

# Voya Financial

Third Quarter 2014 Investor Presentation

November 5, 2014

RETIREMENT | INVESTMENTS | INSURANCE



# Forward-Looking and Other Cautionary Statements

This presentation and the remarks made orally contain forward-looking statements. Forward-looking statements include statements relating to future developments in our business or expectations for our future financial performance and any statement not involving a historical fact. Forward-looking statements use words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “plan,” and other words and terms of similar meaning in connection with a discussion of future operating or financial performance. Actual results, performance or events may differ materially from those projected in any forward-looking statement due to, among other things, (i) general economic conditions, particularly economic conditions in our core markets, (ii) performance of financial markets, including emerging markets, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels, (v) persistency and lapse levels, (vi) interest rates, (vii) currency exchange rates, (viii) general competitive factors, (ix) changes in laws and regulations and (x) changes in the policies of governments and/or regulatory authorities. Factors that may cause actual results to differ from those in any forward-looking statement also include those described in “Risk Factors,” “Management’s Discussion and Analysis of Results of Operations and Financial Condition—Trends and Uncertainties” and “Business—Closed Blocks—Closed Block Variable Annuity” in our Annual Report on Form 10-K for the year ended December 31, 2013 as filed with the Securities and Exchange Commission on March 10, 2014, and in our quarterly reports on Form 10-Q for the three months ended March 31, 2014 and June 30, 2014 as filed with the Securities and Exchange Commission on May 12, 2014 and August 7, 2014, respectively.

This presentation and the remarks made orally contain certain non-GAAP financial measures. Information regarding these non-GAAP financial measures, including reconciliations to the most directly comparable GAAP financial measures, is provided in the press release issued on November 5, 2014 and Voya Financial’s Quarterly Investor Supplement for the three months ended September 30, 2014, which are available at the Investor Relations section of Voya Financial’s website at [investors.voya.com](http://investors.voya.com).

This presentation and the remarks made orally include certain statutory financial results of our insurance company subsidiaries for the quarter ended September 30, 2014. These results are still being finalized, and are therefore preliminary and subject to change.

# Agenda

## 1. Key Highlights

- Rod Martin, Chairman and Chief Executive Officer

## 2. Executing Our Return on Equity (ROE) / Return on Capital (ROC) Improvement Plan

- Alain Karaoglan, Chief Operating Officer

## 3. Business Operating and Balance Sheet Metrics

- Ewout Steenbergen, Chief Financial Officer

# Key Developments

|  |  |
|--|--|
| <br><b>ROE Improvement</b>                         | 3Q'14 TTM Ongoing Business Adjusted Operating ROE of 11.2% demonstrates continued progress toward 2016 goal of 12-13%  |
| <br><b>Individual Life Reinsurance Transaction</b> | Creates excess capital and improves ROC for both Individual Life and Ongoing Business by approximately 70 bps and 35 bps, respectively   |
| <br><b>Share Repurchase</b>                        | \$614 million repurchased year-to-date; \$300 million repurchased in ING Group's September 2014 secondary offering and \$25 million repurchased via an accelerated share repurchase program in 3Q'14 |
| <br><b>ING Group stake reduction</b>               | ING Group's secondary offering further reduced its ownership stake to 32.5%  |
| <br><b>Rebranded as Voya Financial</b>           | Launched advertising program for rebranding as well as the Voya Born to Save program   |

# Third Quarter 2014 Financial Highlights

|  |   |
|--|---|
| <p><b>After-tax Operating Earnings<sup>1</sup></b></p>                                   | <p><b>\$191 million or \$0.75 per diluted share</b><br/> <b>\$205 million or \$0.81 per diluted share excl. DAC and other intangibles unlocking</b></p> |
| <p><b>Net Income Available to Common Shareholders<sup>1</sup></b></p>                    | <p><b>\$401 million driven by Ongoing Business operating earnings</b></p>   |
| <p><b>Ongoing Business Adjusted Operating Earnings (pre-tax)</b></p>                     | <p><b>\$352 million</b></p>   |
| <p><b>Ongoing Business 3Q'14 TTM<sup>2</sup> Adjusted Operating Return on Equity</b></p> | <p><b>11.2%, up from 10.7% for 2Q'14 TTM</b></p>  |
| <p><b>Closed Block Variable Annuity Performance</b></p>                                  | <p><b>Protected regulatory and rating agency capital from market movements</b><br/> <b>GMIB enhancement offer nearing completion</b></p>                |

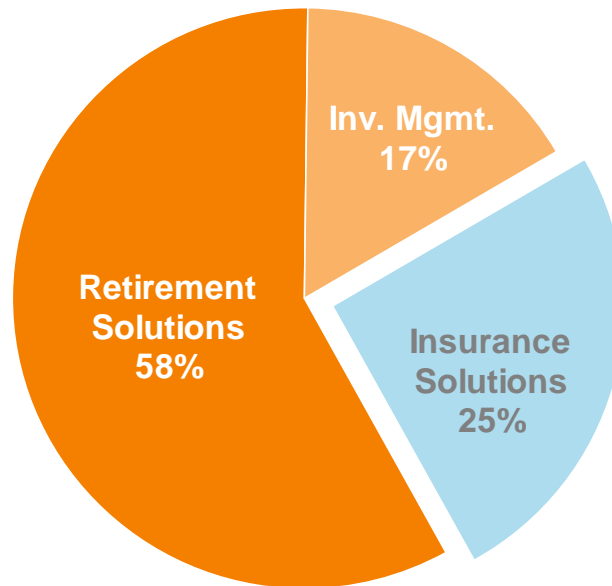
1. Voya Financial assumes a 35% tax rate on items described as "after-tax." The 35% tax rate does not reflect actual tax expenses or benefits, including the benefit from recognizing certain deferred tax assets. Net income available to common shareholders reflects the actual effective tax rate
2. Trailing twelve months calculation

