

Gwinnett County Retirement Plans

Retiree web user guide – GCRetire.com

How to Login

- Visit **GCRetire.com** and enter your **Username** and **Password**.
- Not already registered? Click **Register Now** and follow the prompts on the screen.
- **Need help?** Click the “Need Help?” link or call Voya customer service at **855.492.1818** between 8 a.m. to 8 p.m. ET (excluding New York Stock Exchange holidays).

The screenshot displays the Gwinnett County Retirement Plans website. The top left features the Gwinnett logo, and the top right shows the text "Gwinnett County Retirement Plans". The main content area is divided into three sections:

- Log In:** A white box with a blue header. It contains two input fields: "Username" and "Password", both highlighted with a red border. Below the "Username" field is a link for "Forgot Username?". Below the "Password" field is a link for "Forgot Password?". A blue "Enter" button is next to a "Remember Me" checkbox. Below these is the text "First time visitor?" and a red-bordered "Register Now" button. A "Need Help?" link is also present.
- Simple, on-the-go access to your account:** A promotional banner featuring a man in an orange sweater using a tablet. The text reads "Simple, on-the-go access to your account" and "Stay connected to your future with the Voya Retire App". A "GET THE APP" button is at the bottom.
- Plan News and Updates:** A blue box with the text "Plan News and Updates" and a "Learn More" link. It includes a small image of a document titled "Savings".
- Accessing Your Account:** A light blue box with the text "Accessing Your Account" and a "Learn More" link. It includes a small image of a person sitting on a tree branch.

Gwinnett County Retirement Plans **\$35,000.00**

Switch Account

Message Center

My Profile

Login Information

Personal Information

Communication Preferences

Logout

DEMO: ALERT


DEMO: RATE ESCALATION

DEMO: MONEY OUT STATUS


myOrangeMoney®

See if you're on track for retirement!

With just a few steps you can check your progress toward your future monthly retirement income goals.

[SHOW ME HOW](#) **WATCH A VIDEO MADE JUST FOR YOU**

See if you're on track to live the retirement you've imagined >

 **DID YOU KNOW...?**

Your financial wellness journey begins with you.

[Start here](#)

- Account List

Savings Plans

The total of your Savings Plans is.....\$ 35,000.00

Plan Name	Balance	As of Date	I want to	Details
Employer's Savings	\$ 22,000.00	MM/DD/YYYY	<input type="text" value="Select an Option"/>	Personal Rate of Return(YTD) 7.16%

How to update a beneficiary

- Log in to your account at **GCRetire.com**.
- Under your name in the upper right side of the screen, click **Personal Information**.



Employer's Savings Plan

Beneficiary Information

Deferred Compensation Plan 457(b)

Primary Beneficiary(ies)

Name

Demo User

Date of Birth

MM/DD/YYYY

Social Security Number

--9999

Relationship

Spouse

Percentage

100%

[Add/Edit](#)

+ Defined Contribution Plan 401(a)

Didn't Find What You're Looking for?

Try another category.

Login Information

Manage your account access and security settings.

Communication Preferences

Manage how you receive updates and correspondence.

How to update a beneficiary (cont'd)

- Select **Beneficiary Information** and then **Add/Edit**.
- Make sure to update both your 457(b) account and your 401(a) account.



How to update banking

- Log in to your account at **GCRetire.com**.
- Under your name in the upper right side of the screen, click **Personal Information**.

The screenshot shows the Gwinnett retirement portal interface. At the top, the Gwinnett logo is on the left, and navigation links for 'My Retirement Accounts' and 'Financial Wellness' are in the center. On the right, a user profile icon is highlighted with a red box, and a dropdown menu is open. The menu items are: 'Message Center', 'My Profile', 'Login Information', 'Personal Information' (highlighted with a red box), 'Communication Preferences', 'Logout', 'DEMO: ALERT', 'DEMO: RATE ESCALATION', and 'DEMO: MONEY OUT STATUS'. Below the navigation, the main content area displays 'The Employer's Savings Plan \$35,000.00' and a 'myOrangeMoney' banner with a 'SHOW ME HOW' button. A video player section is also visible with the text 'WATCH A VIDEO MADE JUST FOR YOU' and 'See if you're on track to live the retirement you've imagined'. At the bottom, there is a table for 'Savings Plans' with columns for Plan Name, Balance, As of Date, I want to, and Details. The table shows one plan: 'Employer's Savings' with a balance of \$22,000.00 and a personal rate of return of 7.16%.

