

Securing today. Protecting tomorrow.



Voya's approach to cybersecurity

✓ **Cybersecurity program
best practices**

✓ **Online security tips**

✓ **Hiring a service provider**

✓ **SOC 1 & SOC 2**



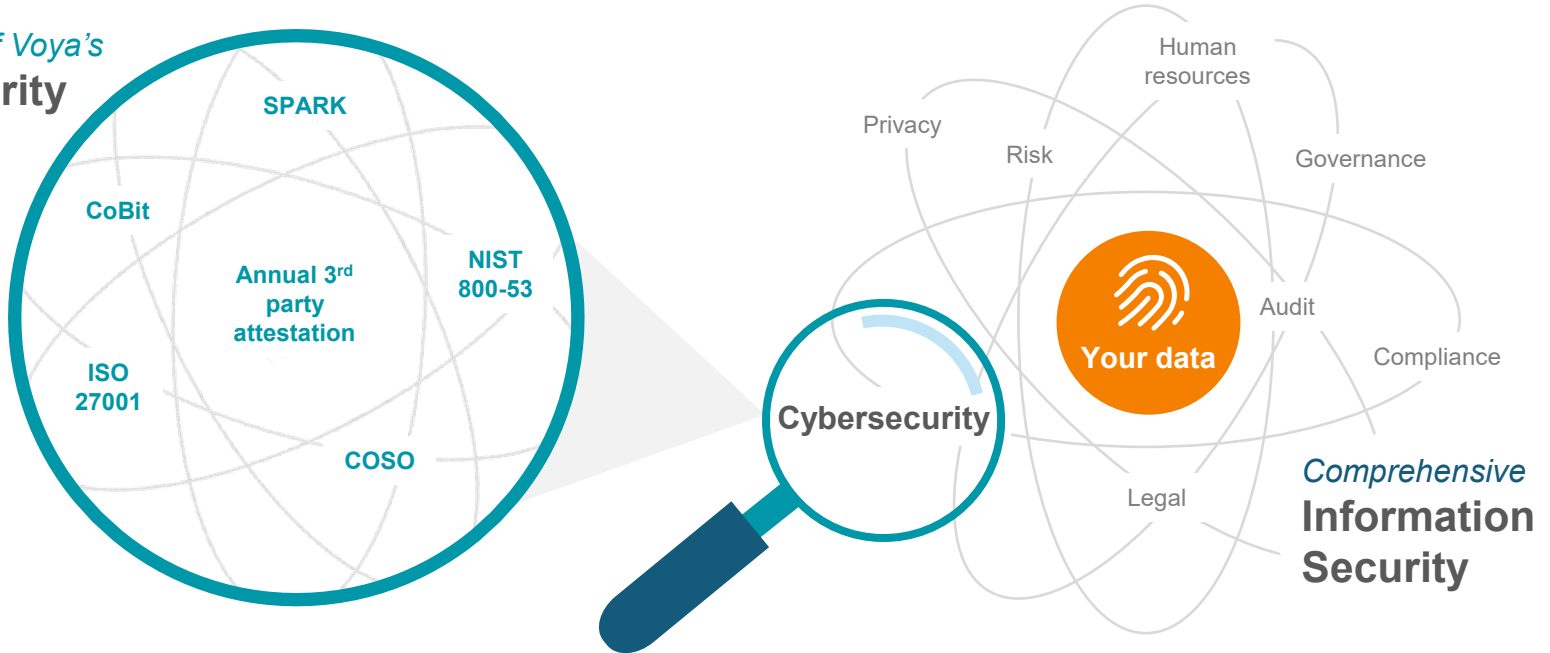
Voya received ISO/IEC 27001: 2022 certification, which is a security framework created by the International Organization for Standardization that assesses a company's ability to manage trusted information in the areas of confidentiality, integrity and availability and to keep its data safe. To achieve this certification, Voya completed a comprehensive audit to verify that we comply with ISO/IEC 27001:2022's control objectives and clauses.

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Cybersecurity is just one part of information security

Components of Voya's Cybersecurity program



The evolving landscape of cybersecurity threats

What to watch in 2026

Phishing

Ransomware threats to business

AI/Deepfake

More regulatory compliance – local, state, national and international

Supply chain risks

Financial impact on cybersecurity budget

Increasing cost of cyber insurance

Competing for cyber talent

How we are using artificial intelligence (AI) today

Improving participant outcomes and delivering business value

Business capabilities

Data science capability vision


Current data science capabilities in place



Improve customer engagement and outcomes

- Enable Voya to delight the customer leading to longer term relationships and improved outcomes
 - Analytics enables greater understanding of customer needs with unique recommendations delivered through all channels
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- Chatbot (“Voya PAL”)
- Personalized messaging & personalization



Drive operational effectiveness

- Foundation for improving the effectiveness and efficiency of internal processes
 - Analytics informs prioritization of work, reduces manual efforts, and enables data-driven decision making
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- Fraud detection
- Forecasting
- New business prioritization

Fraud prevention in action

“Hi, this is Teri. I’d like to make a bank change...”



