Your Future's Worth It

METROMAX 457 DEFERRED COMPENSATION PLAN

CONTACT US:

Voya Financial Advisors Inc. (member SIPC)
Nashville Office
214 2nd Avenue North, Suite 2
Monday-Friday 8 a.m. to 5 p.m

(615) 627-1500, Opt. 3
metromax.beready2retire.com

MetroMax
Your future is worth it.

One of the good things about your job as a Metro Nashville employee is that you may be eligible for pension benefits. But these pension benefits are just one part of your retirement income. You could still need to save on your own.

An easy way to save is through the 457 Deferred Compensation Plan. You make automatic, pre-tax contributions each pay period, and they may add up over time to help fund your retirement.

Pension benefits and Social Security are likely to leave a "gap" in your retirement income. Metro Nashville's 457 Deferred Compensation Plan can help you close the gap.

10 Reasons to Start Today

1. It's Easy.

A local plan representative can enroll you in person. We'll come to you.

2. It's Flexible.

You choose the amount of pay you'd like to contribute up to IRS maximum limits, and you can change or stop at any time.

3. It's Automatic.

Your contributions are automatically deducted from your pay.

4. It's Pre-tax.

Contributions are deducted before taxes. You won't pay taxes right away, and your money has more time to compound. You'll pay tax on the money when it is paid to you at a later date. But for now, you can lower the amount that goes to Uncle Sam.

5. It Probably Costs Less Than You Think.

You can start with as little as $10 per pay period. And, because it's pre-tax, you'll feel it less in your take-home pay. The chart below shows the impact of a $50 per pay period contribution.

	Without 457 Plan	With 457 Plan
Salary per pay period	$1,250.00	$1,250.00
457 Plan contribution	$0	$50.00
Taxable salary	$1,250.00	$1,200.00
Federal tax withholding	$113.10	$105.60
FICA and Medicare	$95.63	$95.63
Take home pay	$1,041.27	$998.77

Difference in Take Home Pay = $42.50

This hypothetical example assumes a salary of $30,000, a contribution of $50 per pay period (24 pay periods), and a filing status of single with one dependent. Systematic investing does not ensure a profit nor guarantee against a loss in declining markets. You should consider your financial ability to consistently invest in up as well as down markets.

6. It's Important to Start Early.

Waiting could impact how much you'll have for retirement.

Age at Which You Start	$50 Per Pay Period
Age 25	$191,696
Age 30	$138,029
Age 40	$67,958

This hypothetical chart shows the impact of joining at different ages. The accumulated amounts assume contributions over 24 pay periods per year, a 6% annual rate of return compounded monthly and a retirement age of 65.

7. Investment Flexibility.

The Plan offers a variety of investment options ranging from conservative to aggressive covering the full spectrum of asset classes. In addition to individual mutual funds, MetroMax also offers the Wells Fargo Advantage Dow Jones Target Date Funds, which offer you a well diversified portfolio of stocks, bonds, and cash in a single investment. Over time, each fund adjusts its level of exposure to stocks, bonds, and cash so that as the target date approaches, the fund's investment allocation becomes more conservative. Local Voya® Plan representatives can help as you evaluate your tolerance for risk as you choose the options that are right for you.

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

The target date represents the year in which investors may likely begin withdrawing assets. The Funds gradually seek to reduce market risk as the target date approaches and after it arrives by decreasing equity exposure and increasing fixed income exposure. The principal value is not guaranteed at any time, including at the target date.

[Risk] Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value. The use of derivatives may reduce returns and/or increase volatility. Active trading results in increased turnover and trading expenses and may generate higher short-term capital gains. Certain investment strategies tend to increase the total risk of an investment (relative to the broader market). This Fund is exposed to foreign investment risk, mortgage- and asset-backed securities risk, smaller company investment risk and allocation methodology risk (risk that the allocation methodology of the Dow Jones Target Date Index, whose total returns the Fund seeks to approximate, before fees and expenses, will not meet an investor's goals). Consult the Fund's prospectus for additional information on these and other risks.

"Dow Jones" and "Dow Jones Target Date Indexes" are service marks of Dow Jones & Company, Inc., and have been licensed for use for certain purposes by Global Index Advisors, Inc, and Wells Fargo Funds Management, LLC. The Dow Jones Target Date Indexes are based in part on the Barclays Capital Bond Indexes, which are published by Barclays Capital Inc. The Wells Fargo Advantage Dow Jones Target Date Funds, based on the Dow Jones Target Date Indexes, are not sponsored, endorsed, sold, or promoted by Dow Jones or Barclays Capital, and neither Dow Jones nor Barclays Capital makes any representation regarding the advisability of investing in such product(s) and/or about the quality, accuracy, and/or completeness of the Dow Jones Target Date Indexes or the Barclays Capital Bond Indexes. IN NO EVENT SHALL DOW JONES, BARCLAYS CAPITAL, OR ANY OF THEIR LICENSORS HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS), EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

Carefully consider a fund's investment objectives, risks, charges, and expenses before investing. For a current prospectus, containing this and other information, visit www.wellsfargo.com/advantagefunds. Read it carefully before investing.

Wells Fargo Funds Management, LLC, a wholly owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for Wells Fargo Advantage Funds®. Other affiliates of Wells Fargo & Company provide subadvisory and other services for the Funds. The Funds are distributed by Wells Fargo Funds Distributor, LLC, Member FINRA/SIPC, an affiliate of Wells Fargo & Company.

Not FDIC/NCUA/NCUSIF Insured	Not a Deposit of a Bank/Credit Union	May Lose Value	Not Bank/Credit Union Guaranteed	Not Insured by Any Federal Government Agency

IMPORTANT INFORMATION

Group annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

8. Beneficial Product Features.

Benefits from product features include:

- No deferred sales charge
- No front end charges
- No annual maintenance fees, and
- No fees for transactions Investment management fees will apply.

9. A Partner With Your Interests in Mind.

Metro Nashville's Employee Benefit Board oversees the Plan on your behalf. They have carefully selected investment options, as well as your service provider, Voya, to work directly with you. The Investment Committee and its plan consultant monitor the Plan's performance on an ongoing basis.

10. Real People for Help.

Local Voya representatives* provide individual meetings, group presentations, and seminars at your workplace. All you have to do is call.

*Registered representatives of and securities offered through Voya Financial Advisors, member SIPC.

Start today.

Call for an appointment.

Phone: (615) 627-1500, Opt. 3

Go Online for More Information:
metromax.beready2retire.com

Stop In:
Voya Financial Advisors Inc. (member SIPC)
Nashville Office
214 2nd Avenue North, Suite 2

(Office hours are Monday through Friday from 8 a.m. to 5 p.m.)

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners, LLC (member SIPC). Securities may also be distributed through other broker-dealers with which Voya Financial Partners, LLC has selling agreements.** These companies are members of the Voya® family of companies. Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states. Products and services offered through the Voya® family of companies.

159759 3015568.G.P-5 © 2015 Voya Services Company. All rights reserved. CN-0315-12941-0417

VOYA® FINANCIAL