



TPA Capabilities

Differentiate yourself with Voya to find, grow and protect long-lasting relationships

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PLAN | INVEST | PROTECT

VOYA®

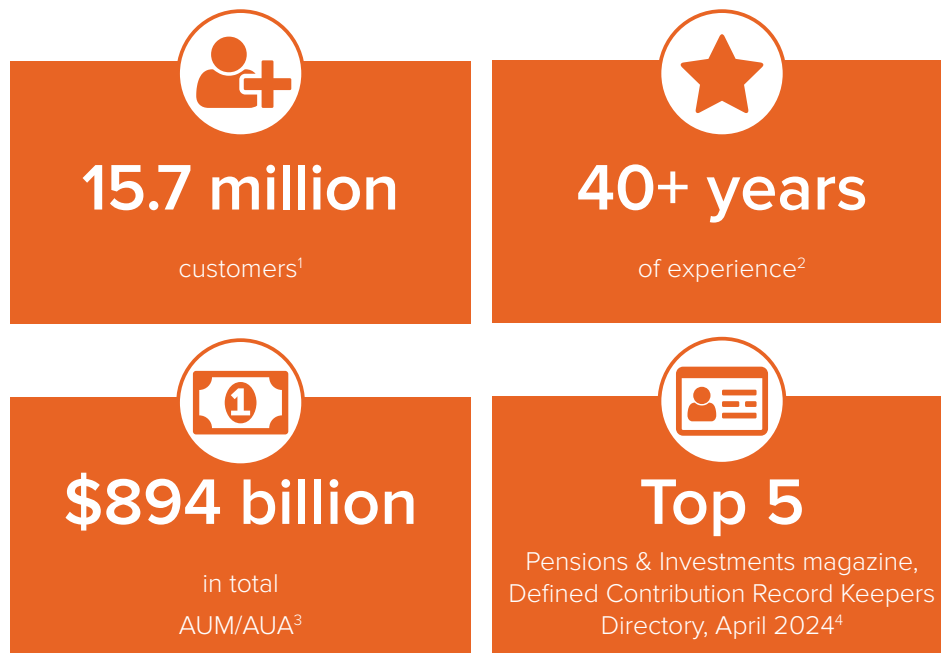
Make a difference that matters with a different kind of company

Voya Financial, Inc. (NYSE: VOYA), is a leading health, wealth and investment company offering products, solutions and technologies that help its individual, workplace and institutional clients become well planned, well invested and well protected. Voya also is purpose-driven and equally committed to conducting business in a way that is socially, environmentally, economically and ethically responsible. Voya has earned recognition as: one of the World's Most Ethical Companies® by the Ethisphere Institute; a member of the Bloomberg Gender-Equality Index; and a "Best Place to Work for Disability Inclusion" on the Disability Equality Index.

Why Voya?

Demonstrate value, grow your business and provide a differentiated offering to your clients with Voya by your side. Results you can see. A difference you can feel.

Our strength. In numbers.



Awards and Recognition:



¹As of 12/31/24.

²Including all predecessor companies.

³Assets Under Management (AUM), Assets Under Administration (AUA) as of 12/31/24.

⁴Pensions & Investments, April 2024.

Third-party awards and/or rankings about entities within the Voya family of companies are given based upon various criteria and methodologies. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance. For certain awards/rankings, Voya pays a fee to be considered. For material facts regarding an award, including but not limited to whether a fee was paid to be eligible for the award, please visit <https://www.voya.com/about-us/our-character/awards-and-recognition>.

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Percentage of adjusted operating earnings by segment*

* Before income taxes and for the trailing twelve months ended December 31, 2024.
Excludes Corporate.

Workplace Solutions:

Voya provides workplace benefits and savings products, technologies and solutions through its Wealth Solutions and Health Solutions businesses.