New bank location:
Alexandria, VA (22121)

ACH routing location
is **1,185 miles** from
home address



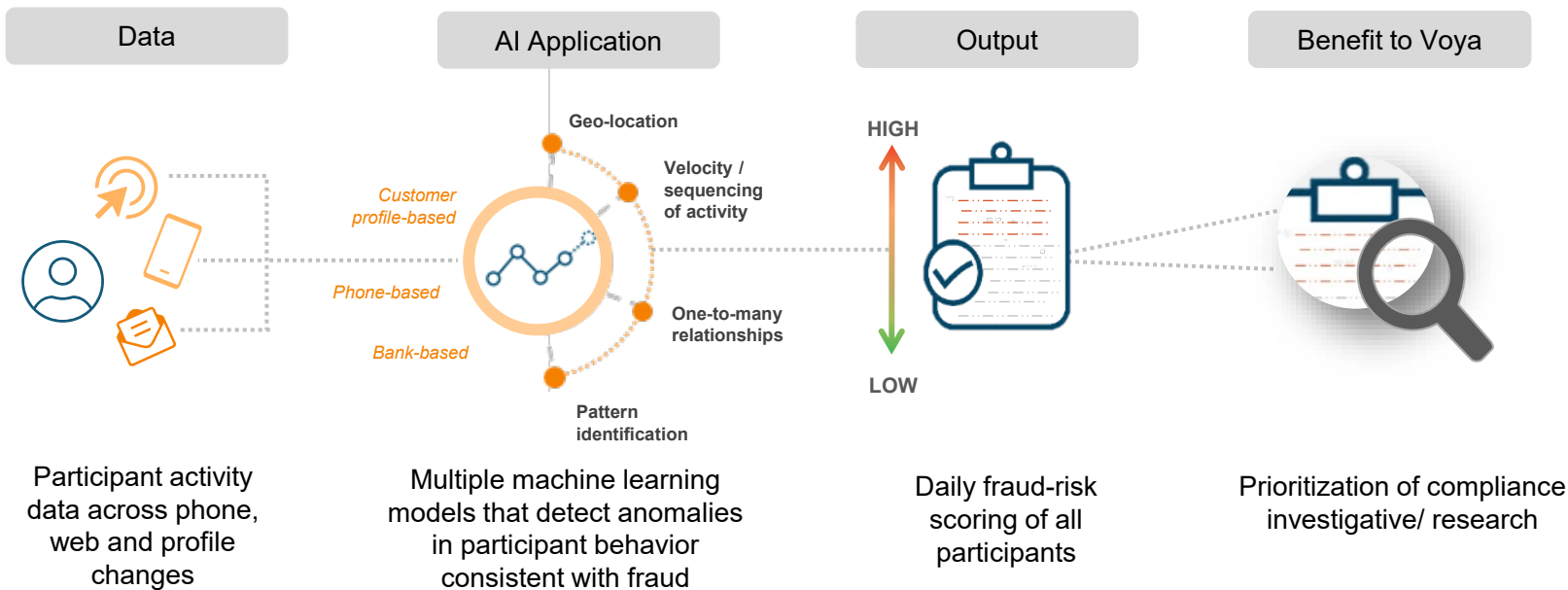
**Outside
safe radius**

Hypothetical example for illustrative purposes only.
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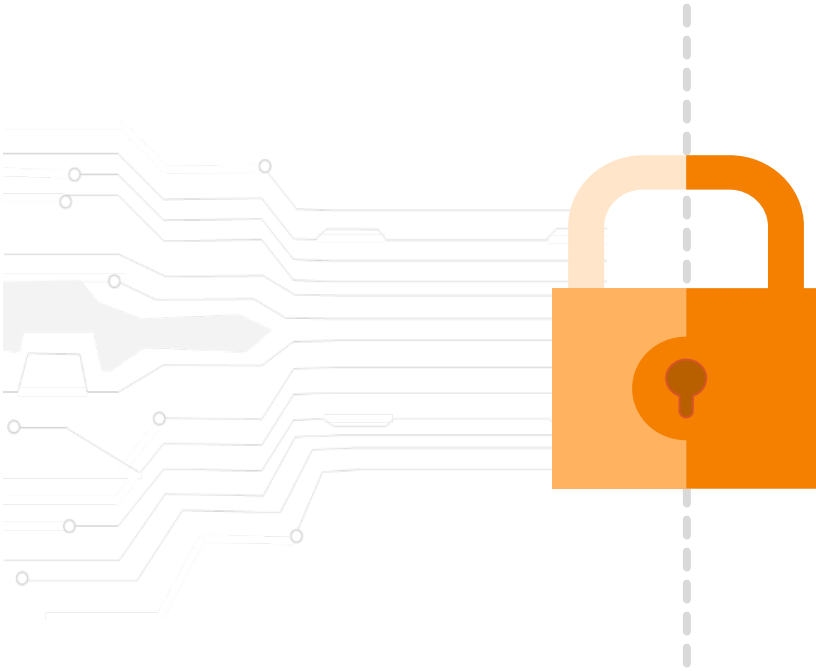
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Leveraging AI to help keep accounts safe

Identifying fraudulent account takeover attempts and prioritizing compliance investigations to protect participant assets



Voya's S.A.F.E.® Guarantee



Cybersecurity + Fraud prevention

S.A.F.E. = *“Secure Accounts for Everyone”*

Visit <https://www.voya.com/articles/safe-guarantee> for more information on our S.A.F.E.® Guarantee.

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