



Plan Review

State of Rhode Island

10/01/2017 through 09/30/2018

For sponsor use only.
Not for distribution to plan participants

PLAN | INVEST | PROTECT



PLAN STATEMENT

Here's a summary of your plan's current and prior period assets. In addition, total assets are graphed in the chart below for the 5 most recent periods. Please note, in some cases there may be differences between amounts noted here and in other reports or statements you receive. Differences may be due to timing and reporting methods. For this reason, we suggest you do not rely solely on the Plan Review for audit purposes.

Plan summary

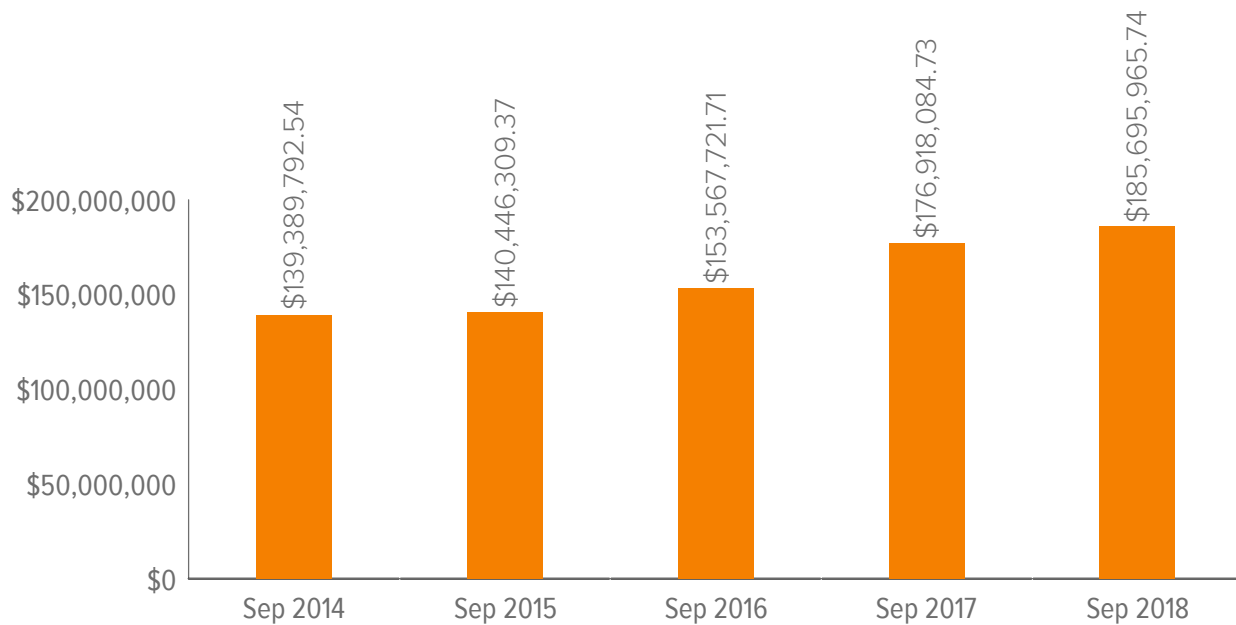
Compare by period

| | (10/01/2016 - 09/30/2017) | (10/01/2017 - 09/30/2018) |
|---------------------------------|---------------------------|---------------------------|
| Beginning of Period Plan Assets | \$153,567,721.71 | \$176,918,084.73 |
| Contributions | \$9,287,137.08 | \$9,738,404.76 |
| Distributions | -\$7,986,159.79 | -\$15,039,955.79 |
| Other Activity | \$6,075,097.67 | \$376,769.89 |
| Dividends | \$0.00 | \$0.00 |
| Appreciation/Depreciation | \$15,974,288.06 | \$13,702,662.15 |
| End of Period Plan Assets | \$176,918,084.73 | \$185,695,965.74 |

Appreciation/Depreciation reflects the investment gains/losses during the period reported excluding assets held outside Voya. If applicable, Dividends may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

Total plan assets

Compare by period end



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Plan statistics for: State of Rhode Island

PARTICIPATION

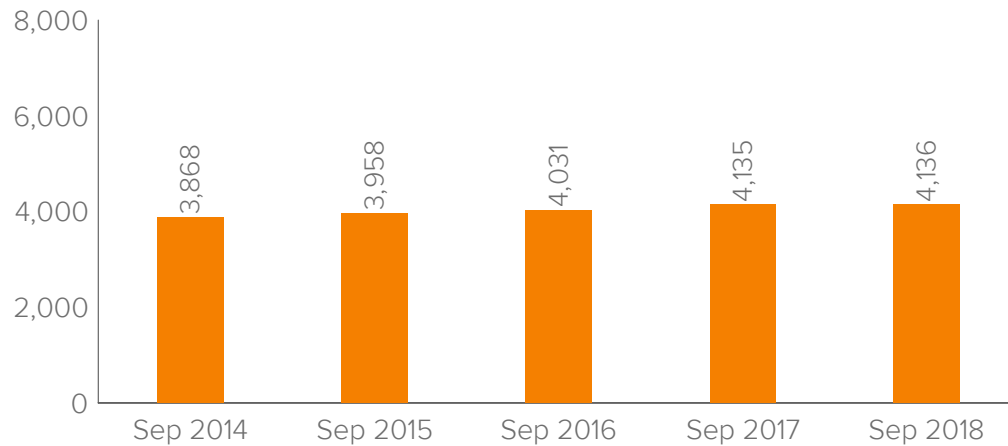
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

10/01/2017 - 09/30/2018

| | |
|--|--------|
| Beginning of Period | 4,135 |
| New Accounts | 4,136 |
| Closed Accounts | -4,135 |
| End of Period | 4,136 |
| Terminated Employees with an account balance | 90 |
| Terminated Employees with an account balance < \$5,000 | 13 |

Participant accounts by year



Participant accounts by age group

| | Sep 2014 | | Sep 2015 | | Sep 2016 | | Sep 2017 | | Sep 2018 | |
|---------|----------|--------|----------|--------|----------|--------|----------|--------|----------|--------|
| <30 | 233 | 6.02% | 208 | 5.26% | 181 | 4.49% | 161 | 3.89% | 150 | 3.63% |
| 30 - 39 | 558 | 14.43% | 583 | 14.73% | 594 | 14.74% | 621 | 15.02% | 626 | 15.14% |
| 40 - 49 | 928 | 23.99% | 912 | 23.04% | 903 | 22.40% | 877 | 21.21% | 849 | 20.53% |
| 50 - 59 | 1,265 | 32.70% | 1,315 | 33.22% | 1,341 | 33.27% | 1,384 | 33.47% | 1,390 | 33.61% |
| 60+ | 883 | 22.83% | 939 | 23.72% | 1,011 | 25.08% | 1,091 | 26.38% | 1,116 | 26.98% |
| Unknown | 1 | 0.03% | 1 | 0.03% | 1 | 0.02% | 1 | 0.02% | 5 | 0.12% |

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Plan statistics for: State of Rhode Island

PARTICIPANT ENGAGEMENT

Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet, Mobile, and the Voice Response line. Use this report to gain key insight into the actions and engagement levels of plan participants.

