





A Voya retirement solution for you

Voya Select Advantage IRA Mutual Fund Custodial Account







PLAN | INVEST | PROTECT

VOYA®

A recognized brand name in retirement

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings – to get ready to retire better. With a clear mission to make a secure financial future possible – one person, one family, one institution at a time – Voya's vision is to be America's Retirement Company®.

Voya is a leading provider of retirement products and services in the U.S. serving more than 6 million individual retirement plan investors.

FORTUNE
500
company

Serving over
14 million
U.S. customers

Be confident to and through retirement with Voya Financial







Choice and flexibility

With a retirement solution that can be tailored to your individual vision

- Freedom to choose your investments
- Access to well-known fund managers
- Easier account management with online and mobile app account access

The ability to invest your way with minimal fees*

- No front-end loads
- No back-end fees
- No transaction fees
- No deferred sales charges
- No transfer-out fees

Quality funds and diversification

With over 170 funds from nearly 40 well-known fund managers, you get the strength of many in one convenient IRA platform.

Ease of liquidity

- Ease of liquidity through automatic RMDs and withdrawals
- Following the first day the account open, you can withdraw as much as you want, when you want it
- There are no surrender charges or extra fees to access your money

With unique time-saving features

- Free dollar cost averaging and auto rebalancing**
- Free automated distributions and contributions

A rollover solution

- Simple-to-use application
- Client risk tolerance questionnaires
- Risk tolerance portfolios and target date funds

* Accounts with values less than $15,000 will incur a $12.50 quarterly maintenance fee. An annual recordkeeping fee of 0.50%-0.60% applies to all accounts. Fund operating expenses also apply.

** Automatic Asset Rebalancing and Dollar Cost Averaging cannot be elected together. Having one of these features prohibits the election of the other. These time-saving features do not ensure an investment in mutual funds will profit or guarantee against a loss.



Understanding Voya Select Advantage IRA

Making the educated investment decision

Voya Select Advantage IRA is a mutual fund custodial account designed for your retirement assets. You pick your mutual fund choices from a predetermined list of options and see the potential progress of your investments on your quarterly statements or by going online.

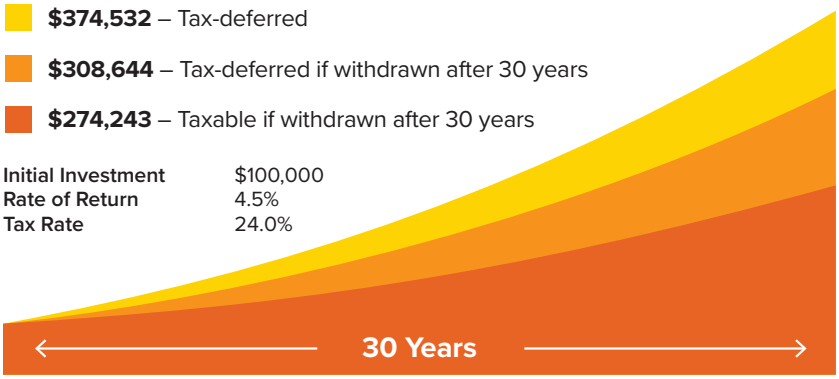
The benefit of selecting taxes now or taxes later

An IRA, or an Individual Retirement Account, is a program you set up for yourself to prepare for retirement. The two most common types of IRAs available with Voya Select Advantage IRA: traditional IRAs and Roth IRAs.

Converting a traditional to a roth IRA

You can now choose to convert to a Roth IRA regardless of income levels. Remember, conversions from a traditional IRA or other Qualified Retirement Plan to a Roth IRA will be a fully taxable event. No matter what type of arrangement you choose, you'll be eligible to receive one of the most powerful features of an IRA — either tax-deferral or tax-free distributions. The question to ask yourself is, "Would I benefit more from paying taxes now or taxes later?" Please consult with a tax advisor prior to making this election so that you understand the extent of your tax liability.