- Wealth Solutions

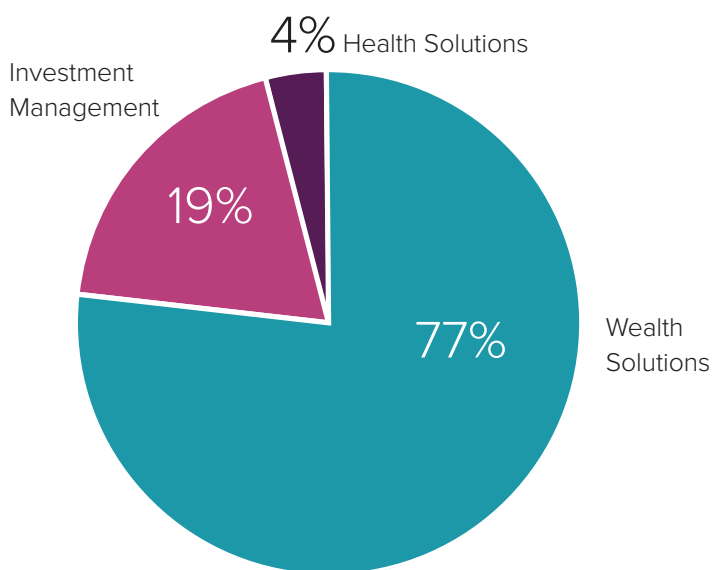
Voya is a leading provider of retirement products and services in the U.S., serving more than 39,000 institutional clients and over 7 million individual retirement plan participants. Voya also has approximately 450 financial professionals serving retail and workplace clients. Voya is focused on guiding Americans to greater retirement readiness and financial wellness through employer-sponsored savings plans and holistic retirement and income guidance.

- Health Solutions

Through our insurance companies, we are a leading provider of supplemental health insurance in the U.S., offering a comprehensive and highly flexible portfolio of stop loss, life, disability, and voluntary insurance products—as well as health savings and spending accounts—to businesses covering more than 7.2 million individuals through the workplace.



■ Wealth Solutions ■ Health Solutions
■ Investment Management



Investment Management

Voya Investment Management manages public and private fixed income, equities, multi-asset solutions and alternative strategies for institutions, financial intermediaries and individual investors, drawing on a 50-year legacy of active investing and the expertise of 300+ investment professionals.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by Voya Institutional Trust Company. For all other products, administration services provided in part by WEX Health, Inc.

Insurance products are underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state.

Growing Industry Relationships

We are members of the following associations:



Solutions designed with you in mind

A competitive service reimbursement program

Designed to grow with your business and support your business model, this program emphasizes Voya's commitment to your growth and success.

Alliance program:

Annual payout example: (assumptions)

- TPA's 5th plan
- 1 plan with \$1,400,000 in transfer assets
- \$300,000 in annual flow for a total of \$1,700,000 in first year assets

Payment calculation:

- Total payout (assuming TPA's 5th plan):
 $\$1,700,000 \times 0.25\% = \$4,250$
- Qualification criteria based on calendar year
- All cases receive maximum payment based on threshold attained during the calendar year

Payment Schedule: 2025 TPA Alliance Program

# of plans	Payout (% First Year Assets)
1	0.05%
2	0.10%
3	0.15%
4	0.20%
5-9	0.25%
10+	0.35%

Partnership program:

Based on eligible assets under management

Qualification:

Must meet the following calendar year eligibility requirements:

- Five new qualifying plans OR
- TPAs with \$75M+ in eligible assets automatically qualify

Reimbursement amount:

- Pays qualifying TPAs 0.05% on eligible AUM annually
- Reimbursements calculated monthly; paid quarterly

Partnership reimbursement example

Payout %	0.05%
AUM Amount	\$75,000,000
Payout \$	\$37,500

TPAs with signed program agreements and who meet the annual eligibility requirements may participate in the Service Reimbursement Program as part of our MAP Select, MAP Plus and Framework unbundled products only. Minimum payments will be made the quarter following the first payment date.

The standard Alliance and Partnership programs only apply to plans with transferred assets with less than \$50m received in the plans 1st contract year. Plans in excess of \$50m will have TPA compensation individually customized.

The minimum payment per plan for Alliance is \$750. The maximum payment per plan for Alliance is \$15,000. Minimum payments will be made the quarter following the first payment date.

