



We are a different
kind of company



Voya can help lead ADP TotalSource worksite
employees to and through retirement

Retirement Services Capabilities

PLAN | INVEST | PROTECT



Our singular focus on delivering positive retirement outcomes sets us apart

A competitive retirement plan plays a pivotal role in helping you attract and retain top talent. A key component of the ADP TotalSource benefits solution includes access to ADP's Multiple Employer Plan (MEP) 401(k) Plan, a critical vehicle to help your employees plan, save and invest in their futures. The ADP MEP solution, offered through Voya Financial®, will help your worksite employees achieve the best individual retirement outcomes by focusing on financial well-being, offering products and services that support asset accumulation and consistently measuring the retirement readiness of every employee – all at no additional cost to you. Voya has a proven track record of improving key retirement readiness barometers, including participation rate, deferral rates, and income replacement ratios.



Voya's strength In numbers



9.6 million
plan participants¹



\$1 trillion +
in total AUM/AUA¹



40+ years
of experience¹



Top 5
Provider of
retirement plans²

¹ Voya Financial Fact Sheet, Fourth-Quarter 2025.

² Rankings based on Pensions & Investments Magazine, Defined Contribution Recordkeeper Survey of participating companies self-reported data as of 12/31/2024, published May 2025. Voya ranked #5 in number of plan participants. Voya did not pay a fee to be included in the survey.



We don't just innovate. We innovate with a purpose.

Purposeful innovation is something more than just delivering the newest technology. Innovation with a purpose means we are constantly focused on providing financial wellness solutions for individuals and families at all stages of life, including those with special needs. By placing behavioral research and digital insights at the core of everything we do, we're committed to this culture of innovation – so much so, we created the Voya Behavioral Finance Institute for Innovation.



Voya Behavioral Finance Institute for Innovation

The Voya Behavioral Finance Institute for Innovation is focused on gaining deeper insights into the behaviors and decisions of Americans regarding their financial and retirement planning activities. Through a series of pioneering studies, the Institute tests and develops large-scale solutions capable of helping people save more and achieve better retirement outcomes.

The Institute's strategy is differentiated by:

Science

By working with industry-leading academics, we are positioned at the forefront of behavioral finance research. New scientific insights are used to help improve the financial well-being of retirement plan participants.

Outcomes

We have an unrelenting focus on positive retirement outcomes and we harness our research efforts accordingly. By measuring results along the way, we can implement those improvements necessary for continuing success.

Digital

With the speed and scale of the digital world, the Institute is able to test behavioral finance concepts and generate results quickly. This agile approach supports greater opportunities for innovation.

Driving positive retirement outcomes at every stage



We are focused on delivering purpose-driven content that helps educate your worksite employees, providing step-by-step financial wellness guidance on their journey to and through retirement. To design the right message at the right time, it takes both science and art. The “science” is how we use consumer trends and behavioral research to inform our approach, while the “art” represents the effective way we deliver the message using a relatable tone of voice and engaging visual cues, building healthier financial lives at every stage.

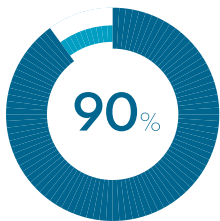


Behavioral Research

By applying what we know about consumer behavior, attention and decision making, we can employ more effective communication efforts. After all, it's not always what is in a message, but rather how a message is shared that drives a desired action.



Visuals are processed **60,000x** faster than text.¹



of information transmitted to the brain is visual.²



Consumer Trends

When it comes to communication, context is everything. Our audience-first approach helps us meet your worksite employees where they already are. We continually watch, listen, test and measure our materials to ensure that we are maximizing the effectiveness of our content experiences and driving improved results.



¹ http://archive.boston.com/business/blogs/global-business-hub/2014/03/the_power_of_vi.html; March 8, 2014.

² <http://www.t-sciences.com/news/humans-process-visual-data-better>; Humans Process Visual Data Better; September 15, 2014.



Predictive Analytics

We want to provide your worksite employees with guidance on next best steps before they even realize what their next step is. Our team analyzes current data to identify behavior patterns and designs predictive models that aim to improve the retirement readiness of your employees.¹



Our education platform, Voya Learn, offers participants live and on demand sessions to help them achieve overall financial wellness and drive actions that improve retirement outcomes.

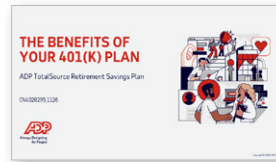


We make additional services available to those who want to simplify investing and money management.



