



Personal Transition Guide

Voya Financial Lifeline Program

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Dear valued customer,

Welcome to the Voya Financial Lifeline Program. Your life is full of many transitions, and our goal is to make them easier for you. We have established this account on your behalf as full payment to you as a beneficiary of an insurance policy or contract.

Our unique program offers many benefits and services to assist you during times of change.



It is important that you first complete and return the enclosed signature and beneficiary designation forms before you use the Voya Personal Transition Account.

Your Personal Transition Account packet includes items to help you with your transition:

1 Personal Transition Guide:

- **Important information regarding the Personal Transition Account:** outlines key features and benefits of our program
- **Resource information:** provided to help you with the planning needed during your life transitions
- **Signature form:** help us mitigate fraud on your account. Please sign and return this to Voya prior to using your account. This card can be found with the documents included in this package.
- **Designating a beneficiary:** complete the beneficiary designation form and return in the envelope provided
- **Voya Financial's Privacy Promise**

2 Draftbook and cover

3 Account confirmation: includes your account number, opening balance, and your credited interest rate

4 Business reply envelope: for your signature and beneficiary forms

Please contact us if you are missing any of these items.

If you are not currently working with a financial professional, we proudly offer you the services of our financial professionals. They are ready to work with you to help make informed financial decisions. Should you have any questions, our Financial Lifeline Team will be happy to assist you.

Please take the time to review your account information and feel free to contact us at **800.625.7440** Monday-Friday from 8:00 a.m. – 7:00 p.m. Eastern Time.

We look forward to providing you the personalized service you deserve.

Sincerely,

Your Voya Financial Lifeline Team

What you need to know about your Voya Financial Personal Transition Account

Take your time

With the Voya Financial Lifeline Program you do not need to make immediate decisions. We encourage you to take the time you need to make informed financial decisions, knowing your account proceeds are secure.

Convenience

You have immediate access to your proceeds and your account information is accessible at any time via our website: <http://financiallifeline.voya.com>. Additionally, Interactive Voice Response (IVR) will easily guide you to your destination and is available 24 hours, 7 days a week. Please call **800.625.7440**.

Accessing funds

To access funds from your account, simply use your Voya Financial Personal Transition Account draftbook like you would a checking account. You may withdraw cash or pay bills by writing a draft payable to yourself or a different payee¹. Additionally you can establish electronic fund transfers to other accounts. The proceeds are readily available and there are no fees or penalties to withdraw them.

Fees

There are no fees directly assessed against the account, or for writing or reordering drafts². The Voya Financial Lifeline program may charge nominal fees for additional services requested, and if applicable, research costs.

Interest rate

Your account earns a guaranteed minimum interest rate³. Interest is compounded daily and credited monthly to your account. Interest is paid from the day of deposit to the day of withdrawal.

The rate of interest is subject to change no more than

twice in any twelve-month period and any decrease in the interest rate will not occur less than one year since the last change.

Minimum balance requirement

Once the available balance falls below \$1,500, the account will be closed and a check for the account balance and final interest will be sent to you at the end of the month.

Maintaining your account

If there is no activity on your account for a period of time (typically three years, but this may vary by state), state regulations may require that we contact you at the address we have on file. If we aren't able to reach you, we may be required to close your account and transfer the funds to the state.

Fraud prevention

We take fraud prevention seriously and make every attempt to authenticate and clear each draft. For your protection and benefit, please immediately sign and return your Voya Financial Personal Transition Account signature form. Be sure to sign drafts the same way you signed the original claim form or signature form.

Closing the account

You may close your account any time. Please consider all your options before doing so, as legal regulations prohibit the reopening of any closed accounts.

¹ 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 Voya Financial.

² As they are drawn on the insurance company and not on a bank, these instruments are technically "drafts" and not checks.

³ The insurance company that issued the policy from which the lump sum is paid guarantees that the Voya Financial Personal Transition Account balance will earn at least the minimum guaranteed annual interest rate shown in your Voya Personal Transition Account Supplemental Contract. Voya Financial may, however, credit the account with a higher rate. The Account Confirmation will state the rate being earned by the account. The interest rate guarantee is based on the claims-paying ability of the insurance company. The current credited rate and the guaranteed minimum interest rate are each expressed as an annual percentage yield based on daily compounding. Each day the account accrues an amount of interest that is credited to principal. When annualized, those daily accruals will yield the credited interest rate. The company looks to its general account investments as a source of earnings. The Voya Financial Lifeline Program benefits the company by facilitating the retention of assets in the company's general account, and the company seeks to earn a profit from the Program. The time period over which the company may benefit from amounts payable to a Lifeline's account holder are within the account holder's control. An account holder may choose to draw on the full account balance immediately or maintain all or a portion of his account balance with the Program indefinitely.

Additional information about your Voya Financial Personal Transition Account

Effective date

Your Voya Financial Personal Transition Account is effective from the day it is established¹.

Ownership rights

The owner of this account is the payee of the insurance proceeds under a contract issued by the insurance company and is listed on your account confirmation and draftbook. The owner may write drafts against the account, transfer funds and exercise all rights provided by this program or allowed by Voya Financial. The owner may not be changed. **The account does not allow for joint ownership.**

Assignability

Assignment of your Voya Financial Personal Transition Account is not permitted.