Voya understands your business model. We partner with a national network of TPAs with over 500 strategic alliances and are committed to helping you drive additional revenue. A strategic relationship with Voya can help you differentiate yourself to find, grow and protect long-lasting relationships.

Leading technology

Voya delivers reliable technology that supports your practice. We offer solutions and tools designed to improve plan results and reduce your administrative workload, while making it easy for you to manage your plans with us.

TPA Website includes:

- Intuitive, easy navigation
- Quick access to features and reports
- Graphical plan dashboards
- Customization at the user level

Request Management Center

- Provides simple and efficient ways to submit and track requests and perform administrative tasks.
- Easy navigation and streamlined information to access what you need to take immediate action.
- Submit an update or a change to a plan or participant in a variety of categories including payroll, plan provisions, investment options and participant enrollment.
- Be in-the-know regarding the status through notifications or viewing the status online.

Integrated 401(k) Payroll Capabilities —

Voya's Pay with EASE program provides an integrated payroll interface through which we can directly connect to several of the industry's most respected and well-known payroll providers and share data impacting plan and payroll contributions. This automatic, seamless 401(k) payroll solution enables your clients to outsource both the payroll and plan administration processes to experienced professionals — making it easier for them to manage their plan.

Integrated 401(k) payroll services allow your clients more time to focus on their core business while you benefit from:

- **Strengthened relationships** — Increase your clients' reliance on you as someone who can offer meaningful benefit solutions.
- **Enhanced credibility** — Show your clients that you understand their business and challenges they face.
- **Sales opportunities** — May create mutually beneficial referral opportunities.

Developing distribution channels

Voya has strategic relationships within the Payroll, Broker/Dealer and Banking channels, giving you additional ways to differentiate yourself and find, grow and protect long-lasting relationships.

Broker/Dealer relationships

Voya leverages our broker/dealer relationships to drive additional business to you. Working with Broker/Dealers, our sales team delivers our Value of a TPA seminar to promote the benefits of working with a TPA, and how a TPA can expand an advisor's sales opportunities by introducing them to additional distribution channels.

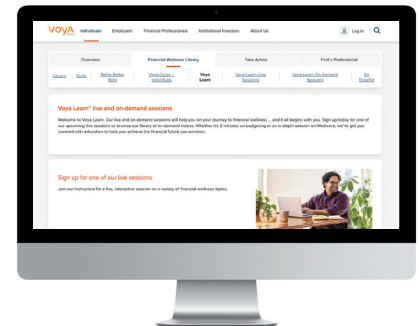
Multiple Employer Solutions

Voya has more than four decades of experience working with multiple employer solutions, both in corporate and non-profit markets, that include Multiple Employer Plans (MEPs), Pooled Employer Plans (PEPs) and other customized multiple employer

arrangements. Voya is partners with multiple providers to bring you the best experience.

Voya and SECURE 2.0

SECURE 2.0 includes many provisions related to retirement plans and IRAs that expand participant coverage, help participants preserve income and simplify plan rules and administrative procedures. Voya employs a strategic methodical approach to prioritize the SECURE 2.0 provisions important to you now and in the future. We recognize that additional regulatory guidance is needed to implement certain SECURE 2.0 provisions and will make additional provisions our top priority.



Voya Learn

Offers live and on-demand video access to financial professionals wherever and whenever they want to watch. Whether it is help creating a budget, understanding investing concepts or learning about social security benefits, there is something for everyone.



Our commitment to customer security

Voya recognizes the importance of safeguarding financial accounts and personal information. As part of this effort, we established the Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee. If any assets are taken from an employee's workplace retirement plan account due to unauthorized activity and through no fault of their own, we will restore the value of their account subject to satisfying a few key steps. Read more at <https://www.voya.com/terms-use/voya-security>

Comprehensive + strategic products and innovations

Our financial wellness program is designed to help employees reach retirement on time with preventive care for their finances.

We realize that life brings bumps in the road, and financial unwellness today can lead to an off-track retirement. That is why our experience is designed to help individuals live for today while preparing for tomorrow.