Gwinnett My Retirement Accounts Financial Wellness Participant Name

The Employer's Savings Plan **\$35,000.00** Switch Account

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- Account List

Savings Plans The total of your Savings Plans is.....\$ 35,000.00

Plan Name	Balance	As of Date	I want to	Details
Employer's Savings	\$ 22,000.00	MM/DD/YYYY	Select an Option	Personal Rate of Return(YTD) 7.16%

<https://demos.voyacdn.com/tem/myvoya.html#/my-profile/personal-detail>



+ Employer's Savings Plan II

Banking Information

- Deferred Compensation Plan 457(b)

You do not have Banking Information on file. [Add/Edit](#)

+ Defined Contribution Plan 401(a)

Beneficiary Information

+ Deferred Compensation Plan 457(b)

+ Defined Contribution Plan 401(a)

Didn't Find What You're Looking for?

Try another category.

Login Information

Manage your account access and security settings.

Communication Preferences

Manage how you receive updates and correspondence.



How to update banking (cont'd)

- Select **Banking Information** and then **Add/Edit**.
- Make sure to update both your 457(b) account and your 401(a) account.



Deferred Compensation Plan 457(b)

Defined Contribution Plan 401(a)

Age 50+View

The Employ

00.00

Switch Accounts ▾

More Resources ▾

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With just a few steps you can check your progress toward your future monthly retirement income goals.

[SHOW ME HOW](#)



WATCH A VIDEO MADE JUST FOR YOU

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Your financial wellness journey begins with you.

[Start here](#)

- Account List

Savings Plans

The total of your Savings Plans is.....\$ 35,000.00

Plan Name

Balance

As of Date

I want to

Details

[Employer's Savings](#)

\$ 22,000.00

MM/DD/YYYY

Select an Option ▾

Personal Rate of Return(YTD)

746%

How to update allocations

- Log in to your account at **GCRetire.com**.
- Under **My Retirement Accounts** at the top of the page, select your 457(b) or your 401(a) account.



Employer's Savings Plan I **\$35,000.00**

As of MM/DD/YYYY

Switch Accounts

More Resources



Overview

Contributions &
Savings

Investments & Research



Loans & Withdrawals



Plan Details

Manage Investments[Fund Information](#)[Fund Performance](#)[Fund Prices](#)[Get Investment Advice](#)[SDBA](#) 

Edit My Investments

My Investment Overview

Total Balance: **\$35,000.00** +\$24 increase since Jan 1, 20XXPersonal Rate of Return: **7.16%** (Year to Date)Show me: My Funds My Investment Elections[My Balance Details](#)[View](#)

How to update allocations (cont'd)

- Click the **Investments & Research** tab from the top menu.
- Click **Manage Investments**.

Manage My Investments



Future Investment Elections

Changing future contributions?

You may want your future savings to go into different investment options than you have elected. By changing your future contributions you can allocate any 'new money' to different funds. Want to learn more about different investment vehicles?

[▶ Watch this video ↗](#)

One-Time Account Rebalance

Why redistribute your balance into new funds?

You may want your future savings to go into different investment options than you have elected. By changing your future contributions you can allocate any 'new money' to different funds. Want to learn more about different investment vehicles?

[i Read this quick article ↗](#)

Automatic Account Rebalance

Why rebalance your account?

Over time shifts in the market might mean your investment selections have become 'out-of-balance' from your original election. When you choose to automatically rebalance it will help you stick to your plan even when markets swing. When your goals change, be sure to revisit and review how you are invested. Want to learn

How to update allocations (cont'd)

- Scroll down for helpful information and links to:
 - Change your **Future Investment Elections**
 - Make a **One-time Account Rebalance**
 - Set up **Automatic Account Rebalancing**
 - Make a **Fund to Fund Transfer**
- Make sure to update both your 457(b) account and your 401(a) account.

How to withdraw or roll over your money

- Click **Loans & Withdrawals** from the top menu.
- Review and compare your options
- Click **Proceed with your transaction**

Employer's Savings Plan I **\$35,000.00**
As of MM/DD/YYYY

Overview Contributions & Savings Investments & Research **Loans & Withdrawals** Plan Details

Choose Wisely

Withdrawing money from your retirement saving can be tempting. *It can also be costly.*

Besides triggering current taxes and possible penalties, a withdrawal could take a big toll on your financial future. So before you act, explore all your withdrawal options...and then decide.

Click on an option below to learn more - and compare all your choices side-by-side.

Option 1
Remain in plan

Keeping your money right where it is, isn't only easy, it could be just plain smart, especially if you like...

[Read more](#)

Option 2
Roll over your money

Whether you're changing jobs, retiring or leaving for other reasons, a rollover may appeal to you if you want...