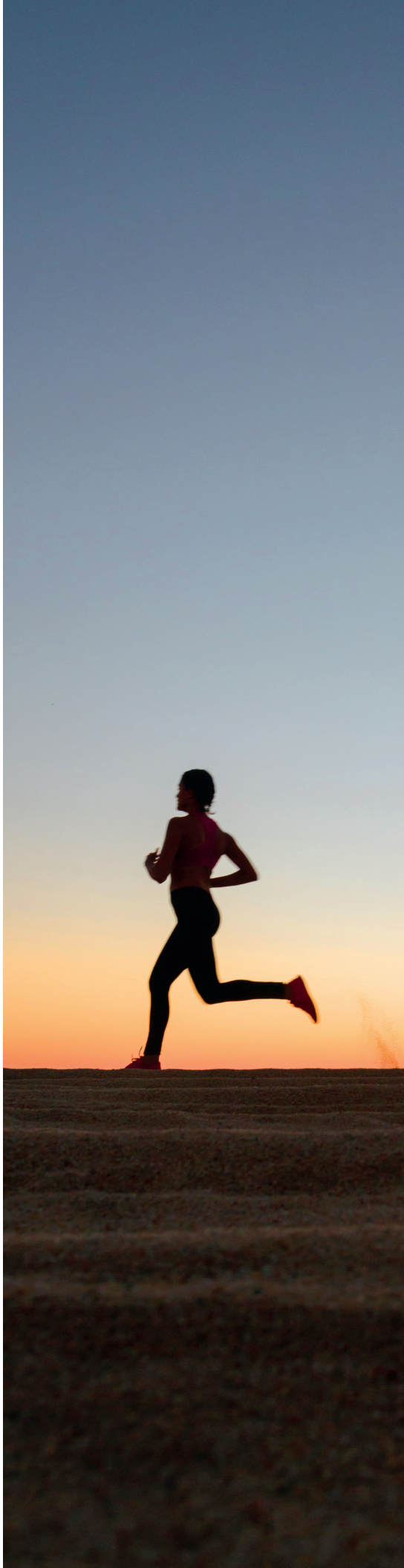
The effect of tax-deferred compounding

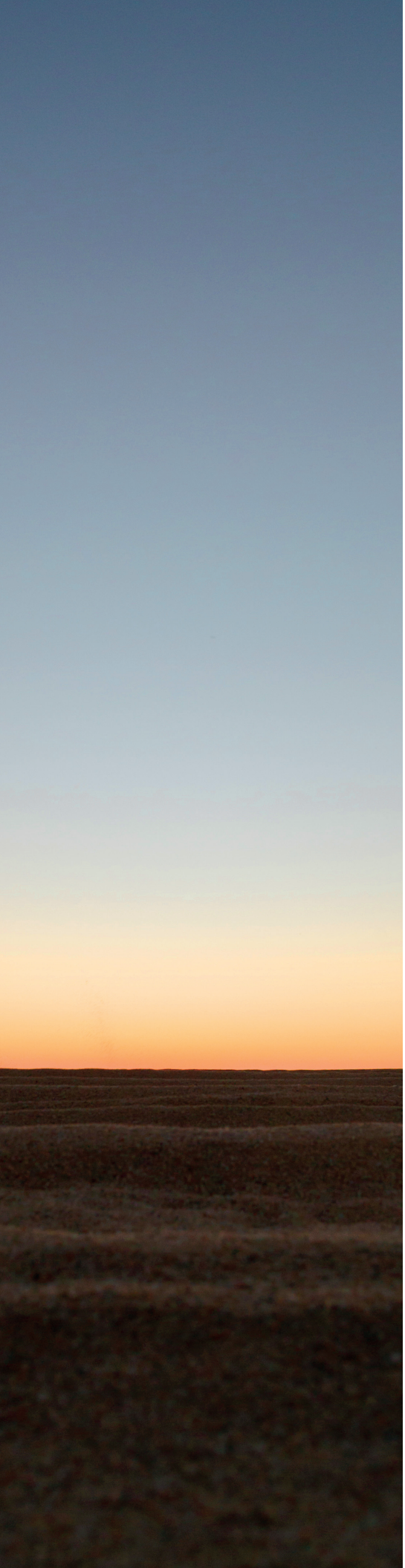


The chart is hypothetical and is not intended to reflect the performance of any particular investment, and is not guaranteed. The results of investing $100,000 of assets into taxable and tax-deferred investments are compared. It does not reflect any applicable deductions for annual administrative charges or specific portfolio management fees, which would reduce the amount shown. The chart assumes a 24% annual federal tax rate and an 4.5% annual rate of return.

Withdrawals of taxable amounts will be subject to income tax and, prior to age 59½, will be subject to a 10% IRS premature distribution penalty tax, unless an exception applies. In this case, if the tax-deferred investment was withdrawn in a lump sum after 30 years and taxed at the 24% rate, the net after-tax value would be $308,644. The investment and investment gains will be taxed at withdrawal. However, it is not reflective of the charges applicable to this program. These charges would reduce the return for the tax-deferred investments. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in the performance between the accounts posted. Variable investments are subject to market fluctuation and investment losses would lower the results of both the taxable and tax-deferred investment.