The six pillars of financial wellness

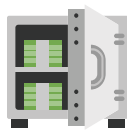
Our offering revolves around six financial pillars; areas we believe are foundational to money health and necessary to making a timely retirement possible.



Protection



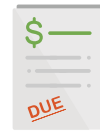
Spending
& Saving



Emergency Fund



Retirement



Debt



Other Goals

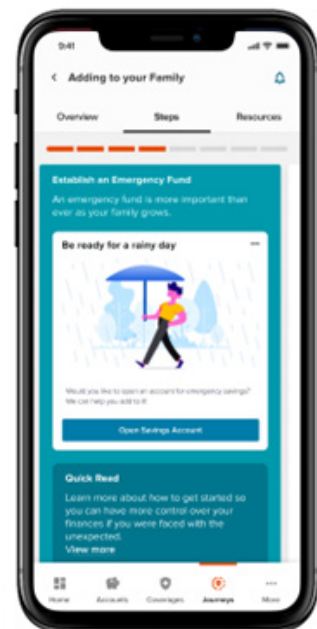
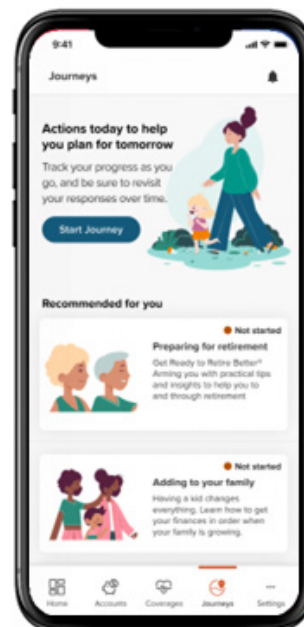
Leveraging digital capabilities to drive better outcomes

Voya delivers digital guidance and solutions that enhance the participant education and user experience through all life stages. In 2022, Voya had nearly 99 million digital interactions with customers. Examples of Voya's focus on customer needs and driving innovation include:

- myVoyage, a first-of-its-kind personalized financial-guidance and connected workplace-benefits digital platform. Offering a “one stop” solution, myVoyage provides individuals with a complete view of their financial picture, inclusive of workplace benefits and savings accounts along with the integration of external accounts such as personal banking and credit accounts to help better manage one's health and financial well-being.
- Voya Claims 360 is an integrated and intuitive model designed to simplify the claims process for supplemental health insurance products we offer. From the time an employee enrolls to when a claim is processed and paid, Voya Claims 360 kicks off a variety of proactive actions to help employees get the most from their benefits.

Digital onboarding process guides you through easy, automated steps

- Voya is leveraging state of the art technology to create a digital experience to enhance and accelerate the onboarding experience.
- Receive email notification from Voya requiring action
- Log into TPA Partners Website to access digital platform
- Complete Plan Digest and sign through DocuSign eSignature
- This innovative, simplified and streamlined digital experience will allow you to move away from a manual intensive form and complete the information through a digital platform accessed directly from Voya's TPA Partners Website.



Help grow and retain clients with support from Voya

Voya complements your business model by helping you expand your product offering to your clients and prospects. By working with Voya, you can benefit from:

Dedicated support

Voya's team of dedicated TPA Regional Vice Presidents brings a wealth of local experience, including first-hand knowledge of the unique needs and opportunities that exist in the retirement industry.

Leverage our dedicated resources to complement your business and free up more of your valuable time:

TPA Regional & National Vice Presidents

- partner with TPA business owners on the local, regional, and national level to provide sales, marketing, education, and best practices
- act as conduit between the TPA business owners and local wholesalers
- develop and maintain connections with TPA firms, their owners, and executives
- expand reach to support our National TPA partners
- advocate for TPAs externally and internally to help drive business development nationally

