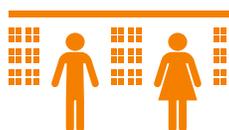


Q3 2018

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®.



6,000
employees



14.3 million
customers

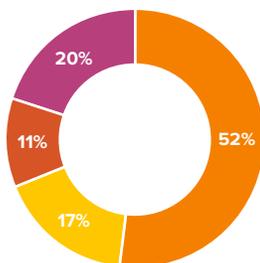
\$8.6 billion
2017 revenues

\$543 billion
total AUM and AUA*

\$8 billion
market cap*

*as of Sept. 30, 2018

Percentage of adjusted operating earnings before income taxes by segment — 12 months ended Sept. 30, 2018**



- Retirement
- Investment Management
- Employee Benefits
- Individual Life

**Excludes Corporate. Excludes deferred acquisition costs and value of business acquired and other intangibles unlocking.

Our Businesses:

Retirement is a leading provider of retirement products and services in the U.S. serving more than 47,000 institutional clients and nearly 4.5 million individual retirement plan investors. Voya also has 2,100 financial advisors serving the retail market. Voya's Retirement business is focused on guiding Americans to greater retirement readiness through employer-sponsored savings plans and holistic retirement and income guidance.

Investment Management is a leading, active asset management firm serving both affiliated and external institutions as well as individual investors. Drawing on over 40 years of history in investment

management, the firm has the experience and resources to provide clients with investment solutions with an emphasis on equities, fixed income, and multi-asset strategies and solutions.

Employee Benefits is a top provider of stop loss coverage in the U.S. In addition, Voya provides a comprehensive and highly flexible portfolio of life, disability, and voluntary insurance products to businesses covering 6.2 million individuals.

Individual Life is a top-tier provider of cash-value life insurance and provides wealth protection and transfer opportunities through universal, variable and index products.

Awards and Recognition:



Our Culture: One Voya

Voya's culture has been key to its improved financial performance. It also is the driver behind Voya's Continuous Improvement efforts, which draw on the knowledge and experience of front-line employees and managers, involving everyone in optimizing quality, efficiency and problem solving. More than 95% of Voya employees have been through a Continuous Improvement initiative.

In Our Communities:

\$5 million

raised through our giving campaign*



49,000 hours volunteered by employees in 2017

*12-month total as of Dec. 31, 2017

Our Four Pillars of Corporate Responsibility

We are committed to driving support in:

Empowering Our People

Company mission and values, a performance-driven culture, commitment to diversity and inclusion, training and development

Serving Our Clients

Ethical practices and principles, responsible/sustainable products and services, privacy and data security, stakeholder engagement

Investing in Communities

Grants, employee volunteer initiatives, employee giving campaigns, employee matching-gift opportunities, cause-related marketing programs and disaster relief through Voya Foundation and other means

Protecting the Environment

Reducing our ecological footprint (energy, waste, paper, travel and water), engaging employees and encouraging the greening of the supply chain, model sustainability in the industry

For more information: Voya.com

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