



State of Rhode Island Plan Review

Wednesday, October 28, 2015





Voya Update



Our Mission – Simple and Clear

**To make a secure financial future possible –
one person, one family, and one institution at a time**



We are America's Retirement Company™



Our Commitment to Making a Difference

Voya Financial creates shared value for our company and the community by conducting business in a way that is socially, environmentally, economically and ethically responsible. Our corporate responsibility (CR) strategy is guided by the principles of transparency, disclosure, balance and context.



Born to Save™ Helped Make Voya Famous

Last year, our first Voya Born to Save campaign highlighted the value of retirement readiness by giving over 1,000 babies a \$500 mutual fund investment as a head start toward retirement.



To build on this success - and spread the word that it's never too early to start saving - we're offering babies born on October 19th, 2015 this very special gift during National Save for Retirement Week (October 19-24).





Plan Review



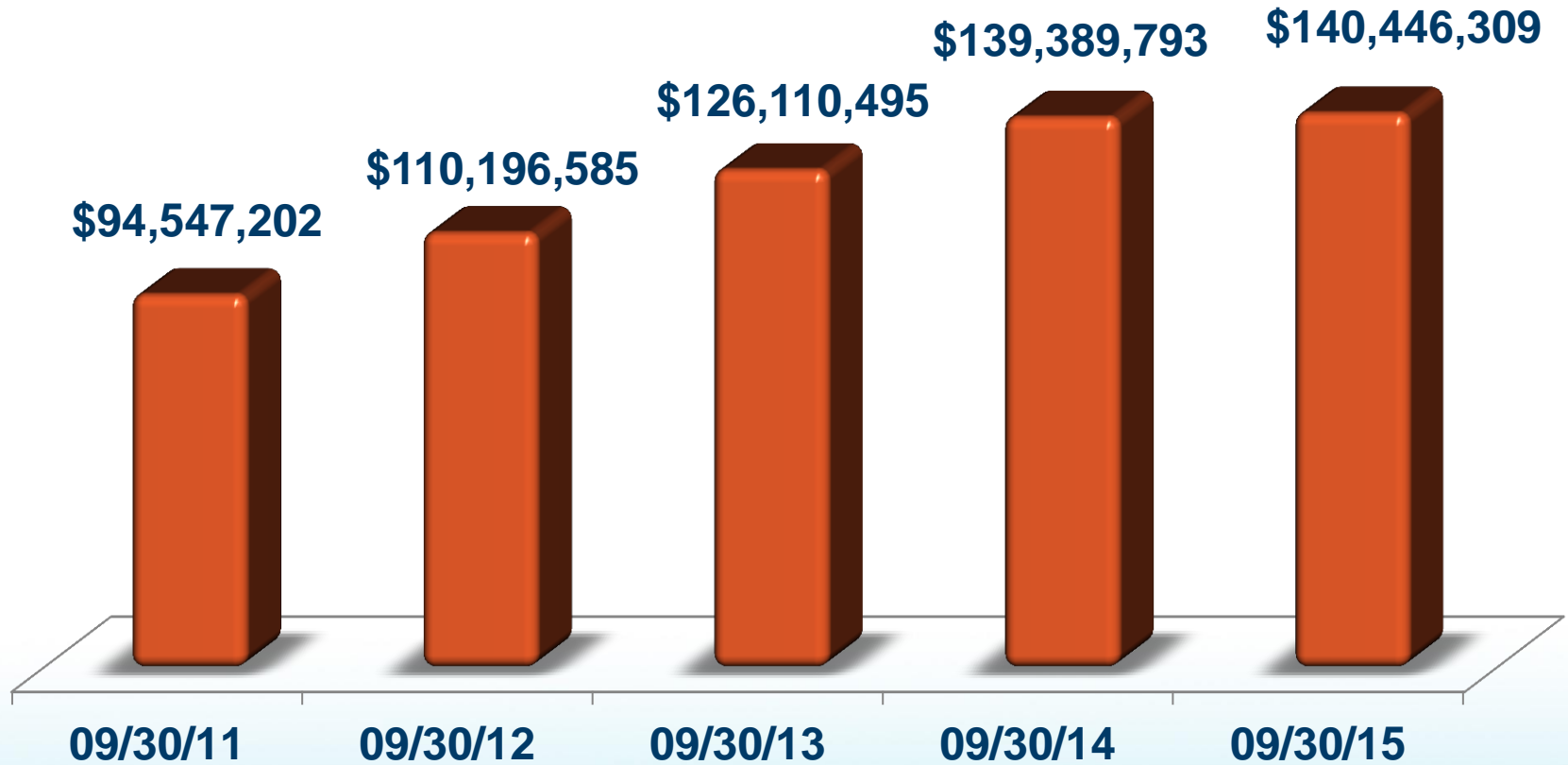
Local On-Site Representatives

Through September 30, 2015, Voya's On-site Representatives have:

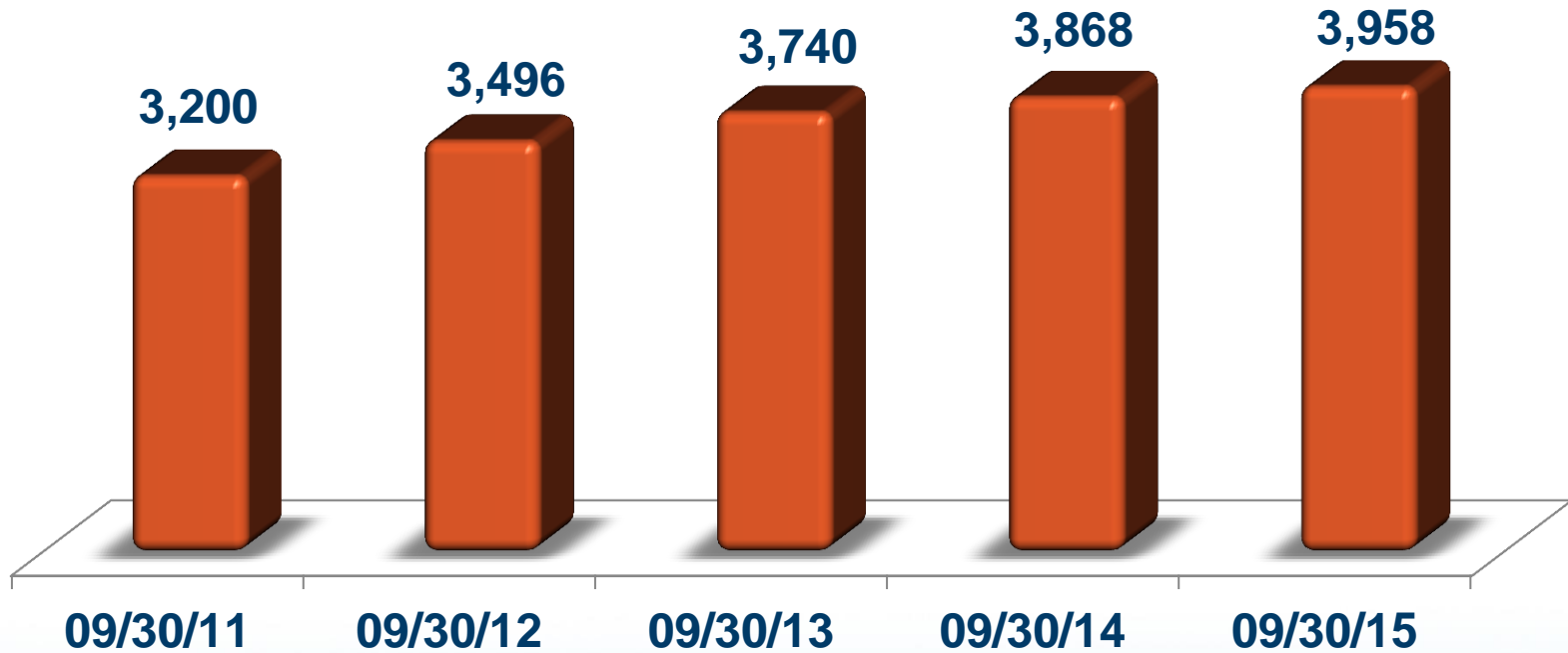
- Conducted **135** visits to over **60** State of Rhode Island Agencies;
- Enrolled **205** new participants;
- Initiated **34** rollovers into the State's Plan; and
- Assisted **410** participants with increasing their contributions.