Local Wholesalers and Inside Sales Support Team

provides dedicated assistance throughout the sales process

Local Client Relationship Managers

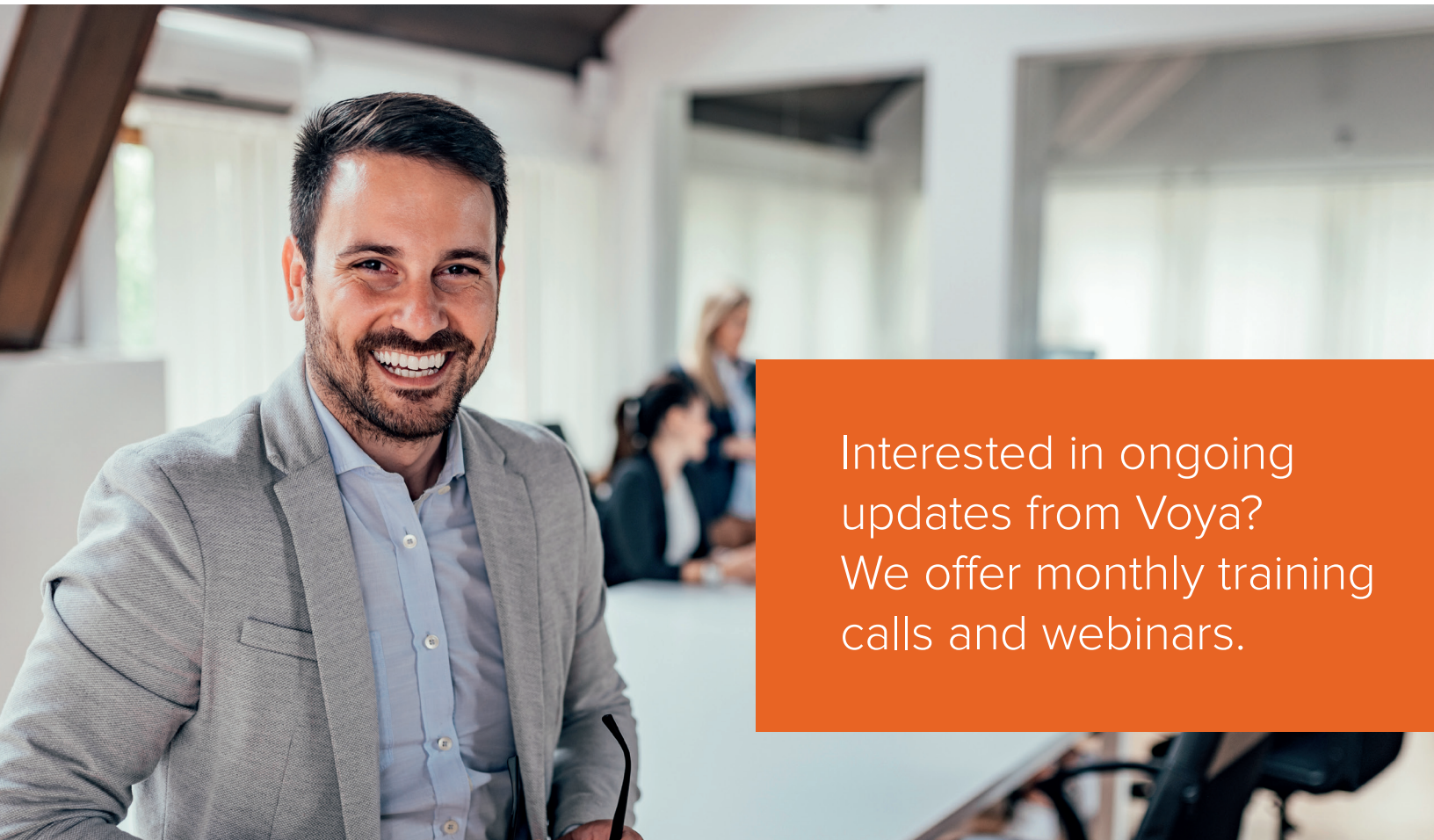
supports all stages of plan implementation and ongoing service needs for your clients

TPA Training and Support Team

provides support, training and education dedicated exclusively to your administrators and provides assistance with our TPA Website and online tools

