



Voya® Personal Transition Account Supplemental Contract

Voya's Personal Transition Account

The Voya Personal Transition Account (the "Account") may be established as full payment to you of the death benefit or proceeds ("Proceeds") payable to you as a beneficiary of an insurance policy or contract (the "Insurance Product") if your proceeds are \$5,000 or greater. Once the Account is established, you will be the owner of the Account and you will receive a "draftbook" as full payment to you as beneficiary of the Proceeds of the "Insurance Product".

YOU SHOULD CONTACT THE INSURANCE COMPANY USING THE TOLL-FREE TELEPHONE NUMBER IDENTIFIED ON THE CLAIMANT STATEMENT OR DEATH CLAIM FORM:

- IF YOU DO NOT WISH TO HAVE THE PROCEEDS DEPOSITED INTO THE ACCOUNT AND WOULD LIKE THE PROCEEDS PAID BY A SINGLE CHECK MADE PAYABLE TO YOU

- FOR ADDITIONAL INFORMATION ON THE CURRENT AND GUARANTEED INTEREST RATE OFFERED UNDER THE SETTLEMENT OR PAYMENT OPTIONS OF YOUR INSURANCE PRODUCT.

The Personal Transition Account is an interest-bearing account which has a declared interest rate and is subject to a guaranteed minimum interest rate. The Account allows immediate access to the proceeds and there is no limit on the number of drafts one can write from the Account. Additionally, the accountholder may choose to draw on the entire proceeds immediately by writing a draft for the full account balance, which includes earned interest.

This Supplemental Contract (the "Contract") shall be effective as of the date the Account is established and sets forth your legal rights as the owner of the "Account", a part of Voya's Financial Lifeline program. For purposes of this Contract, "Insurance Company" shall mean any of the following Voya family of insurance companies, as named in the applicable Insurance Product: Voya Retirement

Insurance and Annuity Company, ReliaStar Life Insurance Company, and ReliaStar Life Insurance Company of New York.

Other Options Offered by Voya

The Insurance Product may provide other settlement or payment options with different benefits, features, guarantees or paying higher guaranteed or current interest rates than the Account. You should carefully review all settlement or payment options under the Insurance Product. We encourage you to consult your financial professional or tax advisor before choosing your settlement option. Once the Account has been established, you may not elect any other settlement or payment option under the Insurance Product. In addition, please refer to the included Claimant Statement or Death Claim form for all the settlement options available to you.

Protection for Voya's Personal Transition Account

The Account is not guaranteed by the Federal Deposit Insurance Corporation (FDIC), but may be guaranteed by the state's Insurance Guaranty Association applicable to the Insurance Product. The Account is backed by the financial stability and claims paying ability of the Insurance Company that established the Account. You should contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about the coverage limitations of the Account.

Your Ownership of the Account

Upon the establishment of the Account, you will be provided with an Account confirmation setting forth your Account number, opening balance and the Current Interest Rate. As the owner of the Account, you may write drafts against the Account, transfer funds and exercise all rights related to the Account as set forth in this Contract. You may write one draft at any time to withdraw the full balance of the Account including interest. There is no limit on the number of drafts you can write against the Account. You may also establish electronic funds transfers (ACH) from your Account.

To withdraw or expend funds from the Account, you may use a draft from the draftbook initially sent to you in the same manner as you would use a check from a personal checking account. You may pay bills by writing a draft or you may withdraw cash by writing a draft payable to yourself. Your drafts may be used as a method of payment for the purchase of goods or services with merchants that accept drafts as a method of payment. Prior to making any purchase, you should verify with the merchant whether it will accept a draft as a method of payment.

Administration of your Account

The Account is established and maintained by the Insurance Company. The Insurance Company has engaged a bank to provide processing services including custodial and administrative services ("Processing Bank"). The current Processing Bank is The Bank of New York Mellon. The Insurance Company may change the bank serving as the Processing Bank at any time in its sole discretion and without notice to you.

If you become aware of unauthorized use of your Account, you must notify the Insurance Company immediately. Where the Insurance Company is responsible for unauthorized use of the Account, the Insurance Company will adjust your Account by the amount of such unauthorized withdrawals.

Credited Interest/ Guaranteed Minimum Rate of Interest

Your Account will be credited with interest earnings as described below. Interest on the Account balance is credited from the date of the Account's establishment to the day of any withdrawal, transfer or termination of the Account. The Insurance Company guarantees that the Account balance will be credited with interest at a rate at least equal to 0.25% annually from the date the Account is established. Interest may be credited above the guaranteed minimum interest rate at the current rate declared by the Insurance Company ("Current Interest Rate"). The Current Interest Rate credited to your Account is subject to change no more than twice in any twelve-month period and any decrease in the Current Interest Rate will not occur less than one year since the last change.

The Current Interest Rate is determined by the Insurance Company, in its sole discretion, based on factors including, but not limited to, current and anticipated market conditions, net cash flow, portfolio yields and the current competitive rate environment.

The crediting of interest on the Account is subject to the financial stability and claims paying ability of the Insurance Company.