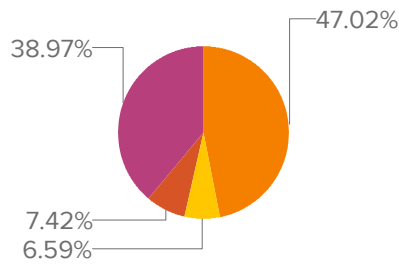
Participant access statistics

10/01/2017 - 09/30/2018

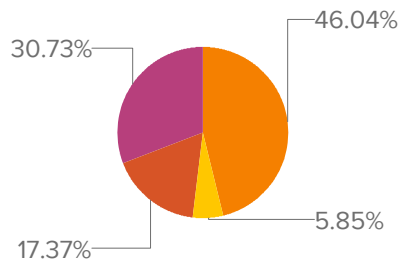
| | Internet | Mobile | VRU | CSA* |
|-----------------------------|----------|--------|-------|-------|
| Inquiries by type | | | | |
| Total participants (unique) | 984 | 134 | 326 | 743 |
| Total inquiries | 18,208 | 5,690 | 1,585 | 1,407 |

Unique participant inquiries by type

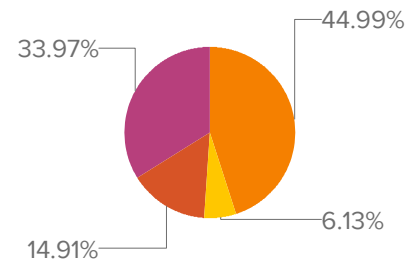
■ Internet ■ Mobile ■ VRU ■ CSA*



10/01/2015 - 09/30/2016



10/01/2016 - 09/30/2017



10/01/2017 - 09/30/2018

| | Internet | Mobile | VRU | CSA* |
|---------------------------------|------------|----------|----------|------------|
| Actions by type | | | | |
| Catch up contribution elections | 0 | 0 | 0 | 0 |
| Contribution rate escalations | 0 | 0 | 0 | 0 |
| Deferral updates | 166 | 0 | 0 | 0 |
| Fund transfers | 58 | 4 | 0 | 32 |
| Investment election changes | 249 | 2 | 1 | 72 |
| Investment reallocations | 54 | 2 | 1 | 24 |
| Rebalance elections | 7 | 0 | 0 | 0 |
| Total | 534 | 8 | 2 | 128 |

* CSA - Customer Service Associate

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Engagement

| | |
|---|-----|
| myOrangeMoney [®] | 476 |
| Personal Financial Dashboard | 39 |
| Retirement Readiness Service Center & agreed to take action | 13 |
| Accessed Online Advice | 14 |
| Total participants (unique) | 496 |

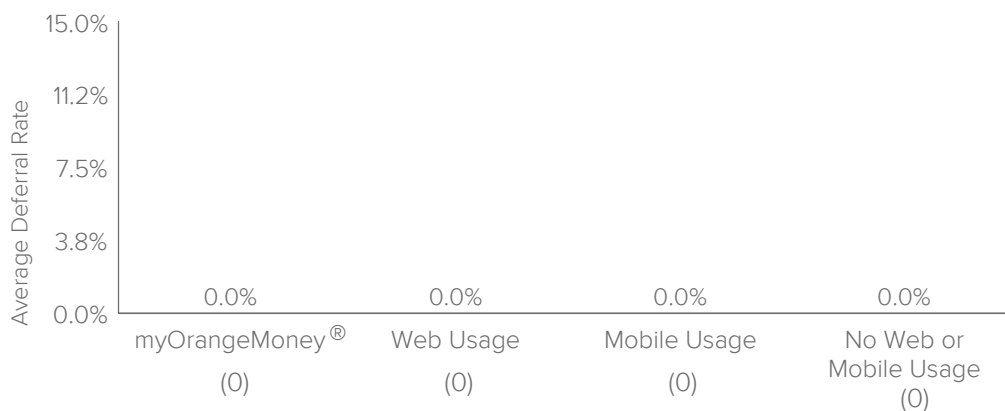
Action taken through engagement

| | |
|---|----|
| Increased contribution/catchup contribution | 2 |
| Enrolled in managed accounts | 2 |
| Completed a roll-in/consolidated assets | 3 |
| Change current/future asset allocation | 28 |
| Participants taking action (unique) | 33 |

Web engagement impact on deferral rates

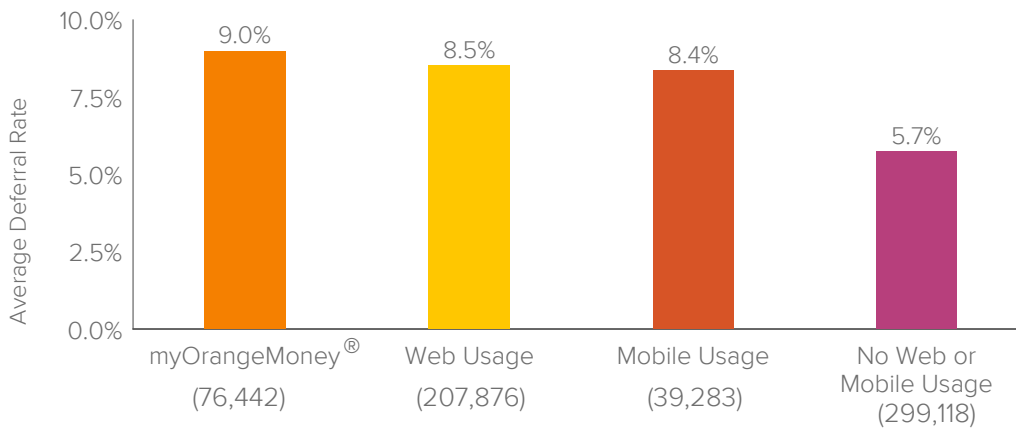
10/01/2017 - 09/30/2018

Your plan



Important Note - Your plan's rates are calculated based on the information provided to Voya.

All Voya plans



(Numbers) represent number of participants

Rates derived from Voya Retirement Readiness Data Mart as of August 2018

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Plan statistics for: State of Rhode Island



Plan Activity

The Plan Activity is designed to lighten your burden and provide you with several easy-to-read analysis tools. These tools will empower you to actively analyze plan performance and objectively make recommendations for optimizations.

Activity Highlights

| | Prior Period | | Current Period | | Change Over | |
|-----------------------------|-------------------------|---------------------|-------------------------|---------------------|---------------|---------------------|
| | 10/01/2016 - 09/30/2017 | | 10/01/2017 - 09/30/2018 | | Prior Period | |
| Contributions | Amount | Participants | Amount | Participants | Amount | Participants |
| Deferred Comp. | \$9,287,137.08 | 3,097 | \$739,051.02 | 2,847 | -92.04% | -250 |
| Employee PreTax | \$0.00 | 0 | \$8,999,353.74 | 3,090 | 0.00% | 3,090 |
| Total | \$9,287,137.08 | | \$9,738,404.76 | | 4.86% | |
| Distributions | Amount | Participants | Amount | Participants | Amount | Participants |
| Death Claim | -\$3,699.08 | 1 | -\$1,156,052.88 | 25 | 31,152.44% | 24 |
| Full Annuity Election | -\$934,638.94 | 6 | -\$62,995.25 | 1 | -93.26% | -5 |
| Hardship Withdrawal | -\$83,547.78 | 17 | -\$136,887.15 | 25 | 63.84% | 8 |
| Market Value Adjustment | \$4.80 | 2 | \$0.00 | 0 | -100.00% | -2 |
| Minimum Distribution | \$0.00 | 0 | -\$619,702.08 | 114 | 0.00% | 114 |
| Periodic Payment | -\$715,141.54 | 124 | -\$294,637.61 | 55 | -58.80% | -69 |
| Rollover Distribution | -\$631,436.42 | 10 | \$0.00 | 0 | -100.00% | -10 |
| Withdrawal | -\$5,617,700.83 | 166 | -\$12,769,680.82 | 206 | 127.31% | 40 |
| Total | -\$7,986,159.79 | | -\$15,039,955.79 | | 88.33% | |
| Other Activity | Amount | Participants | Amount | Participants | | |
| Asset Transfer | \$6,075,097.67 | 118 | \$377,025.59 | 62 | | |
| Fee | \$0.00 | 0 | -\$255.70 | 9 | | |
| Inter-Participant Transfers | \$0.00 | 0 | \$0.00 | 45 | | |
| Margin Change | \$0.00 | 0 | \$0.00 | 4,122 | | |
| Total | \$6,075,097.67 | | \$376,769.89 | | | |

