THE EDUCATOR'S EDUCATOR

FINANCIAL CONSULTANTS WITH VOYA FINANCIAL ADVISORS KEEP CLIENTS THROUGHOUT THE SUNY SYSTEM AND BEYOND INFORMED, INVOLVED, AND CONNECTED. THE GOAL? RETIREMENT READINESS AND THE BEST POSSIBLE "RETURN ON LIFE."

(l-r) Matt Witten, Investment Adviser Representative; George Dougherty, CIMA®, Investment Adviser Representative; Gary Witten, CFP®, ChFC®, Investment Adviser Representative

The State University of New York (SUNY) is the largest comprehensive university system in the United States, with 64 distinct campuses ranging from community colleges to major research universities. And thousands of SUNY employees have something in common: Voya, one of the system's retirement plan vendors.

Interacting face to face with those hardworking professors, administrators, and staff are the skilled, experienced advisors registered with Voya Financial Advisors: Gary Witten, CFP®, ChFC®, Matt Witten, and George Dougherty, CIMA®. The three relish their work as boots-on-the-ground investment advisor representatives (IARs) who travel the state of New York meeting with SUNY employees about their wealth-building and investment options.

Says Gary Witten, who started this outreach in 1994, "As part of our commitment to offering smart financial solutions to help employees address their individual financial objectives, our office has established an in-depth learning curriculum for SUNY faculty and staff. Our workshops address the concerns of every attendee—whether they are newly hired, mid-career, or nearing retirement."

Common client questions include when to start drawing Social Security benefits and whether enough money has been invested for retirement. Witten and his team not only address these issues, they inspire clients to think creatively and powerfully about their financial futures. After the workshops, many choose to work with the firm directly.

INVESTING IN LIFE

"We don't just talk about ROI—Return on Investment; we focus on ROL—Return on Life," says Witten. "It's an entirely different focus, a new way of thinking. Through access to our Return on Life website, clients explore how to live the best life possible with the money they have."

The first step is the Return on Life Index, a series of 10 questions designed to spark thought and discussion. Questions include:

- "Am I living my life on purpose?"
- "Am I visiting the places I want to see and doing the things I want to do?"
- "Can I afford to take care of the people I want to help?"

Clients who take the survey receive an ROL Index Report that highlights possible ways to improve their Return on Life.

THE POWER OF CONNECTION

Dougherty goes on to explain that the clients also receive access to the firm's New Online Experience—a one-stop shop for access to all aspects of their financial story with one simple sign-in from any computer or mobile device. Using platforms such as MoneyGuidePro and eMoney, the firm streamlines clients' connection to vitally important financial information.

The financial industry is changing, and according to Matt Witten, "we are co-creating a living, breathing retirement plan—not just handing over reams of paper documents." Furthermore, all team members regularly utilize Zoom, an online meeting platform, to connect with clients individually and conduct interactive workshops.

"We hear it over and over," Dougherty adds. "People want to know if their money is going to last as long as they will. These new, state-of-the-art tools bring answers—and financial confidence."

Gary Witten, Matt Witten, and George Dougherty are expanding their reach to include individuals and businesses across the country who seek comprehensive financial and retirement-readiness education for their employees. Through meetings, calls, workshops, videoconferencing, and newsletters, these advisors make communication a priority.

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