

Plan News

 **Important Changes to the Archdiocese of New Orleans 401(k) Plan**

Changes To Your Investment Lineup

The Archdiocese of New Orleans periodically reviews and analyzes the features and investment options contained in the Archdiocese of New Orleans 401(k) Plan (the "Plan"). Following a recent review, the Plan will be making the following changes on September 30, 2014.

- **MFS Research Bond Fund R3 (MRBHX)** will be added to the Plan. This fund will replace the PIMCO Total Return Fund, **effective September 30, 2014**. Please review the enclosed fund fact sheet or go to the Plan website at <https://archdioceseno.voyaplans.com> > *Investments* > *Fund Information* to learn more about the new fund.

How Your Assets Will Transfer to the MFS Research Bond Fund R3

All assets in and future contributions directed to the PIMCO Total Return Fund will automatically transfer into the **MFS Research Bond Fund R3** through a process called mapping. Assets in the PIMCO Total Return Fund will map to the **MFS Research Bond Fund R3** after **3:00 p.m. Central Time on September 30, 2014**.

The new fund will be available for transfers and new contributions starting on **October 1, 2014**. If you are fine with having your assets and future contributions transferred into the **MFS Research Bond Fund R3** as described here, you do not have to take any action. If you do not want your assets and future contributions transferred into the new fund, you must transfer your balances into one or more of the other Plan funds prior to **3:00 p.m. Central Time on September 30, 2014**. You can do this by calling the Information Line at (877) 659-6995 or by visiting the Plan website at <https://archdioceseno.voyaplans.com>.

Assets in this current fund

PIMCO Total Return Fund

Map to this new investment fund

MFS Research Bond Fund R3 (MRBHX)



NEWS AT A GLANCE

- Change To Your Investment Fund Lineup — Effective September 30, 2014
- Diversification Can Help To Lower Risk
- ING U.S. is Now Voya Financial™ — September 1, 2014
- myOrangeMoney™ Projects Your Retirement Income



Your Expanded Fund Lineup

Effective October 1, 2014, you will be able to transfer your existing balances and direct future contributions into any combination of the following funds:

Galliard Stable Value Fund

Vanguard Short Term Income Fund

PIMCO Real Return A

MFS Research Bond Fund R3 **NEW!**

Dodge & Cox Balanced Fund

T. Rowe Price Equity Income Fund

T. Rowe Price Blue Chip Growth Fund

JP Morgan Mid Cap Value Fund

RS Partners Fund

Dodge & Cox International Stock Fund

Columbia Acorn International Z

Invesco Real Estate Fund

SSgA Target Retirement Income Fund

SSgA Target Retirement 2010 Fund

SSgA Target Retirement 2015 Fund

SSgA Target Retirement 2020 Fund

SSgA Target Retirement 2025 Fund

SSgA Target Retirement 2030 Fund

SSgA Target Retirement 2035 Fund

SSgA Target Retirement 2040 Fund

SSgA Target Retirement 2045 Fund

SSgA Target Retirement 2050 Fund

SSgA Target Retirement 2055 Fund

Diversification Can Help To Lower Risk

This may be a good time to see if you need to make any changes to your investment fund elections. Keep in mind that it's important to look at the whole picture, including fees, when comparing fund performance and before you decide to invest. When making investment decisions, it is important to:

- review the objectives of the investment options available within the Plan, as well as your time horizon, and
- spread your retirement savings across several different types of funds to help manage risk and provide greater opportunities for long-term growth.

The Plan gives you three ways to diversify your savings:

- **Pick your date** — Each of the SSgA Target Retirement Funds* is broadly diversified across the major stock and bond asset classes. Simply invest in the Target Retirement fund with the year closest to your expected retirement year. It feels like you are investing in a single fund, but you're actually investing in many different underlying funds.
- **Pick your own funds** — You can divide your savings among any combination of 12 individual investment options.
- **Get some advice** — To help you make informed investment decisions about your Plan account, the Archdiocese of New Orleans offers you access to two levels of professional advice through Voya Retirement Advisors**.
 - **Online Advice.** If you want to manage your account and pick your own funds, but would like some guidance, this 24/7 web-based service provides personalized retirement forecasts, risk assessments, and step-by-step instructions, including savings and fund recommendations. Log on to the Plan website and select the **Get Advice** link.
 - **Professional Management.** This program, available for an additional fee, lets you work one-on-one with a professional advisor who will select a mix of funds from the Plan, provide personalized advice, forecasts, and quarterly progress reports, and manage your account on an ongoing basis. To learn more, call the Information Line at **(877) 659-6995** from 7:00 a.m. to 7:00 p.m. CT Monday through Friday and speak with a Voya Retirement Advisor.

* Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the workforce. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

** Advisory Services provided by Voya Retirement Advisors, LLC. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement, and your Plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through the Plan website at <https://archdioceseno.voyaplans.com>. You may also request these from a VRA Representative by calling the Plan Information Line at (877) 659-6995. Financial Engines Advisors LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors®, LLC (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither Voya Retirement Advisors nor FEA provides tax or legal advice. If you need tax advice, consult your accountant; if you need legal advice, consult your lawyer. Voya Retirement Advisors, LLC does not guarantee results and past performance is no guarantee of future results.



ING U.S. Becomes Voya Financial™



ING U.S., the firm that takes care of the daily servicing of the Archdiocese of New Orleans 401(k) Plan, including Plan information, saving and investing education, transaction processing, and account statements, changed its name to Voya Financial as of September 1, 2014.

Coined from the word "voyage," Voya reflects optimism about what it means to be ready for retirement. On September 1, 2014, you will begin to see the Voya name appear within your Plan experience. The transition to Voya will be done in phases and should be completed by the end of 2014.

There is nothing you need to do at this time.

Voya is committed to helping make a secure financial future possible — one person, one family, and one institution at a time. Visit voya.com to learn more.

Here's what to expect:

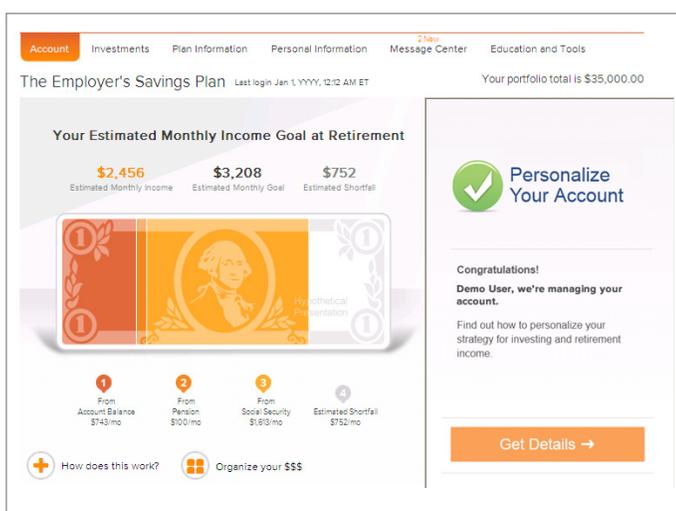
- There will be no changes to your account or the retirement plan services provided by ING U.S.
- The Information Line number will remain the same: (877) 659-6995
- The Plan website address has changed to <https://archdioceseno.voyaplans.com> as of September 1, 2014. The previous website address will remain functional and you will be redirected to the new Voya website address through November 2015.
- The ING Retire mobile app will update automatically to **Voya Retire**.
- ING Investment Advisors, LLC, which provides advice through the Plan, will change its name to Voya Retirement Advisors, LLC.



myOrangeMoney™

See Your Retirement Savings as Future Income

As part of Voya's commitment to help you be ready for retirement, we are introducing myOrangeMoney, a new online experience designed to help you understand your future financial needs in real, everyday terms. Orange Money is the money you need to save for retirement, versus green money which can be spent now. This personalized tool, which you can access on the Plan website, shows you the monthly income you'll likely need in retirement and the progress you've already made toward that goal.



How it works

Based on your age and income, the dollar image will show your current level of retirement readiness.

- The orange portion indicates your projected retirement income — including your projected Social Security benefit and your current 401(k) balance and future contributions — that could potentially be achieved without changing your current contribution rate and investments.
- Any white areas indicate the income gap you'll need to close to reach your retirement income needs. This tool assumes you'll need to replace a minimum of 70% of your pre-retirement income for each year of retirement. The income you actually need may be more or less than this projection.
- To make changes to your strategy, select **Get Advice** from the **Account** page of the Plan website.
- To learn more, watch the introductory video at www.voyadelivers.com/myOrangeMoneyVideo.



Questions?

If you have any questions about the changes to the fund lineup or the recent change to Voya or myOrangeMoney, please contact a Customer Service Associate by calling the Information Line at (877) 659-6995, Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time (except on stock market holidays).

If you click the **Organize your \$\$\$** link below your myOrangeMoney dollar bill image, you'll head over to your Personal Financial Dashboard where you can:

- Organize your finances to help you make more informed money decisions.
- Set goals, create budgets, track spending, review investments, and more.

This tool includes advanced security features so you can safely link outside financial accounts to get a more complete picture of your financial health.