If applicable, "Asset Transfer" may refer to internal or external transfers of assets as a result of various transactions including, but not limited to, 90-24 transfers, 1035 exchanges, rollover contributions, mergers or product conversions. If applicable, "Fee," aside from "TPA Fee Deduction" and "Maintenance Fee," may refer to asset based administration, service or loan fees. If applicable, "Dividends" may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

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Plan statistics for: State of Rhode Island

CONTRIBUTION SUMMARY

Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

| | 10/01/2013 - 09/30/2014 | 10/01/2014 - 09/30/2015 | 10/01/2015 - 09/30/2016 | 10/01/2016 - 09/30/2017 | 10/01/2017 - 09/30/2018 |
|--------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Employee | | | | | |
| Deferred Comp. | \$7,937,977.38 (2,944) | \$8,351,817.04 (3,007) | \$8,737,593.89 (3,027) | \$9,287,137.08 (3,097) | \$739,051.02 (2,847) |
| Employee PreTax | \$7,800.00 (1) | \$5,400.00 (1) | \$0.00 (0) | \$0.00 (0) | \$8,999,353.74 (3,090) |
| Total | \$7,945,777.38 | \$8,357,217.04 | \$8,737,593.89 | \$9,287,137.08 | \$9,738,404.76 |
| Grand Total | \$7,945,777.38 | \$8,357,217.04 | \$8,737,593.89 | \$9,287,137.08 | \$9,738,404.76 |

(Numbers) represent number of participants

PARTICIPANT BALANCE

Monitoring your participants' account balances and comparing them to benchmark data helps you encourage employees to remain on track with their retirement.

Your average participant account balance compared to benchmark data

↑ Your balance is above the benchmark
 ↓ Your balance is below the benchmark
 ✖ No change

| | Sep 2014 | Sep 2015 | Sep 2016 | Sep 2017 | Sep 2018 |
|-----------|--|--|--|--|--|
| Your Plan | \$36,037 | \$35,484 | \$38,097 | \$42,786 | \$44,894 |
| Benchmark | \$37,709 ¹ | \$31,875 ² | \$35,286 ³ | \$38,303 ⁴ | \$38,412 ⁵ |
| | ↓ | ↑ | ↑ | ↑ | ↑ |

¹ Voya Universe of Government Plans as of December 2014

² Voya Universe of Government Plans as of December 2015

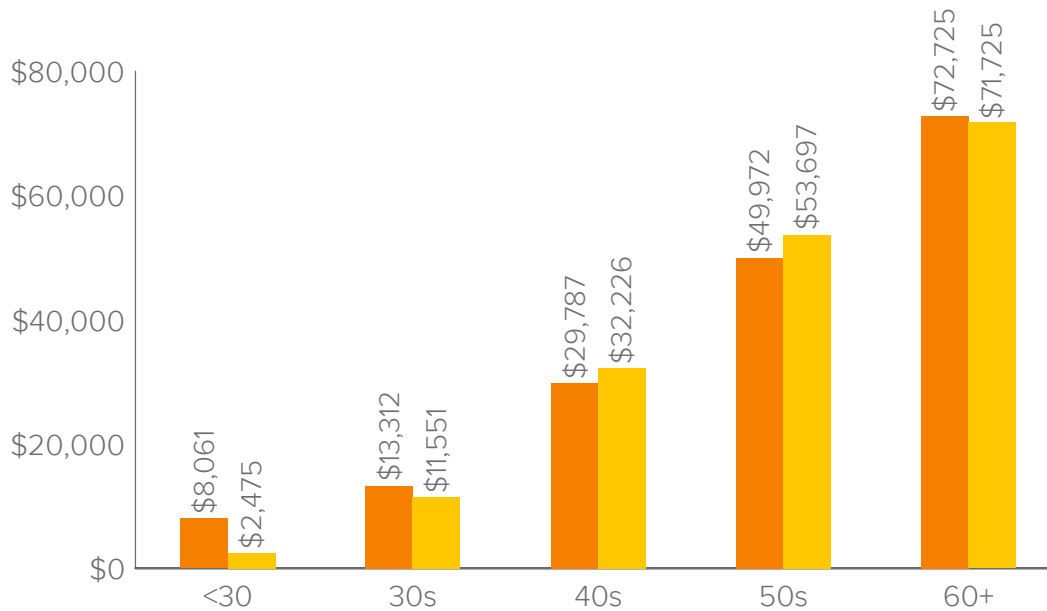
³ Voya Universe of Government Plans as of December 2016

⁴ Voya Universe of Government Plans as of December 2017

⁵ Voya Universe of Government Plans as of June 2018

Your average participant account balance by age group

● Your Plan
 ● Benchmark



Voya Universe of Government Plans as of June 2018

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Plan statistics for: State of Rhode Island

DISTRIBUTION SUMMARY

Compare your plan's total distribution dollars over a five year span. See how these dollars change according to type of distribution, in addition to your number of transactions.

Distributions by type and participants

| | 10/01/2013 - 09/30/2014 | 10/01/2014 - 09/30/2015 | 10/01/2015 - 09/30/2016 | 10/01/2016 - 09/30/2017 | 10/01/2017 - 09/30/2018 |
|--------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Death Claim | -\$20,794.89 (3) | -\$22,675.66 (2) | \$0.00 (0) | -\$3,699.08 (1) | -\$1,156,052.88 (25) |
| Full Annuity Election | -\$255,783.87 (6) | -\$173,917.93 (2) | -\$163,983.55 (3) | -\$934,638.94 (6) | -\$62,995.25 (1) |
| Hardship Withdrawal | -\$114,654.68 (26) | -\$112,594.01 (21) | -\$122,299.38 (20) | -\$83,547.78 (17) | -\$136,887.15 (25) |
| Market Value Adjustment | -\$6.25 (1) | \$0.51 (1) | \$12.01 (3) | \$4.80 (2) | \$0.00 (0) |
| Minimum Distribution | \$0.00 (0) | \$0.00 (0) | \$0.00 (0) | \$0.00 (0) | -\$619,702.08 (114) |
| Partial Annuity Election | -\$45,000.00 (1) | \$0.00 (0) | \$0.00 (0) | \$0.00 (0) | \$0.00 (0) |
| Periodic Payment | -\$541,971.69 (103) | -\$591,540.08 (111) | -\$650,609.51 (117) | -\$715,141.54 (124) | -\$294,637.61 (55) |
| Rollover Distribution | -\$853,774.01 (11) | -\$742,106.15 (12) | -\$219,106.04 (6) | -\$631,436.42 (10) | \$0.00 (0) |
| Withdrawal | -\$4,543,639.89 (123) | -\$8,464,599.09 (158) | -\$6,263,864.07 (151) | -\$5,617,700.83 (166) | -\$12,769,680.82 (206) |
| Total | -\$6,375,625.28 | -\$10,107,432.41 | -\$7,419,850.54 | -\$7,986,159.79 | -\$15,039,955.79 |

(Numbers) represent number of participants

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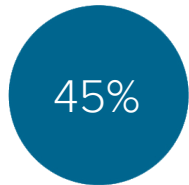
Plan statistics for: State of Rhode Island

DIVERSIFICATION

It's sensible for each participant to hold a well-diversified retirement portfolio. Doing so reduces each investor's exposure to risk while optimizing his/her potential for return. The information that follows provides some insight as to how your participants are diversifying their investments.

