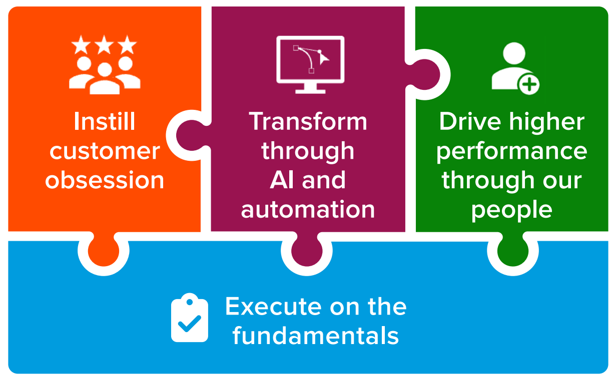
2025 Impact Report at a glance

Voya's purpose is rooted in who we are: Together, we fight for everyone's opportunity for a better financial future. We delivered on that commitment in 2025 by helping more than 18 million Retirement and Employee Benefits customers feel well prepared, better protected and more financially confident. We delivered strong financial results, expanding our capacity to invest in the capabilities that help our customers navigate important financial decisions and support employers as they care for their workforces. Voya employees also put our purpose into action by giving back through our National Days of Service and Employee Giving Campaign. Together, these results demonstrate how Voya's purpose, culture and performance work together to create long-term value.

— Heather Lavallee, Chief Executive Officer

Cultural evolution

Our culture helps us stay the course as we execute our strategy through the Core Four fundamentals introduced in 2025. The Core Four defines how we bring our strategy to life. They focus on what matters most: putting customers first; using data, automation, and AI to work smarter; thinking like an owner; and delivering with discipline and quality. They guide how we work and make decisions.



Instill customer obsession

Turning guidance into action

We strengthened our presence in Boston to better serve clients, financial professionals and partners, creating a hub supporting more than 100 financial professionals and expanding access to personalized financial guidance.[1] We rolled out WealthPath, a new platform for financial professionals, to equip them with tools and technology to navigate complex wealth planning needs, helping more participants move from uncertainty to informed, confident decision-making.

Simplifying benefits decisions

We help make benefits easier to use, easier to manage and more effective for the people who rely on them through our Benefitfocus platform. This specialized, flexible platform supports employers, health plans and employees with a simpler, more personalized experience that is intended to help improve decision-making, reduce complexity and lower costs. Our 2026 Benefits Enrollment season achieved an "Excellent" rating in the client service category.[2]

Aligning responsible investments with client priorities

Voya Investment Management's responsible investment capabilities are designed to help institutional investors align portfolios with their objectives, preferences and risk considerations. Our experienced analysts and portfolio managers bring deep asset-class expertise and apply that insight to each portfolio's specific objectives.

$360B total assets under management	**$299B** environmental, social and governance integration
$112B client-directed exclusions	**$13B** sustainability solutions

Transform through AI and automation

Delivering faster claims decisions

We are using AI and automation tools to review claims more efficiently. By helping our employees better identify potential payable benefits within complex medical records, these tools have improved consistency in decision-making. For customers, that means faster answers and a more reliable experience during stressful moments.

20% reduction

in claim processing time and improved consistency in decision-making.[3]

Reducing friction during critical times

Teams across Customer Experience, Digital Product, the Customer Contact Center and Operations worked together to understand participant needs and deliver a more reliable, accessible document upload experience. By the end of 2025, the team introduced a new upload capability within the web and mobile experience, allowing participants to submit multiple documents directly through their account. This work simplifies how documents are submitted and managed, we help participants complete key actions more efficiently, with greater visibility and confidence.

Building AI fluency across our workforce

In 2025, we advanced our digital-first business strategy by rolling out Microsoft Copilot across the organization, with a 95% adoption rate, giving employees practical tools that help them work smarter while creating more space for judgment, creativity and human connection.[4]

Drive higher performance through our people

Listening. Acting. Measuring.

