to address and adapt to anticipated threats. For more information on our commitment to customer security, please visit go.voya.com/datasecurity.

myOrangeMoney® web experience⁵

myOrangeMoney is an educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that may need improvement and suggests actions to improve your retirement awareness. Orange money is the money you need to save for retirement, versus green money, which can be spent now. This back-to-basics approach helps you see the steps you may need to follow to take control of your financial future.



Financial Wellness experience⁵

Financial Wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness experience. Take your personal assessment at voyadelivers.com/fw to gain insights that may help you take meaningful actions for your financial future.

Voya Learn

Voya Learn's live and on-demand educational opportunities are designed to help you achieve the financial future you envision—but it all begins with you. You will have access to live sessions as well as on-demand videos, which are available 24/7, that can:

- Teach you the basics of a retirement account, and explore reasons you might want to increase your savings through other savings vehicles;
- Help you understand your overall financial wellness and how to take meaningful actions; and
- Walk you through how to register your account with Voya.

Visit voya.com/voyalearn to sign up for an upcoming live session or explore the on-demand library. You can also go to stateorp.voya.com and click on voya.com/voyalearn to gain access.



Voya Retire mobile app

The Voya Retire mobile app is a fast and easy way to access your State ORP account, manage your savings and evaluate whether you're on track toward reaching your goals—on-the-go! Search **Voya Retire** in your favorite app store.

Voya Financial blog for saving and investing

Voya is here to help you retire better. Check out blog.voya.com for the latest information to help you with your goal of saving and planning for retirement.

⁵ **IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



Connect with your local **Voya Plan representative**

As an employee, you have ongoing access and support from your local Voya Plan representative, Michael McFaul, who can help you with your retirement strategy. Michael is available to assist you with a variety of services designed to review your specific situation and develop a plan that helps you meet your retirement planning objectives. You may contact Michael at mike.mcfaul@voyafa.com or at **843.754.3814**.

Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

Access to your **State ORP account at Voya**



Web

Access your account and retirement planning information online at stateorp.voya.com.



Chat

Use the chat functionality on the website to contact a Voya State ORP Retirement Service Center Associate. To access, log in to your account at stateorp.voya.com and click the chat icon at the right of your screen.



Mobile

Access and manage your account on-the-go. Search “**Voya Retire**” in your favorite app store.



Phone

Call Voya’s State ORP Retirement Service Center at **866.373.5338** (TDD: 800.579.5708). Associates are available Monday through Friday, 8 a.m. to 8 p.m., ET, excluding stock market holidays.



This guide is a brief, non-technical description of certain provisions of the South Carolina State ORP. It is not intended to be a complete statement of plan provisions. If a description in this summary differs from the Plan document, the Plan document prevails.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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South Carolina State ORP Enrollment Guide



PLAN
INVEST
PROTECT



Investment options



Everyone has a different approach to investing. That's why the South Carolina State Optional Retirement Program (State ORP) has a range of options to fit your level of investment experience, knowledge and interest. Each of the options can help you achieve your retirement goals.

State ORP core investments¹

Create your own diversified mix of asset classes from a variety of core funds that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time.

The chart below details State ORP's available core investment options, including each investment option's net annual investment fee.

Investment option	Ticker symbol	Investment category	Net investment fee (as a % of assets)
Voya Fixed Account	N/A	Stability of Principle	N/A
Voya Intermediate Bond Fund	IIBZX	Intermediate Core-Plus Bond Fund	0.30%
DFA Inflation Protected Securities Fund	DIPSX	Inflation-Protected Bond Fund	0.11%
Fidelity 500 Index Fund	FXAIX	Large Blend	0.02%
Vanguard Equity Income Fund	VEIRX	Large Value	0.18%
Harbor Capital Appreciation Fund	HACAX	Large Growth	0.67%
Fidelity Mid-Cap Index Fund	FSMDX	Mid-Cap Blend	0.03%
Fidelity Small Cap Index Fund	FSSNX	Small Blend	0.03%
Fidelity Advisors Small Cap Value Fund	FIKNX	Small Value	0.81%
Vanguard Explorer Fund	VEXRX	Small Growth	0.34%
Vanguard Total International Stock Index Fund	VTIAX	Foreign Large Blend	0.11%
American Funds New World Fund	RNWGX	Diversified Emerging Markets	0.60%
American Funds EuroPacific Growth Fund	RERGX	Foreign Large Growth	0.46%

As of December 31, 2020.

State ORP target date funds²

These funds are a pre-diversified mix of investments managed by a professional fund manager who automatically adjusts the risk and return exposure of the fund as investors get closer to their target retirement date. You choose the fund with the date closest to when you will be age 65 or plan to retire.

The chart below details State ORP's target date fund options, including each option's net annual investment fee.

Investment option	Investment category	Net investment fee (as a % of assets)
Voya Index Solution Income Portfolio	Target Date	0.16%
Voya Index Solution 2025 Portfolio	Target Date	0.17%
Voya Index Solution 2030 Portfolio	Target Date	0.17%
Voya Index Solution 2035 Portfolio	Target Date	0.17%
Voya Index Solution 2040 Portfolio	Target Date	0.16%
Voya Index Solution 2045 Portfolio	Target Date	0.16%
Voya Index Solution 2050 Portfolio	Target Date	0.15%
Voya Index Solution 2055 Portfolio	Target Date	0.15%
Voya Index Solution 2060 Portfolio	Target Date	0.16%

An investor should consider the investment objectives, risks, charges and expenses of the Fund(s) carefully before investing. For a free copy of the Funds' prospectus, or summary prospectus, which contains this and other information, contact your local Voya representative. Please read the information carefully before investing.

As of December 31, 2020.

Investment Advisory Services

Getting savings and investment advice tailored to your personal situation, Morningstar Investment Management, LLC³ provides you with access to two levels of investment advisory services: Manage My Plan Manually and Have Morningstar Manage My Plan.

Investment advisory services will be available beginning in the second quarter of 2021. Additional information regarding the service will be provided at that time.

For more State ORP investment information, including historical performance and fund fact sheets, log in to your State ORP account at stateorp.voya.com and click on the Investments tab or call Voya's State ORP Retirement Service Center at **866.373.5338**.



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¹Carefully review the allocations, objectives, risks, charges and expenses of the funds. Also consider other factors, such as your age, risk tolerance, other investments and planned withdrawals. Remember, investment values and returns will fluctuate over time.

Diversification does not ensure a profit or protect against loss in declining markets. All investing involves risks, such as fixed income (interest rate), default, small cap, international and sector—including the possible loss of principal.

²There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

³**IMPORTANT: The projections or other information generated by Morningstar® Retirement ManagerSM regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.**

Morningstar® Retirement ManagerSM is offered by Morningstar Investment Management, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated through Morningstar Retirement Manager is based on information provided and limited to the investment options available in your employer's retirement plan. Retirement plan funding products offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya Financial provides Morningstar Investment Management with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Investment Management. Voya and its companies are not affiliated with Morningstar Investment Management LLC or its affiliates, and receive no fee or other direct financial benefits from Morningstar Investment Management in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

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