# Premier Franchise with Diverse Earnings

3Q'14 TTM<sup>1</sup> Ongoing Business Adjusted Operating Earnings Before Income Taxes<sup>2</sup>:  
\$1,309 million

75% from Retirement  
Solutions and  
Investment Management

**Retirement Solutions**  
Leading provider of full service and  
administrative retirement products  
and services for organizations  
across all markets as well as  
individuals



**Investment Management**  
Prominent multi-asset, multi-channel  
active asset manager for institutions  
and individuals

**Insurance Solutions**  
Top-tier provider of life insurance  
for individuals and comprehensive  
employee benefits for businesses

Access to **13 million** customers<sup>3</sup>  
more than **220,000** points of distribution<sup>3</sup>  
with total AUM and AUA of **\$520 billion**<sup>4</sup>

1. Trailing twelve months calculation
2. Ongoing Business reflects Retirement, Annuities, Investment Management, Individual Life, and Employee Benefits segments; adjustments are to exclude DAC/VOBA and other intangibles unlocking, the net gain included in operating earnings from a distribution of cash and securities in conjunction with a Lehman Brothers bankruptcy settlement and the loss recognized as a result of the decision to dispose of certain Low Income Housing tax credit partnerships as a means of exiting this asset class
3. As of December 31, 2013
4. As of September 30, 2014; includes Closed Blocks

# Three Key Sources of Value



# Agenda

## 1. Key Highlights

- Rod Martin, Chairman and Chief Executive Officer

## 2. Executing Our Return on Equity (ROE) / Return on Capital (ROC) Improvement Plan

- Alain Karaoglan, Chief Operating Officer

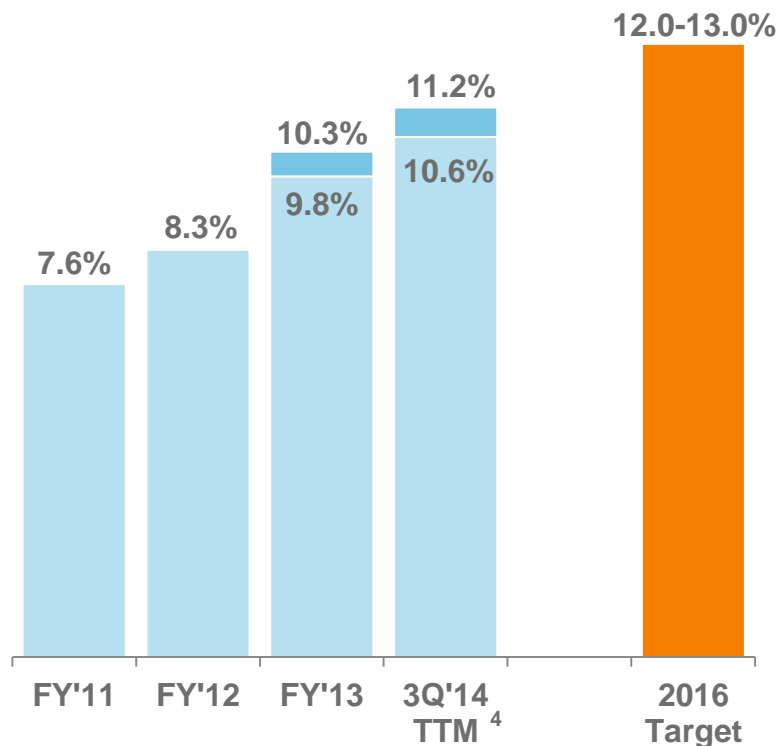
## 3. Business Operating and Balance Sheet Metrics