Our Employee Sentiment Survey participation was strong in 2025, where 91% of employees said they feel encouraged to raise problems and identify solutions. The results give leaders a clear view of where employees are aligned, where execution may be slowing and where action is needed. We share results directly with leaders across the organization and use them to drive focused action planning, stronger accountability and more effective team performance.

Advancing education and economic inclusion

Our Employee-Led Councils play an important role in strengthening the employee experience, reinforcing Voya's employer brand and fostering innovation and collaboration across the organization. For example, our LGBTQ+ Allies Council supported the adoption of gender inclusive language across enterprise systems, training and client facing channels, strengthening consistency, fostering belonging and enhancing the customer experience.

Investing in tomorrow's leaders

Through signature partnerships with nonprofits across the country, we support students and educators with practical financial knowledge, real-world decision-making skills and exposure to pathways that can increase interest in financial services and related careers. In 2025, more than 50,000 students enrolled in financial literacy or STEM programs

44%	53%	5800+ educators
average improvement in financial literacy skills for Voya Foundation students	average increase in STEM degree or career interest for Voya Foundation students	trained, retained, or recognized through our foundation programs

The essence of leadership is creating the conditions for people to think like owners, work across boundaries, speak candidly and stay focused on the most critical outcomes… Leadership is what helps make purpose real. Some of the greatest leadership lessons I have learned are about applying influence with care, demonstrating ownership without authority, and living accountability — I call it "being in the boat." Some leaders get the team in the boat, shove it into the stream and shout directions from the shore. Great leaders get in the boat and row as hard as everybody else. You have to be a player and a coach at the same time. You don't do everyone's job for them, but you understand the work, listen carefully and help the team row in the same direction.

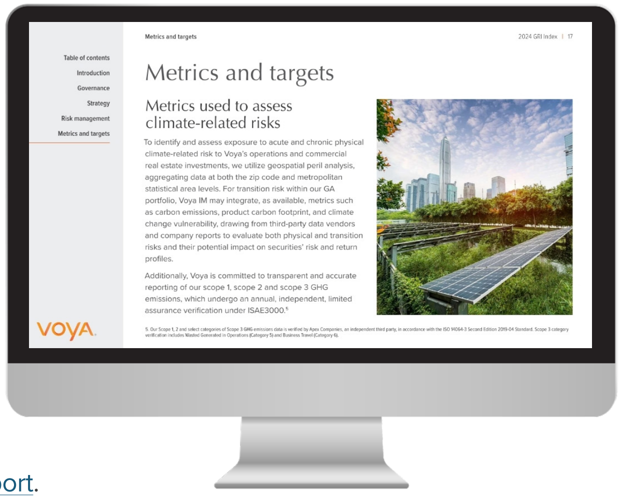
— Lynne Biggar, Voya Financial's board member and chair of the Compensation, Benefits and Talent Management Committee

Execute on the fundamentals

Upholding governance practices

Delivering on our strategy takes disciplined execution. We earn trust and manage risk through clear governance, strong controls and informed decisions. When we standardize our work, challenge outdated ways of working and take ownership for long-term results, we strengthen execution across the enterprise. These fundamentals also support the other Core Four pillars — helping us better anticipate customer needs, use AI and automation with intention and enable our people to perform at a higher level. Together, they help turn strategy into measurable progress for customers, colleagues, shareholders and the communities we serve.

For more detailed information on governance and corporate responsibility-related disclosures, please visit our website to review our GRI report, Materiality Assessment, Proxy Statement, and TCFD Report.



Please visit Voya.com to read our full 2025 Impact Report.

Corporate information, unless otherwise indicated, is as of December 31, 2025. All metrics and data points in this report have been rounded and should be interpreted as approximate.[1] As of 3.31.2026.[2] Average based on 2025 Benefitfocus Net Promoter Score client survey results.[3] Reductions based on claimant document processing time for fracture, concussion and laceration claims from September - December 2025. The automation has stabilized at 97% or greater accuracy for these claims types. Findings were calculated in March 2026.[4] As of 3.31.2026. Products and services offered through the Voya family of companies. CN5885032 _0927

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