



Leading technology you can rely on

Voya's technology demos and websites

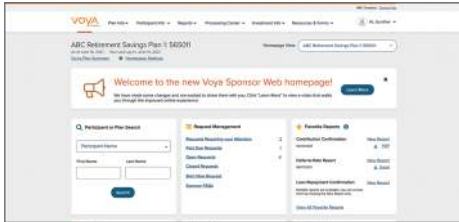
Voya Financial® is committed to developing and delivering the type of leading technology that supports your plan and its participants. Our technology, coupled with personalized services, create retirement plans that are easier to administer and easier for participants to benefit from all they have to offer.

For plan sponsor use only. Not for use with participants.

PLAN | INVEST | PROTECT

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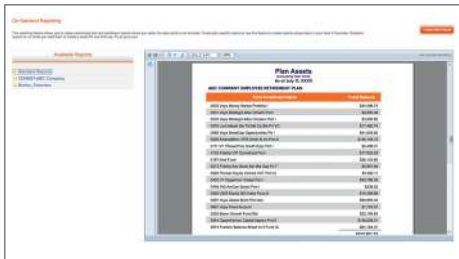
Plan sponsor tools



Plan Sponsor Website demo

<https://demos.voyacdn.com/sponsorwebdemoease/>

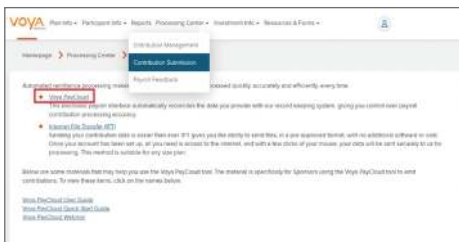
Voya's Plan Sponsor website provides "one stop" functionality to an array of reporting tools. The site provides you with secure access to plan and participant-level information to effectively manage and monitor your plan.



On-Demand Reporting demo

<https://demos.voyacdn.com/reportdemo/>

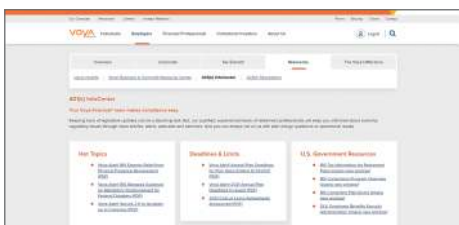
Voya's On-Demand Reporting tool, accessed from the Plan Sponsor website, makes it easy for you to measure plan metrics. Choose from the list of standard reports or build a custom report for additional detail.



Voya PayCloud demo

<https://demos.voyacdn.com/payadmindemo/>

Voya works to make the payroll process easier for you. You maintain control over how often you send and receive participant data. You have the convenience of sending and receiving data in the format of your choosing – and Voya encrypts all data to keep it secure.



Voya 401(k) InfoCenter

<https://www.voya.com/employer/401k-info-center>

Voya's Qualified Plan Consulting team helps keep you informed about the latest legislative and regulatory issues impacting 401(k) plans through the convenience of this site. It provides immediate access to tools and resources to help you maintain your plan within compliance standards.

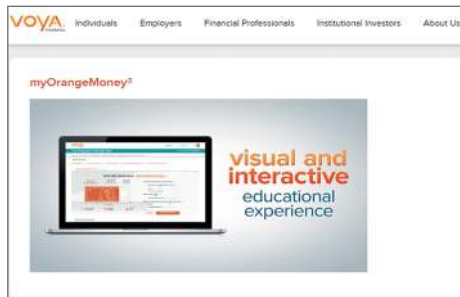


The Voya Behavioral Finance Institute for Innovation

<https://www.voya.com/employers/behavioral-finance-institute>

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 a number of novel concepts that could translate into large-scale solutions to help people save more and achieve better retirement outcomes. The Institute's work will be differentiated by its ability to merge behavioral science with the speed and scale of the digital world.

Plan participant tools



myOrangeMoney® video

<https://www.voya.com/page/myorangemoney>

Serving as the centerpiece for the participant website, the myOrangeMoney interactive educational online experience is designed to help individuals focus on how their accumulated savings translates into estimated monthly income in retirement.