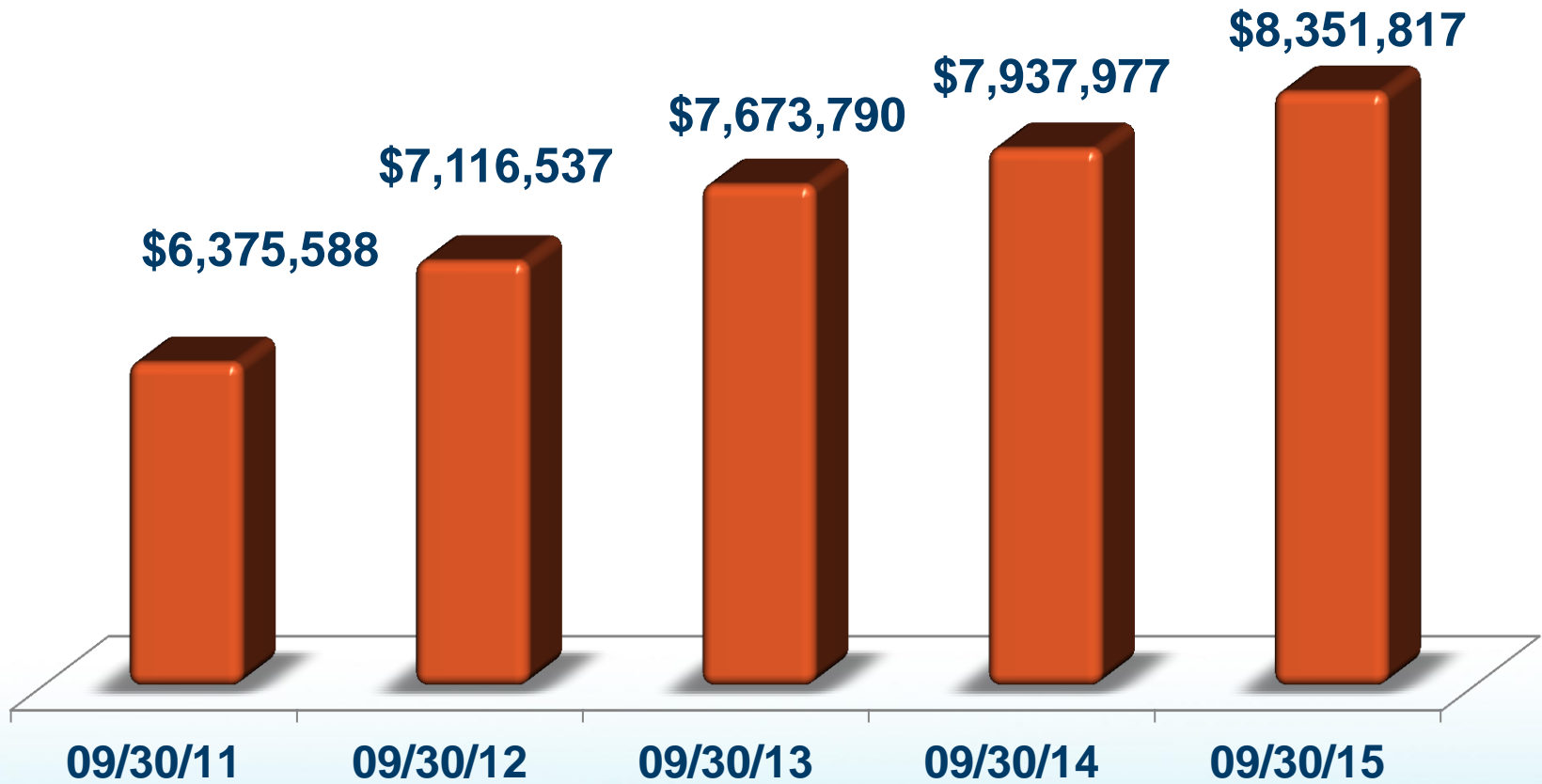
Plan Assets



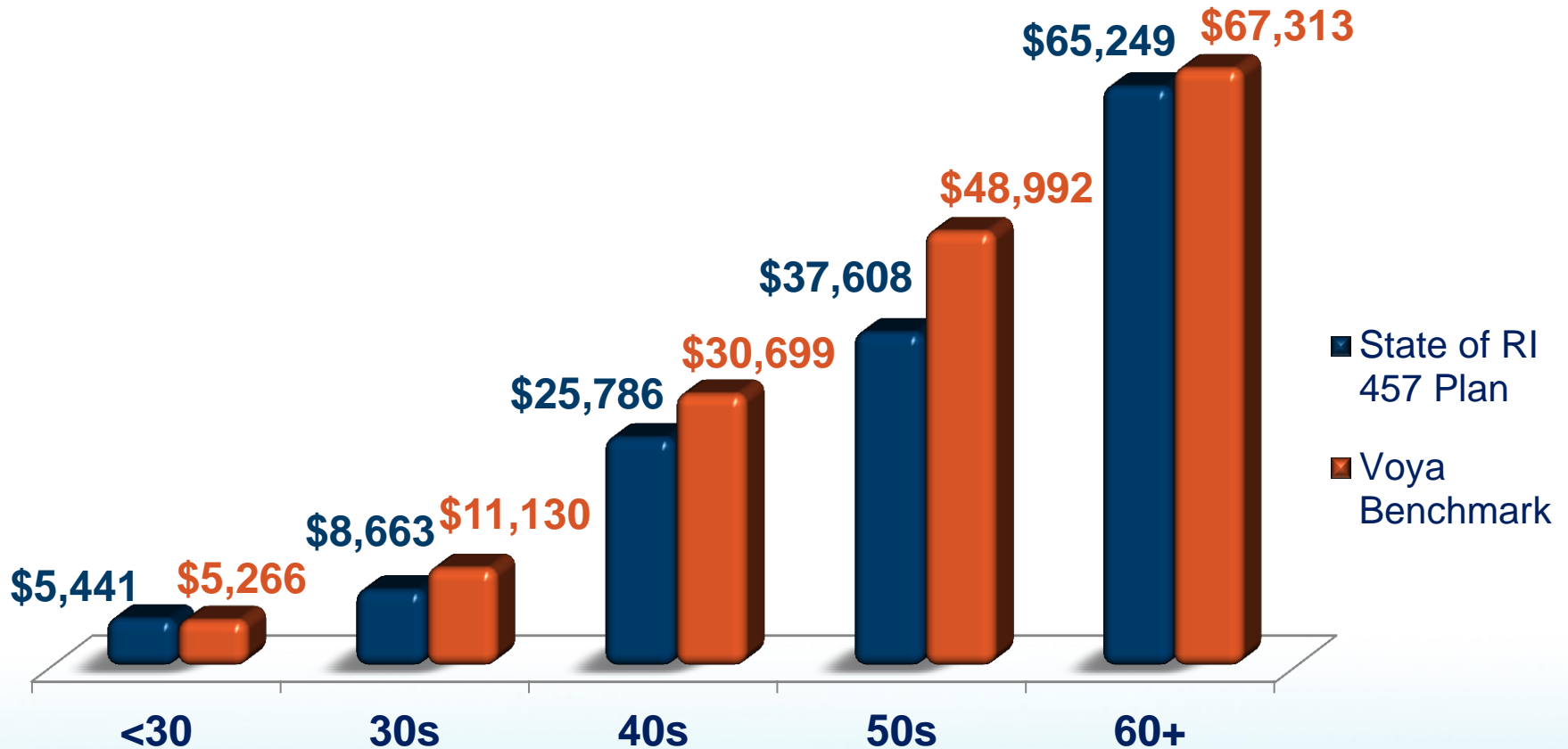
Plan Participants



Plan Contributions



Average Participant Balance By Age Group*



*As of September 30, 2015.



