2025

| Global Reporting Initiative Index

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GRI Index

Human Capital

Training

Volunteerism

Global Reporting Initiative Index

The strategy and activities described in this report are those of Voya Financial and not of our affiliated representatives, distribution partners or joint ventures. 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.

This GRI Index accompanies our 2025 Impact Report, which was developed in reference to the GRI Standards: Core Option. It is intended to assist readers in locating various information contained in the annual Impact Report and elsewhere. All referenced reports correspond to the applicable reporting year (e.g., "Impact Report" refers to the 2025 Impact Report) and reflect 2025–2026 documentation unless otherwise noted.

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
GRI 2: General disclosures 2021				
2–1–a	**Organizational details**	Voya Financial Inc.		
2–1–b	**Organizational details**	NYSE: VOYA		
2–1–c	**Organizational details**	200 Park Ave, New York NY 10166		
2–1–d	**Organizational details**	United States		
2–2	**Entities included in the organization's sustainability reporting**	Impact Report, pg. 4, 15, 41 Form 10-K, pg. 4	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.	
2–3	**Reporting period, frequency and contact point**	Corporate information, unless otherwise indicated, is as of December 31, 2025. For additional information, please contact EnterpriseESG@voya.com.		
2–4	**Restatements of information**	There are no current restatements of information.		
2–5	**External assurance**	Form 10-K, pg. 211 TCFD Report, pg. 21		
2–6	**Activities, value chain and other business relationships**	Impact Report 4, 14, 41, endnote 8 Form 10-K, pg. 4-10		
2–7	**Employees**	Form 10-K, pg. 4. See "Human Captial" section.		
2–8	**Workers who are not employees**		Not applicable	All reported individuals are Voya employees.
2–9	**Governance structure and composition**	Proxy Statement, pg. 2-32		

GRI Index

Human Capital

Training

Volunteerism

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
2–10	**Nomination and selection of the highest governance body**	Proxy Statement, pg. 4-17		
2–11	**Chair of the highest governance body**	Ruth Ann M. Gillis		
2–12	**Role of the highest governance body in overseeing the management of impacts**	Code of Business Conduct and Ethics, pg. 2, 6, 13 Proxy Statement, pg. 20, 25, 32		
2–13	**Delegation of responsibility for managing impacts**	Proxy Statement, pg. 20, 30-31 Impact Report, pg. 39		
2–14	**Role of the highest governance body in sustainability reporting**	Proxy Statement, pg. 25 Impact Report, pg. 39		
2–15	**Conflicts of interest**	Proxy Statement, pg. 6–17, 22–23, 74–75		
2–16	**Communication of critical concerns**	Governance Documents webpage: Communicate with our Board of Directors Proxy Statement, pg. 20–22		
2–17	**Collective knowledge of the highest governance body**	Proxy Statement, pg. 22		
2–18	**Evaluation of the performance of the highest governance body**	Proxy Statement, pg. 22		
2–19	**Remuneration policies**	Proxy Statement, pg. 34–54, 64–70		
2–20	**Process to determine remuneration**	Proxy Statement, pg. 24, 32–34, 38–40		
2–21	**Annual total compensation ratio**	Proxy Statement, pg. 68		
2–22	**Statement on sustainable development strategy**	Impact Report, pg. 5		
2–23	**Policy commitments**	Visit Responsible Business Practices for our policies and code of ethics.		
2–24	**Embedding policy commitments**	Impact Report, pg. 23, 39. Supplier Code of Conduct: Introduction; Misconduct Reporting and Anti-Retaliation		
2–25	**Processes to remediate negative impacts**	Form 10-K, pg. 27. S.A.F.E. Guarantee webpage: Introduction; Fraud claim process, Fraud claim process. Statement on Human and Workplace Rights: Issue Resolution		
2–26	**Mechanisms for seeking advice and raising concerns**	Code of Business Conduct and Ethics, pg. 6		
2–27	**Compliance with laws and regulations**	Form 10-K, pg. 46, 188. See Commitments and Contingencies.		
2–28	**Membership associations**	Impact Report, pg. 10; Awards and recognition webpage; Responsible Investments webpage		
2–29	**Approach to stakeholder engagement**	Materiality webpage: 2024 materiality assessment results Impact Report, 10, 27		
2–30	**Collective bargaining agreements**	Statement on Human and Workplace Rights: Freedom of Association and the Right to Pursue Collective Bargaining, Work Hours, Wages and Benefits		