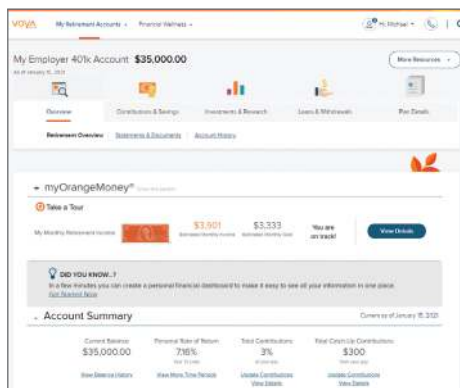
Interactive sliders let participants try out different savings, retirement age and investment return scenarios to see how changes may help fill in any gaps and impact long-term goals. Healthcare cost and Social Security benefit modeling help further illustrate the potential impact on a participant's future monthly income.



Morningstar® Retirement ManagerSM demo

<https://demos.voyacd.com/ease/savings/advice.html>

This service offers two solutions that recognize participants don't have to be investing experts to save successfully for retirement. Investment Advice (Manage My Plan Manually) and fee-based Managed Accounts (Have Morningstar Manage My Plan) consider some participants may enjoy help with managing their accounts while others prefer professional oversight.

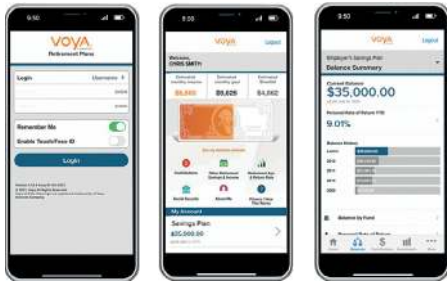


Participant website demo

"Click-through" demo: <https://demos.voyacd.com/ease>

Voya's award-winning participant website provides an array of personalized account management and educational tools to help participants monitor and manage their retirement plan account. Voya received the 2021 DALBAR Seal of Communications Excellence for financial services communications for our participant website – representing excellence in financial services communications.

Plan participant tools (continued)

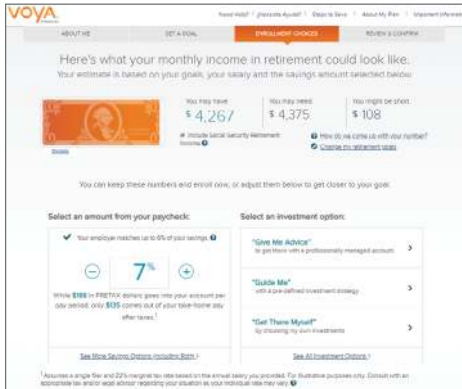


Voya Retire mobile application demo

<https://demos.voyacd.com/pwebmobileparticipant>

“Click-through” demo: <https://demos.voyacd.com/mobilepwebclickdemo/>

The Voya Retire plan account mobile application enables participants to connect to their account on the go and at their convenience. Participants can download the application for free directly from the App Store or Google Play (Keyword: Retire) to view account details and make transactions. The myOrangeMoney experience is also featured as part of the mobile platform.



Online Enrollment demo

“Click-through” demo: <https://demos.voyacd.com/newenroll/>

The Voya Enroll website is fully accessible from any smartphone, tablet or laptop and helps put employees on the path to be ready right from the start. As they enroll in your plan, employees can set retirement goals, select savings rates, choose investment paths and clearly see how the choices they make today may impact their estimated monthly income in retirement.



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

IMPORTANT: The illustrations or other information generated by the myOrangeMoney calculator 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.

IMPORTANT: The projections or other information generated by Morningstar® Retirement ManagerSM regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

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DALBAR's Communications Seal is recognition for firms' commitment to excellence and is awarded to communications that excel in offering a superior experience while meeting the needs of the audiences they serve. In 2021, Voya's Participant Website was granted the 2021 DALBAR Seal of Communications Excellence for financial services communications, among 21 eligible companies at the time of Voya's award (Q1-2021).

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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