

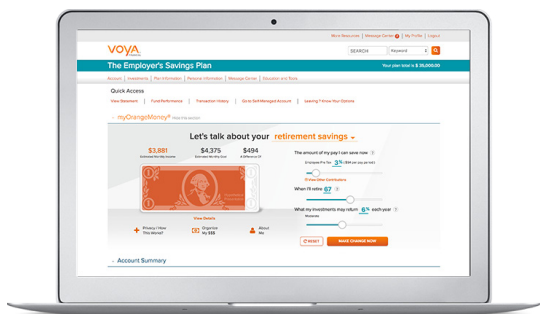
Retirement Readiness Tools and Resources

Check out these great tools and resources offered by Voya Financial which will be available to you the week of May 4, 2020.



Voya Retire mobile app

The Voya Retire mobile 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! Search Voya Retire in your favorite app store.¹



myOrangeMoney web experience²

myOrangeMoney is an educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness. Orange Money is the money you need to save for retirement, versus green money, which can be spent now. This back-to-basics approach helps you see the steps you need to follow to take control of your financial future.

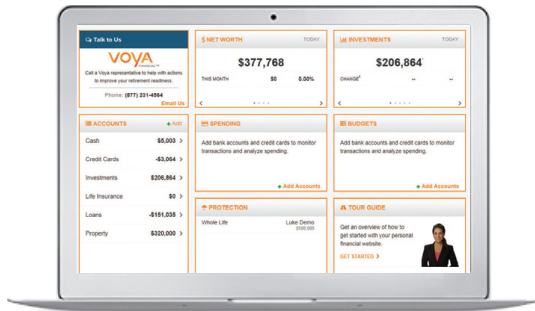
People with special needs and their caregivers can also use myOrangeMoney to visualize their retirement goals and progress. myOrangeMoney will take your unique circumstances into account with eligibility for government programs, such as:

- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)



Financial Wellness experience²

Financial Wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness experience. Take your personal assessment at voyadelivers.com/fw/ to gain insights that will help you take meaningful actions for your financial future.



Personal financial dashboard²

Try our web-based tool that enables you to organize, integrate, and manage all of your financial information on one comprehensive and intuitive digital platform.

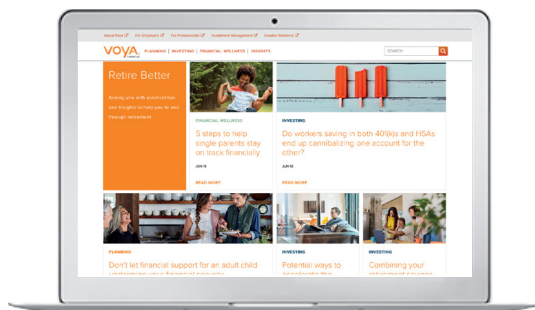
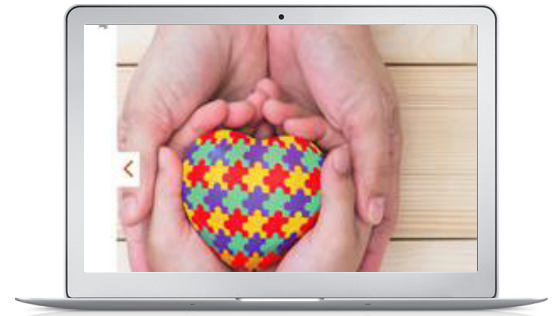
Voya Cares[®]

Voya Cares is a program at the heart of Voya's culture, offering people with disabilities and special needs, as well as their caregivers, access to financial wellness and retirement planning solutions. Voya Cares provides you with a variety of resources that are available how and when you need them. The online resource center provides access to educational articles, white papers and informational brochures.

Topics include:

- Planning checklist
- Understanding government benefit
- Key considerations
- Filling the financial gap
- Creating a letter of intent
- Fully integrating employee benefits

Visit voyacares.com for more information.



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. Visit blog.voya.com to find out more.

¹App 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.

²**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.