Assets & Contributions by Asset Class

	Assets as of 09/30/2015	% of Total Assets	Contributions 10/01/2014 - 09/30/2015	% of Total Contributions
Stability of Principal	\$68,011,204	48.43%	\$3,385,975	40.54%
Large Cap Value	\$29,366,840	20.91%	\$1,623,993	19.44%
Small/Mid/Specialty	\$13,952,486	9.93%	\$940,124	11.26%
Global / International	\$9,604,893	6.84%	\$723,158	8.66%
Bonds	\$6,294,532	4.48%	\$698,868	8.37%
Balanced	\$6,071,652	4.32%	\$163,190	1.95%
Large Cap Growth	\$5,731,524	4.08%	\$487,740	5.84%
Asset Allocation	\$1,413,178	1.01%	\$328,769	3.94%
TOTAL	\$140,446,309		\$8,351,817	

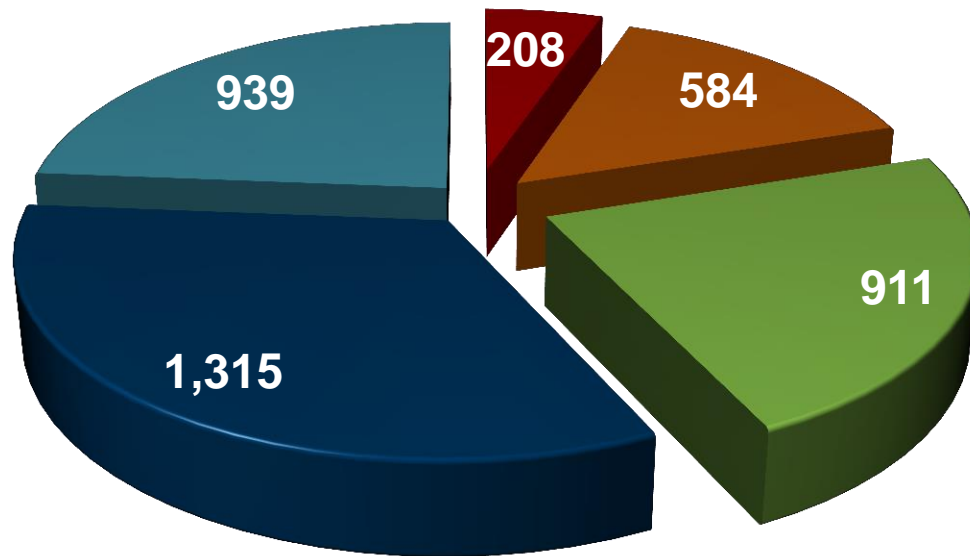


Participants by Fund

Asset Category	Participants Invested	Asset Category	Participants Invested
Asset Allocation		Large Cap Value	
Voya Solution 2015 Portfolio - Initial Class	0	BlackRock Equity Dividend Fund – Ins. Shares	584
Voya Solution 2025 Portfolio - Initial Class	38	Voya Growth and Income Portfolio - Class I	1,933
Voya Solution 2035 Portfolio - Initial Class	67	Voya U.S. Stock Index Portfolio - Institutional Class	1,547
Voya Solution 2045 Portfolio - Initial Class	84	Large Cap Growth	
Voya Solution 2055 Portfolio - Initial Class	45	Voya Large Cap Growth Portfolio – Ins. Class	1,615
Voya Solution Income Portfolio - Initial Class	11	Small/Mid/Specialty	
Stability of Principal		Principal MidCap Fund - Class R-5	1,402
Voya Fixed Account	5	Voya Russell Mid Cap Index Portfolio - Class I	425
Voya Fixed Account - 457/401	2,891	Voya Russell Small Cap Index Portfolio - Class I	385
Voya Long-Term Guaranteed Accumulation Account	14	Voya Small Company Portfolio - Class I	1,322
Voya Money Market Portfolio - Class I	1	Global / International	
Bonds		American Funds EuroPacific Growth Fund - R-4	1,669
PIMCO VIT Real Return Portfolio - Administrative Class	113	Voya International Index Portfolio - Class I	42
Prudential High Yield Fund - Class Z	59	VY® Oppenheimer Global Portfolio - Initial Class	1,645
Voya Intermediate Bond Portfolio - Class I	1,488		
Voya U.S. Bond Index Portfolio - Class I	82		
Balanced			
Voya Balanced Portfolio - Class I	1		
VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class	260		