Investment diversification

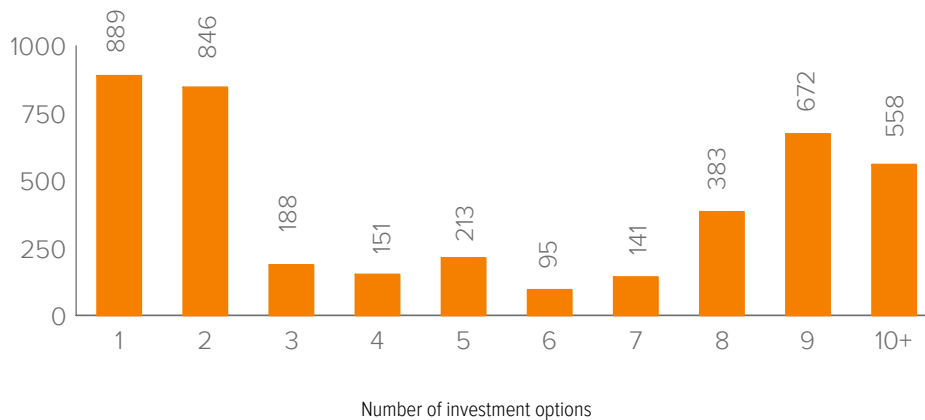
As of 10/14/2018



Voya views a person as diversified if their investment mix is made up of at least one fixed fund, one U.S. fund, and one Non U.S. fund and less than 20% in company stock, as applicable. Alternately they are considered diversified if they are invested in an asset allocation fund.

Diversification of participant assets by number of participants

As of 09/30/2018



Average number of investment options utilized per participant

| | Sep 2015 | Sep 2016 | Sep 2017 | Sep 2018 |
|--------------------------------|----------|----------|----------|----------|
| With Asset Allocation Funds | 4.5 | 4.6 | 4.7 | 5.2 |
| Without Asset Allocation Funds | 4.7 | 4.8 | 4.9 | 5.5 |



Benchmark*

The average number of investment options utilized per participant without asset allocation funds excludes those participants who are invested solely in an asset allocation fund.

Please remember, using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

* Voya Universe of Government Plans as of June 2018

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Plan statistics for: State of Rhode Island

Diversification detail of participants utilizing one investment option

| Investment Option/Fund Name (by Asset Class) | Participants Invested | |
|--|-----------------------|------------|
| Asset Allocation | Total: | 327 |
| Voya Solution 2025 Portfolio - Initial Class | | 44 |
| Voya Solution 2035 Portfolio - Initial Class | | 84 |
| Voya Solution 2045 Portfolio - Initial Class | | 112 |
| Voya Solution 2055 Portfolio - Initial Class | | 83 |
| Voya Solution Income Portfolio - Initial Class | | 4 |
| Stability of Principal | Total: | 451 |
| Voya Fixed Account | | 443 |
| Voya Fixed Account - 457/401 II A | | 8 |
| Voya Long-Term Guaranteed Accumulation Account (4560) | | 0 |
| Bonds | Total: | 1 |
| Voya Intermediate Bond Portfolio - Class I | | 1 |
| Balanced | Total: | 31 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst | | 31 |
| Large Cap Value | Total: | 53 |
| Voya Growth and Income Portfolio - Class I | | 45 |
| Voya U.S. Stock Index Portfolio - Institutional Class | | 8 |
| Large Cap Growth | Total: | 4 |
| Voya Large Cap Growth Portfolio - Institutional Class | | 4 |
| Small/Mid/Specialty | Total: | 15 |
| Principal MidCap Fund - Class R-5 | | 13 |
| Voya Small Company Portfolio - Class I | | 2 |
| Global / International | Total: | 7 |
| VY® Oppenheimer Global Portfolio - Initial Class | | 7 |
| Grand total of participants utilizing one investment option | | 889 |

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Plan statistics for: State of Rhode Island

MANAGED ACCOUNTS

By reviewing participant activity in Managed Accounts you may gain new insights and identify trends that can influence plan optimization.

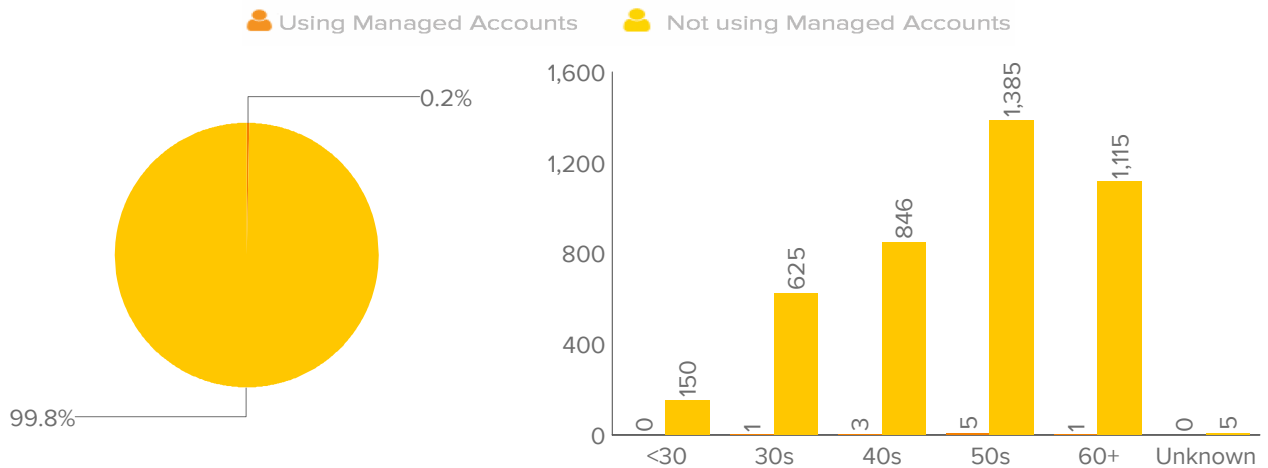
Managed Accounts overview

10/01/2017 - 09/30/2018

| | Amount |
|---|--------------|
| Account activity | |
| Beginning of Period participants using Managed Accounts | 0 |
| Beginning of Period participant assets | \$0.00 |
| Participants that added service | 10 |
| Participants that canceled service | 0 |
| End of Period participants using Managed Accounts | 10 |
| End of Period participant assets | \$172,582.04 |
| Percentage of overall plan assets | 0.09% |
| Service adoption | |
| At plan enrollment | 8 |
| Post plan enrollment | 2 |

Participant utilization

As of 09/30/2018



Account activity does not include participants who have adopted the service, but did not have assets managed during the reported time period. Service adoption at plan enrollment includes participants who selected the service when enrolling into the plan and those defaulted into the service, while post plan enrollment includes existing plan participants that have adopted the service.

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Plan Investment Review

The Plan Investment Review provides a comprehensive overview of all of the investment options under your plan. It highlights multiple investment analysis tools, employee diversification, and several key facets to help you determine if the plan is on track to achieve the desired performance goals.

CONSOLIDATED INVESTMENT REVIEW

To help you evaluate your plan's investment options, here's a synopsis of where your participants are currently invested, along with the Scorecard ranking of the funds for the last three periods.

Scorecard key



Summary by investment option

As of 09/30/2018

| Investment Option/Fund Name | Assets | % of Total Assets | # of Participants | Fund Evaluation Scorecard | | |
|-------------------------------------|---------------------|-------------------|-------------------|---------------------------|----------|----------|
| | | | | 12/31/17 | 03/31/18 | 06/30/18 |
| Stability of Principal | | | | | | |
| Voya Fixed Account - 457/401 | \$73,890,423 | 39.8% | 2,771 | NR | NR | NR |
| Voya Fixed Account - 457/401 II A | \$4,455,601 | 2.4% | 1,867 | NR | NR | NR |
| Voya Long-Term GAA (4560) | \$25,292 | 0.0% | 9 | NR | NR | NR |
| Total | \$78,371,316 | 42.2% | | | | |
| Bonds | | | | | | |
| PGIM High Yield Fund Z | \$561,823 | 0.3% | 72 | 8.85 | 8.85 | 8.85 |
| PIMCO VIT Real Return Portfolio Adm | \$342,842 | 0.2% | 113 | 6.30 | 5.60 | 6.00 |
| Voya Intermediate Bond Port I | \$6,695,159 | 3.6% | 1,654 | 7.70 | 8.00 | 7.80 |
| Voya U.S. Bond Index Portfolio I | \$580,326 | 0.3% | 106 | 4.90 | 4.90 | 4.75 |
| Total | \$8,180,149 | 4.4% | | | | |
| Asset Allocation | | | | | | |
| Voya Solution 2025 Portfolio I | \$820,328 | 0.4% | 62 | NR | NR | NR |
| Voya Solution 2035 Portfolio I | \$883,973 | 0.5% | 101 | NR | NR | NR |
| Voya Solution 2045 Portfolio I | \$841,124 | 0.5% | 123 | NR | NR | NR |
| Voya Solution 2055 Portfolio I | \$417,872 | 0.2% | 102 | NR | NR | NR |
| Voya Solution Income Prt I | \$482,293 | 0.3% | 12 | NR | NR | NR |
| Total | \$3,445,588 | 1.9% | | | | |