Education

With educational content that is centered around financial wellness, we can deliver relevant and timely messages that aim to make a secure financial future possible for your worksite employees. Our materials accommodate different life stages and events – from enrollment to and through retirement.



Our education and enrollment support helps to ensure worksite employees are maximizing their retirement benefits.



With our financial education seminars, we cover an array of holistic financial wellness topics to further engage interested worksite employees.



Advice & Guidance

Investing and saving can be complicated, but finding the right answers doesn't have to be. Voya Retirement Advisors*, powered by Edelman Financial Engines®, can provide the tools, advice and guidance to help your worksite employees along their financial journey, including online advice and professional management.

Online Advice

Our advisory services are available online and offer investment advice, educational tools and resources at no additional cost to help guide investment decisions.

Professional Management

We also offer professionally managed fee-based services. Your worksite employees not only get personalized advice and guidance from investment professionals, but also have a service that easily puts those recommendations into action for an additional fee.

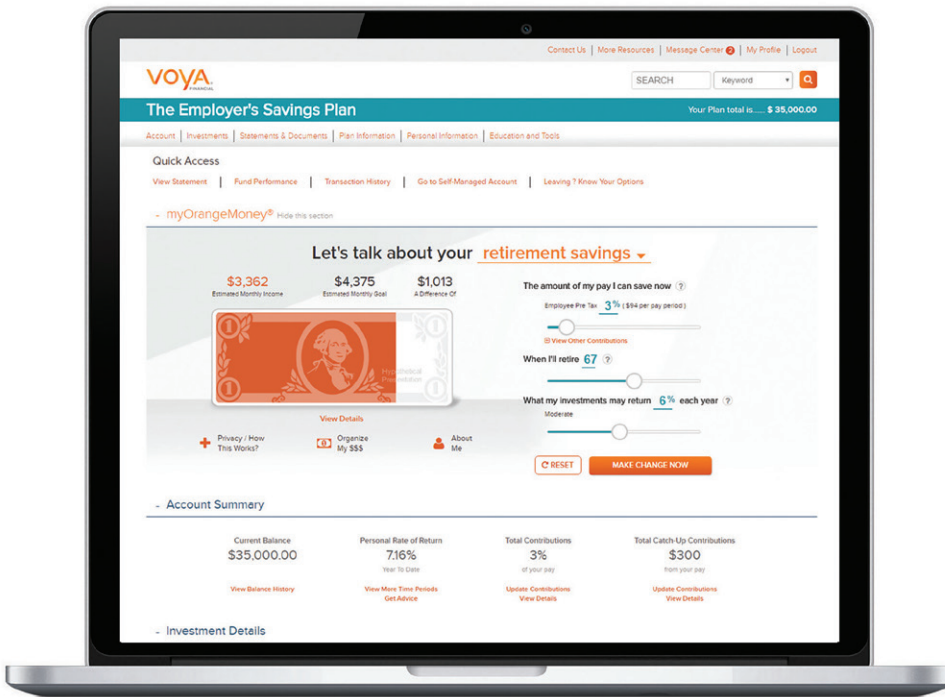
For plans who offer in-plan advisory services through Voya Retirement Advisors, LLC (VRA), VRA acts as a limited-purpose fiduciary when providing in-plan investment advice to plan participants.

¹ Plan and employee data provided by plan sponsor may be required.

myOrangeMoney®

An interactive, online, educational experience that allows your worksite employees to visualize their income in retirement

With potential income generation as its solid foundation, myOrangeMoney allows worksite employees to see how their accumulated savings translates into estimated monthly income in retirement. With the ability to change inputs and move sliders, your worksite employees are able to visualize their retirement reality – and see how their decisions today could impact their future financial outcomes. myOrangeMoney enables your worksite employees to feel more empowered to adopt better habits and make better decisions to pursue financial well-being.

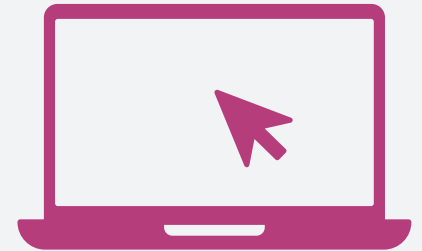


Screen shown is a sample; your actual screen may vary.

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.



myOrangeMoney users who changed their savings rate **increased** their deferral amounts by **71%** on average.¹



Of those who logged into their account and viewed the myOrangeMoney experience, **15% engaged** with it in some manner.¹



21% of those who engaged took action, such as **changing their savings rate.**¹

¹ As of 12/31/2025.



Best-in-class service

We invest in solutions that make a real, genuine and concrete difference – making it easy to do business with us.

