

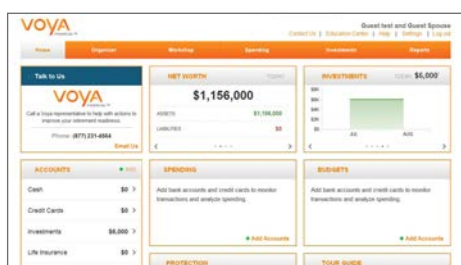
Plan participant tools



myOrangeMoney™ demo

<http://voyacdn.com/myOrangeMoney>

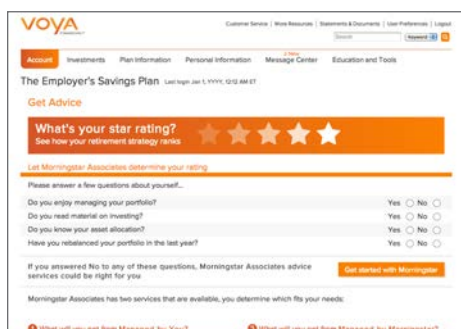
Serving as the centerpiece for the participant website, myOrangeMoney is designed to help individuals focus on how their accumulated savings translates into estimated monthly income in retirement.



Personal Financial Dashboard demo

www.voyaretirementplans.com/pfd

This tool enables participants to organize, integrate and manage all of their financial information in one place to help them gauge retirement readiness.



Morningstar® Retirement ManagerSM demo

<https://demos.voyacdn.com/ease/>

For the click-through demo, select “enter” on the log in page, hover over the “Account” menu at the top and then select “Get Advice.”

This service offers two solutions that recognize participants don’t have to be investing experts to save successfully for retirement. Investment Advice (Managed by You) and fee-based Managed Accounts (Managed by Morningstar)* consider some participants may enjoy managing their accounts while others prefer professional oversight.



Participant website demo

<https://demos.voyacdn.com/pwebdemo/>

“Click through” demo: <https://demos.voyacdn.com/ease/>

Voya’s award-winning Participant Website provides an array of personalized account management and educational tools to help participants monitor and manage their retirement plan account. Voya received the DALBAR 2011 Communications Seal for Excellence for our Participant Website – recognizing best practices in plan participant communications.



Voya Retire mobile application demo

<https://demos.voyacdn.com/pwebmobileparticipant>

“Click through” demo: <https://demos.voyacdn.com/mobilepwebclickdemo/>

The Voya Retirement Plan Account mobile application enables participants to connect to their account on the go and at their convenience. After downloading the Voya Retire app on their iPhone®, iPod Touch®, iPad®, Android™ or Kindle™ device, participants can easily check balances and may be able to perform transactions.

Plan participant tools (continued)



Online Enrollment Center demo

<https://demos.voyacdn.com/enrollmentdemo1/>

Voya's Online Enrollment Center is a convenient, easy to navigate website designed to help educate participants about the benefits of their employer-sponsored retirement plan and lighten your administrative burden with easy, online enrollment.



My Retirement Outlook demo

<https://emro.voyaplans.com/emro/mro.action>

Non-Roth version "click through" demo: <https://demos.voyacdn.com/mrodemoCHC/>

Roth version "click through" demo: <https://emro.voyaplans.com/emro/mro.action?mroABCCH>

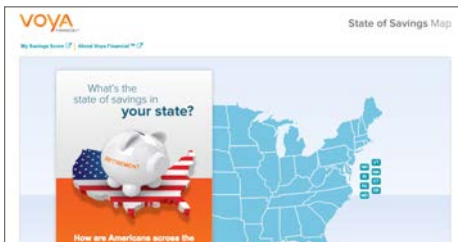
This unique retirement calculator helps participants better prepare to close the retirement income gap by combining an integrated retirement and paycheck analysis with an instant gap statement that highlights the gap between what participants are currently saving and what may be needed to meet their retirement objectives.



Voya Compare Me

<https://CompareMe.Voya.com/>

By leveraging the power of peer comparison, this tool makes it possible for participants to discover how they compare to others in their peer group on financial matters, and ways to try and increase their retirement savings.



Voya State of Savings

<http://voyastateofsavings.voya.com/>

This online tool enables individuals to compare their retirement preparedness. The broader perspective provided by Voya State of Savings can inform, engage and inspire individuals to make positive changes now so they can work toward enjoying a comfortable retirement.



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