- Ewout Steenbergen, Chief Financial Officer

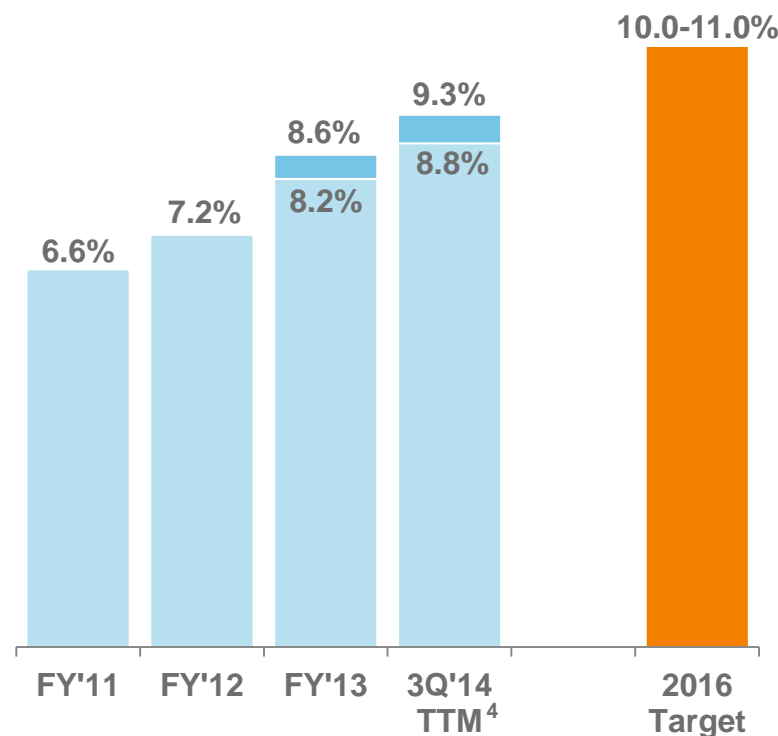


# Ongoing Business Adjusted Operating Return on Equity and Return on Capital Remain on Track to Meet 2016 Target

## Ongoing Business<sup>1</sup> Adjusted Operating ROE<sup>2</sup>



## Ongoing Business<sup>1</sup> Adjusted Operating ROC<sup>3</sup>

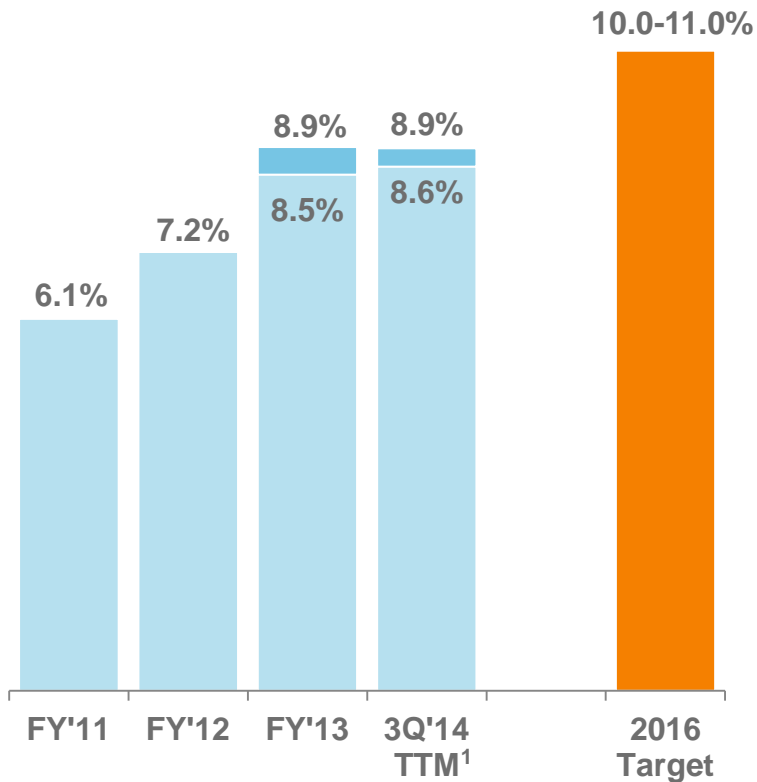


■ Items we do not expect to recur at the same levels

- Ongoing Business includes Retirement, Annuities, Investment Management, Individual Life, and Employee Benefits segments
- Ongoing Business adjusted operating earnings is calculated using the operating earnings (loss) before income taxes for the Ongoing Business, excluding DAC/VOBA unlocking, the impact of portfolio restructuring in 2012, the gain associated with a Lehman Brothers bankruptcy settlement, and the loss recognized as a result of marking low income housing tax credit partnerships to the sales price associated with their disposition. Ongoing Business adjusted operating ROE is then calculated by dividing the after-tax adjusted operating earnings (loss) (using a pro forma effective tax rate of 35% and applying a pro forma allocation of interest expense) by the average capital allocated to the Ongoing Business reflecting an allocation of pro forma debt. Assumes debt-to-capital ratio of 25% for all periods presented, a weighted average pre-tax interest rate of 5.5% for all periods prior to the third quarter of 2013, during which the Company completed its recapitalization initiatives, and the actual weighted average pre-tax interest rate for all periods starting with the third quarter of 2013
- We calculate Ongoing Business adjusted operating return on capital by dividing Ongoing Business adjusted operating earnings before interest and after income taxes (using a pro forma effective tax rate of 35%) by average capital allocated to the Ongoing Business
- Trailing twelve months calculation

# Retirement – Leading Franchise Driving Long-Term Growth and Returns

## Adjusted Operating ROC



## ROC Initiatives

### Margin

- ❑ Adjust crediting rates in response to changes in the external rate environment
- ❑ Increase returns on Full Service business
- ❑ Improve Full Service retention rates

### Growth

- ❑ Continue sales momentum in the Institutional Markets
- ❑ Grow Individual Markets business

