Voya Financial Business Overview



Voya Financial, Inc. (NYSE: VOYA), which has rebranded from ING U.S., is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement CompanyTM and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. Working directly with clients and through a broad group of financial intermediaries, independent producers, affiliated advisors and dedicated sales specialists, Voya provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of approximately 7,000 employees, Voya is grounded in a clear mission to make a secure financial future possible — one person, one family, one institution at a time.

Executive Committee



Executive Officer

Rodney Martin Chairman and Chief Chief Op

Alain Karaoglan Chief Operating Officer

- Bridget Healy, Chief Legal Officer
- Kevin Silva, Chief Human Resources Officer
- Chet Ragavan, Chief Risk Officer
- Maliz Beams, CEO Retirement Solutions
- Jeffrey Becker, CEO Investment Management
- <u>Michael Smith</u>, CEO Insurance Solutions

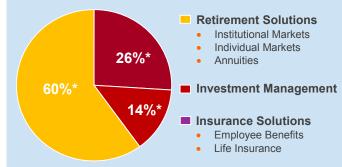


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Chief Financial

Officer

Voya has access to **13 million customers** through approximately **220,000 points of distribution** with **\$525 billion** in total AUM and AUA as of 6/30/14.



* Percentage of Voya Financial Ongoing Business operating earnings before income taxes, twelve months ended 6/30/14.

Voya Financial Businesses

Retirement Solutions, which will begin using the Voya Financial brand on 9/1/14, is a leading provider of retirement products and services in the U.S. with approximately \$377 billion in assets under management and administration as of 6/30/14, and serving approximately 47,000 institutional clients, more than 5 million individual retirement plan investors, over 2,400 financial advisors and their clients, and over 417,000 retail fixed annuity product customers. The business is focused on guiding Americans to greater retirement readiness through employer-sponsored savings plans, retail fixed annuities and holistic retirement and income guidance. Retail products are distributed through two primary channels: 1) Investor Channel — a dedicated team of financial professionals who provide phone-based guidance; and 2) ING Financial Partners (IFP) — a top-tier, independent broker/dealer that supports a wide range of clients offering education, financial planning and a broad range of personalized asset accumulation, protection and distribution solutions. IFP will rebrand to Voya Financial Advisors on 9/1/14.

Voya Investment Management is a leading, active asset management firm with \$208 billion of assets under management as of 6/30/14 for both affiliated and external institutions as well as for individual investors. Drawing on 40 years of history in investment management, the firm has the experience and resources to provide clients with investment solutions with an emphasis on equities, fixed income, and multi-asset income strategies.

Insurance Solutions, which will use the Voya Financial brand for all business lines on 9/1/14, is a top-tier provider of term life insurance and top-10 provider of medical stop-loss coverage in the U.S. The business comprises two segments: 1) Individual Life — with over \$2 billion in gross premiums as of 12/31/13 — provides wealth protection and transfer opportunities through universal, variable and term products; and 2) Employee Benefits provides stop-loss, group life, voluntary employee-paid and disability products to large businesses covering 4.4 million individuals.



Voya Financial Business Overview



Corporate Responsibility

Voya's corporate responsibility mission is to create shared value for our company and the community by conducting business in a way that is socially, environmentally, economically and ethically responsible. The robust corporate responsibility work of Voya is focused around four pillars: 1) community investment; 2) multicultural affairs; 3) environmental sustainability; and 4) business practices and principles. Through its work within these pillars, Voya ensures shared value by aligning corporate responsibility with its corporate objectives.

Voya is committed to the following:

- Awarding grants through the Voya Foundation, the philanthropic arm of Voya.
- Supporting employee volunteerism by offering Voya employees paid time off to volunteer locally.
- Contributing matching gifts to organizations supported by Voya employees.
- Placing Voya leaders on non-profit boards of directors and in other strategic roles.
- Maintaining a diverse and inclusive workforce and respecting human rights.
- Decreasing the company's operational impact on the environment.
- Operating under the auspices of strong corporate values and adhering to a closely held code of conduct.

Voya maximizes its community impact by aligning charitable giving and partnership efforts with the core financial skills of its employees and by concentrating resources on helping to promote sustainable communities. Through carefully-designed signature philanthropy programs, the company is addressing some of the world's most pressing issues — financial illiteracy and accessibility to quality children's education.

Signature programs include:

- Voya-Girls Inc. Investment Challenge
- <u>Voya Unsung Heroes[®]</u>
- National Teacher of the Year

Thought Leadership / Research

Voya is committed to gaining greater insights into the various factors — including emotional and psychological — that affect how people save and plan for retirement.

Through research, studies, tools and work done by the <u>Voya Retirement Research Institute</u>, Voya is a resource to help advance the state of retirement readiness for more Americans.

The Institute's goal is to turn research into action and develop solutions and tools that encourage more positive savings behaviors for investors.

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- <u>Nicole Vasile</u>: (860) 580-2690 Brand / Corporate Marketing, Corporate Responsibility, Insurance Solutions

Mission & Vision

As an industry leader and advocate for greater retirement readiness, Voya Financial is committed to delivering on its vision to be America's Retirement CompanyTM and its mission to make a secure financial future possible — one person, one family, one institution at a time.

For more information, visit <u>http://voya.com</u> or view our <u>Interactive Company Profile</u>. Follow Voya Financial on <u>Facebook</u> and Twitter <u>@Voya</u>.

