

Voya Select Advantage IRA Application

A Mutual Fund Custodial Account

Valid starting 05/01/2026

To ensure you have the most recent version of the application you can visit www.VoyaSelectAdvantage.com or call 1-800-344-6860.

INSTRUCTIONS

Setting Up Accounts for Minors

- When setting up an account for a minor, include a copy of the minor's birth certificate. In Section 1 of this application please use the minor's information.
- A custodian/guardian must complete the Guardian Information Sheet (Form Number 214229) information and submit it with this application.
- The signature provided in Section 12 of this application must be that of the custodian/guardian and it must be sign as "(custodian/guardian's name) as custodian/guardian for (minor child's name)".

Setting Up Inherited/Beneficial IRA Accounts

- When setting up a Beneficial IRA please include deceased name in section 1. Also include the Beneficial IRA Information Sheet (Form Number 213709).

Contributions

- Contributions are applied in the year received unless specified.
- SEP & Simple contributions must be applied current year.

SEP & Simple IRAs

- Company must complete the SEP/SIMPLE Employer Enrollment form (207067) before or at time of application.

APPLICATION FOR VOYA SELECT ADVANTAGE IRA A MUTUAL FUND CUSTODIAL ACCOUNT

Voya Institutional Trust Company, Custodian
Recordkeeping provided by Voya Retirement Insurance and Annuity Company ("VRIAC")



Members of the Voya® family of companies
PO Box 990063, Hartford, CT 06199-0063
Overnight Mail: One Orange Way, Windsor, CT 06095
Fax: 800-643-8143
If you are a customer, call: 800-584-6001
If you are an advisor, call: 800-344-6860
www.VoyaRetirementPlans.com

1. ACCOUNT OWNER INFORMATION *(If setting up an account for a minor, complete Guardian Information Sheet, 214229.)*

Name _____ SSN/TIN _____

Beneficiary of _____, Decedent *(Provide if applying for a Inherited/Beneficial IRA.)*

Birth Date _____ E-mail _____

Home Phone _____ Mobile _____

Occupation _____ Industry _____ Check the box if you are retired.

Citizenship: *(Select one.)* US Citizen Resident Alien Non-Resident Alien

If you are a Non-Resident Alien, please indicate your Country of Citizenship: _____

Street Address *(PO boxes are not permitted.)* _____

City _____ State _____ ZIP _____

Mailing Address *(If different than above.)* _____

City _____ State _____ ZIP _____

Client Account Number *(Broker-dealer use only.)* _____

2. ACCOUNT HOUSEHOLDING REQUEST *(Traditional and Roth IRAs Only)*

Use this section to identify Select Advantage IRA mutual fund custodial accounts owned by persons residing at the same address of record. The annual Maintenance Fee will be waived if the sum of all listed accounts' values is equal to or greater than \$15,000 as of the Maintenance Fee assessment date. Each account owner must elect e-delivery for account documents as of the fee assessment date to be eligible for the waiver. To sign up for e-delivery, access your account at www.VoyaRetirementPlans.com and follow the on-screen prompts. NOTE: This is only available to Traditional IRA and Roth IRA accounts.

All accounts listed will be updated with the address provided in this section.

1. Account Number _____ Account Owner Name _____

2. Account Number _____ Account Owner Name _____

3. Account Number _____ Account Owner Name _____

4. Account Number _____ Account Owner Name _____

Household Mailing Address _____

City _____ State _____ ZIP _____

3. BENEFICIARY INFORMATION

Total percentage of primary beneficiary shares must equal 100%. Total percentage of contingent beneficiary shares must also equal 100%. If no percentages are listed, beneficiaries' shares will be distributed equally. (Whole percentages only. If cannot be split evenly, the first beneficiary will receive the higher amount.) If a trust is the beneficiary, please provide the entire trust name, trust date and TIN. If no beneficiary is listed, the default will be Estate. **Additional beneficiaries should be listed on a separate piece of paper that includes the owner's signature and the date.**

Name	Birth Date/Trust Date	SSN/TIN	%	Beneficiary Type: Primary
Address	Phone	Relationship to Owner		

Name	Birth Date/Trust Date	SSN/TIN	%	Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent
Address	Phone	Relationship to Owner		

Name	Birth Date/Trust Date	SSN/TIN	%	Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent
Address	Phone	Relationship to Owner		

Name	Birth Date/Trust Date	SSN/TIN	%	Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent
Address	Phone	Relationship to Owner		

Name	Birth Date/Trust Date	SSN/TIN	%	Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Contingent
Address	Phone	Relationship to Owner		

4. PLAN TYPE AND INVESTMENT SOURCE

IRA Conversion or Recharacterization Request (206984) is required if you intend on converting or recharacterizing your IRA at the time of application. Select the IRA Plan type you are converting from or recharacterizing from, then after your account is established, the conversion or recharacterization will be processed as indicated on the IRA Conversion or Recharacterization Request.