- PLANSPONSOR “Best in Class” award recipient in 29 categories of defined contribution participant/ sponsor service¹
- Named a Top 5 recordkeeper in 15 service categories in the 2025 NAPA Advisors’ Choice Awards in micro, small, mid, and large market segments²



Our culture sets us apart

Our diverse workforce and inclusive culture helps set us apart in the market, drive productivity and retain talent so you have a diverse, empowered team in your corner.

- Recognized by Ethisphere® Institute as one of the World’s Most Ethical Companies® 2014–2025³
- Great Place to Work® certified, 2016–2026⁴
- Corporate Equality Index — Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion, 2006–2026 Ethical⁵



Making a positive impact on the communities we serve

We strive to do the right thing, the right way and make a special kind of difference in all we do, so you can feel good about working with Voya.

- 35,000+ Voya employee volunteer hours*⁶
- Dow Jones Best-in-Class North America Index (formerly Down Jones Sustainability Index), 2016–2024⁷
- Environmental Protection Agency Green Power Partnership program, 2008–2024⁸



Voya Cares[®]

Serving the special needs community is an extension of Voya’s vision and mission to help all Americans have the quality of life they seek in retirement.

- Disability Equality Index–Best Place to Work for Disability Inclusion, 2018-2025⁹

We are a different kind of company

“Our people are what makes us a different kind of company and, together, we are achieving our aspirational vision: Clearing your path to financial confidence and a more fulfilling life.”

Heather Lavalley, CEO of Voya Financial, Inc.

Embark on the journey with us

voyadelivers.com/adpts/

Visit Voya.com to learn more.



PLAN | INVEST | PROTECT



- 1 In 2025, Voya Financial was recognized as a 2024 PLANSPONSOR DC Survey “Best In Class” award winner by PLANSPONSOR. Winners are selected annually, and no fee is paid for consideration. PLANSPONSOR conducted a survey with 3,172 plan sponsors from August through November 2024. Each sponsor rated their provider in four areas of service: recordkeeping platform; participant services; plan sponsor services and support; and investments and fees. Overall satisfaction ratings within each service area were then segmented into six plan asset size categories (Under \$5MM, \$5MM-\$25MM, \$25MM-\$50MM, \$50MM-\$200MM, \$200MM-\$1B, Over \$1B). “Best in Class” awards were given in each service area, as follows: the two scoring highest with sponsors having less than \$5MM in plan assets, the three scoring highest with sponsors having \$5MM through \$200MM in plan assets and the two scoring highest with sponsors having more than \$200MM in plan assets. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance. For more information about the award, visit <https://www.plansponsor.com/surveys/2025-dc-survey-plan-provider-service-ratings/?pagesec=4#Methodology>
- 2 In September 2025, Voya Financial was recognized as a top recordkeeper by the 2025 National Association of Plan Advisors (NAPA) Advisors’ Choice Awards. The recognition is based on 2024 activity and no fee was paid for consideration. NAPA surveyed retirement plan-focused advisors nationwide and asked them to rate recordkeepers in 13 different service categories (Participant tools, Calculators, P/S Website, Mobile App, Regulatory support, Staff credentials, Advisor support, Participant statement, Education materials, Multi-lingual capabilities, Plan health, Wellness and Retirement Income), and in five distinct market segments (micro <\$1M, small \$1MM-\$10MM, mid \$10MM-\$100MM, large \$100MM-\$250MM, mega \$250MM+). Advisors voted only on the services in their target markets and evaluated the services on a five-point scale, ranging from “world class” to “functional” to “needs work.” A total of 27 recordkeepers, including Voya, were recognized. Voya was selected as a top-five provider in 15 out of 65 service categories.
- 3 In March 2025, Voya Financial was one of 136 companies recognized by Ethisphere® as one of the 2025 World’s Most Ethical Companies® based on performance in 2024. The World’s Most Ethical Companies assessment is based upon Ethisphere’s Ethics Quotient® framework, which offers a quantitative way to assess a company’s performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories and provided to all companies that participate in the process: ethics and compliance program (35%), culture of ethics (20%), environmental and societal impact (20%), governance (20%), and third-party management (5%). There is a processing fee of \$3,500 USD to participate. Voya also pays \$19,500 USD a year to participate in Ethisphere’s Business Ethics Leadership Alliance (“BELA”), which provides additional resources and services to members, including benchmarking data and related Ethisphere insights and guidance. “World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.
- 4 In 2025, Voya Financial was certified as a Great Place to Work for December 2025 – December 2026. Voya Financial paid a fee to the Great Place to Work Institute to conduct certification surveys, upon which the award was based. Voya Financial earned this recertification based on ratings provided by more than 1,500 of its employees in a survey administered by the Great Place to Work® Institute. The Great Place To Work Trust Index Survey measures individual employee experiences of five dimensions of a high-trust company culture; credibility, respect, fairness, pride and a sense of belonging. Employees answer 14 demographic questions and respond to 60 statements across a five-point consistency scale as well as two open-ended questions. Survey answers are assessed on a five-point scale, revealing the most common experience of employees in the organization. Employee scores are averaged to provide an organization-wide assessment of workplace culture: the Trust Index score.
- 5 The Corporate Equality Index (CEI), administered by the Human Rights Campaign Foundation, evaluates LGBTQ-related policies and practices, including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive health care benefits, competency programs, and public engagement with the LGBTQ community. All private sector (non-government) and for-profit employers with 500 or more full-time U.S. employees are eligible to participate. In January 2026, Voya Financial’s efforts in satisfying all of CEI’s criteria earned a score of 100 and the designation as recipient of the Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion. The CEI rating is based on 2025 activity and no fee was paid for consideration. From 2002-2022, this designation was known as “Best Place to Work for LGBTQ Equality.”
- 6 Voya employee volunteer program results 2023
- 7 In December 2024, Voya Financial was selected for inclusion in the 2024 Dow Jones Best-in-Class North America Index by the S&P Dow Jones Indices. Inclusion was based on 2024 activity, and no fee was paid for consideration. Launched in 1999, the Dow Jones Best-in-Class North America Index (formerly known as the Dow Jones Sustainability North America Index) is the first global index to track the leading sustainability-driven companies based on an analysis of financially material environmental, social, and governance (ESG) factors and S&P DJI’s robust index methodology, which includes the annual S&P Global Sustainability Assessment (CSA) to evaluate more than 13,000 companies around the world. The Dow Jones Best-in-Class North America Index evaluates the top 20% of the 600 largest Canadian and U.S. companies in the S&P Global Broad Market Index based on sustainable business practices.