Consider your personal investment time horizon as well as your current and anticipated income bracket when making an investment decision, as these may further impact the results of this illustration. Bear in mind that the changes in tax rates and tax treatment of investment earnings may impact the comparative results.





Starting an account

You can open a Traditional or Roth Voya Select Advantage IRA in several ways. The most common are:

- Doing a 60-day Rollover. This is when you take a distribution of assets from your IRA or from a retirement plan and invest the assets in this account within 60 days of receipt of the distribution. Keep in mind that you must use other funds to make up any income taxes withheld.
- Choosing a Direct Rollover or a Transfer. This is when your retirement assets move directly from a retirement plan to an IRA or from one trustee or custodian to another trustee or custodian.
- Establishing a SEP IRA or SIMPLE IRA.
- Setting up an inherited Traditional IRA or inherited Roth IRA (also known as Stretch or beneficiary IRAs).

Please consult the Disclosure Statements and Custodial Account Agreements booklet for more information.

Carefully consider the provisions of your current retir ement plan and the new product for differences in cost, benefits, surrender charges, or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Consult your own legal and tax advisors regarding your situation. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Year	Maximum Annual Contribution (under age 50)	Maximum Annual Contribution (age 50 or older)
2025	$7,000	$8,000
Your eligibility to make additional contributions to your IRA or Roth IRA is based on your modified adjusted gross income, limited to 100% of earned income.		
SEP IRA and SIMPLE IRA Contribution Limits		
Maximum annual additions to a SEP IRA		$70,000
Maximum compensation considered for a SEP IRA		$350,000
SIMPLE IRA salary deferral amount		$16,500
SEP and SIMPLE IRA account holders age 50 and older are eligible to make catch-up contributions. In addition, SIMPLE IRA account holders may be able to save even more between the ages of 60 – 63. Annual limitations are set by the IRS and are subject to change.		
Traditional IRA and Roth IRA Contribution Limits		
Maximum annual additions to a Traditional IRA or Roth IRA		$7,000
50+ Catch-up[1]		$1,000
Traditional IRA Deductibility phase-out based on MAGI		
Participants in Employer Plans		
Married filing jointly		$126,000 and $146,000
Married filing separately		$0 – $10,000
Single or head of household		$79,000 and $89,000
Non-participant married to a participant		$236,000 and $246,000
Neither spouse a participant		Fully deductible
Roth IRA Phase-out		
Married filing jointly		$236,000 and $246,000
Married filing separately		$0 – $10,000
Single or Head of Household, or Married filing separately and lived apart from your spouse		$150,000 and $165,000

[1] Special catch-up rules applies to certain 403(b) contributors with 15 or more years of service and governmental 457(b) participants in the last 3 years before retirement. Source: **voya.com/page/irs-limits-page**

For an up-to-date list of the IRS contribution limits, visit voya.com/page/irs-limits-page

A variety of quality funds in one simple platform

You truly invest your way with Voya Select Advantage IRA. With over 170 individual mutual funds to choose from, you can pick the investments that fit your lifestyle and stage in retirement planning. Through the Voya Select Advantage IRA, you gain access to many well-known fund managers and you can invest across mutual fund families, allowing you to benefit from each fund manager's individual strengths. If your life and goals have changed, you can change your investment options without charge, even between fund families.

Mutual funds offered through a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply unless an exception applies. Money distributed from the program will be taxed as ordinary income in the year the money is received. The mutual fund values fluctuate with market conditions, and when liquidated, the principal may be worth more or less than its original amount invested.

AMERICAN FUNDS® From Capital Group

BLACKROCK

EatonVance Investment Managers

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FRANKLIN TEMPLETON INVESTMENTS

Invesco

JPMorgan Asset Management

PIMCO

T.RowePrice INVEST WITH CONFIDENCE

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Visit **myVoyaAdvantage.com**

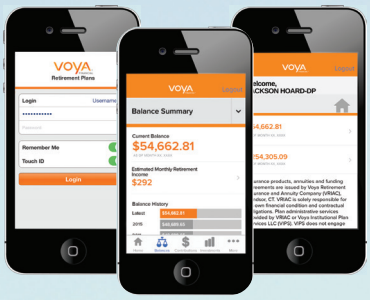
to see a prospectus and fact sheet for each available fund

Mobile access and online tools

The Voya Select Advantage IRA offers you mobile and online tools that are protected by industry-leading cyber security. Gain access to account information, fund performance, transaction history and alerts.