Type of IRA Applied For: (Select **ONLY** one.)
 Traditional IRA 408(a) Roth IRA 408A
 SIMPLE IRA 408(p) SEP IRA 408(k)

Beneficial (Inherited) IRA:
(If selected, submit Beneficial IRA Information Sheet (213709) with this application.)
 Traditional IRA 408(a) Roth IRA 408A
 SIMPLE IRA 408(p) SEP IRA 408(k)

Source of Initial Investment Amount:
 Transfer Rollover (See Disclosure Statement for requirements.)
 New contribution for tax year (Traditional IRA and Roth IRA only) _____
 SEP IRA / SIMPLE IRA Contribution
 PAC (Complete Section 10.)

If you checked Transfer or Rollover and would like Voya to facilitate the movement of funds, submit Transfer or Rollover Request (206943) with this application.

Contributions are coded as current year unless specified on the check.

5. ADDITIONAL INFORMATION FOR SIMPLE IRA OR SEP IRA

Note: For a SIMPLE IRA, Voya Institutional Trust Company, Custodian, is not a designated financial institution. Your employer's SIMPLE plan must permit plan participants to designate the financial institution that will serve as the custodian. SEP/SIMPLE Employer Enrollment form (207067) must be on file before or at time of application.

Employer Plan Number _____

SIMPLE Plan Participation Start Date _____

Company Name _____ Tax Identification # _____

Mailing Address _____

City _____ State _____ ZIP _____

Employer Contact Name _____

Phone _____ E-mail Address _____

6. DOLLAR COST AVERAGING (DCA) *(Not available with Asset Rebalancing.)*

I elect Dollar Cost Averaging

Should you elect this option, you must complete the following:

- Allocate a percentage in section 9 to one of the following source funds. The amount invested into the source fund will be used for the DCA.
- Complete and send in the Dollar Cost Averaging Allocation Request (form #205982),

Available Source Funds:

(620) Voya Government Liquid Assets (363) Voya GNMA Income Fund
(8479) Voya Intermediate Bond

The transfer will occur on the 15th day of the month. If the 15th day of the month is a weekend or holiday, the transfer will occur on the next business day. The program will be cancelled for new accounts if the source fund does not have a deposit within 180 days from this request.

Once the DCA has been completed you may wish to change your future allocations to match your current allocations. This can be accomplished by contacting the call center (800-584-6001) or by accessing your account online. If not future contributions will be allocated to the source fund.

7. AUTOMATIC ASSET REBALANCING *(Not available with DCA.)*

This program will not be implemented until the account is funded. After that time, any subsequent fund transfer, reallocation or investment election change will cancel your automatic rebalancing election. If you have chosen to allocate 100% into one fund, automatic asset rebalancing will not process once all assets are in that fund. This option may not be available within the first 35 calendar days of the account opening.

If the account is not funded within 180 days this feature will not be established. If the account is funded after 180 days Asset Rebalancing can be requested by contacting the Call Center (800-584-6001) or accessing your account online.

I authorize automatic asset rebalancing of my account: Quarterly Semi-Annually Annually

8. DIVIDEND AND CAPITAL GAINS DISTRIBUTIONS OPTION *(The reinvestment option is set up as the defaulted option unless you chose this option.)*

Select dividends to be transferred to the liquid assets fund. NOTE: This option is not available if you are participating in the Dollar Cost Averaging or the Automatic Asset Rebalancing programs.

If any of the funds you invest in pay dividends and/or have capital gains distributions, the distributions will be allocated to the be (620) Voya Government Liquid Assets Portfolio.

9. INITIAL INVESTMENT ALLOCATION

Based on your risk tolerance, your investment will be allocated as you have indicated below. Allocations must be in whole percentages and must total 100%. If no mutual fund allocation is selected, or if the allocation exceeds 100%, your investment will be deposited into the (620) Government Liquid Assets Portfolio. If your allocation is below 100% or if there are closed funds, the remaining percentage will be allocated into the (620) Government Liquid Assets Portfolio in order to reach 100%. Allocation cannot exceed 30 funds. Future allocations will be deposited as selected in this section unless changed by contacting the call center (800-584-6001) or updating online.

Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol	Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol
Asset Allocation Fund-of-Funds				Balanced/Asset Allocation (continued)			
_____ %	5172	Calvert Conservative Allocation (A) (5N)	CCLAX	_____ %	F581	Transamerica Multi-Managed Balanced Fund (R) (CR)	TAAHX
_____ %	6775	Calvert Growth Allocation (A) (6A)	CAAXX	_____ %	F687	Victory Growth and Tax Strategy Fund (A) (CU)	UGTAX
_____ %	5199	Calvert Moderate Allocation (A) (5O)	CMAAX	_____ %	269	VY® Invesco Equity and Income (Adviser) (33)	IUAAX
_____ %	1729	Voya Retirement Conservative (Adviser) (89)	IRCAX	_____ %	320	VY® T. Rowe Price Capital Appreciation (Adviser) (37)	ITRAX
_____ %	1730	Voya Retirement Moderate (Adviser) (3A)	IRMPX	Bond			
_____ %	1731	Voya Retirement Moderately Aggressive Portfolio (Adviser) (3B)	IRMGX	_____ %	G384	Amana Participation Fund (Investor) (DS)	AMAPX
_____ %	1732	Voya Retirement Aggressive Portfolio (Adviser) (3C)	IRGPX	_____ %	F193	American Century® Multisector Income (A) (7W)	ASIQX
_____ %	E153	Voya Target In-Retirement Fund (A) (EA)	VTRVX	_____ %	1598	American Funds® The Bond Fund of America® (F-1) (84)	BFAFX
_____ %	E156	Voya Target Retirement 2030 Fund (A) (DH)	VTREX	_____ %	3139	Baird Aggregate Bond Fund - Investor (8W)	BAGSX
_____ %	E157	Voya Target Retirement 2035 Fund (A) (DG)	VTRGX	_____ %	7282	BlackRock High Yield Portfolio (R) (6L)	BHYRX
_____ %	E158	Voya Target Retirement 2040 Fund (A) (E7)	VTRJX	_____ %	2458	BlackRock Inflation Protected Bond Portfolio (A) (7Q)	BPRAX
_____ %	E159	Voya Target Retirement 2045 Fund (A) (DT)	VTRMX	_____ %	F658	BlackRock Strategic Global Bond Fund, Inc. (A) (8Z)	MDWIX
_____ %	E160	Voya Target Retirement 2050 Fund (A) (E8)	VTROX	_____ %	7529	Calvert Bond (A) (6Q)	CSIBX
_____ %	E161	Voya Target Retirement 2055 Fund (A) (DU)	VTRQX	_____ %	F659	Calvert Core Bond Fund (A) (CO)	CLDAX
_____ %	E162	Voya Target Retirement 2060 Fund (A) (E9)	VTRSX	_____ %	7302	Calvert Short Duration Income Fund (A) (C4)	CSDAX
_____ %	E482	Voya Target Retirement 2065 Fund (A) (DX)	VTAUX	_____ %	6223	Cohen & Steers Preferred Securities and Income Fund (A) (C6)	CPXAX
_____ %	H615	Voya Target Retirement 2070 Fund (A) (EO)	VTRAX	_____ %	F665	Eaton Vance Government Opportunities Fund (A) (C8)	EVGOX
Balanced/Asset Allocation				_____ %	7561	Fidelity Advisor® Strategic Income Fund (M) (6R)	FSIAX
_____ %	7794	1919 Socially Responsive Balanced Fund (A) (7T)	SSIAX	_____ %	5303	Invesco Floating Rate ESG Fund (A) (CB)	AFRAX
_____ %	2036	American Funds® American Balanced Fund® (F-1) (CX)	BALFX	_____ %	5294	Invesco Short Term Bond Fund (A) (D5)	STBAX
_____ %	6621	Ave Maria Bond Fund (E4)	AVEFX	_____ %	F195	Janus Henderson Multi-Sector Income (S) (8N)	JMUSX
_____ %	F657	Baron WealthBuilder Fund - Retail Shares (8X)	BWBFX	_____ %	9344	JPMorgan Core Bond Fund (A) (CG)	PGBOX
_____ %	F663	Columbia Income Builder Fund (A) (C7)	RBBAX	_____ %	1568	Lord Abbett Bond Debenture Fund (R3) (81)	LBNRX
_____ %	G650	Eventide Balanced Fund (A) (E1)	ETAMX	_____ %	6823	Lord Abbett Short Duration Income Fund (R3) (6C)	LDLRX
_____ %	1420	First Eagle Global Fund (A) (DO)	SGENX	_____ %	F682	PGIM Floating Rate Income Fund (A) (CN)	FRFAX
_____ %	2402	Franklin Income Fund (R) (4I)	FISRX	_____ %	6917	PGIM High Yield Fund (R) (6F)	JDYRX
_____ %	2425	Janus Henderson Balanced Fund (R) (4K)	JDBRX	_____ %	3454	PGIM Short-Term Corporate Bond Fund, Inc. (R) (5A)	JDTRX
_____ %	1780	MFS® Aggressive Growth Allocation Fund (A) (CJ)	MAAGX	_____ %	6916	PIMCO Income Fund (R) (6E)	PONRX
_____ %	1782	MFS® Growth Allocation Fund (A) (CK)	MAGWX	_____ %	F683	Sterling Capital Total Return Bond Fund (A) (CO)	BICAX
_____ %	8069	PIMCO All Asset Fund (R) (6V)	PATRX				
_____ %	G125	The Hartford Balanced Income Fund (A) (D8)	HBLAX				
_____ %	F706	Transamerica Multi-Asset Income Fund (A)(EJ)	TASHX				