Voya Participants by Age Group



■ <30: 208 ■ 30s: 584 ■ 40s: 911 ■ 50s: 1,315 ■ 60+: 939



State of RI Digital Engagement

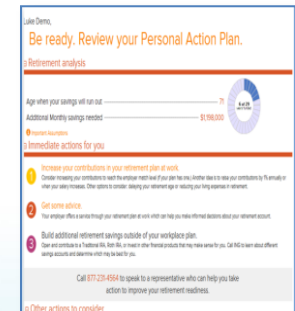
myOrangeMoney Engagement (10/1/14 – 9/30/15)

Activity	# of Participants
Logged in with access to <i>myOrangeMoney</i>	691
Viewed myOrangeMoney	556 (80%)
Engaged and interacted with myOrangeMoney	348 (63%)



Personal Financial Dashboard (10/1/14 - 9/30/15)

Activity	# of Participants
Clicked on PFD Message/Button	93 (13%)
Used the PFD	32 (34%)
Created an action plan	11 (34%)





Technology



Inspiring Income Thinking

DRIVING INCREASED READINESS

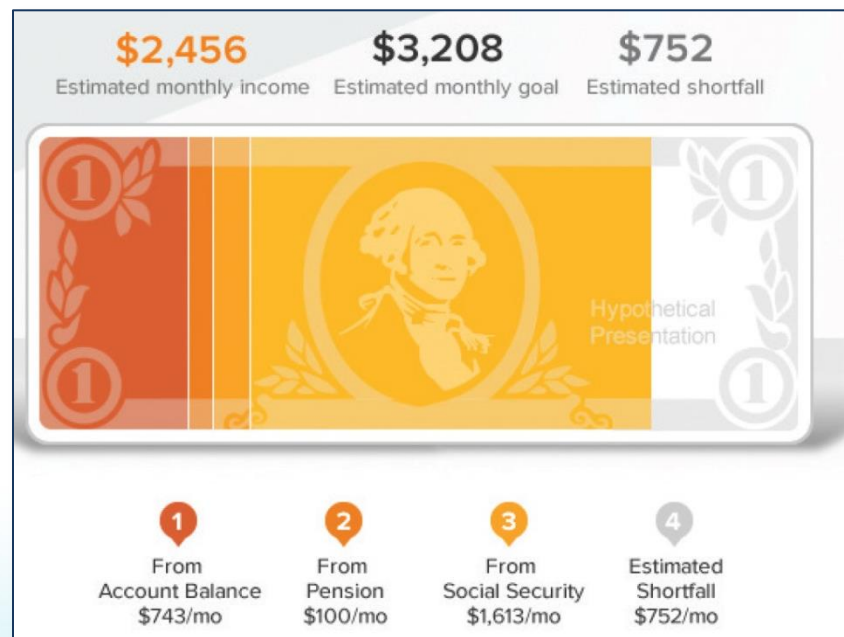
Voya's myOrangeMoney experience is resonating; participants are taking action to increase their retirement readiness.

Available to:

- 3.7 million participants in 44,000 retirement plans

Transformative results:

- 56% engaged**
- 25% took action**
- Increased deferral amounts by 4% on average**
- Users saving average of 28% more than non-users**



Technology You Can Rely On

Preparing for Life and Retirement: Holistic Financial Picture

Shifting the Paradigm to *Income Focus*

Transitioning to Retirement & Sponsor Support

Transactional Web & Mobile App



2012

2013

2014

2015

2016+

- First fully transactional mobile app
- Redesigned Participant Website
- Predictive Modeling Messaging
- Personal Financial Dashboard (free holistic plan)
- myOrangeMoney (myOrangeMoney™) – **Retirement income** as the centerpiece of all activity

DALBAR rated #1 participant technology platform



April 2015

- Retiree Healthcare Guidance
- Mobile upgrade for myOrangeMoney™

August 2015

- Social Security Guidance

Q4 2015 / Q1 2016

- Enrollment in context of myOrangeMoney™
- Sponsor Website User Experience Enhancements

- myOM reflected on Participant Statements
- Tools to assist with Accumulation to Drawing Retirement Income
- Investment Transactions in myOrangeMoney™
- Budgeting through myOrangeMoney™
- Plan Health Dashboards