Electronic Fund Transfers

You can establish electronic fund transfers and your Account drafts are accepted at point-of-sale with merchants. You can set up electronic fund transfers by logging onto your account at <http://financiallifeline.voya.com>.

Additional deposits

Deposits to this account are not permitted. The account is funded solely from the proceeds of the Voya Financial insurance policy or contract.

Beneficiary designation

We understand it's important for you to be able to change the disposition of your account.

- **Naming a beneficiary** – to name a beneficiary or beneficiaries, complete the beneficiary designation form included in this guide and return it in the envelope provided. Note: The designated beneficiary on the original policy does not carry over to this account.
- **Changing a beneficiary** – you may change your beneficiary designation at any time by notifying us in writing. A beneficiary confirmation will be sent to you.

Death of owner

Typically, upon notification of the owner's death, the account balance will be paid to the beneficiary designated.

If the account owner dies without naming a beneficiary, the account balance will be paid to the owner's estate.

Taxes

We will send you a 1099-INT form in January showing the amount of interest earned on your Voya Financial Personal Transition Account. Consult with your tax advisor regarding your tax liability.

Account statements

You will receive a statement for each month that you have activity in your account other than credited interest. Otherwise, you will receive a quarterly statement if you do not have activity in your account. You also have the option to sign up for E-statements if you do not want to receive paper statements in the mail. Images of your drafts are included with your statement. Cancelled drafts are also kept on file. In the event you need a cancelled draft, Voya Financial should be contacted and a copy of the actual draft will be forwarded at the fee previously disclosed.

Address and phone changes

In order to send statements and provide timely customer service, it's important for us to have your current address and phone number. For your protection, we provide address change confirmation to both your new and old addresses. Please be sure to let us know if there is a change.

Resources

You may want to contact our Customer Service Center for specific inquiries regarding this program and your account.

As part of this program, you have professional resources available to you. You have access to financial guidance provided by Voya Financial Advisors, Inc., if you are not already working with a financial professional.

Restrictions

Voya Financial does not allow this account to be used to make wire transfers to other accounts or vendors. Voya Financial does not issue cashier checks.

Change in terms and conditions

Voya Financial reserves the right to terminate this program, and make changes to its terms and conditions (other than the minimum interest rate guarantee). We will provide prior notice of any material changes.

¹ It is the obligation of the insurer to pay the total policy or contract proceeds which is satisfied by depositing the total proceeds in a retained asset account.

Resource Information

Loss of a loved one

There is no more difficult transition than when a loved one dies. Amid the many emotions you may experience after the loss of a spouse or parent, close relative or friend, you may also feel overwhelmed by pressing financial and legal matters.

If you've experienced the death of a loved one, do what's best for you.

Experts advise not to make any major decisions about financial matters too soon after the loss of a loved one. We encourage you to give yourself time to gather information and evaluate your options. Ask for help and make informed decisions that are in your best long-term interests.

Beware of fraud schemes

Consumers lose billions of dollars each year to those who prey on vulnerable individuals who may be struggling with grief. You'll want to be particularly cautious about the risk of being a victim of a fraud scheme, such as mail and phone solicitations for money or collections for products or home reports supposedly purchased by your loved one. Don't accept responsibility for these payments until you have verified alleged transactions.

Identity fraud

Identity fraud is devastating and harmful – it may take months, if not years, to clear your record(s). Be careful who has access to your information, including your Social Security number, credit card numbers, etc. Always verify who you are dealing with, especially on the phone, and provide your Social Security number only if it's required by law. When in doubt, ask to have a form mailed to you.

We encourage you to do what's best for you – take the time you need to explore your options.

Signature

For your own protection, sign all documents in the same manner. This includes the use of your middle initial. Many institutions will delay or reject your request if your signature does not match other documents in their records.

This is also very important for the Voya Financial Lifeline Program. Be sure you sign any signature cards and drafts the same way. This will help us mitigate any fraud. The signature card is located in this package.

Privacy

It's important to understand how your personal information is used or shared with others. We encourage you to review companies' written privacy notices. If the notice isn't clear, you have the right to talk to that company's representative familiar with consumers' rights under the Gramm-Leach Bliley Act.

Voya Financial takes your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of your personal and financial information. For your convenience, Voya Financial's Privacy Promise is included in this booklet, and will also be mailed to you on an annual basis.

Benefits you are eligible for

Upon reviewing your personal and financial documents, you'll be able to determine what possible benefits you are eligible for. While exact benefits vary by individual, typically they include the following: Life insurance and annuity contracts, health insurance, and retirement plans.

Employer Benefits

Your loved one's employer can help you determine if you're eligible for any survivor's benefits. In addition to helping you file a life or health insurance claim, they can determine your loved one's level of participation in the company credit union or profit sharing plan, whether you're eligible for unpaid income, commissions, accrued vacation time, etc. You also want to ask about whether you or your dependents qualify for continued participation in health plans or other family coverages.

