

Want to tool up for retirement planning?

Voya Financial® believes every American should have the tools and information to help build a secure retirement. As part of your employer-sponsored retirement savings plan, you have access to a suite of interactive online resources to provide you with the information you need to take control of your finances. Register your account on **VoyaRetirementPlans.com** to start accessing them today!



myOrangeMoney® web experience

Orange Money is the money you need to save for retirement, versus green money, which can be spent now. The educational, interactive myOrangeMoney online experience shows you how your current retirement savings may translate into monthly retirement income. It outlines where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness with an interactive slider. This back-to-basics approach can be found when you log in to your account at **VoyaRetirementPlans.com**.



▶ Featuring Voya's Personalized Account Video

Generated in real time, your personalized video provides you with a roadmap of your saving status based on your current monthly income replacement goals, your estimated monthly retirement income, and your potential retirement income shortfalls. **See where you stand by watching yours today! Find it on your account homepage.**



Financial wellness experience

Financial wellness is about the balance of living for today, saving for tomorrow, and building confidence along the way. To help guide you, Voya is proud to bring you the Financial Wellness Experience. Log in to your 401(k) account at **VoyaRetirementPlans.com** and select the *Financial Wellness* tab above *myOrangeMoney*. Complete your personal assessment to learn how to take meaningful actions for your financial future.



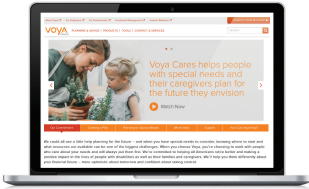
Voya financial blog for savings and investing

Check out the Voya Financial blog for the latest information to help you with your goal of saving and planning for retirement. Articles covering a variety of financial topics arm you with practical tips and insights to help you to and through retirement. Visit **blog.voya.com**.



Voya Retire mobile app

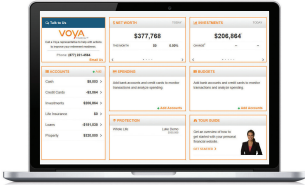
The Voya Retire mobile app* lets you see your monthly retirement income visually, not just as a balance. The app is a fast and easy way to access your retirement account, manage your savings, and evaluate whether you're on track toward reaching your goals – on the go! Download the app for free from the Apple App Store® or the Google Play™ store.



Voya Cares®

We could all use a bit of help planning for the future — and when your planning includes special needs, knowing where to start can be one of the biggest challenges. However, you're not alone. Through your employer's retirement plan, you have access to Voya Cares®. This distinctive program gives you access to holistic financial education and personalized special needs planning that helps you move towards the future you envision. The Voya Cares online resource center provides a variety of resources including educational articles, white papers, and informational brochures - available how and when you need them.

Visit Voya.com/VoyaCares to learn more.



Personal Financial Dashboard

Voya's web-based tool enables users to organize, integrate, and manage all of their financial information on one comprehensive and intuitive digital platform. You can set goals, create budgets, track spending and review investments. Enter as many accounts as you like - checking, saving, credit cards, retirement, etc. The tool can update your information automatically, so you always have a current view of your complete financial picture, or you can use it to simply view a snapshot in time. Find it under "**Organize your \$\$\$**" on your retirement account homepage.



Access your account to explore these resources today!

Visit VoyaRetirementPlans.com

If you have not logged in before:

- Click *Register now*.
- Select the way you would like to create your online access.
- If you prefer to use the PIN option, but have not received your PIN in the mail or cannot locate your PIN, you can request a PIN on the website or by calling customer service.
- Set up a unique username and password for use on the website and the Voya Retire mobile app.
- Provide your mobile number or an alternate email address to ensure the security of your account. This will be used for future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.

Questions? At any time, call 800.584.6001 and speak to a Customer Service Associate.

They're available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time.



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

*Available for iPhone® and Android™ devices. The Apple App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Products and Services offered through the Voya® family of companies.

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.

3052130.C.P-1 © 2018 Voya Services Company. All rights reserved. CN0405-41243-0520D