



# We are a different kind of company

Voya can help lead your employees to and through retirement

Retirement Services Capabilities

PLAN | INVEST | PROTECT

**VOYA**<sup>®</sup>  
FINANCIAL



Built for the retirement journey

We work to make a secure financial future possible –  
one person, one family, one institution at a time.





## Our approach to delivering positive retirement outcomes sets us apart as a plan provider

A competitive retirement plan plays a pivotal role in helping you attract and retain top talent. We help your employees achieve the best retirement outcomes by focusing on financial well-being, offering products and services that support asset accumulation and consistently measuring the retirement readiness of every employee. And with tailored 401(k), 403(b), 457 and non-qualified plans, we're as flexible as your employees are diverse.

### Our strength. In numbers.



5 million  
plan participants<sup>1</sup>



+40 years  
of experience<sup>2</sup>



\$484 billion  
in total AUM/AUA<sup>1</sup>



22 DC clients  
with more than  
10,000 participants<sup>1</sup>

<sup>1</sup> Assets Under Management (AUM), Assets Under Administration (AUA) as of 12/31/16.  
<sup>2</sup> Including all predecessor companies.

# With a vision to be America's Retirement Company<sup>®</sup>, we don't just innovate.

## We innovate with a purpose.

Purposeful innovation is something more than just delivering the newest technology. Innovation with a purpose means we are constantly focused on providing financial wellness solutions for individuals and families at all stages of life, including those with special needs. By placing behavioral research and digital insights at the core of everything we do, we're committed to this culture of innovation – so much so, we created the Voya Behavioral Finance Institute for Innovation.

## Voya Behavioral Finance Institute for Innovation

The Voya Behavioral Finance Institute for Innovation is focused on gaining deeper insights into the behaviors and decisions of Americans regarding their financial and retirement planning activities. Through a series of pioneering studies, the Institute will test and develop large-scale solutions capable of helping people save more and achieve better retirement outcomes.

The Institute's strategy is differentiated by:

### SCIENCE

By partnering with industry-leading academics, we are positioned at the forefront of behavioral finance research. The Institute's Senior Academic Advisor, Shlomo Benartzi, professor and co-chair of the Behavioral Decision-Making Group at UCLA Anderson School of Management, is one of several renowned researchers working closely with the Institute.

### OUTCOMES

We have an unrelenting focus on positive retirement outcomes and we harness our research efforts accordingly. By measuring results along the way, we can implement those improvements necessary for continuing success.

### DIGITAL

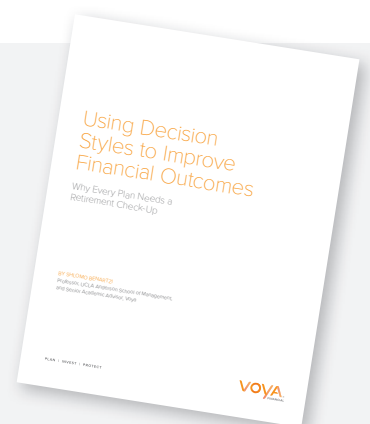
With the speed and scale of the digital world, the Institute is able to test behavioral finance concepts and generate results quickly. This agile approach supports greater opportunities for innovation.



“By leveraging the latest academic research, the Voya Behavioral Finance Institute for Innovation has the potential to help millions of Americans improve their long-term financial security.”

