Helping you build a secure financial future

Professional, personalized retirement planning advice and guidance from Voya Retirement Advisors, LLC, powered by Morningstar Investment Management LLC

POWERED BY MORNINGSTAR

PLAN
INVEST
PROTECT

VOYA FINANCIAL

Saving in your retirement plan is easy – but it can be hard to know if your investment selections and savings rate decisions will lead to meeting your retirement goals. To help you feel more in control of your financial future, your employer has teamed up with the investment professionals at Voya Retirement Advisors, LLC (VRA) to offer advice and guidance personalized just for you.

A path to help you get there

VRA's advisory services let you choose from two simple solutions based on your level of investment experience and the amount of time you want to spend managing your retirement plan account.

Prefer a helping hand while still maintaining control over your investments? Then consider the Online Advice option that provides investment advice and educational tools at no additional cost to you.

Want investment professionals to manage your account for you? With the Professional Management fee-based program you not only get personalized advice and guidance from the investment professionals at VRA but also have a service that puts those recommendations into action for you.

VRA's advisory services at-a-glance

What you receive	Professional Management	Online Advice
Professional investment selection	✓	✓
Appropriate retirement savings level recommendation	✓	✓
Quarterly account monitoring and automatic adjustments	✓	
Automatic account rebalancing	✓	
Annual progress report mailed to your home	✓	
Additional fee for use of the service	✓	

How do you decide which service is right for you?

It boils down to how comfortable you are with managing your retirement account. If you don't have the time, knowledge or interest to manage your retirement account on an ongoing basis, the Professional Management program may be appropriate. With this fee-based service, VRA does it all for you – from monitoring your investments to implementing transactions and rebalancing your account.

The Online Advice service may be appropriate if you want to maintain control over your retirement account. While VRA will provide recommendations on how to invest your account at no additional cost to you, you implement the recommendations and rebalance your portfolio as necessary.

VRA's advisory services commonly asked questions

Q: What services do I receive with the Professional Management program?

A: This fee-based service provides you with:

- Professional oversight
  VRA creates a personalized strategy by defining your retirement savings goals and constructing a portfolio based on your personal situation.
- Professional investment selection
  Appropriate investments for your situation are selected from your available investment options.
- Regular investment updates
  The investment options available in your plan are regularly evaluated and your account is updated as appropriate.
- Ongoing account monitoring
  Your account is reviewed quarterly and adjusted when necessary.
- Quarterly progress reports
  You receive a quarterly report outlining your performance and progress toward your goals.
- E-mail alerts
  If you choose, e-mail alerts can keep you informed about transactions made on your behalf.

VRA's advisory services commonly asked questions *continued*

Q: How much does the service cost?

A: If you select the Professional Management program, your account will be charged an annual fee* based on your account balance and debited for the appropriate charge on a periodic basis. This fee covers VRA's professional oversight of your account, regular investment updates, ongoing monitoring, and quarterly progress reports. There are no fees for using Online Advice.

Q: How long does it take to receive my personalized retirement strategy?

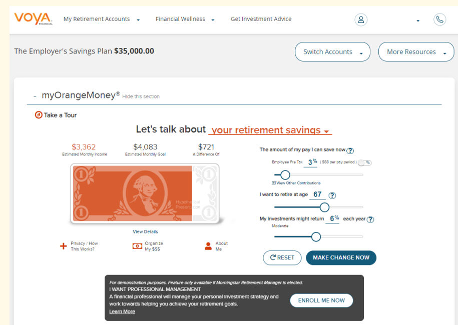
A: Regardless of which service you select, your experience is the same. Typically, it takes only a few minutes to complete the three-step process and receive your recommendations. Or, you can spend more time exploring different scenarios for your retirement strategy and personalize the recommendations further by providing supplemental information such as other retirement investments.

Q: Can I opt out of the Professional Management program?

A: You may cancel this service on the advisory services web site at any time by clicking on the "Cancel Service" link at the bottom right corner of the landing page or on the footer of every page. You can also opt out by calling your retirement plan's toll-free number and asking to speak with a VRA Investment Advisor Representative. Once you opt out of the program, Professional Management program fees will cease.

Looking for more information?

Visit your retirement plan website at **VoyaRetirementPlans.com** and click the "Get Investment Advice" link under "Account." Then follow the easy prompts to choose the option that's works for you.



For illustrative purpose only. Design related updates may occur over time.

*If you click "Enroll Me Now", you will be able to view fee details prior to confirming your enrollment in Professional Management.

IMPORTANT: Projections or other information generated by VRA 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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