9. INITIAL INVESTMENT ALLOCATION (Continued)

Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol
Bond (continued)			
_____ %	F579	Transamerica Bond Fund (R) (CP)	TAADX
_____ %	E741	Victory Core Plus Intermediate Bond Fund (A) (8T)	UITBX
_____ %	363	Voya GNMA Income Fund (A) (49)	LEXNX
_____ %	8479	Voya Intermediate Bond (Adviser) (7D)	IIBPX
_____ %	1020	Voya High Yield (Adviser) (63)	IPYAX
_____ %	6813	Voya Strategic Income Opportunities Fund (R) (6B)	ISIRX
Emerging Markets Bond			
_____ %	5355	Fidelity Advisor® New Markets Income Fund (M) (5Q)	FGWMX
_____ %	G130	Invesco Emerging Markets Local Debt Fund (A) (D3)	OEMAX
Global Allocation			
_____ %	6778	Amana Developing World Fund (Investor) (E5)	AMDWX
_____ %	470	Voya Global Income & Growth Fund (A) (EB)	VYGJX
International			
_____ %	2035	American Funds® EUPAC Fund® (F-1) (3T)	AEGFX
_____ %	2034	American Funds® New Perspective Fund® (F-1) (8V)	NPFFX
_____ %	G124	American Funds® New World Fund® (F-1) (CY)	NWFFX
_____ %	H533	BlackRock Advantage International Fund - Investor A Shares (EF)	BROAX
_____ %	F660	Calvert Global Energy Solutions Fund (A) (C1)	CGAEX
_____ %	3048	Calvert International Opportunities (A) (4U)	CIOAX
_____ %	F662	Calvert International Responsible Index Fund (A) (C3)	CDHAX
_____ %	7287	Fidelity Advisor® Intl Capital Appreciation Fund (A) (C9)	FCPAX
_____ %	G129	Federated Hermes International Strategic Value Dividend Fund (A) (D1)	IVFAX
_____ %	8924	Franklin Global Equity Fund (A) (CA)	CFIPX
_____ %	8800	Janus Henderson Global Equity Income (S) (7I)	HFQSX
_____ %	F673	John Hancock Global Equity Fund (A) (CE)	JHGEX
_____ %	1484	MFS® Research International Fund (A) (CL)	MRSAX
_____ %	F685	Transamerica International Equity Fund (R) (CQ)	TRWRX
_____ %	H534	Thornburg International Equity Fund (A) (EI)	TGVAX
_____ %	2546	Trillium ESG Global Equity Fund - (Investor) (CT)	PORTX
_____ %	9159	Virtus AllianzGI Global Allocation Fund (A) (CV)	PALAX
_____ %	1587	Voya International High Dividend Low Volatility (Adviser) (83)	IFTAX
_____ %	1550	Voya International Index (Adviser) (76)	IIIAX
_____ %	366	Voya Multi-Manager International SmallCap Fund (A) (51)	NTKLX
_____ %	1048	VY® JP Morgan Emerging Markets Equity (Adviser) (66)	IJEAX

Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol
Large-Cap Blend			
_____ %	3430	American Century Investments® Large Cap Equity Fund (A) (7X)	AFDAX
_____ %	7109	American Funds® Fundamental Investors® (F-1) (6I)	AFIFX
_____ %	2037	American Funds® Washington Mutual Investors Fund SM (F-1) (3U)	WSHFX
_____ %	E705	GuideStone Funds Equity Index Fund (Investor) (DZ)	GEQZX
_____ %	6437	Invesco S&P 500 Index Fund (A) (D4)	SPIAX
_____ %	L161	John Hancock Fundamental Large Cap Core Fund (A) (EP)	TAGRX
_____ %	6138	JPMorgan Equity Premium Income Fund (A) (CH)	JEPAX
_____ %	6140	JPMorgan US Sustainable Leaders (A) (8R)	JICAX
_____ %	1040	T. Rowe Price Dividend Growth Fund (Investor) (D7)	PRDGX
_____ %	3437	Voya Corporate Leaders® 100 Fund (R) (4Y)	VYCFX
_____ %	1383	Voya Growth and Income Portfolio (A) (73)	IAVGX
_____ %	1556	Voya Russell™ Large Cap Index Portfolio (Adviser) (78)	IRLIX
_____ %	1357	Voya U.S. Stock Index Portfolio - Service 2 Class (70)	ISIPX
_____ %	272	VY® Columbia Contrarian Core (Adviser) (34)	ISBAX
Large-Cap Growth			
_____ %	1612	Amana Growth Fund - Investor Class (DF)	AMAGX
_____ %	2033	American Funds The Growth Fund of America® (F-1) (3S)	GFAFX
_____ %	7305	Calvert Equity (A) (6M)	CSIEX
_____ %	181	Fidelity Advisor® Growth Opportunities Fund (M) (7Z)	FAGOX
_____ %	234	Fidelity® Blue Chip Growth Fund (EO)	FBGRX
_____ %	5005	Franklin DynaTech Fund (A) (7S)	FKDNX
_____ %	F686	Transamerica US Growth Fund (A) (CS)	TADAX
_____ %	H531	Victory Nasdaq 100 Index Fund (A) (EK)	UANQX
_____ %	1775	Voya Large Cap Growth (Adviser) (3L)	IEOPX
_____ %	2714	Voya Russell™ Large Cap Growth Index (Service) (4S)	IRLSX
Large-Cap Value			
_____ %	7272	BlackRock Equity Dividend Fund (R) (6K)	MRDVX
_____ %	7541	Columbia Dividend Income Fund (A) (DY)	LBSAX
_____ %	5326	Invesco Diversified Dividend Fund (A) (5P)	LCEAX
_____ %	G126	The Hartford Dividend and Growth Fund (A) (D9)	IHGIX
_____ %	2711	Voya Russell™ Large Cap Value Index (Service) (4R)	IRVSX
Mid-Cap Blend			
_____ %	G127	Hartford Schroders US MidCap Opportunities Fund (A) (D2)	SMDVX
_____ %	F679	MFS® Blended Research® Mid Cap Equity Fund (A) (CI)	BMSFX
_____ %	1559	Voya Russell™ Mid Cap Index (Adviser) (79)	IRMAX