### Shlomo Benartzi

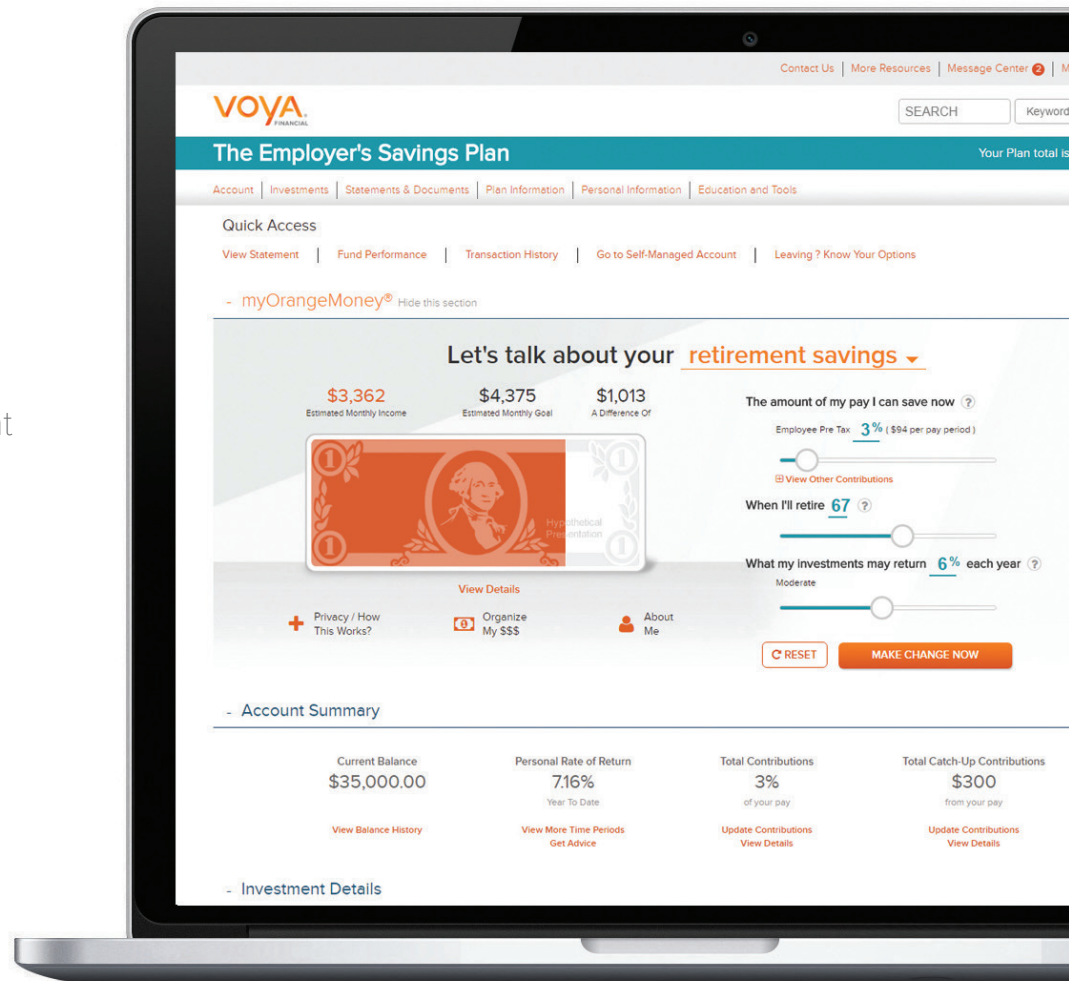
Professor and co-chair of the Behavioral Decision-Making Group at UCLA Anderson School of Management



# myOrangeMoney<sup>®</sup>

An interactive, educational experience that allows your employees to visualize their income in retirement.

With potential income generation as its foundation, myOrangeMoney allows employees to see how their accumulated savings translates into estimated monthly income in retirement. With the ability to change inputs and move sliders, your employees are able to visualize their retirement reality – and see how their decisions today could impact their future financial outcomes. myOrangeMoney enables your employees to feel more empowered to adopt better habits and make better decisions to achieve financial well-being.



Screen shown is a sample; your actual screen may vary.

myOrangeMoney users are saving an average of **23% more** than non-users.<sup>1</sup>

Of those who logged into their account and viewed the myOrangeMoney experience, **65% engaged** with it in some manner.<sup>1</sup>

**41%** of those who engaged took action, such as changing their savings rate.<sup>1</sup>

<sup>1</sup> As of 12/31/16.