Voya Retire mobile app

The Voya Retire mobile app is a fast and easy way for you to access your retirement account, manage savings and evaluate whether you are on track toward reaching your goals – safely and on the go!



The app lets you find:

- Balance and contribution history
- Balance by fund and source
- Personal rate of return
- Investment performance and more

The app allows you to:

- Transfer money to different investment options
- Rebalance your savings
- Change how future contributions will be invested

Financial Wellness Experience

For a comprehensive view of your finances, you can track your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.



The Financial Wellness Experience offers you:

- Financial wellness assessment
- How to improve money habits
- Financial topics by Life Stage
- Holistic financial resources

For a prospectus and fact sheet on each available fund, visit **myVoyaAdvantage.com**

For more information, please contact your financial professional or Voya Customer Contact Center at 1-800-584-6001.

Product details

Featues	Details
Investable assets	Designed to accept rollovers or transfers from a qualified plan, including a 401(k), 403(b) and governmental 457(b) plan, as well as TSP (Thrift Savings Plans) and from other IRAs. Will accept direct transfers. Rolling a 457(b) to an IRA before age 59½ should be carefully considered. Any amount rolled from a 457(b) to an IRA will become subject to the IRS 10% premature distribution penalty tax.
Account types available	Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Traditional Beneficiary IRA and Roth Beneficiary IRA. (Beneficiary IRAs are also known as Stretch IRAs or Inherited IRAs.)
Additional Features	Dollar Cost Averaging, Automatic Asset Rebalancing, Fund Reallocation Dollar cost averaging is available for a minimum of 3 months. Automatic Asset Rebalancing and Dollar Cost Averaging cannot be elected together. Having one of these features prohibits the election of the other.
Minimum Contributions	Rollover or transfer (minimums vary for SEP/SIMPLE IRA plans). $1,000 minimum for additional contributions. $50 minimum for additional contributions made through automatic monthly investments.
Recordkeeping Fee	Average Account Value — Annual Recordkeeping Fee $0 to < $50,000 — 0.60% $50,000 to < $100,000 — 0.55% $100,000+ — 0.50%
Deferred Sales Charge	None
Transaction Fee	None, even for transfers between different mutual fund families. Transfers are subject to Voya's Excessive Trading Policy. Please read the disclosure document for more details.
Maintenance Fee	Total Assets — Annual Maintenance Fee $0 to < $15,000 — $50 $15,000 + — $0 The maintenance fee will be assessed quarterly or at the time of account closure in the amount of $12.50. For SIMPLE IRAs and SEP IRAs, the maintenance fee is waived with plan assets of $250,000.
Online Contributions	You have the ability to process withdrawals and block reallocations online to help you effectively and efficiently manage your account, subject to electronic trade authorization.
Traditional IRA	A Traditional IRA allows you to continue to take advantage of the tax-deferred status of your retirement assets if you choose to roll them over. You can also make contributions up to certain limits and those contributions may be deductible depending on certain factors.
Roth IRA	A Roth IRA has many similarities to the traditional IRA, but contributions are not tax deductible and qualified distributions are tax free. Similar to other retirement plan accounts, non-qualified distributions from a Roth IRA may be subject to taxation and a penalty upon early withdrawal.
Tax-deferred growth	You don't pay current income taxes on earnings until you withdraw money—generally, when you retire. At that time, you may be in a lower tax bracket.
Pre-tax contributions	With a Traditional IRA, your contributions are made before taxes – so you don't pay any taxes until you withdraw the money. This reduces your current taxable income.
Tax-free growth	You pay no taxes on investment growth, even when you withdraw money.
Regular contributions	You can continue funding your account after you make your initial investment through lump sum contributions, additional rollover dollars or systematically using automatic monthly transfers from your existing bank accounts. Once you reach age 50, additional catch-up contributions can be made.

You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan carefully before investing. The prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.

Please consult the Disclosure Statements and Custodial Account Agreements booklet.

Voya Institutional Trust Company is the custodian for mutual fund custodial accounts distributed by Voya Financial Partners LLC (member SIPC) or other broker-dealers with which it has a wholesaling or selling agreement. Recordkeeping services provided by Voya Retirement Insurance and Annuity Company (Windsor, CT). All named companies are members of the Voya® family of companies.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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