

The California Society of Periodontists Retirement Program

With **The California Society of Periodontists Retirement Program**, you can look forward to potential cost savings and other benefits when compared to operating a single employer plan on your own.



DELIVERING THE COMPETITIVE ADVANTAGES OF THESE INDUSTRY LEADERS:



Fiduciary Support

3(38) investment manager

Chooses and monitors plan investments in accordance with the Investment Policy Statement (IPS)

Provides tailored asset allocation solutions that are suited to each participant's needs

Observes fees to ensure they are reasonable

Advocates for plan sponsors by negotiating below-market investment costs whenever possible



Administrative Support

3(16) plan administrator

Interprets and enforces Plan Document

Ensures IRS and Department of Labor compliance

Includes an ERISA attorney as part of the compliance team

Ensures flexibility in plan design

Signs and files the 5500 as the plan administrator

Accepts nearly all responsibilities and powers of an ERISA fiduciary



Holistic participant experience that drives participant outcomes

Simplified enrollment experience that encourages higher savings rates

Award-winning¹, online, interactive educational experience with myOrangeMoney[®]

Data driven insights help create deeper and more meaningful connections

Personalized, targeted and actionable messaging across multiple touch-points

Voya Cares[®] special needs planning program

Connect online, via IM or over the phone using an integrated call center

Commitment to security with Voya's S.A.F.E.[®] Guarantee

For more information, contact:

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¹Recipient of the DALBAR 2019 Communications Seal – representing excellence in financial services communications – for our participant website and mobile app

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