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| Investment Option/Fund Name | Assets | % of Total Assets | # of Participants | Fund Evaluation Scorecard | | |
|-------------------------------------|---------------------|-------------------|-------------------|---------------------------|----------|----------|
| | | | | 12/31/17 | 03/31/18 | 06/30/18 |
| Balanced | | | | | | |
| VY TRowePrice Captl Apprec Pt Inst | \$8,419,554 | 4.5% | 315 | 8.40 | 8.40 | 8.30 |
| Total | \$8,419,554 | 4.5% | | | | |
| Large Cap Value | | | | | | |
| BlackRock Equity Dividend Fund Inst | \$4,041,038 | 2.2% | 834 | 7.25 | 7.50 | 7.55 |
| Voya Growth and Income Port I | \$27,269,121 | 14.7% | 1,987 | 5.10 | 4.95 | 4.95 |
| Voya U.S. Stock Index Port Inst | \$9,060,958 | 4.9% | 1,737 | 8.05 | 8.05 | 8.05 |
| Total | \$40,371,117 | 21.7% | | | | |
| Large Cap Growth | | | | | | |
| Voya Large Cap Growth Port Inst | \$11,874,689 | 6.4% | 1,826 | 8.75 | 8.75 | 8.50 |
| Total | \$11,874,689 | 6.4% | | | | |
| Small/Mid/Specialty | | | | | | |
| Principal MidCap Fund R5 | \$10,373,938 | 5.6% | 1,360 | 9.25 | 8.45 | 8.40 |
| Voya Russell Mid Cap Index Port I | \$1,356,016 | 0.7% | 658 | 8.50 | 8.50 | 8.30 |
| Voya Russell Sm Cp Index Port I | \$1,438,850 | 0.8% | 625 | 6.30 | 6.45 | 6.65 |
| Voya Small Company Portfolio I | \$8,236,921 | 4.4% | 1,271 | 8.15 | 8.00 | 7.65 |
| Total | \$21,405,725 | 11.5% | | | | |
| Global / International | | | | | | |
| American Funds EuroPacific R4 | \$5,971,794 | 3.2% | 1,850 | 7.00 | 7.20 | 6.80 |
| Voya International Index Port I | \$371,239 | 0.2% | 79 | 6.00 | 6.00 | 6.35 |
| VY Oppenhr Global Port I | \$7,284,795 | 3.9% | 1,796 | 7.00 | 6.85 | 6.85 |
| Total | \$13,627,828 | 7.3% | | | | |

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospect summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Important Information

If applicable, an investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.

The Voya Fixed Account, GAA and Stabilizer, if offered under your plan, are not registered as investment companies with the Securities and Exchange Commission.

The Voya Solution PortfoliosSM and Voya Index Solution PortfoliosSM, if offered under your plan, are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included

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in the Voya Solution Portfolios.

If applicable, each portfolio seeks the highest total return consistent with its asset mix. Each year, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash alternatives.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

Voya's Fund Evaluation ScorecardSM ("Scorecard") reports quarterly. The Scorecard is a purely objective, quantitative tool measuring multiple factors of a fund's historical performance. Full explanation of the factors follows below.

We offer the Voya Fund Evaluation ScorecardSM for plan sponsors and advisors to use as demonstration of their oversight and fund monitoring program. The Scorecard "Grade", explained below, is not intended to support a "buy / sell" decision for a particular fund, but rather to provide a fair and accurate assessment of how a fund has performed versus its peer group over time.

Voya's Fund Evaluation ScorecardSM ("Scorecard") scoring system ranges from a score of 1 to 10, with 10 being the highest. The grading range is as follows:

| Score | Grade |
|-----------|--------------|
| 8 - 10 | Excellent |
| 7.0 - 7.9 | Very Good |
| 6.0 - 6.9 | Good |
| 5.0 - 5.9 | Peer Average |
| 4.0 - 4.9 | Fair |
| < 4.0 | Watch List |

Each fund is evaluated against a group of similarly managed mutual funds ("Peer Group") across five broad parameters - Performance, Risk, Risk-Adjusted Performance, Consistency of Style and Fund Expenses. The Fund earns points towards its overall grade based on what relative ranking it achieves within each of the five parameters against the designated peer group. The points are added to arrive at a final score and grade, as shown above.

The Peer Group is created using the Open End Morningstar Category as the starting point and is slightly modified from the Morningstar Category by making the following changes:

- 1) Class B Shares are eliminated
- 2) Strategies with a track record of less than 3 years are eliminated from the peer group
- 3) Insurance Portfolios on the Voya platform are included in the peer group

These modifications create a peer group that is a better representation of the strategies available in qualified retirement plans.

General Fund Information

This area contains additional information about the fund. Information in this area is not scored and much of it is self-explanatory. An NA in a specific field indicates data was not available.

A batting average of the fund is included in this area. The Scorecard utilizes relative rankings against a peer group to determine a final score and a batting average is helpful for individuals interested in seeing how often a manager is beating a benchmark. This is calculated over a 60-month period by dividing the number of months the fund outperformed the chosen benchmark by 60 months. For example, if a large growth fund outperformed the Russell 1000 Growth in 30 months out of the last 60 it would have a batting average of 500. The trailing returns table indicates performance of the fund, net of fund fees, and the category rank against the peer group for the designated period.

General Performance Disclosures

The returns used in evaluating the investment options **do not reflect** the fees and expenses charged by Voya's separate account products.

Due to the number of Voya products and the difference between sets of fees and expenses, no single set of SEC standardized returns would be applicable to all products. The **returns are net of "fund level" expenses** only and are provided with the understanding that this is for due diligence purposes of reviewing investment management results. **Past performance is not a guarantee of future results.**

The performance data quoted represents past performance. Past performance does not guarantee future results. For month end performance which may be lower or higher than the performance data shown, please call (800) 584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

Explanation of the Scorecard Factors

Performance (30% of Overall Rating)

Total Average Annual Return

The one, three, five, and ten-year average annualized past performance of the investment option is evaluated as of the most recent quarter-end relative to the respective peer group. The peer group is identified in the upper left hand corner of the document and consists of funds that are similarly managed with similar investment objectives and following the peer group parameters described earlier. The peer group is also referred to as the universe in the table.

36-Month Rolling Quarter Performance

The Scorecard evaluates the consistency of past performance by using a rolling quarter window methodology. Each performance number represents an average annualized performance over the trailing 36-month period rolling back a quarter at a time. A fund inception in 2006 will have as its first performance period, January 2006 to December 2008 (36-month window). The second performance period analyzed will be April 2006 (one quarter from January 2006) to March 2009 (again, a 36-month window). Each rolling 36-month period between the inception of the fund (or 10 years) to the most recent quarter will be reviewed.

36-Month Rolling Alpha

Alpha is used as a measure of value added by a manager. A positive Alpha indicates a manager has performed better than its Beta would predict. The Scorecard evaluates the consistency of performance of the manager by measuring alpha using a rolling quarter window methodology similar to what is described in the 36-month rolling quarter performance.

Risk (22.5% of Overall Rating)

Standard Deviation

Standard deviation measures how widely dispersed a fund's historical returns have varied from its observed mean. Investors use standard deviation to estimate the range of returns that are most likely for a given fund. In general, funds with a higher standard deviation have a greater dispersion in possible returns for a given period.