### Capital

- ❑ Execute capital efficient structures
- ❑ Shift to capital efficient products

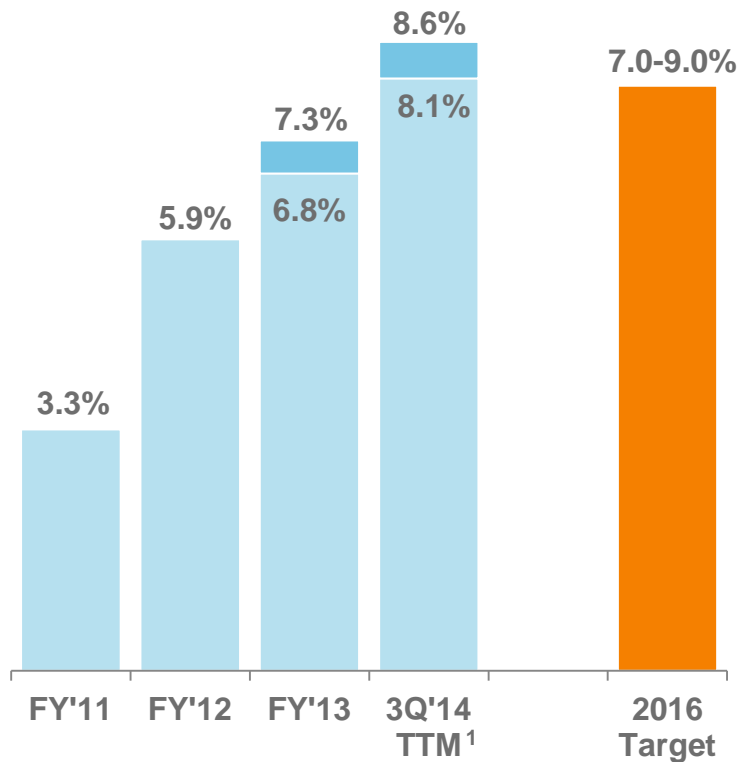
## Examples of Execution

- ✓ 92% of re-priced cases retained in 3Q'14 with aggregate portfolio IRR's at or above our internal targets
- ✓ The Defined Contribution participant website was ranked number one by Dalbar

1. Trailing twelve months calculation

# Annuities – Selective Growth While Running Off Less Profitable Business

## Adjusted Operating ROC



■ Items that we do not expect to recur at the same levels

## ROC Initiatives

### Margin

- ❑ Run off Annual Reset / Multi-Year Guarantee Annuities (products with high fixed rate crediting levels)
- ❑ Manage crediting rates

### Growth

- ❑ Grow sales of higher margin Mutual Fund Custodial product and Fixed Indexed Annuities

### Capital

- ❑ Execute capital efficient structures

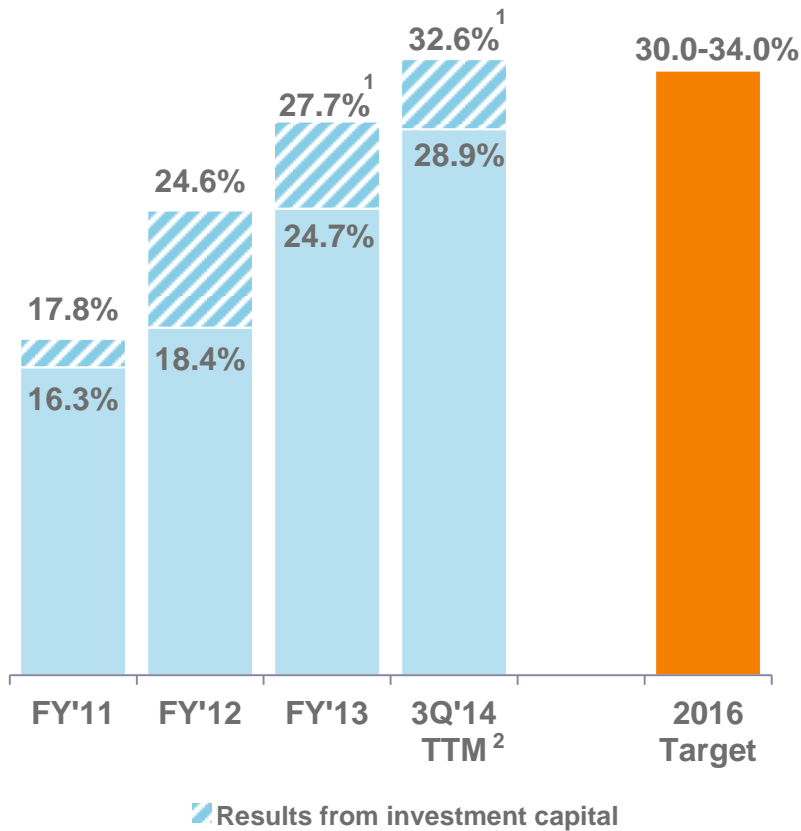
## Examples of Execution

- ✓ Execution of a wholesale strategy that significantly broadens our distribution
- ✓ Launched new annuity products, such as Wealth Builder, at the end of September

1. Trailing twelve months calculation

# Investment Management – Scalable Platform Leveraging Strong Investment Performance

## Operating Margin



## Initiatives

|               |  |
|---------------|--|
| <b>Margin</b> | <ul style="list-style-type: none"> <li>▣ Improve sales force productivity</li> <li>▣ Reduce retail outflows</li> </ul>   |
| <b>Growth</b> | <ul style="list-style-type: none"> <li>▣ Increase third-party business</li> <li>▣ Grow in higher-fee asset classes</li> <li>▣ Increase capture of Defined Contribution Investment Only (DCIO) mandates</li> <li>▣ Replace underperforming non-Voya mutual fund sub-advisors</li> </ul> |

## Examples of Execution

- ✓ 91% and 96% of fixed income assets and 81% and 58% of equity assets outperformed benchmark or peer median returns as of 3Q'14 on a 3-year and 5-year basis, respectively<sup>3</sup>
- ✓ Significant custom target date mandate win
- ✓ Continued expense growth discipline supporting business expansion including:
  - ✓ Partnership with Breakwater Advisory to serve Australian institutional investors
  - ✓ Expansion of services and offerings to meet investment needs of insurance companies

