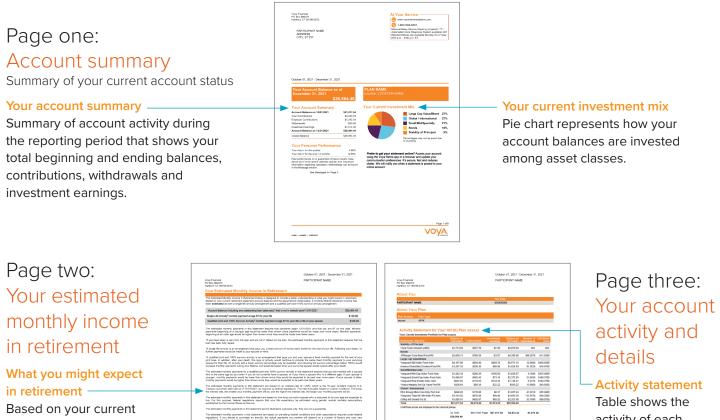
How to read your account statement

A guide to your Voya® account statement

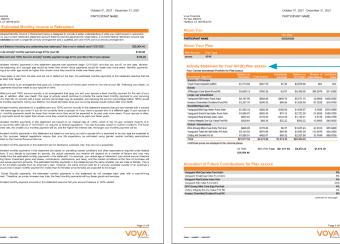
When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online at hartfordbeready2retire.com.

Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.



account balance and certain regulatory assumptions, a monthly lifetime retirement income has been estimated as both a single life annuity and a qualified joint and 100% survivor annuity arrangement.



activity of each investment option included in your current portfolio.



In-depth information, detailing your contributions to each investment you chose... and other investment options available under your plan.

Page four: Your account activity and details (cont.)

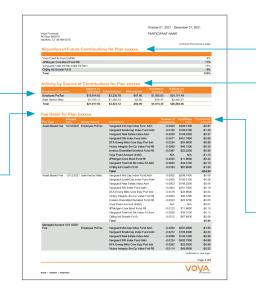
Your current

investment portfolio -

A breakdown of account activity by investment source is provided for the reporting period.

Fee detail -

If applicable, any fees taken within the quarter is provided.



Allocation of future contributions

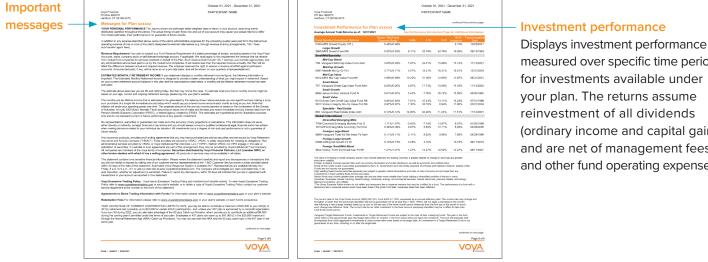
Displays how your future contributions will be allocated to your account by fund and percentage.

Activity by source of contributions

Tracks the account by contribution type (employee or employer).

Transaction detail

Displays all financial account transactions by fee type, date, source, investment option and number of units.



measured over specific time periods for investments available under your plan. The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

G D in **O**

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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