# Driving positive retirement outcomes at every stage

We are focused on delivering purpose-driven content that helps educate your employees, providing step-by-step financial wellness guidance on their journey to and through retirement. To design the right message at the right time, it takes both science and art. The “science” is how we use consumer trends and behavioral research to inform our approach, while the “art” represents the effective way we deliver the message using a relatable tone of voice and engaging visual cues, building healthier financial lives at every stage.



**Our innovative approach is guided by:**

## ● Behavioral Research

By applying what we know about consumer behavior, attention and decision making, we can employ more effective communication efforts. After all, it's not always what is in a message, but rather how a message is shared that drives a desired action.

Visuals are processed  
**60,000x**  
faster  
than text.<sup>1</sup>

**90%**  
of information  
transmitted to  
the brain  
is visual.<sup>2</sup>



## ● Consumer Trends

When it comes to communication, context is everything. Our audience-first approach helps us meet your employees where they already are. We continually watch, listen, test and measure our materials to ensure that we are maximizing the effectiveness of our content experiences and driving improved results.

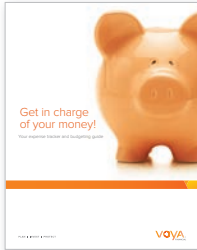


## Predictive Analytics

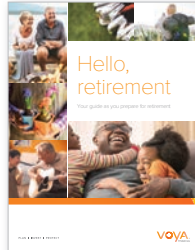


We want to provide your employees with guided recommendations on next best steps before they even realize what their next step is. Our team analyzes current data to identify behavior patterns and designs predictive models that aim to improve the retirement readiness of your employees.<sup>1</sup>

## Education



Our awareness campaigns help to make sense of complex or overwhelming financial topics.



Our life-stage based content aims to help employees know where they are on their retirement journey and what to do next.



Our multimedia library offers educational and engaging content designed to drive actions that improve retirement outcomes.



We make additional services available to those who want to simplify investing and money management.



Our local education and enrollment support helps to ensure employees are maximizing their retirement benefits.



With our financial education seminars, we cover an array of holistic financial wellness topics to further engage interested employees.

With educational content that is centered around financial wellness, we can deliver relevant and timely messages that aim to make a secure financial future possible for your employees. Our materials accommodate different life stages and events – from enrollment to and through retirement.

## Advice & Guidance

Investing and saving can be complicated, but finding the right answers doesn't have to be. We can provide the tools, advice and guidance to help your employees along their financial journey, including online access and professional management.

### Online access

Our advisory services are available online and offer investment advice, educational tools and resources at no additional cost to help guide investment decisions.

### Professional management

We also offer professionally managed fee-based services. Your employees not only get personalized advice and guidance from leading investment professionals, but also have a service that easily puts those recommendations into action for an additional fee.

For plans who offer in-plan advisory services through Voya Retirement Advisors, LLC (VRA), VRA acts as a limited purpose fiduciary when providing in-plan investment advice to plan participants. For those plans that offer in-plan advisory services through Morningstar, Morningstar Investment Management, LLC will act as the fiduciary.

<sup>1</sup> Plan and employee data provided by plan sponsor may be required.

# What we offer your plan

Our teams of experienced financial professionals offer a suite of services to guide employees toward their retirement goals.

## Experienced client services team

- When you join Voya, an implementation manager will guide you through an end-to-end transition process to ensure seamless onboarding.
- Additionally, you'll have a plan manager that will handle plan setup, oversee day-to-day operations and deliver meaningful plan data and insights.
- A relationship manager will help you identify the plan goals to help create a short- and long-term road map in improving retirement incomes.

## Proactive sponsor services

- Our annual plan reviews and ad hoc reports will help you keep up with plan performance and trends.
- We also share legislative updates, training and workshops to keep you informed.

## Flexible investment options

- Plans can choose from various investment choices and a variety of mutual fund families.
- You and your employees will have access to third-party investment advice and managed accounts.
- Self-directed brokerage options are available (additional fees may apply).
- Plans can elect administration with Voya or with a third-party administrator (TPA).