9. INITIAL INVESTMENT ALLOCATION (Continued)

Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol	Percentage	Fund #	Fund Name (Class)/Fund Code	Ticker Symbol
Mid-Cap Growth				Small-Cap Growth			
_____ %	2385	Eaton Vance Atlanta Capital SMID-Cap Fund (R) (4G)	ERSMX	_____ %	7201	AB Small Cap Growth Portfolio (A) (EL)	QUASX
_____ %	D775	Nuveen Multi Cap Value Fund (A) (EG)	NQVAX	_____ %	H447	American Century Small Cap Growth Fund (Investor) (EM)	ANOIX
_____ %	8474	Voya MidCap Opportunities (Adviser) (7C)	IAMOX	_____ %	3633	Nomura Small Cap Growth Fund (R) (5E)	WSGRX
_____ %	442	VY® Baron Growth (Adviser) (53)	IBSAX	_____ %	1798	Nuveen Small Cap Growth Opportunities Fund (A) (CM)	FRMPX
_____ %	266	VY® T. Rowe Price Diversified Mid Cap Growth Portfolio (Adviser) (32)	IAXAX	_____ %	9241	Voya SmallCap Opportunities (Adviser) (7M)	ISOPX
Mid-Cap Value				Small-Cap Value			
_____ %	2173	T. Rowe Price Mid-Cap Value Fund (Adviser) (EH)	TAMVX	_____ %	2395	Fidelity Advisor® Small Cap Value (M) (8M)	FCVTX
_____ %	447	VY® American Century Small-Mid Cap Value (Adviser) (55)	IASAX	_____ %	3623	JPMorgan Small Cap Value Fund (A) (8Q)	PSOAX
_____ %	441	VY® JPMorgan Mid Cap Value (Adviser) (52)	IJMAX	_____ %	1216	VY® Columbia Small Cap Value and Inflection Portfolio (Adviser) (71)	ICSAX
Money Market				Specialty - Equity Energy			
_____ %	620	<u>Voya Government Liquid Assets (Service 2) (57)</u>	ITLXX	_____ %	E203	BlackRock Energy Opportunities Fund - Investor A Shares (8Y)	BACAX
Other				Specialty - Natural Resources			
_____ %	1848	Federated Hermes Prudent Bear Fund (A) (3M)	BEARX	_____ %	D956	Calvert Global WaterFund (A) (C2)	CFWAX
_____ %	F304	JPMorgan Hedged Equity 3 (A) (8O)	JHTAX	Specialty - Real Estate			
Sector				_____ %	8657	Cohen & Steers Real Estate Securities Fund, Inc. (A) (DP)	CSEIX
_____ %	6217	BlackRock Health Sciences Opportunities (R) (5S)	BHSRX	Specialty - Technology			
_____ %	F709	BlackRock Technology Opportunities Fund - Investor A Shares (D0)	BGSAX	_____ %	G651	Fidelity Advisor® Semiconductors Fund (A) (E2)	FELAX
_____ %	6946	Columbia Seligman Global Technology Fund (R) (6H)	SGTRX	World Allocation			
_____ %	7409	Fidelity Advisor® Financials Fund (M) (6N)	FAFSX	_____ %	1572	American Funds® Capital Income Builder® (F-1) (82)	CIBFX
_____ %	2393	Fidelity Advisor® Materials Fund (M) (4H)	FMFTX	_____ %	3199	Invesco Balanced Risk Allocation Fund (A) (4W)	ABRZX
_____ %	E681	Fidelity® Select Defense and Aerospace Portfolio (E6)	FSDAX	_____ %	2442	Loomis Sayles Global Allocation Fund (A) (4M)	LGMAX
_____ %	8002	Invesco Gold & Special Minerals Fund (R) (6U)	OGMNX	World Bond			
_____ %	8379	Invesco SteelPath MLP Income Fund (A) (7A)	MLPDX	_____ %	1746	Voya Global Bond Fund (A) (3F)	INGBX
_____ %	8386	Invesco SteelPath MLP Select 40 Fund (A) (7B)	MLPFX	World Stock			
_____ %	8667	Janus Henderson Global Real Estate Fund (S) (7F)	JERSX	_____ %	F201	Victory Sustainable World Fund (A) (8U)	USWGX
_____ %	5997	NYLI CBRE Global Infrastructure Fund (A) (7P)	VCRAx	_____ %	1752	VY® Morgan Stanley Global Franchise (Adviser) (3I)	IGFAX
_____ %	6540	PGIM Jennison Utility Fund (R) (5V)	JDURX				
_____ %	2268	PIMCO Commodity Real Return Strategy Fund (R) (4B)	PCSRX				
Small-Cap Blend							
_____ %	E706	Calvert Small-Cap Fund (A) (C5)	CCVAX				
_____ %	3787	Nomura Smid Cap Core Fund (R) (5I)	IYSMX				
_____ %	315	VY® JPMorgan Small Cap Core Equity (Adviser) (35)	IJSAX				

10. PREAUTHORIZED PAYMENT PLAN AUTHORIZATION** (Bank account verification required.)

Note: The bank account from which the funds will be drawn must belong to and be in the name of the owner of this Select Advantage account. CANNOT BE USED FOR EMPLOYER CONTRIBUTIONS with SEP & Simples. ONLY FOR INDIVIDUAL IRA CONTRIBUTIONS.

Your contribution will apply to the tax year in which it was received. Your request must be received no later than 15 days before the next scheduled additional payment. If received after the requested start date your next scheduled payment will start on the following month. If you would like to discontinue or change this authorization, please contact Customer Service at the phone number or the address on page 1 of this application.

I hereby authorize the Company to initiate a debit entry(ies) to the account indicated and in the amount and frequency listed below. This authorization shall remain in force until I give the Company written notice of termination of this authorization. I understand and agree that I will indemnify the Company for any costs it incurs should there be insufficient funds in the below listed account. If insufficient funds, the additional payment will not be applied. The additional contributions will be allocated to the future investment allocations on record.