Account Fees

The Insurance Company will charge the following fees when additional services are requested: \$15 for each stop payment; \$5 per copy of draft; \$10 for drafts returned for insufficient funds; and \$10 per statement ("Account Fees"). The Insurance Company may change the fees for these services at any time at its discretion. The Processing Bank will return drafts for the following reasons: insufficient funds, altered drafts, missing payee information and signatures that do not match your signature on file with the Insurance Company. Research costs are applied on an hourly basis. All fees are subject to change. Because the Insurance Company seeks to profit from the Account as described below, there are no fees (other than the Account Fees) directly assessed by the Insurance Company against the Account.

Restrictions on Your Account

The Insurance Company does not allow the Account to be used to pay bills over the phone or make wire transfers to other accounts or vendors. The Insurance Company does not issue cashier's checks.

The ownership of the Account may not be changed. Assignment of the Account is not permitted.

Deposits to this Account are not permitted. The Account is funded solely from the Proceeds of an Insurance Company Insurance Product.

Account Statements

Each month that you have activity in the Account other than credited interest, you will receive statements showing your Account's activities, including current Account balance, withdrawals and interest credited. If you do not have activity in your Account, you will receive a statement at least quarterly. Statements will be delivered via postal mail unless you elect to suppress the paper copies and receive them electronically through our secured site dedicated to servicing Account owners. E-statements eliminate the chance of paperwork being lost, provide "real time" account activity and offer the convenience of having all your information at your fingertips whenever you like.

Cancelled Drafts

Cancelled drafts are kept on file. In the event you need a cancelled draft, please contact the Insurance Company customer service center.

Tax Reporting

The Insurance Company will send you a 1099-INT form each January reporting the amount of taxable interest earned on the Account. The Account may have tax implications and you should consult a tax advisor.

Account Status/Closing Your Account

You may close your Account at any time. You may write one draft to access the full amount of the Account, including interest, at any time. There may be delays in processing transactions if a draft is completed improperly or if any other requested transaction is not in good order as determined by the Insurance Company.

If at any time after the Account is established, the available balance falls below \$1,500.00, the Account will be closed and a check will be sent to you for the remaining Account balance and accrued interest.

The Insurance Company will periodically request that you confirm your intent to continue the Account. If you do not affirmatively confirm your intent to keep the Account active or if there is no financial activity with the Account (excluding credited interest) or other customer initiated activity for a period of 18 months, the Insurance Company will close the Account. In such event, your Account will be closed and you will be sent a check for the remaining Account balance and accrued interest. If the Account is closed and the Insurance Company is unable to locate you, the Insurance Company may be required by law to pay any remaining funds over to the state government in which the Account was established.

If Something Happens to You

Upon notification of your death, the balance of the Account and accrued interest will be paid to your named beneficiary or to your estate and the Account will be closed. You may name a beneficiary of the Account by completing the Beneficiary Designation Form. You may change your beneficiary designation at any time by notifying us in writing. If you need a Beneficiary Designation Form, please contact our customer service team at 800-625-7440. If you do not name a beneficiary upon your death, the balance of the Account and accrued interest will be paid to your estate and the Account will be closed.

Company Profit from the Account

The funds related to the Account are held by the Insurance Company in its general account which produces investment earnings for the Insurance Company. Since investment earnings may add to the profitability of the Insurance Company, the Account contributes to the earnings and profitability of the Insurance Company. The amount of such profit the Insurance Company may realize from your Account will vary depending upon a number of factors including the time period over which funds remain in the Account. You may terminate or reduce your Account at any time by withdrawing all or a portion of the Account.

Amendment and Termination of This Contract and Your Account

The Insurance Company reserves the right in its discretion to terminate this Contract at any time or to make changes to its terms and conditions (other than to the guaranteed minimum interest rate and to the frequency with which the Current Interest Rate may be changed). In the event of a termination of the Contract, your Account will be closed and the remaining balance and accrued interest will be sent to you. The Insurance Company will notify you of changes to or termination of the Contract. Please retain a copy of the Supplemental Contract for your records.

In the event that the Insurance Company contests the proceeds, the Insurance Company reserves the right to freeze the Account pending resolution of the matter. In the event a third party makes a claim to the proceeds, the Insurance Company may freeze the Account and may set off all or a portion of the Account as required to pay such claim upon resolution.

Additional Questions

Should you have additional questions prior to electing the Voya Personal Transition Account, please contact the Insurance Company using the toll-free telephone number on the claimant statement or death claim form.

For information upon establishment of the Voya Personal Transition Account, you will have access to the Account on our website:

<http://financiallifeline.voya.com>

You may also contact our customer service center by telephone at **800-625-7440**. Or write to us at:

Voya's Financial Lifeline Program
P.O. Box 535405
Pittsburgh, PA 15253-5405

In order to send Account information to you, please be sure that we have your correct mailing information. You should notify the customer service center promptly of any address changes.



Secretary for each Insurance Company with the Voya family of insurance companies

For further information, please contact your state Department Of Insurance.



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