## Simplified plan administration

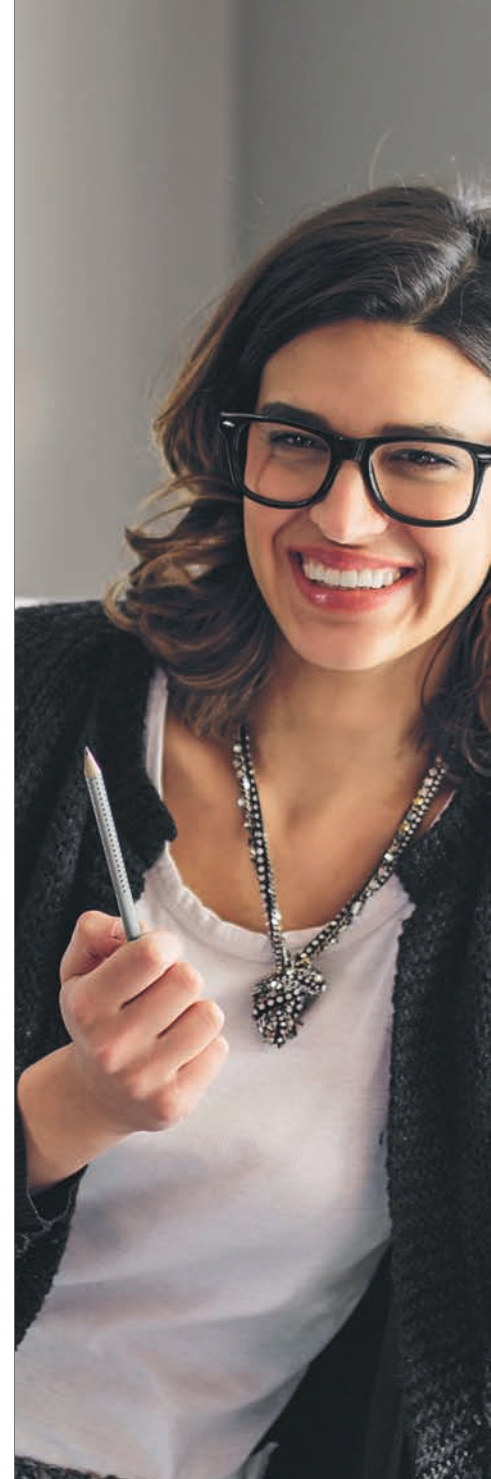
We provide an integrated payroll interface by connecting our services and plan data with your payroll provider. This allows you to be aware of events that impact your plan and payroll contributions.

In addition, we offer:

- Automatic enrollment and re-balancing options.
- Contribution rate change and escalator services.<sup>1</sup>
- Loan modeling and monitoring.<sup>1</sup>
- Eligibility tracking.<sup>1</sup>
- Hardship suspension reinstatement.<sup>1</sup>
- Online beneficiary maintenance.<sup>1</sup>
- Expense account for service expenditures.<sup>1</sup>
- Regulatory and plan notifications for you and your participants.
- Expertise in both ERISA and non- ERISA administration.
- On-demand plan reporting through our sponsor website – including total assets, year-to-date contributions, activity summaries and more.

## We make selecting a fund lineup easier with Portfolio Blueprint through our partnership with Morningstar Investment Management<sup>2</sup>

It's simple: you select the profile that best fits the characteristics of your plan, and you'll receive a guided fund menu recommendation that you can then finalize with a financial professional. You'll also receive quarterly reports to help you stay on top of your plan monitoring responsibilities and assistance with fund changes.



<sup>1</sup> Platform specific.