- 8 The U.S. Environmental Protection Agency (EPA) has named Voya Financial a 2024 Green Power Partner. The recognition is based on 2023 information and no fee was paid for consideration. Green Power Partners agree to use green power that meets or exceeds Partnership requirements and agree to report on green power use annually. They must also use the Green Power Partner mark in a manner that is consistent with Partner mark use guidelines. The EPA automatically includes all partner organizations in the club that report they are using the qualifying amount of green power. Green Power Partner Minimum Requirements are based on the organization’s annual electricity usage. Eligible green power includes electricity generated from solar, wind, geothermal, biodiesel and certain forms of biomass, hydropower, fuel cells and Generation/combined heat and power. Green power must be sourced from eligible U.S.-based generation facilities. The requirement can be met with any combination of green power products (i.e., utility product, RECs, or on-site generation). Partner purchases must be voluntary and incremental to the renewable electricity included in the standard electricity service. Requirements must be entirely met with power from “new” renewable facilities (i.e., installed within the last 15 years). Partners may join organization-wide (U.S. operations only), at the facility-level, or a logical aggregation of facilities less than organization-wide. Partners include a wide variety of leading organizations such as Fortune 500 companies; small and medium-sized businesses; local, state and federal governments; and colleges and universities.
- 9 In July 2025, Voya Financial was recognized by Disability:IN and the American Association of People with Disabilities as a 2025 Best Place to Work for Disability Inclusion, earning a spot on the Disability Index™. The recognition is based on 2024 information and no entry fee was paid for consideration. Members of the Fortune 1000, Fortune Global 500, Am Law 200 and organizations similar in size and scope are eligible to participate in the Disability Index. The 2025 Index measured Culture; Leadership; Enterprise-Wide Access; Benefits; Recruitment; Employment; Education, Retention and Advancement; Accommodations; and Community Engagement. By receiving a score of 80 or higher (on scale of zero to 100), companies qualify as a Best Place to Work for Disability Inclusion. Voya is a corporate partner of Disability:IN and entry was complimentary with its annual partnership fee. While Voya’s Senior Vice President of Social Impact and Inclusion sits on Disability:IN’s Board of Directors, she plays no role in the selection process for this recognition, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest.

Third-party awards and/or rankings about entities within the Voya® family of companies are given based upon various criteria and methodologies. Awards and/or rankings are not representative of actual client experiences or outcomes, and are not indicative of any future performance. For certain awards/rankings, Voya pays a fee to be considered. For material facts regarding an award, including but not limited to whether a fee was paid to be eligible for the award, visit <https://www.voya.com/about-us/our-character/awards-and-recognition>

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