GRI Index

Human Capital

Training

Volunteerism

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
Material topics				
3–1	**Process to determine material topics**	Materiality webpage: 2024 materiality assessment results	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.	
3–2	**List of material topics**	Materiality webpage: 2024 materiality assessment results		
Economic performance				
3–3	**Management of material topics**	Form 10-K, pg. 5		
201–1	**Direct economic value generated and distributed**	Form 10-K, pg. 53: Results of Operations - Company Consolidated		
201–2	**Financial implications and other risks and opportunities due to climate change**	TCFD Report, pg. 7-16		
201–3	**Defined benefit plan obligations and other retirement plans**	Form 10-K, pg. 8		
201–4	**Financial assistance received from government**	Form 10-K, pg. 182		
Procurement practices				
3–3	**Management of material topics**	For Suppliers webpage		
204–1	**Proportion of spending on local suppliers**		Information unavailable/ incomplete	Voya Financial does not currently report on vendor spend. Voya is committed to environmental practices and we seek to partner with suppliers and facility providers who share a similar view.
Anti-corruption				
3–3	**Management of material topics**	Code of Business Conduct and Ethics, pg. 7-8		
205–1	**Operations assessed for risks related to corruption**	Anti-Corruption and Anti-Bribery Policy, pg. 6		
205–2	**Communication and training about anti-corruption policies and procedures**	Anti-Corruption and Anti-Bribery Policy, pg. 6		
205–3	**Confirmed incidents of corruption and actions taken**	Anti-Corruption and Anti-Bribery Policy, pg. 7-8		
Anti-competitive behaviour				
3–3	**Management of material topics**	Code of Business Conduct and Ethics, pg. 8		
206–1	**Legal actions for anti-competitive behavior, anti-trust, and monopoly practices**	Code of Business Conduct and Ethics, pg. 8		

GRI Index

Human Capital

Training

Volunteerism

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
Energy				
3–3	**Management of material topics**	TCFD Report, pg. 19 Environmental Commitment Statement		
302–1	**Energy consumption within the organization**	TCFD Report, pg. 20		
302–2	**Energy consumption outside of the organization**	TCFD Report, pg. 18, 20		
302–3	**Energy intensity**	TCFD Report, pg. 20		
302–4	**Reduction of energy consumption**	TCFD Report, pg. 20		
302–5	**Reduction in energy requirements of products and services**		Not applicable	Voya excludes Category 11 because it sells no physical products; applicability to digital services remains under assessment.
Emissions				
3–3	**Management of material topics**	TCFD Report, pg. 17 Environmental Commitment Statement		
305–1	**Direct (Scope 1) GHG emissions**	TCFD Report, pg. 17-18		
305–2	**Energy indirect (Scope 2) GHG emissions**	TCFD Report, pg. 18		
305–3	**Other indirect (Scope 3) GHG emissions**	TCFD Report, pg. 17-19		
305–4	**GHG emissions intensity**	TCFD Report, pg. 18		
305–5	**Reduction of GHG emissions**	TCFD Report, pg. 19		
305–6	**Emissions of ozone-depleting substances (ODS)**		Not applicable	Ozone depleting substances are not emitted during business operations.
305–7	**Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions**		Not applicable	Nitrogen oxides, sulfur oxides and other significant air emissions are not emitted during business operations.
Waste				
3–3	**Management of material topics**	Environmental Commitment Statement		
306–1	**Waste generation and significant waste-related impacts**	TCFD Report, pg. 20		
306–2	**Management of significant waste-related impacts**	TCFD Report, pg. 20		
306–3	**Waste generated**	TCFD Report, pg. 20		
306–4	**Waste diverted from disposal**	TCFD Report, pg. 20		
306–5	**Waste directed to disposal**	TCFD Report, pg. 20		