Note: Additional contributions are not allowed with Beneficiary IRAs. Beneficiary IRA client's can only Link Banking Information. In the event a recurring payment plan exceeds the IRA contribution limit for that tax year the recurring payments will be cancelled. The amount made in excess will be returned to the customer and a new recurring payment plan will need to be established in the following year.

Checking Account Savings Account

Bank Account Owner Name _____

Bank Routing # (9 digits) _____ Bank Account Number _____

Periodic Payment Amount (\$50 minimum, whole dollars) \$ _____

Payment Start Date (mm/dd/yyyy) _____ (if not a valid business day we will advance to the next available business day for the first and recurring payments)

Frequency: Monthly Quarterly Semi-Annually Annually

One-time initial contribution up to IRS Limits. Amount \$ _____

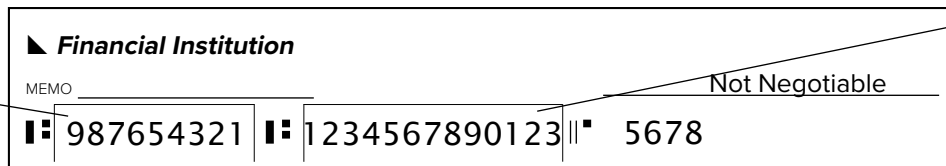
Contribution Tax Year _____

Link Banking Information Only (No transactions will be made at this time if this selection is made.)

Prior year contribution requests must be received on applications in good order 7 business days prior to the tax deadline. Requests for prior year received after that deadline will not be processed.

Sample Check

Routing Number (9 digits)



Account Number

11. TRANSACTION AND DISTRIBUTION AUTHORIZATION

I authorize my financial advisor(s), and my financial advisor(s)' staff, acting solely on my instruction, to submit transactions for certain account maintenance and financial instructions, whether oral, written, online, or otherwise, as provided herein. Basic Authorization permits my advisor(s) (and/or staff) to submit account maintenance and financial instructions including, but not limited to: investment elections, fund transfers, reallocate balances, schedule fund rebalancing, and address changes. Enhanced Authorization permits my advisor(s) (and/or staff) to submit instructions to initiate or change both one-time and systematic withdrawals and contributions from a bank account on file plus submit any instruction permissible under the Basic Authorization.

The authorization made herein applies to the current financial advisor(s) assigned to my account and any financial advisor(s) assigned to my account(s) at a future date. In the event that my financial advisor(s) transfers to a different broker-dealer, the authorization granted will remain unchanged unless otherwise instructed. I understand that I can revoke this authorization at any time.

11. TRANSACTION AND DISTRIBUTION AUTHORIZATION *(Continued)*

I understand that certain transactions may result in tax liability for me and that I am solely responsible for obtaining tax advice regarding any transactions undertaken on my behalf by my advisor(s). I understand that for distributions, the company will only permit cash from the account to be sent by check to the address of record or a transfer to a bank account preauthorized by the account owner(s).

I agree that neither the Company nor any of the Company's affiliates will be held responsible for my decisions or for the investment recommendations or decisions of my advisor(s), and none of them are under any duty whatsoever to question any instructions received from the agent(s) or the suitability of any transactions requested by him/her/them. I understand that the Company reserves the right to reject, at any time, instructions that the Company believes to be suspicious, fraudulent or otherwise unauthorized, or illegal.

- *Note: Not all accounts allow Advisor Online Processing, and not all broker-dealers allow their financial advisors to process transactions online. The authorization you provide above will only apply to the accounts that permit Advisor Online Processing, and to financial advisors who have been authorized by their broker-dealer to participate in Advisor Online Processing. Please consult your financial advisor if you have any questions regarding this authorization. Upon request, your financial advisor will provide you a list of all financial advisors who are permitted to submit transactions based on your instruction and pursuant to this authorization.*

This authorization will terminate only when the Company receives notice of my revocation or notice of my death.

Unless indicated otherwise below, I hereby elect Enhanced Authorization for my financial advisor(s).

I do not elect any authorization for my financial advisor(s) and/or staff.

I elect only Basic Authorization for my financial advisor(s) and/or staff.