<sup>2</sup> Morningstar Investment Management LLC makes its fund selections from the fund platform that is available under the applicable Voya product, which is a subset of the broad fund universe, and which consists of Voya proprietary funds and unaffiliated funds that may have agreed to pay Voya compensation in connection with sales of those funds and/or payments for services provided by Voya or its affiliates on behalf of the funds. Voya may at times request that Morningstar Investment Management LLC review specific fund selections but the final decision on which funds are selected for Portfolio Blueprint is Morningstar Investment Management LLC's. Morningstar Investment Management LLC has no ability to choose the funds that are made available under Voya's products and contracts. The services are either performed by Morningstar Investment Management or an affiliate. The Morningstar name and logo are registered marks of Morningstar, Inc. All other logos and marks are the property of their respective owners. Voya and its companies are not affiliated with the Morningstar family of companies.

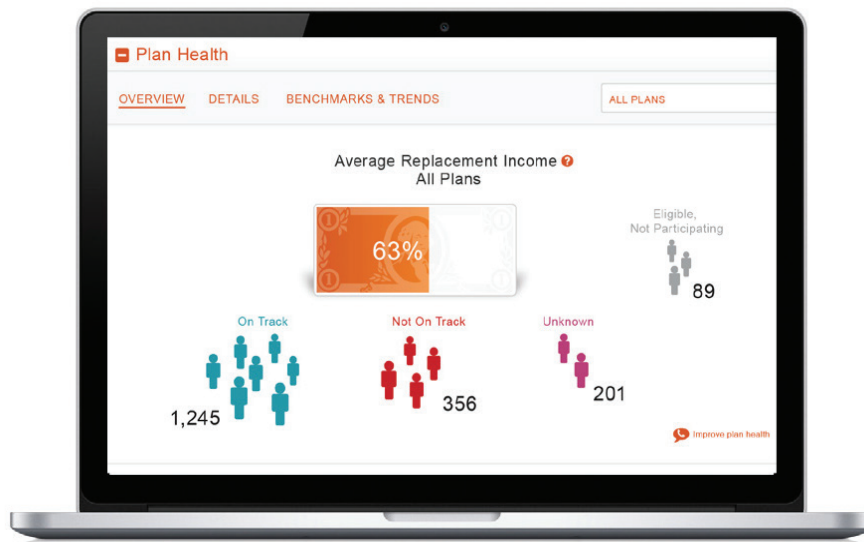


# Plan health experience

Helping you keep your employees on track for retirement.

**Voya's plan health experience provides you with actionable insights to improve the retirement readiness of your employees.**

To better monitor financial wellness at the plan level, we developed an innovative way to look at the overall health of your plan. If Voya is provided plan data, our Plan Health tool allows you to measure plan health in terms of employee retirement readiness – defined by monthly replacement income. Using familiar visual icons and data organized by “cohorts,” you're able to easily see plan trends and compare against benchmarks. With the Voya Plan Health tool you can identify areas of opportunity to strengthen your retirement plan, whether through plan design adjustments or targeted employee communications campaigns.



## Analyze

View the average retirement income for all employees, including multiple income sources.



## Model

Explore different outcomes by modeling different scenarios, such as adjusting the income replacement goal.



## Act

Get actionable insights to help you increase the retirement readiness of your employees.



## Track

Measure the effectiveness of plan design and communication efforts with an ability to track and trend your plan health over time.

## Custom Target Date Solutions<sup>1</sup>

### Voya's custom target date suite allows you to:

- Tailor a glide path that is better aligned with your organization's investment objectives and employee demographic profile.
- Assume more control over the glide path design, asset class mix and underlying managers.
- Potentially reduce overall plan expenses to leverage economies of scale from existing investment management relationships within your plan.

### Stable Value Solution

- Gives participants a reason to stay in the plan, creating better pricing opportunities for the whole plan – and provides you with more protection as you think about creating a diversified, well-priced lineup.
- Low-risk investment option for participants with benefits like principal preservation, steady returns and benefit-responsive liquidity.
- A core investment vehicle and a popular option offered in 401(k), 403(b), 457 and 529 plans.

# A reliable partner committed to reliable investing™

Our investment platform has been carefully built to meet the long-term needs and goals of our clients.

At Voya Investment Management, reliability is the cornerstone of our investment philosophy. Our long-term perspective favors sound investment principles that are well-aligned with the priorities of our investors, and a focus on consistent delivery of strong results is reflected in our investment performance.