Upside / Downside Market Capture

Up Market Capture Ratio is the ratio of the portfolio return to the market return when the market return is positive. Market return is measured by the monthly return of the selected benchmark. An up market capture ratio greater than 100% is considered desirable.

Down Market Capture Ratio is the ratio of the portfolio return to the market return when the market declines. Market return is measured by the monthly return of the selected benchmark. A down market capture ratio of less than 100% is considered desirable.

The capture numbers are represented graphically against its peers. Location in the Northwest quadrant of the graph indicates a capture of more of the upside performance of the market and less participation in the market on the downside.

Tracking Error

Tracking error is the divergence between the price behavior of a portfolio and the price behavior of a benchmark. This metric is measured using the same 36-month rolling quarter window methodology as described in the 36-month rolling quarter performance.

Risk Adjusted Performance (22.5% of Overall Rating)

Sharpe Ratio

The Sharpe Ratio is a measure of reward per unit of risk assumed. It tells us whether the returns of a portfolio are because of smart investment decisions or a result of excess risk. This measurement is very useful because although one portfolio or fund can reap higher returns than its peers, it is only a good investment if those higher returns do not come with too much additional risk. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been. A 36-month rolling quarter Sharpe ratio is calculated and measured against its peers.

Scattergram

Scattergram plots a fund graphically against its peer group to illustrate the risk/return tradeoff. Funds in the Northwest quadrant of the chart are preferred because that position represents a fund demonstrating greater returns with less risk relative to its peers.

Information Ratio

Information Ratio is a ratio of portfolio returns above the returns of a benchmark to the volatility of those returns. The information ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the portfolio manager. The higher the information ratio is, the more consistent the manager is. This is measured in a 36-month rolling quarter window.

Consistency of Style (10% of Overall Rating)

Style charts examine investment trends of the portfolio over time. A number of parameters are identified based on the type of fund. For equity portfolios, one can determine the size of the companies invested in (large cap, mid cap, and small cap) and investment methodology (growth or value). For bond funds, the data focuses on key elements of fixed income performance - maturity/duration and credit quality. These charts are useful in determining whether a fund is investing according to its primary investment objective and, more importantly, if a fund is investing using a consistent style orientation over time.

Average Style

Returns based style analysis is used to determine the average weighting of assets in the portfolio that are outside the fund's typical investment universe. For instance, holding exposure to foreign equities in a domestic equity portfolio will penalize the asset manager. Similarly, holding equity in a fixed income portfolio will also penalize the asset manager. While a small percentage is common,

average weightings over ten percent will start to penalize the strategy. Returns based style analysis compares the portfolio's total returns to the total returns of various style-based indexes and makes inferences about the fund's asset mix weightings based on the attribution of the fund's returns to the returns of the different indexes. The weighting average is calculated over a five year period. The weightings of asset classes outside of the fund's mandate are summed and the average style is scored. The scoring is performed in such a way to penalize funds who take on excessive exposure to asset classes outside of the fund's mandate.

R Squared

R Squared is a statistical measure that represents the percentage of a fund's movement that can be explained by movements in a benchmark index. A high R Squared indicates the fund's performance patterns have been in line with the index.

Fund Expenses (15% of Overall Rating)

Total fund expenses include all fees and charges for the fund, but do not include any contract level fee that may apply. Total fund expenses vary based on the particular asset class and are evaluated against similarly managed funds (peer group).

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

The information provided by Voya is not intended to constitute investment advice or recommendations regarding the funds to be made available under the sponsor's plan. It is the plan sponsor's responsibility to select and monitor the investments offered under their plan. However, we are committed to providing the plan sponsor with information that will help fulfill their fiduciary duty to select investments for their plan. Please do not hesitate to pose any questions you might have to your financial professional or ask for any additional information you might wish to consider. Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), One Orange Way, Windsor, CT 06095-4774. VRIAC is solely responsible for meeting its obligations. Plan administrative services are provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. **Securities are distributed by Voya Financial Partners, LLC (member SIPC) or third parties with which it has a selling agreement.** Annuities may also be issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Variable annuities issued by ReliaStar Life Insurance Company are **distributed by Voya Financial Partners, LLC.** Variable annuities issued by ReliaStar Life Insurance Company of New York are **distributed by Directed Services, LLC.** Only Voya Retirement Insurance and Annuity Company and ReliaStar Life Insurance Company of New York are admitted and issue products in the state of New York. All companies are members of the Voya® family of companies. All products and services may not be available in all states.

For more specific performance of the options available within your plan, please see the plan level performance summary at the end of this document.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

STATE OF RHODE ISLAND VK0450

Separate Account D

Average Annual Total Returns as of: 09/30/2018 (shown in percentages)

Variable annuities and funding agreements are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred with an option to receive a stream of income at a later date.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-232-5422. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 0.15% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Depending upon the type of contract in which you participate, you have either received disclosure booklets for the separate account and/or fund prospectuses. You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The disclosure booklet contains this and other information. Anyone who wishes to obtain a free copy of the separate account disclosure booklet and/or fund prospectuses may call their Voya representative or the number above. Please read the separate account disclosure booklet and/or the fund prospectuses carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date |
|--|-------|-------|-------|-------|-------|------|-------|--------|---------------------|
| Stability of Principal | | | | | | | | | |
| <i>Stability of Principal</i> | | | | | | | | | |
| Voya Fixed Account - 457/401 II A - 4573 (1)(3) <i>This fund is not part of the product's separate account.</i> | 0.14 | 0.44 | 1.31 | 1.75 | 1.89 | 1.98 | 2.40 | | |
| Bonds | | | | | | | | | |
| <i>High Yield Bond</i> | | | | | | | | | |
| PGIM High Yield Fund - Class Z - 2482 | 0.26 | 2.25 | 2.88 | 3.28 | 7.74 | 5.61 | 8.64 | | 03/01/1996 |
| <i>Inflation-Protected Bond</i> | | | | | | | | | |
| PIMCO VIT Real Return Portfolio - Administrative Class - 833 | -0.83 | -0.78 | -1.20 | 0.07 | 2.12 | 0.99 | 3.53 | | 09/30/1999 |
| <i>Intermediate-Term Bond</i> | | | | | | | | | |
| Voya Intermediate Bond Portfolio - Class I - 004 | -0.39 | 0.30 | -1.61 | -1.14 | 2.38 | 2.99 | 4.75 | | 05/23/1973 |
| Voya U.S. Bond Index Portfolio - Class I - 1554 | -0.60 | -0.03 | -1.98 | -1.72 | 0.82 | 1.66 | 3.26 | | 03/07/2008 |
| Asset Allocation | | | | | | | | | |
| <i>Lifecycle</i> | | | | | | | | | |
| Voya Solution 2025 Portfolio - Initial Class - 790 (2) | -0.18 | 2.28 | 1.86 | 5.69 | 8.69 | 6.80 | 6.91 | | 04/29/2005 |
| Voya Solution 2035 Portfolio - Initial Class - 761 (2) | -0.01 | 3.00 | 2.60 | 7.61 | 10.73 | 7.94 | 7.77 | | 04/29/2005 |
| Voya Solution 2045 Portfolio - Initial Class - 764 (2) | -0.01 | 3.27 | 2.46 | 8.01 | 11.40 | 8.41 | 8.11 | | 04/29/2005 |
| Voya Solution 2055 Portfolio - Initial Class - 1166 (2) | -0.08 | 3.18 | 2.33 | 7.99 | 11.55 | 8.52 | | 9.39 | 03/08/2010 |
| Voya Solution Income Portfolio - Initial Class - 767 (2) | -0.18 | 1.56 | 0.82 | 3.16 | 5.41 | 4.75 | 5.37 | | 04/29/2005 |
| Balanced | | | | | | | | | |



| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date |
|--|-------|-------|-------|-------|-------|-------|-------|--------|---------------------|
| Allocation--50% to 70% Equity | | | | | | | | | |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst - 1257 | -0.05 | 4.71 | 7.40 | 10.48 | 11.80 | 10.97 | 10.90 | | 01/24/1989 |
| Large Cap Value | | | | | | | | | |
| Large Blend | | | | | | | | | |
| Voya Growth and Income Portfolio - Class I - 001 | 0.58 | 7.08 | 8.12 | 14.79 | 14.69 | 11.16 | 10.45 | | 12/31/1979 |
| Voya U.S. Stock Index Portfolio - Institutional Class - 829 | 0.48 | 7.54 | 10.20 | 17.36 | 16.82 | 13.46 | 11.52 | | 05/03/2004 |
| Large Value | | | | | | | | | |
| BlackRock Equity Dividend Fund - Institutional Shares - 8518 | -0.10 | 6.14 | 5.64 | 11.31 | 15.31 | 11.33 | 9.85 | | 11/29/1988 |
| Large Cap Growth | | | | | | | | | |
| Large Growth | | | | | | | | | |
| Voya Large Cap Growth Portfolio - Institutional Class - 742 | 0.62 | 8.83 | 15.07 | 24.16 | 18.83 | 15.45 | 14.53 | | 05/03/2004 |
| Small/Mid/Specialty | | | | | | | | | |
| Mid-Cap Blend | | | | | | | | | |
| Voya Russell™ Mid Cap Index Portfolio - Class I - 1560 | -0.66 | 4.89 | 7.09 | 13.38 | 13.91 | 11.04 | 11.77 | | 03/04/2008 |
| Mid-Cap Growth | | | | | | | | | |
| Principal MidCap Fund - Class R-5 - 3412 | -0.39 | 4.42 | 7.36 | 12.54 | 15.51 | 12.59 | 13.49 | | 12/06/2000 |
| Small Blend | | | | | | | | | |
| Voya Russell™ Small Cap Index Portfolio - Class I - 1563 | -2.47 | 3.39 | 11.16 | 14.71 | 16.66 | 10.72 | 10.76 | | 03/04/2008 |
| Voya Small Company Portfolio - Class I - 042 | -3.39 | 0.69 | 3.76 | 7.14 | 14.20 | 10.43 | 10.82 | | 12/27/1996 |
| Global / International | | | | | | | | | |
| Foreign Large Blend | | | | | | | | | |
| Voya International Index Portfolio - Class I - 1551 | 0.97 | 1.24 | -1.51 | 2.07 | 8.58 | 3.96 | 4.82 | | 03/04/2008 |
| Foreign Large Growth | | | | | | | | | |
| American Funds EuroPacific Growth Fund - Class R-4 - 573 | -0.60 | -0.97 | -3.03 | 0.95 | 9.37 | 5.67 | 6.33 | | 04/16/1984 |
| World Large Stock | | | | | | | | | |
| VY® Oppenheimer Global Portfolio - Initial Class - 432 | -1.90 | 1.38 | 3.17 | 10.61 | 14.13 | 9.98 | 10.39 | | 05/01/2002 |

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

(1)The current rate for the Voya Fixed Account - 457/401 II A MC 901, Fund 4573 is 1.75%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(2)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is

See Performance Introduction Page for Important Information

Additional Notes

recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

The Voya Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Solution Portfolios.

(3)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company, One Orange Way Windsor, CT 06095, (VRIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC. All companies are members of the Voya family of companies. Securities are distributed by or offered through Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

The returns do not reflect the impact of a Deferred Surrender Charge. If included, performance would be less favorable.

Not all investments options are available under all contracts; please check your disclosure booklet for options available under your plan.



Communication & Education

Optimize your plan and strategic marketing initiatives with insightful information in the Communication & Education Section. Within this section, you can view marketing literature along with several other educational and communications topics.

Voya Financial Wellness Experience

Tomorrow starts today™



Introducing Voya's Financial Wellness Experience

Financial wellness is about a healthy balance between living for today while preparing financially for tomorrow. It helps employees focus on:

- Living within their means
- Feeling confident in the future
- Being financially prepared to handle the unexpected
- Feeling free to indulge a little and embrace life

An effective financial wellness program can play a pivotal role in helping your employees understand their current financial picture and what steps to take next to meet their goals — including how to take advantage of the benefits you offer.

Voya's Financial Wellness approach encompasses seminars, access to personal 1:1 planning sessions, online goal setting and tracking, and now a guided online financial education experience. The experience begins with an assessment that walks a user through a brief series of questions. Upon completion, they receive a personalized summary that identifies where they stand today and meaningful next steps for improvement. Within the experience, they also have access to prioritized educational resources with relevant calls to action based on their situation. Additionally, the experience is integrated with myOrangeMoney® to help individuals understand their broad financial picture in the context of their retirement savings.

The goal is a financially fit employee base. The outcome is **a more engaged and productive workforce.**

Why wellness in the workplace matters

Most of us could improve our financial lives. Many more are seriously anxious about their finances.

Although the economy has improved, many Americans are stressed emotionally and financially. While retirement may be the ultimate financial goal, we know that for most, meeting immediate needs often takes precedence. Many have competing financial priorities, and deciding where one's next dollar goes is creating money anxiety, ultimately affecting our overall health and well-being. According to a 2017 study from the *American Psychological Association*, *Stress in America: Coping with Change*,¹ money, work and the economy remain consistent stressors. These factors can lead to impaired focus, a decline in performance and unintended consequences in the workplace.

Why the challenge?

Costs are rising, income continues to lag needs, and discretionary income is shrinking.

In some cases, people have to make hard decisions and shift monies to other priorities. Workplace benefit changes such as high-deductible health care costs and carrying too much debt has a direct link to decreased contributions to retirement plans — if one has a savings plan at all. This could lead to delayed retirement for underprepared employees.

Voya is here to help people understand their current money challenges and learn ways to make **better choices in the short-term, to help achieve their longer-term goals.**

We believe it is possible to find balance

Voya has taken the time to understand the American worker and the impact stress can have on the workplace.

We understand that financially stressed employees can lead to potentially higher employer health costs, increased costs due to delayed retirement timelines, increased absenteeism and lower productivity. Overall retirement plan health can suffer as well as the bottom line.

Over the past two years, we've gone to task to gain insight into the financial and retirement planning activities of the American worker. We've asked what financial wellness means to them and learned that many Americans, regardless of income level, are out of balance when it comes to their financial lives and need support.