12. ACKNOWLEDGEMENT AND SIGNATURE *(Please read carefully and sign below.)*

By signing this application (a) the Account Owner named above (i) appoints Voya Institutional Trust Company, or its successors, as Custodian of the Account established under the Voya Select Advantage Traditional, Roth or SIMPLE Individual Retirement Account Agreement(s) (Agreement), as applicable, included with the application materials, (ii) acknowledges that you have received, read, and accept the terms of the Agreement and the Voya Select Advantage Traditional, Roth or SIMPLE Individual Retirement Account Disclosure Statement, as applicable, (iii) acknowledge receipt of the current prospectus(es) of the investment company or companies in which the assets of the Account may be invested, (iv) consent to the Recordkeeping Fee(s) and the Maintenance Fee (if applicable) as specified in the Agreement (and as may be changed from time to time), (v) agree to promptly give instructions to the Custodian necessary to enable the Custodian to carry out its duties under the Agreement, (vi) represent that whenever information as to any taxable year is required to be filed with the Internal Revenue Service, you will file such information with the Internal Revenue Service unless filed by the Custodian (vii) represents that any rollover contributions are eligible for rollover pursuant to the terms of the Internal Revenue Code, including but not limited to the requirement to reinvest such amounts within 60 days of the date of receipt of the distribution, and (viii) agrees that all information provided in a Guardian Information Sheet and/or Beneficial IRA Information Sheet, as applicable, is complete and accurate and such Information Sheet is an integral part of this application; and (b) the Custodian hereby agrees to accept this Agreement. The Account Owner and the Custodian agree to be bound by all of the provisions of the Agreement incorporated herein by reference.

You further understand that you must carefully review each account confirmation statement or other documentation of transaction that you receive to ensure that your instructions have been properly acted upon. If any discrepancies are noted, you agree to notify Voya Institutional Trust Company in a timely manner, but in no event more than 30 days from receipt of such confirmation statement or documentation of transaction. Failure to notify one of the above entities on a timely basis will relieve such entities of any liability with respect to the transaction and any discrepancy.

12. ACKNOWLEDGEMENT AND SIGNATURE (Continued)

(If setting up an account for a minor, these certifications are being made with respect to and on behalf of the minor.)

U.S. TAXPAYER CERTIFICATIONS

Under penalties of perjury, I certify that:

- 1. The Taxpayer Identification Number that appears on this form is correct,
- 2. I am not subject to backup withholding due to failure to report interest and dividend income¹, and
- 3. I am a U.S. person

1If you are subject to back-up withholding, you must strike through statement number 2.

NON-RESIDENT ALIEN STATUS

If you are a Non-Resident Alien, please check the box and provide your country of residence below.

Under penalties of perjury, I certify that I am a Non-Resident Alien and my country of residence is _____ .

The amount paid to you will be subject to 30% withholding, unless you submit an IRS Form W-8, and are entitled to claim a reduced rate of withholding under the applicable U.S. tax treaty.

Note: If you are a Non-Resident Alien with a U.S. address claiming treaty benefits on your Form W-8, please include a letter of explanation for the reason you have a U.S. address along with supporting documentation such as a copy of a passport or other government ID issued by your foreign country of residence.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications (in bold above) required to avoid backup withholding. (If the account holder is a minor then the natural guardian or custodian must sign.)

 Owner Signature _____ Date _____

(If the owner is a minor the custodian/guardian must sign and complete the Guardian Information Sheet, 214229.)

13. REGISTERED REPRESENTATIVE INFORMATION AND ACKNOWLEDGEMENT

I hereby acknowledge that I have provided to the account owner a paper copy of the **Voya Select Advantage Traditional, Roth or SIMPLE Individual Retirement Account Disclosure Statement and Custodial Account Agreement**. I also acknowledge that I have provided a copy of the application to the account owner if they elected to start a Preauthorized Payment Plan or if the account owner has requested a copy of the application.

Compensation will be split equally if no percentage is indicated. Partial percentages will be rounded up. Percentages must total 100%. The primary registered representative will be given the highest percentage in the case of unequal percentages.

Primary Registered Representative: Split _____ %

Print Name _____  Signature _____

SSN _____ CRD # _____

Phone _____ Broker Code _____

Broker-Dealer _____ Broker-Dealer Branch # _____

E-mail Address _____

Registered Representative #2: Split _____ %

Print Name _____  Signature _____

SSN _____ CRD # _____

Phone _____ Broker Code _____

Broker-Dealer _____ Broker-Dealer Branch # _____

E-mail Address _____

Registered Representative #3: Split _____ %

Print Name _____  Signature _____

SSN _____ CRD # _____

Phone _____ Broker Code _____

Broker-Dealer _____ Broker-Dealer Branch # _____

E-mail Address _____