We can help you be ready with advice and guidance

You have taken the important first step of saving for your future, but what about the other financial decisions that are in front of you today, or may arise tomorrow? Take control of your finances by having a conversation with a Voya Financial Advisors financial professional. This personalized session is about you, your questions and your needs. We can also help you establish a personalized action plan. Common topics you may wish to discuss include:

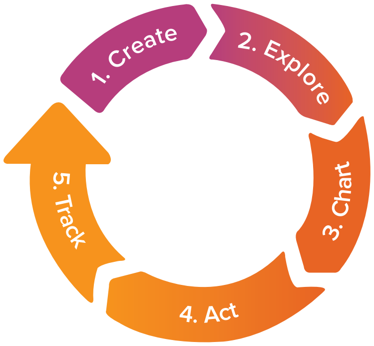
- Budgeting/major purchase decisions
- College education funding
- Debt management/planning
- Healthcare planning
- Insurance planning
- Investment planning
- Social Security/income planning
- Special needs planning

What can you expect from Voya?

- Access to a Voya financial professional at no cost, at your convenience (in person or virtual) and for as long as you need us.
- Your Voya financial advisors can help you with questions like the above, or to work with you to help build a personalized plan that includes action steps to keep you on track relevant to your needs.

Advice & guidance with a Voya advantage

When working with a financial professional from Voya Financial Advisors (VFA), you can create a personalized action plan using a simple, five-step approach to help make your financial and retirement goals a reality.



With Voya, planning doesn't have to be complex, in fact, we take a simple 5 step approach

Step 1 - Create a vision

The first step involves identifying your needs, wants and wishes for the future and creating a vision of what a secure financial future means to you.

Step 2 - Explore your situation

We then assess your current situation – what you have, what you owe and what you spend.

Step 3 - Chart your course

Based on the information you provide in Steps 1 and 2, we analyze your financial situation and help you create a personalized plan that includes key considerations.

Step 4 - Act on your plan

If you choose, we will work with you to set your plan into motion, including helping you with paperwork.

Step 5 - Track your progress

If you choose, we can review your plan periodically, and make any desired adjustments to help keep you on track to reach your goals.

Getting started is easy

Depending on the complexity of your financial needs, we offer two levels of service. One level is more of a financial check-up, and the other is more in-depth resulting in a holistic financial plan. In either case, *it all starts with an initial conversation at no cost to you so we can get acquainted and understand what you are looking for and how we can best help you.*

After getting acquainted and understanding your goals, there are a couple of options for creating a personalized action plan to fit your needs.

Retirement Snapshot

A quick check-up on your current financial situation

- Designed for those with relatively simple financial situations and questions around:
  - How much will you need to save?
  - Are you on track to reach this target?
- Evaluates your access to household budgeting tools and a savings plan for another major savings goal such as college education
- You will receive a personalized action plan with next steps you may wish to take to address your financial priorities
- You will have access to trained, phone-based VFA Financial Advisors to assist with the planning process or to discuss and facilitate any action steps you choose to take

Typically takes two sessions to complete and is complimentary

Financial Plan

A personalized analysis of complex financial situations

- Designed for those with more complex financial situations and addresses strategies for your financial goals including retirement income, estate planning, life insurance, and helps you prioritize your actions to reach them
- Provides an analysis of your complete financial situation, which may include tax-efficient withdrawal strategies, Social Security and pension analysis, and charitable giving
- You will receive a personalized action plan with recommended strategies for achieving retirement readiness and other financial goals
- You will have continued access to VFA Financial Advisors to discuss your financial situation and to implement any action steps

Typically takes multiple sessions to complete and can cost up to $1,500* depending on complexity

Why use a financial advisor from Voya?

Voya Financial is one of the leading retirement plan providers in the country, serving over five million clients. We've learned that the most important thing we can do is to empower our clients by providing them with the advice and guidance they need to take control of their finances.

The financial advisors of Voya Financial Advisors must hold and maintain internal standards and external industry credentials, specific to financial planning. They provide you with the information you need to take control of your retirement by getting to know your needs. Your life. Your vision.

Call us today at 855-728-7609 or visit us online at VoyaBeReady.com.

Please note that while VFA Financial Advisors do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/ prospectuses of the individual products for additional pricing information.

Neither Voya Financial Advisors nor its registered representatives offer legal or tax advice. For tax or legal advice please consult with your attorney or tax advisor.

* The financial planning fees (fees) described above may increase or decrease depending upon the complexity of your individualized financial plan or the assets upon which your financial plan is based. Financial plans are sold pursuant to a Financial Planning Agreement (FPA) between Voya Financial Advisors, Inc. (VFA) and you, the client, pursuant to the terms and conditions contained therein. Please consult the fee listed on the FPA for the fee applicable to your financial plan. In the event of a discrepancy between the fees listed above and the fee listed on your FPA, the fee listed on your FPA will control.

Financial Advisors are Investment Advisor Representatives and registered representatives of and offer securities and investment advisory services through Voya Financial Advisors, Inc. (member SIPC). VFA is a member of the Voya family of companies.

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