A personalized experience

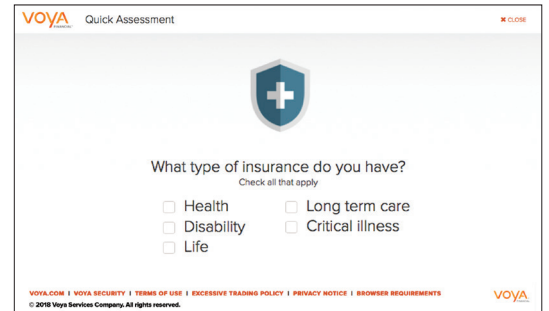
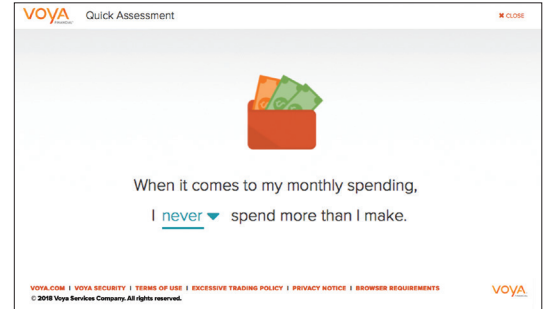
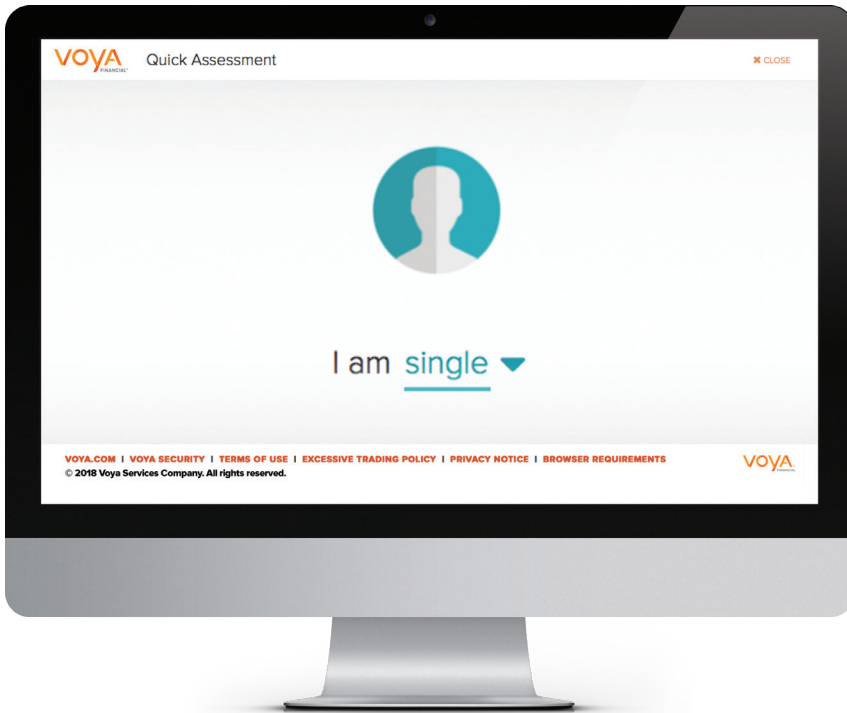
Voya is broadening our commitment to workplace wellness by creating a fully integrated approach to money matters. By complementing our suite of financial education sessions and online tools, our interactive platform guides individuals along their personal financial path so they can balance competing priorities and make informed choices.

We built this experience within six financial pillars that we believe are foundational to money health. As the core architecture of this platform, the pillars are designed to guide individuals by helping them prioritize goals, protect their loved ones and achieve the future they've envisioned.



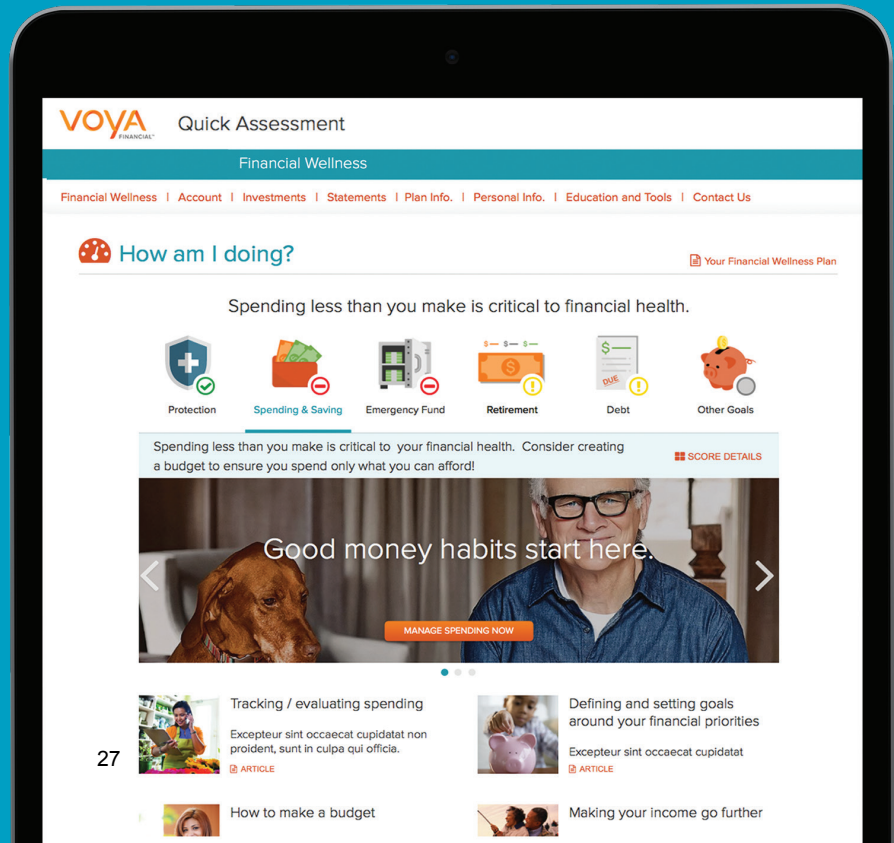
Assessment

The personalized guidance starts out with a brief series of questions to evaluate an individual's current financial health. After completing the assessments, each person receives a summary that is downloadable and printable, displaying areas for improvement within each of the six pillars.



Personalized Dashboard

Upon completion of the assessment, an individual's dashboard will be personalized with useful, educational content to help them focus on the areas where they need to improve. Our award-winning myOrangeMoney®, an interactive, educational experience, sits within the dashboard to help individuals think about their progress within the parameters of their potential income in retirement.



Resource Center

Individuals also have the ability to engage with a wide variety of topics, articles, lifestage guidance and tools across the six financial wellness pillars through the resource center. Participants may also be able to access and take advantage of employer-specific benefits.



Measurement and Analytics

Although each employee's personal information and assessment remains private, employer reporting will include aggregate metrics focused on engagement levels, sentiment, pillar scores and correlations to retirement plan behaviors and plan health. Action plans can then be put into place to expand the educational offering to employees whether through financial wellness campaigns or educational seminars.



Helping individuals understand that
tomorrow starts today.

Key learnings to date:

90%

of participants who start the assessment complete it

1/2

who do the assessment lack three months of living expenses to cover an emergency

What is in it for you?

The benefits of offering the Voya Financial Wellness Experience:

- Online Financial Wellness assessment helps employees understand where they stand across the six pillars of financial wellness.
- Downloadable and printable personalized financial wellness assessment to help individuals understand their priorities.
- Personalized dashboard helps individuals focus on their next best step.
- Educational resource center allows individuals to explore content tools across the six pillars.
- Mobile and tablet friendly for access anywhere.

Employer benefit integration:

- Ability to leverage the Financial Wellness Experience to broaden your benefit offering.
- Assessment identifies potential gaps in benefit coverage and can serve as a tool to support annual benefit enrollment.
- Opportunity to support employer benefit content.

Integrated reporting:

- Ability to track employee engagement, wellness scores and influence on retirement outcomes.
- Financial wellness engagement metrics can then be reviewed against your metrics such as workplace attendance, retention, and productivity.

Benefit from the Financial Wellness Experience:

- Plan participants who engage in the experience may have higher satisfaction of employment, potential of increased financial literacy, reduced stress and an opportunity for better financial well-being.
- Increased employee engagement may lead to potentially higher deferral rates and plan participation with better retirement readiness outcomes.
- May reduce participant loans against retirement savings and reduce delayed retirement numbers.
- Overall potential of increased plan health, sponsor satisfaction and plan retention with increased work focus and productivity.



At Voya, we have one focus — to help lead your employees to and through retirement. We provide you with unparalleled support for all aspects of your plan. We align on our efforts to engage, educate, and motivate your employees by understanding who they are and what they need to confidently plan, invest, and protect their savings. We want them to become healthier financially and enjoy the retirement they envision. With Voya's Financial Wellness Experience, we're dedicated to enriching your employees' financial lives and retirement outcomes — for life.

 **DISCOVER MORE:** Contact your Voya representative.

¹Stress in America™ survey - *American Psychological Association*
<https://www.apa.org/news/press/releases/stress/2016/coping-with-change.pdf>
Products and services offered through the Voya® family of companies.

Updated Investment Information:

To check if there is more recent plan and product performance, as well as fund fact sheet, information for your plan, visit Voya's Sponsor Web site at www.voyaretirementplans.com/sponsor and click on the menu selections below for the following:

Plan and Product Performance Reports

> Investment Information > Fund Performance

Investment Option Descriptions

> Investment Information > Investment Option Descriptions



You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

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