



City of Milwaukee

Deferred Compensation Plan

Financial independence. It starts today.



City of Milwaukee Deferred Compensation Plan Newsletter

FIRST QUARTER 2026

The updated Voya mobile app puts your money and future all in one place

Did you know that you can access your Milwaukee Deferred Compensation Plan account anytime, anywhere? The new Voya mobile app is secure, streamlined, and includes new features to give you everything you need in one simple, intuitive experience.

Go to your favorite app store and search keyword: *Voya* to view and manage all your accounts in one place. Once you've logged in, you can:

- Link external accounts like checking, savings, and credit cards for a complete picture of your financial life.
- Update your contributions, investments, and account settings.
- Upload documents.
- Upload checks for rollover into the Plan

Wherever life takes you, the Voya mobile app can go with you. Download and log in today to experience your upgraded financial journey.

Start an emergency fund today

Did you get a tax refund this year? If you now have some extra cash, why not consider putting it to good use? Setting aside even a portion of any financial windfall in an emergency fund can help make a big difference.

Think back to the last time something unexpected came up. If your car needed work or a home appliance needed to be replaced, did you have the cash to pay for it or did it end up on your credit card? Now may be a good time to start building that “rainy day” fund.

To learn more about establishing an emergency fund, visit voya.com/voyalearn and search keyword: *emergency* on the on-demand session page. You can also visit www.milwaukeeedcp.com and log into your Milwaukee Deferred Compensation Plan account to connect your external financial accounts with your retirement account. That way, you can help manage your spending and identify other ways to keep the momentum of building up your emergency fund.

Voya's 2026 financial wellness calendar is designed to help you stay on top of important financial dates and milestones throughout the year. Visit www.voya.com/individuals/2026-financial-wellness-calendar to learn more and to make 2026 your best financial year yet.

Own your financial story during Financial Literacy Month

Do you have a clear view of your finances?

April is Financial Literacy Month. Financial literacy is the knowledge and application of various financial skills. It's essential to your whole health, wealth, and well-being so you can provide for yourself now and in the future. This year, focus on your financial story and consider the small steps that you can take now to have a big impact on your future.

Start with a financial check-in. When it comes to retirement, are you on track? Even if you'll have other sources of income, personal savings such as contributions to the Milwaukee Deferred Compensation Plan are essential. Here are a few milestones to aim for:

- **By age 30**, set a goal to have at least an amount equal to your annual salary saved.
- **By age 40**, a goal may be to have at least three times your annual salary saved.
- **By age 50**, six times your annual salary in savings could be an appropriate goal.
- **By age 60**, retirement may begin to feel achievable if your savings is eight times your annual salary.
- **By age 67**, you may be ready for retirement if your savings equals at least 10 times your annual salary.

These goals can vary based on when you plan to retire, where you'll live, and the lifestyle you want. With those financial goals in mind, are you on track? If not, consider visiting www.milwaukeeedcp.com to increase the amount you save for retirement each pay period. Challenge yourself to hit your next milestone, which may mean needing to increase your Milwaukee Deferred Compensation Plan savings rate.

You can also get help with your financial story on the journey to and through retirement. A financial wellness consultation with your local Voya representative* is a great way to review and discuss where you're at and what else you can do to achieve your goals. Plus, you and your spouse can each earn 10 Healthy Rewards points (up to a maximum of 30 points) by meeting with Voya. Schedule an appointment today by visiting <https://bookvf15.timetap.com/> or by calling **414-286-5541**.

Accessing Your Account

 Log on to www.milwaukeeedcp.com

 Call **844-360-MDCP (6327)**

Use our online scheduling tool at <https://bookvf15.timetap.com/> or call **414-286-5541** to book a phone consultation with a local Voya representative.

* 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.

Quarterly Calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open:

- Friday, April 3, *Good Friday*
- Friday, June 19, *Juneteenth National Independence Day*
- Monday, May 25, *Memorial Day*
- Friday, July 3, *Independence Day (observed)*

The Wellness Program is offered to you exclusively through the City of Milwaukee. Voya Financial and its affiliates are not party to this program offering and do not make a determination about how points are valued or awarded.

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.

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