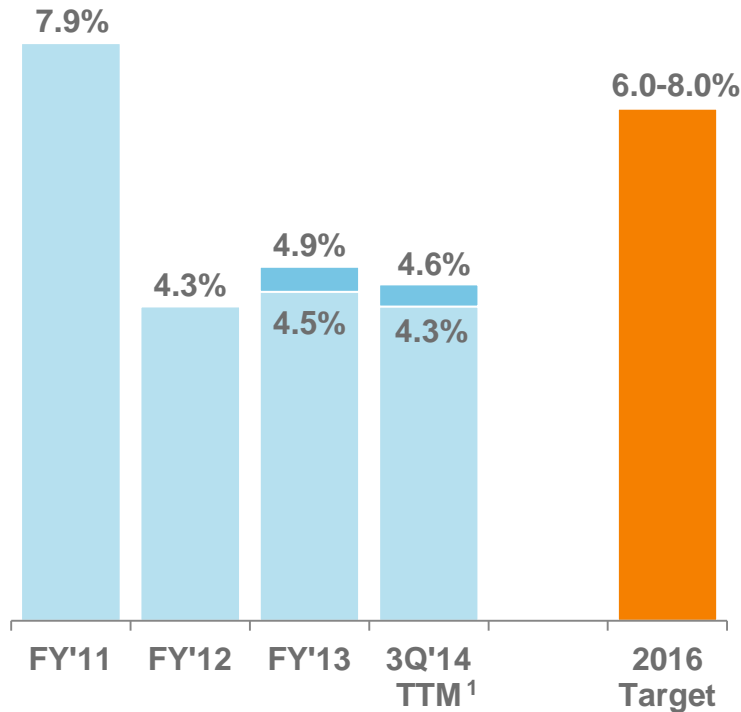
1. Excludes gain from Lehman Recovery

2. Trailing twelve months calculation

3. Metrics presented measure each investment product based on (i) rank above the median of its peer category within Morningstar (mutual funds) or eVestment (institutional composites) for unconstrained and fully-active investment products; or (ii) outperformance against its benchmark index for "index like", rules based, risk-constrained, or client-specific investment products

# Individual Life – Repositioning Toward More Capital Efficient Products

## Adjusted Operating ROC



■ Items that we do not expect to recur at the same levels

## ROC Initiatives

### Margin

- ❑ Continue to manage expenses relative to sales volume
- ❑ Manage non-guaranteed elements of in-force contracts

### Capital

- ❑ Shift sales focus to indexed products
- ❑ Execute capital efficient structures

## Examples of Execution

- ✓ Reinsurance transaction with RGA which will help improve ROC by approximately 70 bps for Individual Life and approximately 35 bps for Voya's Ongoing Business
- ✓ 3Q'14 Indexed sales increased by 20% over 2Q'14, accounting for 60% of the total sales for the quarter, up from 53% of total sales in 2Q'14

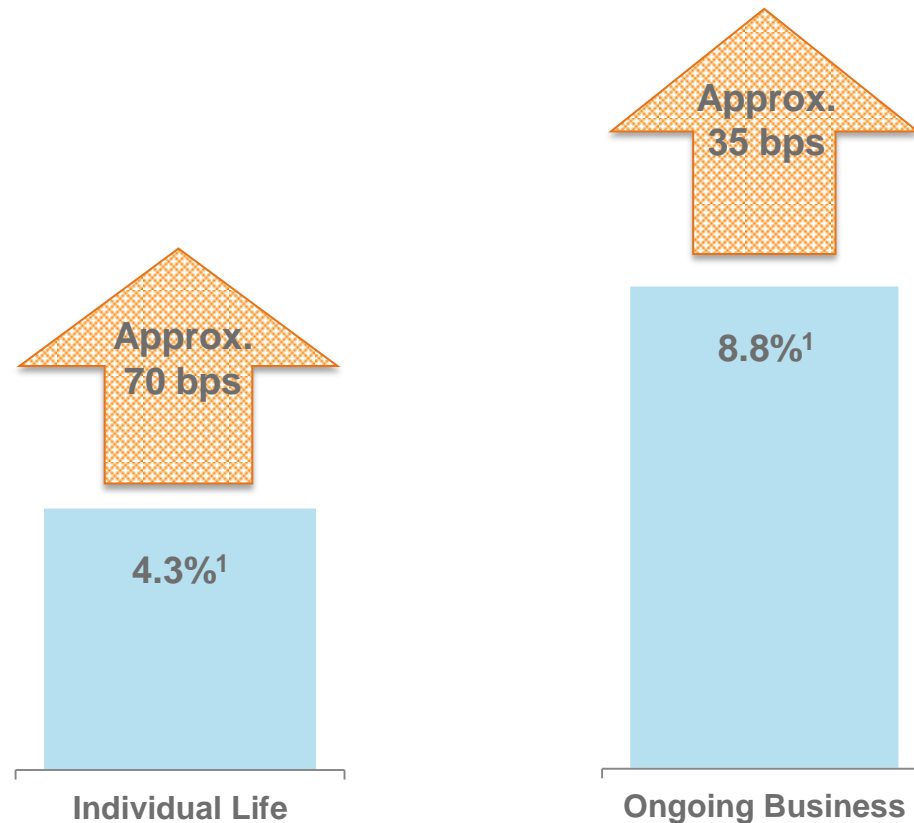
1. Trailing twelve months calculation

# Transaction Improves ROC for Individual Life and Ongoing Business

## Transaction Highlights

- ❑ \$200 million increase in regulatory capital above 425% RBC target
- ❑ Minimal impact to operating earnings
- ❑ Immediate non-operating pre-tax GAAP loss at closing of \$100-120 million
- ❑ Deferred non-operating pre-tax GAAP loss to be recognized at an average rate of \$10 million a year over next 20 years
- ❑ GAAP capital reduction for Individual Life of \$350-375 million
- ❑ Dependent upon receipt of regulatory approval by both parties