[Read more](#)

Option 3
Take a withdrawal

If you're feeling a big pinch in your wallet, you're not alone. But before withdrawing money remember that...

[Read more](#)

Over. Easy.
Did you know that rolling over to an IRA is quick, easy, and allows you to choose from a wide universe of investment options?
For more information, please consult your financial professional or call us at 1-855-492-1818.

Compare Your Options Side-by-Side

Option 1 You may want to leave your money in the plan if you...	Option 2 You may want to roll your money into an IRA if you...	Option 3 You can also take a distribution from your account if you...
<ul style="list-style-type: none"> • Like your plan's current investment options and services • Want to keep your money in the plan while considering all your distribution options • Feel you're paying reasonable investment fees compared to other qualified retirement plans • Want your contributions and earnings to continue growing tax free until retirement 	<ul style="list-style-type: none"> • Prefer a broader selection of investment options • Want to consolidate money from multiple retirement accounts • Are interested in other services from the IRA provider • Want your contributions and earnings to continue growing tax free until retirement 	<ul style="list-style-type: none"> • Need cash immediately for an emergency and have no alternate sources of funding <p>You should also be aware that you ...</p> <ul style="list-style-type: none"> • Pay taxes and possible penalties on your withdrawal, significantly reducing the final amount you receive • Miss out on the long-term growth potential and tax advantages of keeping your money in a tax-deferred account

Need a refresher on the features and benefits of your plan?

Want to learn more about your IRA options?

Have questions about your distribution options or partial withdrawals?

Get the information you need.
Consult your financial professional or call us at 1-855-492-1818.

Proceed with your transaction

How to withdraw or roll over your money (cont.)

- Select the **Withdrawal Type** for your request
 - Roth Partial Termination
 - Partial Termination
 - Rollover
 - Termination (Full) Distribution
 - Roth Lump Sum Distribution
 - Installment

Select Withdrawal Type

• Please select the type of withdrawal that you would like to request or view eligibility on, then click Next:

Withdrawal Type	Amount Available	Date Available	Currently Eligible
<input type="radio"/> Roth Partial Termination	\$42,043.72	07/28/2022	Yes
<input type="radio"/> Partial Termination	\$212,362.63	07/28/2022	Yes
<input type="radio"/> Rollover	\$34,832.64	07/28/2022	Yes
<input type="radio"/> Termination Distribution	\$212,362.63	07/28/2022	Yes
<input type="radio"/> Roth Lump Sum Dist	\$42,043.72	07/28/2022	Yes
<input type="radio"/> Installment	\$212,362.63	07/28/2022	Yes

Federal law requires that you must receive the Special Tax Information Notice no less than 30 days and not more than 180 days prior to requesting a withdrawal or distribution. Review the [special tax notice](#).

I have read and received the Special Tax Information Notice within the last 180 days and waive my right to wait 30 days prior to requesting this withdrawal.

Next

Partial/Full Termination

- You can choose to withdraw a **percentage** or **dollar amount**

Partial Termination

You may withdraw a specific dollar amount or 100 percent of your available amount. Please select 100 percent or enter a specific dollar amount :

Enter Amount

100 Percent Dollars

Amount Available	\$44,936.14
Amount Requested	44936.14
Estimated Dollar Amount	44936.14

To estimate how much you will receive after taxes are withheld, click the button below. If you are planning to rollover your withdrawal, these figures may change.

[Cancel Request](#) [Next](#)

Request a rollover

- Select “I want to request an amount to rollover” at the bottom of the screen.
- Choose **Percent** or **Dollars**

Rollover Election

Termination Distribution

Distribution Information	
Description	Estimated Amounts
Non-Taxable Amount	\$0.00
Less Outstanding Loan	\$0.00
Non-Taxable Distribution Amount	\$0.00
Defaulted Loan Amount	\$0.00
Taxable Distribution Amount	\$44,936.14

A portion of the distribution that you have requested is eligible to rollover to a new trustee. You will defer taxes on the portion of the distribution that you choose to rollover.

I do not want to rollover any of my distribution

I want to request an amount to rollover

Rollover Election

Percent Dollars

Rollover Amount Requested	50
Estimated Rollover Amount	\$22,468.07
Estimated Taxable Amount to you	\$22,468.07

Clear Entries Cancel Request Next



Request a rollover (cont.)

- Select or enter the information for the trustee for your distribution—the financial institution receiving your rollover.