GRI Index

Human Capital

Training

Volunteerism

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
Supplier social assessment				
3–3	**Management of material topics**	Environmental Commitment Statement Supplier Code of Conduct: Introduction; Misconduct Reporting and Anti-Retaliation		
308–1	**New suppliers that were screened using environmental criteria**		Information unavailable/ incomplete	The Supplier Code of Conduct sets forth Voya's standards and expectations with respect to key areas of corporate responsibility. Our goal is to work with suppliers to ensure alignment with our corporate values, operate ethically and responsibly, and comply with applicable laws, regulations and corporate policies.
308–2	**Negative environmental impacts in the supply chain and actions taken**		Information unavailable/ incomplete	The Supplier Code of Conduct sets forth Voya's standards and expectations with respect to key areas of corporate responsibility. Our goal is to work with suppliers to ensure alignment with our corporate values, operate ethically and responsibly, and comply with applicable laws, regulations and corporate policies.
Employment				
3–3	**Management of material topics**	Form 10-K, pg. 17-18		
401–1	**New employee hires and employee turnover**	Human Capital pg. 9		
401–2	**Benefits provided to full-time employees that are not provided to temporary or part-time employees**	Voya Benefits Highlights		
402–3	**Parental leave**	Voya Benefits Highlights , pg. 8		
Training and education				
3–3	**Management of material topics**	Form 10-K, pg. 17-18 Impact Report, pg. 25-37		
404–1	**Average hours of training per year per employee**	Impact Report, pg. 23 Training pg. 13		
404–2	**Programs for upgrading employee skills and transition assistance programs**	Form 10-K, pg. 18 Impact Report, pg. 22, 26, 28-30		
404–3	**Percentage of employees receiving regular performance and career development reviews**	Training pg. 13		
Diversity and equal opportunity				
3–3	**Management of material topics**	Inclusion webpage: Equal Opportunity Purpose, Talent and Inclusion Statement, pg. 9-11		
405–1	**Diversity of governance bodies and employees**	Purpose, Talent and Inclusion Statement, pg. 6-7		
405–2	**Ratio of basic salary and remuneration of women to men**	Purpose, Talent and Inclusion Statement, pg. 5	Confidentiality constraints	

GRI Index

Human Capital

Training

Volunteerism

Disclosure Number	Disclosure Category	Location	Reason for omission	Omission explanation
Non-discrimination				
3-3	**Management of material topics**	Code of Business Conduct and Ethics, pg. 12 Voya Values webpage: Equal Employment Opportunity		
406-1	**Incidents of discrimination and corrective actions taken**		Confidentiality constraints	Any violations of the business code of conduct may subject employees to disciplinary action, up to and including termination. We do not publicly disclose any incidents of discrimination.
Local communities				
3–3	**Management of material topics**	Voya Foundation webpage		
413–1	**Operations with local community engagement, impact assessments, and development programs**	Impact Report, pg. 29-36 Purpose, Talent and Inclusion Statement, pg. 8		
413–2	**Operations with significant actual and potential negative impacts on local communities**	Voya Foundation webpage Impact Report, pg. 29-36		
Supplier social assessment				
3–3	**Management of material topics**	Supplier Code of Conduct, pg. 1-4		
414–1	**New suppliers that were screened using social criteria**		Information unavailable/ incomplete	The Supplier Code of Conduct sets forth Voya's standards and expectations with respect to key areas of corporate responsibility. Our goal is to work with suppliers to ensure alignment with our corporate values, operate ethically and responsibly, and comply with applicable laws, regulations and corporate policies.
414–2	**Negative social impacts in the supply chain and actions taken**		Information unavailable/ incomplete	The Supplier Code of Conduct sets forth Voya's standards and expectations with respect to key areas of corporate responsibility. Our goal is to work with suppliers to ensure alignment with our corporate values, operate ethically and responsibly, and comply with applicable laws, regulations and corporate policies.
Public policy				
3–3	**Management of material topics**	Voya Financial Political Activities and Contributions 2025 Annual Report		
415–1	**Political contributions**	Voya Financial Political Activities and Contributions 2025 Annual Report		
Customer privacy				
3–3	**Management of material topics**	Impact Report, pg. 39		
418–1	**Substantiated complaints concerning breaches of customer privacy and losses of customer data**	Form 10-K, pg. 45-46 There are no current substantiated complaints concerning breaches of customer privacy and losses of customer data.		

GRI Index

Human Capital

Training

Volunteerism

Human Capital

Employees by category and type

	2022	2023	2024	2025
Regular				
Total	6,100	6,111	7,122	7,807
Female	3,196	3,184	3,766	4,267
Male	2,900	2,922	3,350	3,527
Other	4	5	6	12
International local hire				
Total	21	20	18	17
Female	5	5	4	4
Male	10	9	8	8
Other	6	6	6	0

	2022	2023	2024	2025
Temporary				
Total	20	20	14	13
Female	11	11	6	9
Male	9	9	8	4
Other	0	0	0	0
Acquisition lite				
Total	0	1,038	0	0
Female	0	582	0	0
Male	0	454	0	0
Other	0	2	0	0

Regular Employees: all full time and part time employees, exludes Interns/Temporary and International Local Hire.
International Local Hire: all full time and part time employees outside of the US, excludes Voya India, Interns/Temporary and Regular.
Temporary: all full time and part time workers including interns, excludes Regular and International Local Hire.
Acquisition Lite: All employees part of the acquisition of BenefitFocus who were in transition of becoming employees.

