



Your retirement plan is full of possibilities...

See what's possible when you choose Voya Financial®.

For plan sponsor use only.

be ready®

PLAN | INVEST | PROTECT

VOYA
FINANCIAL®

Helping your employees be ready

Your employees see where they stand on the path to retirement readiness and have the opportunity to help change it for the better.

When you choose Voya, your employees experience your plan in a whole new way. We actively accompany them on their journey from enrollment through retirement by connecting in ways that can encourage saving and by providing information and tools that can help them develop habits of financial organization and goal-setting.

Monthly retirement income estimates and future healthcare cost projections

With our award-winning myOrangeMoney online interactive educational experience, your employees have access to a tool that can allow them to instantly see how their current savings translates into estimated monthly retirement income and to easily identify any savings gaps. It also can help them make informed decisions about making changes to their savings strategy that might improve their retirement outcomes. A powerful estimate of health care costs and Social Security benefits in retirement illustrates the potential impact on retirement income and also can help inspire better planning and saving.

Onsite education meetings

We find face-to-face is the best way to teach, and for your employees to learn, about the plan and its features. Quick and easy enrollment options help motivated employees take immediate action. Education meetings point out the potential value of plan participation and higher savings rates and may help meet plan discrimination requirements.

Communication is key

Regular and customized communications discuss the features of your plan and various principles of saving. And the participant website and mobile app make it easy for participants to stay connected and engaged.

Financial guidance

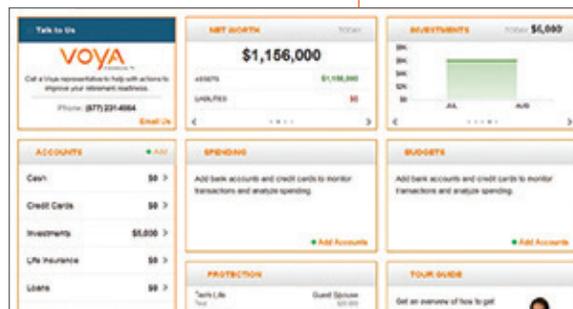
Employees who want more than tools and information can receive in-plan support and out-of plan personal and holistic financial guidance when they need it.

- Advice services and managed accounts provided by Morningstar Associates.¹
- Local and phone-based personalized help and advice provided by financial advisors upon request.²

myOrangeMoney[®] is a game changer for helping to advance retirement readiness. Those using myOrangeMoney save on average 26% more than non-users.⁷



The Personal Financial Dashboard is our online tool that can help organize, analyze and update all financial information in one place.



Local service, national reach

You benefit from a provider who has national presence with a local focus.

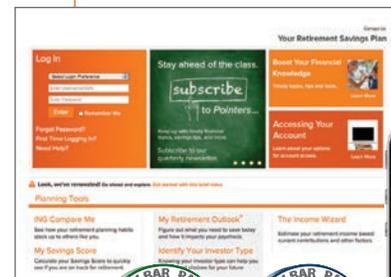
Voya's clear commitment to retirement is visible in all that we do, and your employees can feel comfortable that a trusted brand is helping them become financially ready.

You'll appreciate how Voya's local service acts as an extension of your HR department and frees up more of your time to focus on your business.



Award-winning participant website and mobile app.

Access your account on the go. Download the Voya Retire app. Available for owners of iPhone,[®] iPod Touch[®] and Android[™] devices. Search Voya Retire in your app store.³



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Flexible investment options

Your plan can include a wide range of flexible investment options designed to suit the knowledge and interest levels of all participants.

- No proprietary fund requirements above \$1M.
- Target-date and risk-based fund options.⁴
- In-plan guaranteed retirement income solutions designed to help participants save, protect and turn their savings into monthly income in retirement.⁵

Measuring your plan's success

The health and progress of your plan is front and center.

Through regular reporting, we measure key indicators of your plan's health including participation levels, deferral rates, income replacement projections and service utilization rates. Then we use those trends to implement focused action plans designed to help more of your employees discover for themselves what they can do to better be on track to retirement readiness.

Voya is a top tier defined contribution plan provider in terms of plans and participants⁸ and we proudly serve nearly 5 million participants coast to coast!

5 million

Fiduciary support

With over 40 years experience designing and delivering retirement plans, Voya is here to help you navigate your fiduciary responsibilities.

You can control the level of fiduciary assistance you receive – from our Fiduciary Toolkit to our flagship fiduciary solution offered through Morningstar Associates, Portfolio Blueprint®.⁶

- Portfolio Blueprint® Investment Oversight offers Fund-level fiduciary support from Morningstar Associates.
- Portfolio Blueprint® 3(21) from Morningstar Associates' acknowledges fiduciary responsibility for your investment advisory services under ERISA 3(21)(A)(ii) for no additional fee.
- Portfolio Blueprint® 3(38) allows you to delegate fiduciary responsibility for the selection, ongoing monitoring and replacement of your plan investments, for an additional fee.
- Plan notice mailings are easier to manage and execute using Voya's Planotify fulfillment service. Planotify can help facilitate the fulfillment of regulatory required notices in support of your ERISA 3(16) fiduciary obligations, while also reducing your administrative workload.

¹ Morningstar Retirement Manager is offered by and is the property of Morningstar Associates LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products offered through Voya Financial Partners LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. Voya and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

² Financial Advisors are Investment Advisor Representatives of and offer securities and investment advisory services through Voya Financial Advisors, Inc., member SIPC.

³ iPhone, iPod Touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.

⁴ Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

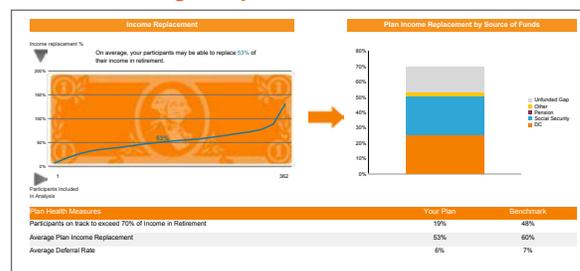
⁵ Guarantees are based on the claims-paying ability of the issuing insurance company.

⁶ Through a strategic relationship with Morningstar Associates LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., Voya makes available Portfolio Blueprint®, a service offering investment solutions and fiduciary support from Morningstar Associates for plan sponsors. Morningstar Associates 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 Associates reconsider specific fund selections but the final decision on which funds are selected for Portfolio Blueprint is Morningstar Associates'. Morningstar Associates has no ability to choose the funds that are made available under Voya's products and contracts. 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.

⁷ Voya internal datamart, as of 12/31/15.

⁸ Pensions & Investments Ranking of Top DC Recordkeepers, March 2015. Fifty companies participated in the latest survey.

Plan Health Insight Report



Portfolio Blueprint Plan Formal Service Agreement: Acknowledgement of Sections §3(21)(A)(ii) of ERISA

MORNINGSTAR®

Morningstar acknowledges its role as a fiduciary, as defined in Section 3(21)(A)(ii) of the Employee Retirement Income Security Act of 1974 ("ERISA"), with respect to the selection and ongoing monitoring of the Plan's investment menu.

Sample for illustrative purposes only.

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WWW.ETHISPHERE.COM



What more do you need to know?

We're here to answer your questions or help you take the next step toward choosing Voya Financial as your retirement plan provider. Call your local Voya representative or financial professional today to learn more.



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

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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