Trustee Information

Termination Distribution

You have chosen to rollover the following amount to a new trustee:

Dollar Amount	\$22,468.07
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This list of financial institutions is provided for your convenience only. There has been no review of any institution, listed or not, nor is the list an endorsement of these institutions by the Plan Sponsor or any of its employees or agents. We encourage you to carefully consider all of your options and consult with your tax and investment advisor prior to making any investment decision.

Please select the trustee name from the drop-down list. If you do not find the trustee name in the drop-down list, you may enter the name in the entry box provided.

Rollovers processed on this Web site must be to a qualified plan or to a traditional IRA.

Select Trustee -- Select Trustee --

Enter Trustee XYZ

Please enter your account information

Account Number	1122334455
Account Type	Individual retirement account

Request Installments

- Select starting Date or Age
- Indicate amount of each payment or the number of payments
- Select frequency of payments – monthly, quarterly, semi-annual or annual

Installation Type: \$212,362.63

Installation Deferral Inkind

Start Date / OR Age

Amount OR Number

Frequency

- Select a Frequency
- Monthly
- Quarterly
- Semi-Annual
- Annual

Taking a Required Minimum Distribution (RMD)

- You can keep your balance in the Plan until you turn age 72
- Then you are required to begin to take distributions
- If you don't, Voya will automatically do them as of 12/31
- Click **Loans & Withdrawals** from the top menu
- Click **Required Minimum Distribution (RMD)**
- Follow the instructions on the screens



Required Minimum Distribution (RMD)

Your YYYY RMD Balance needs to be taken by MM/DD or it may be penalized at 50%

Schedule your Distribution today!

Take a one time RMD distribution of **\$1,807.57**

Select

Take RMD distribution payments over a year of **\$1,807.57**

Select

What is RMD?

CLOSE

Select Withdrawal Type

Were you aware that non-rollover withdrawal requests could be deposited directly into your bank account? Newly established banking information will be available in seven days. If you would like to have the option of direct deposit for a future withdrawal request, please [set up banking information](#).

- Your IRS Onetime RMD is \$1,807.57. You must withdraw \$1,807.57 by MM/DD/YYYY to satisfy this requirement.
- Recurring RMD Payment option**
If you would like to receive your annual required minimum distribution (RMD) amount without the necessity of a separate request each year, please select the 'Recurring RMD Payment' option. Electing this option serves as your request to receive your RMD amount automatically each year determined in accordance with the Internal Revenue Code (IRC), paid out in the frequency which you elect. If you elect the Recurring RMD Payment option, you may cancel it at any time by calling the Voya Customer Contact Center at 1-888-227-1274.
- Onetime RMD option**
If you would like to receive your RMD in a one time distribution for this year, please select the 'Onetime RMD' option.
- If this distribution is processed in a calendar year that a Required Minimum Distribution (RMD) is due and you have not yet satisfied your RMD from this account for the current year, please be aware of the following: If you are taking a cash distribution, the cash distribution will go towards the amount necessary to satisfy the RMD. If you are transferring or rolling over assets, the transfer/rollover amount will be reduced by the amount needed to satisfy the RMD, and paid to you as a cash distribution. Note: RMD amounts are not rollover eligible.
- Please select the type of withdrawal that you would like to request or view eligibility on, then click Next:

Withdrawal Type	Amount Available	Date Available	Currently Eligible
<input checked="" type="radio"/> Onetime RMD	\$1,807.57	MM/DD/YYYY	Yes
<input type="radio"/> Partial Termination	\$18,083.83	MM/DD/YYYY	Yes
<input type="radio"/> Termination Withdrawal	\$18,083.83	MM/DD/YYYY	Yes
<input type="radio"/> Installment-Termination	\$18,083.83	MM/DD/YYYY	Yes
<input type="radio"/> Recurring RMD Payment	\$1,807.57	MM/DD/YYYY	Yes

NOTE: If you have an amount available in both Non-Roth and Roth for the same type of withdrawal, you will be asked prior to completing your withdrawal if you would like to take your remaining balance.

Tax Information Notice

Federal law requires that you must receive the Special Tax Information Notice no less than 30 days and not more than 180 days prior to requesting a withdrawal or distribution. Review the [special tax notice](#).

I have read and received the Special Tax Information Notice within the last 180 days and waive my right to wait 30 days prior to requesting this withdrawal.

Tax Withholding Information

- Click **Withholding Information** to see applicable state and federal taxes withheld from your account.
- Make changes to your tax withholding amounts if you choose
- View a summary of your withdrawal and tax withholdings.

Termination Distribution

Following is a recap of the taxation of your withdrawal. Please note that all amounts are estimated based on the previous business day's closing price.

