

# Digital tools and education designed for you

## Voya 401(k) Savings Plan

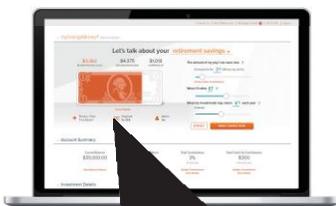
Voya Financial® believes everyone should have the tools and information to help build a secure retirement. As part of your employer-sponsored retirement savings plan, you have access to a suite of interactive online resources to provide you with the information you need to take control of your finances. Register and log in to your account on **VoyaRetirementPlans.com** to start accessing them today.

## Online Retirement Account Experience

### Bring together your financial life

Connect your external accounts like checking, credit cards, savings and more alongside your Voya accounts to help you balance your needs today and in the future.

- Access a comprehensive view of all Voya accounts.
- Add all types of accounts to view net worth, spending and budgeting.
- Get easy-to-understand insights about your financial accounts.
- Utilize automatic personal finance resources.
- Tailor the experience so it's personal.



### myOrangeMoney® web experience

Orange Money is the money you need to save for retirement, versus green money, which can be spent now. The educational, interactive myOrangeMoney online experience<sup>1</sup> shows you how your current retirement savings may translate into monthly retirement income. It outlines where you stand today, highlights areas that need improvement and lets you take immediate action to improve your readiness with an interactive slider.

### ▶ Personalized account video

Generated in real time, your personalized video provides you with a road map of your savings status based on your current monthly income replacement goals and your potential retirement income shortfalls. See where you stand by watching yours today. Find it on your account homepage.



### Financial Wellness experience

Financial wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. To help guide you, check out the Financial Wellness experience by selecting the Financial Wellness tab above myOrangeMoney. Complete your personal assessment to learn how to take meaningful actions for your financial future.



### Interactive budget calculator

Keep your spending — and your savings — on track. Using this tool, you can create a personalized budget for your needs, wants and savings. You'll also have the ability to download a pdf or Excel file of your budget and access practical tips to help you stretch your income. Find it under the Tools section of the Financial Wellness tab.



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## Education Resources

### Voya's Retire Better® blog

Check out our blog for the latest information to help you with your goals of a secure financial future. Articles cover a variety of benefits and savings topics, arming you with tips and insights to help you achieve financial confidence. Visit [VoyaRetireBetter.com](https://www.voyaretirebetter.com) to learn more.



### Voya Learn®: live and on-demand education

Voya Learn's live and on-demand sessions are designed to help you achieve the financial future you envision, but it all begins with you. Sign up today for one of our upcoming live sessions or watch one of our on-demand videos. Let our team motivate you on your journey to financial wellness. See what it's all about by visiting [VoyaLearn.com](https://www.voyalearn.com) today.



### Voya Cares®

We could all use a bit of help planning for the future — and when your planning includes disabilities, knowing where to start can be one of the biggest challenges. However, you're not alone. You'll have access to Voya Cares through your employer's workplace retirement plan. This distinctive program offers you holistic financial education and personalized financial planning resources for people with disabilities and caregivers. The Voya Cares online resource center provides a variety of resources including educational articles, informative brochures, templates and checklists. Visit [VoyaCares.com](https://www.voyacares.com) to learn more.



## On-the-Go Access

### Voya Retire mobile app

The Voya Retire mobile app is a simple and interactive way to take control of your finances — in the palm of your hand. The app is a fast and easy way to access your retirement plan, health savings and investment accounts, update contributions and beneficiaries, transfer money and more — on the go. Download the app for free from the Apple App Store® or the Google Play™ store.<sup>2</sup>



**Access your account to explore these resources today. Visit [VoyaRetirementPlans.com](https://www.voyaretirementplans.com)**

**If you have not logged in before:**

- Click **Register Now** in the login section to begin. Verify your identity by answering a few questions and click **Continue**.
  - If you already have a PIN, simply click **I have a PIN**.
- Follow the instructions on the next screen to complete your registration. You'll then create a unique username and password for use on the website and the Voya Retire mobile app.
- Provide your mobile number or an alternate email address to ensure the security of your account. This will be used for future recovery of your username or password, as needed, or if you log in using a computer or device that is not recognized.

**Questions?** At any time, call (800) 584-6001 and speak to a Customer Service Associate.

They're available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern time .



<sup>1</sup> **IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

<sup>2</sup> The Apple App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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