GRI Index

Human Capital

Training

Volunteerism

Employees by type[1]

	2022	2023	2024	2025
Full-time				
Total	6,064	7,096	7,077	7,768
Female	3,159	3,721	3,724	4,230
Male	2,901	3,368	3,347	3,525
Other	4	7	6	12
Part-time				
Total	56	73	59	52
Female	48	56	48	46
Male	8	17	11	6
Other	0	0	0	0

Full-time: All Regular and Temporary Employees working 40 hours, excludes International Local Hires.
Part-time: All Regular and Temporary Employees working less than 40 hours, excludesInternational Local Hires.
1. Data does not include international employees.

GRI Index

Human Capital

Training

Volunteerism

Employee new hires & turnover

2022

Age	<29	30-49	50+
New hires	225	561	213
Terminations	139	363	235
Termination rate	13%		

2023

Age	<29	30-49	50+
New Hires	262	305	110
Terminations	205	259	239
Termination Rate	11.5%		

2024

Age	<29	30-49	50+
New hires	164	419	169
Terminations	72	401	347
Termination rate	12%		

2025

Age	<29	30-49	50+
New Hires	256	598	194
Terminations	90	504	432
Termination Rate	14.7%		

GRI Index

Human Capital

Training

Volunteerism

Parental leave

	2022	2023	2024	2025
Eligible employees	5,003	5,511	6,354	6,247
Employees who took leave	131	159	218	224
Employees returning from leave	131	159	218	211
Retention for at least one year after leave	115	137	n/a	19

Employees returning from leave assumes that a failure to return from leave occurred if an employee terminated within 14 days of returning to work.
Retention for at least one year after leave assumes that the employee was retained for at least 365 days after returning to work.
Eligible employees includes Full Time, Regular Employees, with a length of service of 12 months or greater as of the last day of the previous year.

Regular performance reviews

	2022	2023	2024	2025
Non-personnel management roles	100%	100%	100%	100%
Personnel management roles	100%	100%	100%	100%

Federal regulations require Voya to collect and report certain demographic information about Voya's employee population, and in connection with Voya's compliance with these rules, Voya allows employees to voluntarily self-identify their racial, ethnic, and other characteristics. Voya does not maintain numerical or representation targets or goals based on demographics.

GRI Index

Human Capital

Training

Volunteerism

Training

Training types for 2025

Category	*Percent*
Completed Allyship Training	100%
Completed Anti-Harrassment Training	97%
Completed Cybersecurity training	100%
Completed Code of Conduct Training	100%

Hours of training for 2025

Category	*Hours*
Average hours training per FTE	16

GRI Index

Human Capital

Training

Volunteerism

Volunteerism

Employee volunteer program results

2022

	Volunteer hours	Participation rate
National Days of Service	10,139	53%
Year-round volunteerism	29,325	53%

2023

	Volunteer hours	Participation rate
National Days of Service	13,096	60%
Year-round volunteerism	22,647	65%

2024

	Volunteer hours	Participation rate
National Days of Service	18,289	70%
Year-round volunteerism	44,376	73%

2025

	Volunteer hours	Participation rate
National Days of Service	21,352	77%
Year-round volunteerism	53,911	83%

Total headcount does not include employees on leave as of report date and terminated employees.

GRI Index

Human Capital

Training

Volunteerism

Employee engagement target and results

	2022	2023	2024	2025
National Days of Service				
Leadership participation rate target	100%	100%	100%	100%
Leadership participation rate result	69%	80%	100%	100%
Employee participation rate target	70%	70%	70%	70%
Employee participation rate result	53%	60%	70%	77%
Employee Giving Campaign				
Participation rate target	70%	70%	70%	70%
Participation rate result	65%	75%	53%	72%
Dollars raised by employees	$2.9M	$2.7M	$2.6M	$2.4M
Dollars raised by foundation match	$2.6M	$2.5M	$2.4M	$2.7M
Total rasied	$5.5M	$5.2M	$5.0M	$5.2M

Certain information may be received from sources Voya Financial considers reliable; Voya Financial does not represent that such information is accurate or complete. Certain statements contained herein are statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (1) general economic conditions; (2) performance of financial markets; (3) interest rate levels; and (4) increasing levels of loan defaults.

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