Helpful contacts

Social Security Administration

Re: Social Security benefits
Ph: 800.772.1213
www.ssa.gov

Internal Revenue Service

Re: Tax information
Ph: 800.829.1040
www.irs.gov

Veterans Administration

Re: Veterans' benefits
Ph: 800.827.1000
www.va.gov

American Red Cross

Re: Crisis Services
Call your local chapter
www.redcross.org

United Way

Re: Support services
Call your local chapter
www.unitedway.org

Better Business Bureau

Re: Vendor legitimacy
Call your local office
www.bbb.org

State Bar Association

Re: Legal referral
Call your local association

The Financial Industry Regulatory Association (FINRA)

Re: Verifying credentials of
registered advisors
Ph: 800.289.9999
www.finra.org

Voya Financial Lifeline Program

P.O. Box 535405
Pittsburgh, PA 15253-5405
Ph: 800.625.7440

<http://financiallifeline.voya.com>

Proudly serving customers of the Voya family of companies:

Voya Retirement Insurance and Annuity Company
ReliaStar Life Insurance Company
ReliaStar Life Insurance Company of New York

Products and services offered through the Voya family of companies.

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Signature Form

Voya Financial Lifeline
P.O. Box 535405, Pittsburgh, PA 15253-5405
800.625.7440

We take fraud prevention seriously. We make every attempt to authenticate and clear each draft. For your protection and benefit, please sign and return this form as soon as possible. We ask that you provide your signature three times to ensure authenticity. Please sign your Voya Personal Transition Account drafts the same way you sign this form.

Name (Please print)

Account number:

Signature 1:

Signature 2:

Signature 3:

Form No: #####

Change of personal information form

For your Voya Financial® Personal Transition Account –
proudly serving our customers

Voya Financial Lifeline
P.O. Box 535405, Pittsburgh, PA 15253-5405
800.625.7440

Change of personal information (Please indicate below)

Name _____ Date _____

Address _____

City _____ State _____ Zip _____

Form No: #####

Beneficiary designation

For your **Voya Financial® Personal Transition Account** –
proudly serving our customers

Voya Financial Lifeline
P.O. Box 535405, Pittsburgh, PA 15253-5405
800.625.7440

Voya personal transition accountholder's information (Please fill out completely)

Name (Please print)	Date
Account number	
Social Security Number	
Phone (Day)	
Phone (Evening)	
E-mail	
Signature	

If more than one primary beneficiary is named below, this amount will be transferred as specified to those beneficiaries surviving me, or to the last survivor, unless otherwise indicated. If no beneficiary survives me, ownership will be transferred to my estate. I reserve the right to change this designation.
This designation replaces all previous designations.

Beneficiary designation

For more than one beneficiary, the total designation must equal 100%. Please use whole percentages only. If no percentages are specified, the proceeds will be divided equally among your designated beneficiaries. If you need more space or want to list more than three beneficiaries, please attach a separate sheet with the required information. Sign and date each additional sheet naming beneficiaries and attach it to the Beneficiary Designation Form.

- I designate the following beneficiary(ies) to receive the proceeds of the Voya Personal Transition Account in the event of my death. This designation replaces and supercedes any prior designation:
- Check this box if additional beneficiaries are listed on the back. Please include the same information requested here or attach a separate sheet.

Beneficiary 1

(Name)	Designation:	%
Social Security Number:	Date of birth	
Relationship to accountholder		
Address		
City	State	Zip
Phone number		

Beneficiary 2

(Name)	Designation:	%
Social Security Number:	Date of birth	
Relationship to accountholder		
Address		
City	State	Zip
Phone number		

Beneficiary 3

(Name)	Designation:	%
Social Security Number:	Date of birth	
Relationship to accountholder		
Address		
City	State	Zip
Phone number		

Privacy Notice



FACTS WHAT DOES VOYA FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balance • Assets and transaction or loss history • Investment experience and employment information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Voya chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Voya share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s) and required records, respond to court orders and legal investigations, detect and prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call our toll-free number (855) 685-9519 – our menu will prompt you through your choice. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call the telephone number listed on your statements and other correspondence or go to http://voya.com/contact-us .
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Privacy Notice



Page 2

Who we are	
Who is providing this notice?	This notice is provided by certain companies owned by Voya Financial, Inc. A list of these companies is provided at the end of this notice.
What do we do	
How does Voya protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does Voya collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or give us your contact information • apply for insurance or seek advice about your investments • tell us about your investment or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with the Voya name; financial companies such as Voya Retirement Insurance and Annuity Company; and nonfinancial companies such as Voya Services Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Voya does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Voya does not jointly market.

Other important information
See our Supplemental State-Specific Privacy Notice for additional information about the categories of personal information we collect and share, the individual rights granted under certain state laws, and how to exercise those rights. Voya does not sell personal information. If you live in a state where the laws further restrict the sharing of your personal information, we will not share information we collect about you with nonaffiliates, unless the law allows, and we will limit sharing among our affiliates to the extent required by state law. If you are a participant in a retirement plan sponsored by your current or former employer, our contract with your plan sponsor may contain additional restrictions on the use or sharing of your personal information.

Voya affiliates
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