## Adjusted Operating ROC Improvement

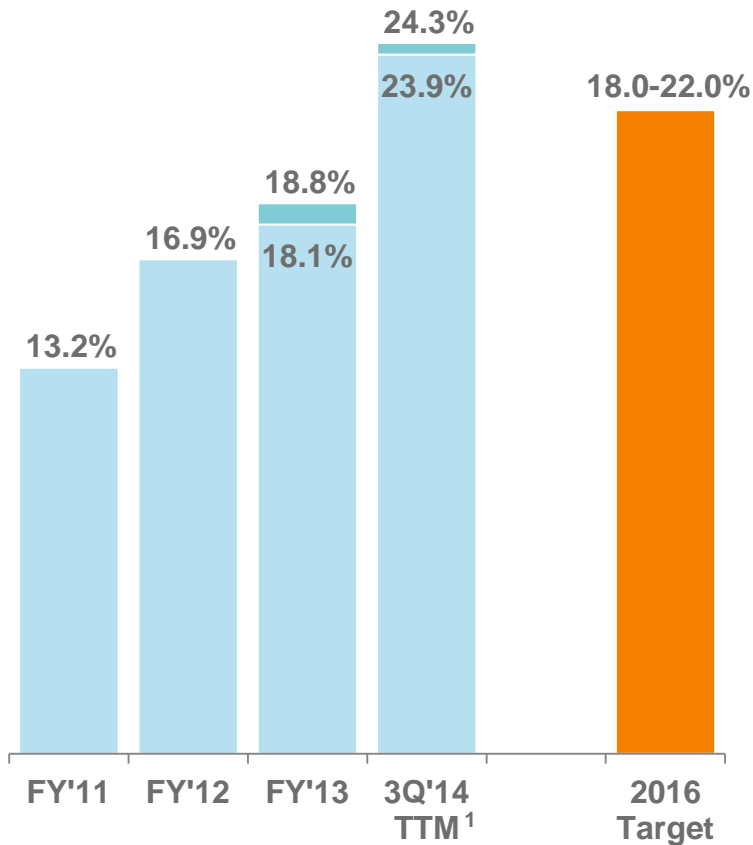


Full benefit to the trailing 12-months ROC will be realized over four quarters

1. 3Q'14 trailing twelve months calculation excluding items not expected to recur at the same level

# Employee Benefits – High Return on Profitable Growth

## Adjusted Operating ROC



■ Items that we do not expect to recur at the same levels

## ROC Initiatives

### Margin

- Improve loss ratio for Stop Loss policies

### Growth

- Increase persistency and sales in the Group business
- Expand the Voluntary business

## Examples of Execution

- ✓ Compass Accident and Critical Illness products are now available and being marketed in all 50 states
- ✓ Continue to target private exchanges and key distribution partners to drive profitable growth and retention of profitable business

1. Trailing twelve months calculation

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# 3Q'14 Business Segment Drivers

## 3Q'14 relative to 2Q'14

|                              |   |
|------------------------------|---|
| <i>Retirement</i>            | Higher prepayment and alternative income; increased full service fees; lower expenses         |
| <i>Annuities</i>             | Higher prepayment and alternative income; normalization of mortality; lower credited interest |
| <i>Investment Management</i> | Higher fee income from average AUM levels and sub-advisor replacements                        |
| <i>Individual Life</i>       | Higher prepayment and alternative income; unfavorable mortality driven by frequency           |
| <i>Employee Benefits</i>     | Loss ratios for Group Life and Stop Loss continued to be favorable                            |

## Additional Items

|                              |  |
|------------------------------|--|
| <i>Retirement</i>            | Anticipate 4Q'14 net outflows of \$900-1,100 million; 2015 recordkeeping fees quarterly run-rate of approximately \$45 million         |
| <i>Investment Management</i> | Disciplined and modest expense growth in 4Q'14 as a result of re-investment in the business to support future growth                   |
| <i>ISP / Other</i>           | \$12 million non-cash expense from unamortized prepayment fee in 4Q'14; non-operating loss related to revaluing pension plans in 4Q'14 |

# Annual Assumptions Review had Modest Ongoing Business Impact and Favorable CBVA Impact

- Annual review of assumptions and projection model inputs completed during 3Q'14