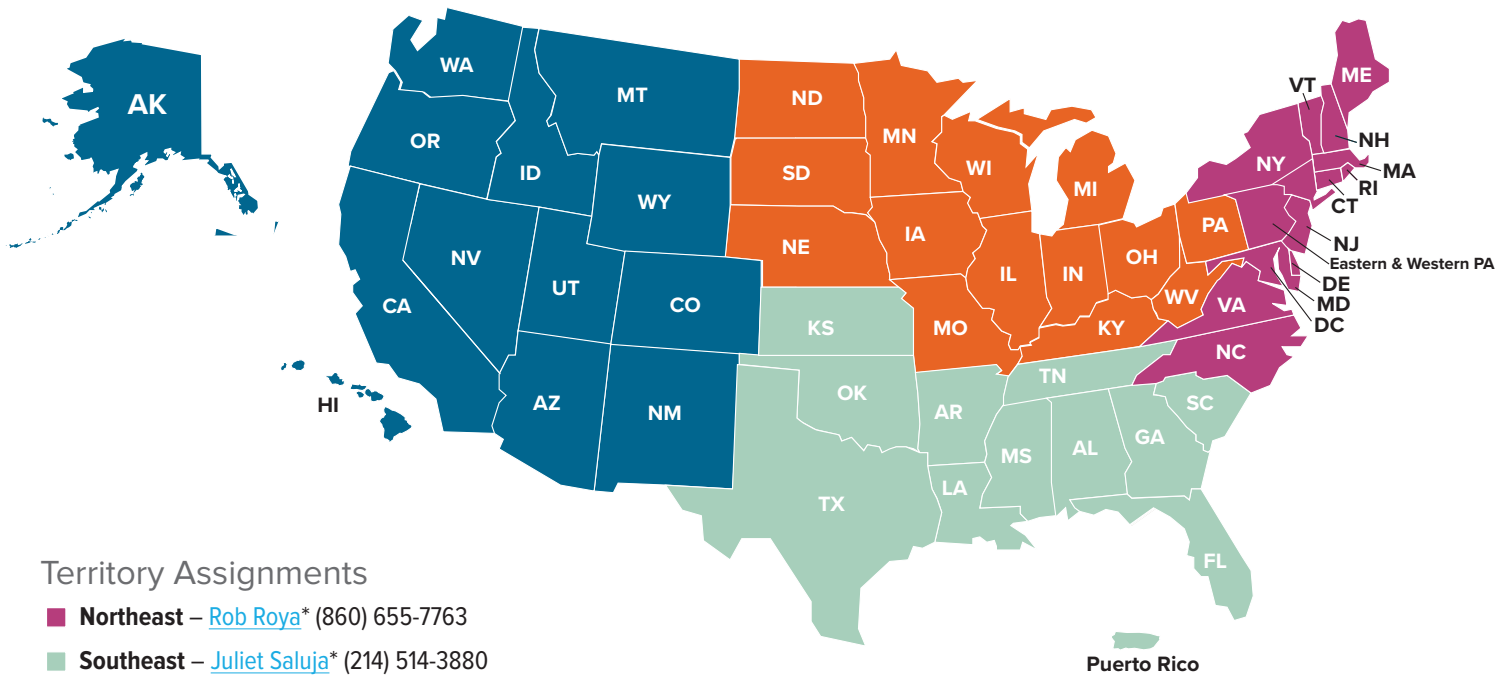
Plan Management Team

provides ongoing service and answer day-to-day questions



Interested in ongoing updates from Voya? We offer monthly training calls and webinars.

TPA Relationship Managers:



Territory Assignments

- Northeast** – [Rob Roy*](#) (860) 655-7763
- Southeast** – [Juliet Saluja*](#) (214) 514-3880
- Midwest** – [Steve Hart*](#) (847) 644-1941
- West** – [Mike Albertsmeier*](#) (314) 363-8835

* Registered Representative of Voya Financial Partners LLC, (member SIPC)

Are you ready to make a difference that matters with a different kind of company?

Contact Voya's TPA Training & Sales Support Team at **877.463.3122, option 4** or **VoyaTPASupport@voya.com**.



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