We strive to find unrecognized value ahead of the pack, through active management based on original insights gained from current markets and companies.

### Our core capabilities

- Equities
- Fixed Income
- Multi-Asset Strategies and Solutions

### Our Investment Management profile

- 40 years of history in asset management
- Top 25 manager of U.S. Institutional tax-exempt and Defined Contribution assets<sup>2</sup>
- \$221 billion in assets under management with \$128 billion managed for external clients<sup>3</sup>
- \$38 billion in Defined Contribution plan assets under management<sup>4</sup>
- Over 900 employees and 200 investment professionals

<sup>1</sup> All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. Price volatility, liquidity and other risks accompany an investment in equity securities of foreign, smaller capitalized companies. International investing does pose special risks including currency fluctuation, economic and political risks not found in investments that are solely domestic. Risks of foreign investing are generally intensified for investments in emerging markets.

<sup>2</sup> Pensions & Investments magazine, The Largest Money Managers as of December 31, 2015.

<sup>3</sup> As of 09/30/16, Voya IM assets of \$221 billion include proprietary insurance general account assets of \$93 billion calculated on a market value basis. Voya IM assets as reported in Voya Financial, Inc. SEC filings, include general account assets valued on a statutory book value basis and total approximately \$208 billion.

<sup>4</sup> As of 09/30/16, represents DC assets under management for Voya IM external clients only. Excluded \$31.7 billion in DC assets under management in the firm's general account, as well as \$30.2 billion in assets under administration.

# When you choose Voya, you're choosing to work with people who care

Voya is proud to offer simplified planning and care for people with special needs and their caregivers.

Serving the special needs community is an extension of Voya's vision and mission to help all Americans have the quality of life they seek in retirement. We are committed to being a leader in making a positive difference in the lives of individuals with special needs and disabilities — as well as their families, caregivers and other benefactors — by helping them plan, invest and protect their savings.

**VOYA** | Cares™

## **Voya Financial and Voya Foundation fund several signature partnerships:**

### *Junior Achievement*

We partner with Junior Achievement USA and Junior Achievement chapters to educate children on investing and savings basics.

### *National Teacher of the Year*

We are a presenting sponsor of the National Teacher of the Year, a program of the Council of Chief State School Officers.

### *Voya Scholars*

Voya Scholars provides college scholarships to students working toward degrees and certificates in higher education.

### *Voya-Girls Inc. Investment Challenge*

In partnership with Girls Inc., the Voya-Girls Inc. Investment Challenge gives girls hands-on, practical investing experience while allowing them to keep their gains in the form of scholarships.

### *Voya Unsung Heroes™*

The Voya Unsung Heroes program recognizes classroom heroes that take teaching to new heights. Each year, Voya presents 100 grants totaling \$240,000 to help fund innovative classroom projects nationwide.



We are a different kind of company.

“Creating a culture that endures requires a cohesive, collaborative team whose members understand the needs of customers and the organization — and who are united by common values and a shared commitment to ethics and integrity.”

Rodney Martin, Chairman and Chief Executive Officer of Voya Financial, Inc.



Embark on the journey with us.

Visit Voya.com to learn more.

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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

Stable Value products are offered through a group annuity contract issued by of Voya Retirement Insurance and Annuity Company ("VRIAC"). Stability of principal is the primary objective of this investment option. Under some scenarios it is possible for participants to lose money even in a stable value option. Those situations are unlikely and rarely occur, but they can happen. It's important for investors to be aware of these potential risks. Withdrawals resulting from employer-initiated events, such as withdrawals following mass layoffs, employer bankruptcy or full or partial plan termination are not always covered by the product's guarantees and may be restricted or subject to market value adjustment. Stable Value account balances are not guaranteed by the Federal Deposit Insurance Corporation (FDIC), by any other government agency or by the plan. This portfolio is not a registered investment under the 1940 Act and has not been registered with the Securities and Exchange Commission.

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