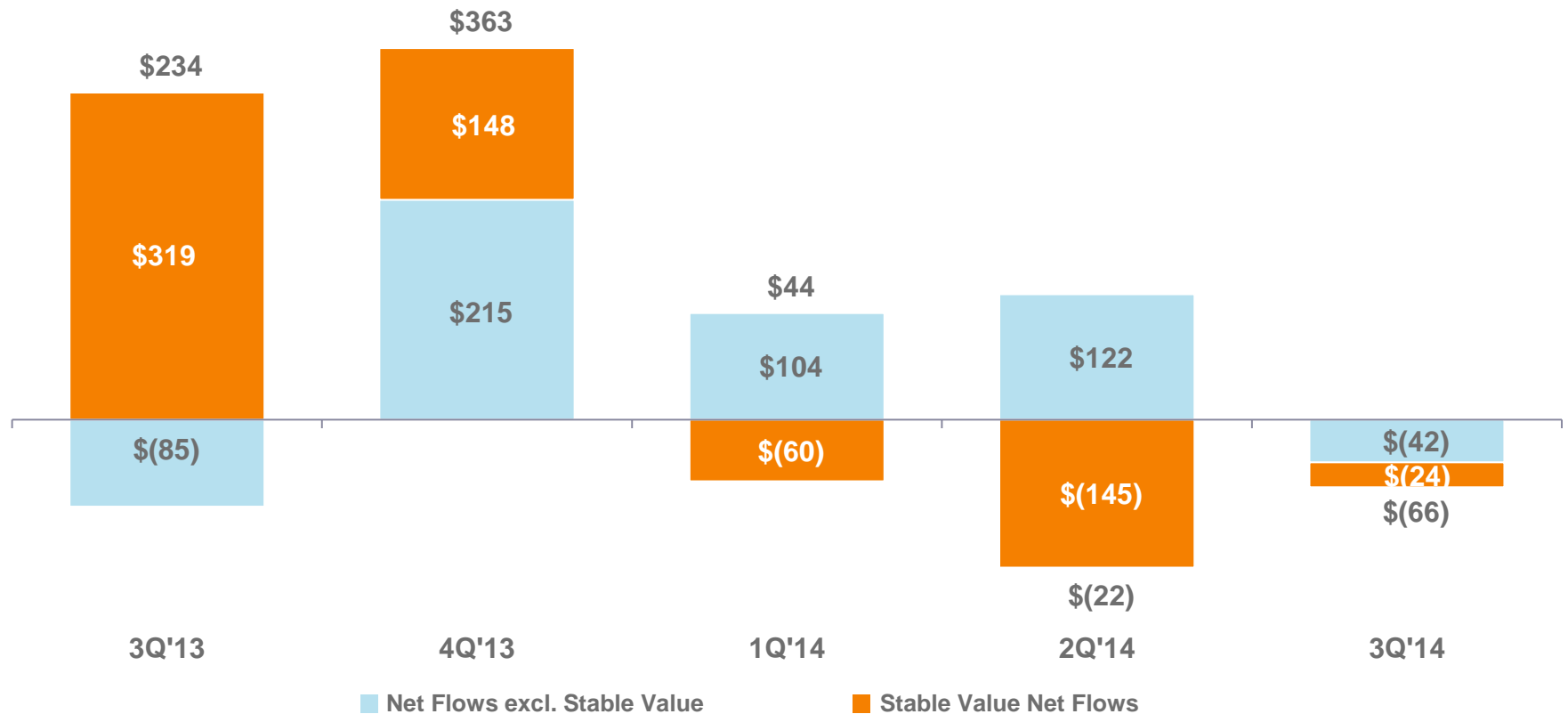
| Effects of Assumptions and Model Updates (\$ million) |                  |       |                                    |                    |                    |
|---|------------------|-------|------------------------------------|--------------------|--------------------|
|   | Ongoing Business |       | CBVA                               |                    | Total Company      |
|   | Operating        | Total | Policyholder Behavior <sup>2</sup> | Other <sup>3</sup> |                    |
| GAAP Pre-Tax Gain / (Loss)                            | \$(19)           | \$6   | \$170                              | \$(30)             | \$146 <sup>4</sup> |
| Statutory Reserve <sup>1</sup> Decrease / (Increase)  | N/A              | N/A   | \$209                              | \$12               | \$221              |

Note: Assumption changes were implemented in 3Q'14 and measured as of July 1, 2014

- Statutory reserve result is preliminary
- Incorporates lapse, annuitization, and withdrawal benefit utilization
- Incorporates mortality, projection model inputs, and nonperformance risk
- Includes the effect of a \$25 million gain for Ongoing Business and a \$38 million gain for CBVA related to changes in technique for nonperformance risk

# Retirement Net Flows Reflect Continued Repricing Discipline & Competitive Stable Value Marketplace

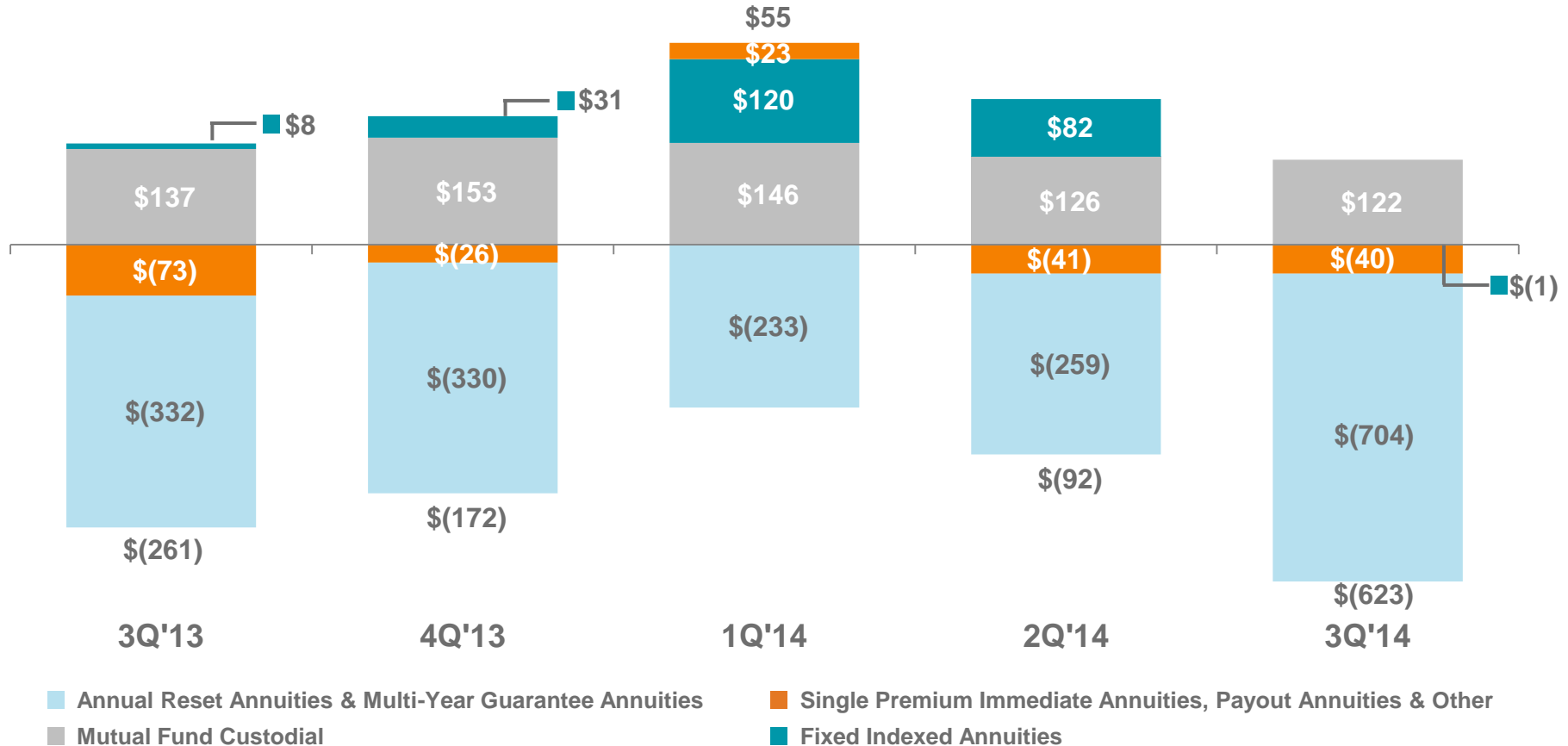
## Retirement Net Flows<sup>1</sup> (\$ million)