Description	Estimated Amounts
Non-Taxable Amount	\$0.00
Less Outstanding Loan	\$0.00
Non-Taxable Distribution Amount	\$0.00
Defaulted Loan Amount	\$0.00
Taxable Distribution Amount	\$22,468.07
Rollover Distribution Amount	\$22,468.07

[Withholding Information](#)

You may request changes to the amounts withheld. This is in addition to withholding amounts noted above.

Do you want to change your withholding amounts?

Yes
 No

Type	Choose Option	Percent or Dollars	Amount
<input checked="" type="checkbox"/> Federal	<input checked="" type="radio"/> Increase	<input checked="" type="radio"/> Dollars	200
<input type="checkbox"/> State	<input type="radio"/> Elect	<input type="radio"/> Percent <input type="radio"/> Dollars	0.0

[Reset Withholding](#) [Calculate Withholding](#)



Requested Withdrawal

Type	Amount
Federal Withholding	\$4,693.61
State Withholding	\$0.00
Check/Deposit to You	\$17,774.46
Rollover Check	\$22,468.07

[Clear Entries](#) [Cancel Request](#) [Next](#)

Tax implications–Distributions from before-tax accounts

- Withdrawals are subject to a 20% federal withholding
 - Unless directly rolled over to another eligible plan
 - Taken out at the time of the distribution
- Distributions may also be subject to state withholding
- Money is taxable in the year received
 - You may owe additional taxes above the amount withheld
- 10% premature distribution penalty may apply to distributions from the 401(a) Plan
 - Exceptions
 - You are at least age 59½
 - You retire from the County
 - The money is directly rolled over to another eligible plan

Tax Implications–Distributions from Roth after-tax accounts

- You will pay no taxes on Your Roth after-tax contributions
- Any investment earnings on your Roth after-tax contributions will generally be tax-free if you receive a “qualified” distribution under the Plan
- A “qualified” distribution means:
 - You are at least age 59½ (or become disabled or deceased)
 - And it has been at least five calendar years since you started making Roth after-tax contributions to the Plan
- If you take a distribution before these conditions are met, any investment earnings related to your Roth after-tax contributions will be subject to federal (and where applicable) state income taxes.

Choose your delivery options

- Direct deposit
- Expedited delivery
- Regular US mail

Delivery Options

Please select one of the following:

I would like to have my withdrawal deposited directly into my bank account in 2 to 3 business days. Below is my account information. The amount I requested as a rollover will be mailed through regular U.S. Mail.

Bank Information

Bank Name	BANK OF AMERICA, N.A.
Account Type	Checking
Routing Number	061000052
Account Number	*****6136
Direct Deposit Available Date	06/30/2022

I would like to have my withdrawal sent by expedited delivery for a fee of \$50.00 that will be charged to my account.

I would like to have my withdrawal mailed through regular US mail.

[Clear Entries](#) [Cancel Request](#) [Next](#)

Verify and Submit

- Distribution amount
- Tax withholding
- Delivery information
- Rollover information

Termination Distribution	
Estimated Distribution Amounts	
Check/Deposit to you	\$17,774.46
Rollover check	\$22,468.07
Federal Withholding	\$4,693.61
State Withholding	\$0.00
Total Withdrawal Amount	\$22,468.07

[Additional Information](#)

Your Mailing Address: [Redacted] Non-Roth Trustee Information:

[Redacted] Trustee Name: XYZ
[Redacted] Account Number: 1122334455
[Redacted] Account Type: Individual retirement account
[Redacted]

Your rollover check will be mailed to your address of record in 2 to 3 business days. You should receive it within five to seven business days depending on the U.S. Mail.

Your cash withdrawal will be deposited to your account in 2 to 3 business days. You have the following Banking information on file:

Account Type	Checking
Routing Number	061000052
Account Number	*****6136

To process this transaction, click Submit. To return to the Request a Withdrawal Page without processing this transaction, click Cancel.

[Cancel Request](#) [Submit](#)



Need help? Contact a local Voya representative



Angel Mario, CRC®

Retirement Plan Specialist

770.822.7874

angel.mario@voya.com

Meet with Angel:

<https://angelmario.timetap.com>



Wendy Moy

Retirement Plan Specialist

770-822-7782

wendy.moy@voya.com

Meet with Wendy:

<https://wendymoy.timetap.com>

- Or call Voya Customer Service at **855.492.1818**
- Associates available weekdays from 8 a.m. to 8 p.m. ET (excluding New York Stock Exchange holidays)

Registered Representative of and securities offered through Voya Financial Advisors, Inc. (member SIPC)