1. Excludes recordkeeping

# Annuities Focused on Growing Mutual Fund Custodial and Fixed Indexed Products, Running Off Less Profitable Business

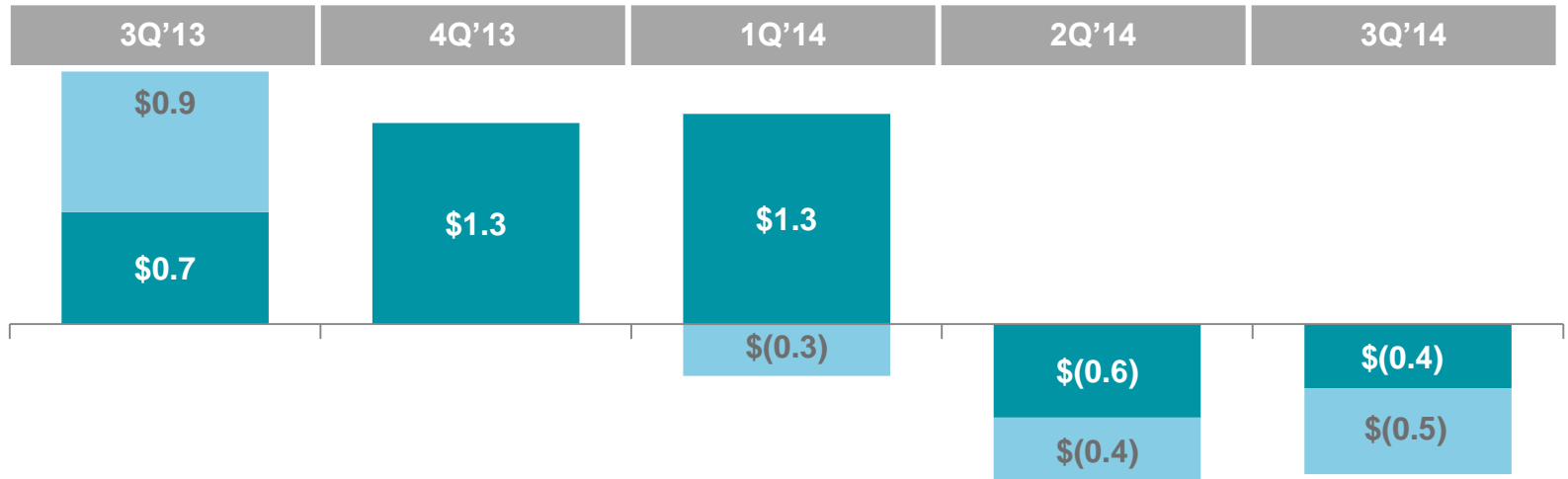
## Annuities Net Flows<sup>1</sup> (\$ million)



1. Annual reset (AR) / Multi-year guarantee annuities (MYGA) are in run-off

# Investment Management Aided by Sizeable Sub-advisor Replacements in 3Q'14

## Investment Management Third-Party Net Flows<sup>1</sup> (\$ billion)



|   | 3Q'13   | 4Q'13   | 1Q'14   | 2Q'14   | 3Q'14                |
|---|---------|---------|---------|---------|----------------------|
| <b>Sub-Advisor Replacements</b>           | \$0.9   | \$0.0   | \$4.7   | \$0.0   | \$2.1                |
| <b>Investment Management VA Net Flows</b> | \$(0.6) | \$(0.7) | \$(0.8) | \$(0.9) | \$(1.0) <sup>2</sup> |
| <b>Total</b>                              | \$1.8   | \$0.6   | \$4.9   | \$(1.9) | \$0.2                |

■ Investment Management Sourced

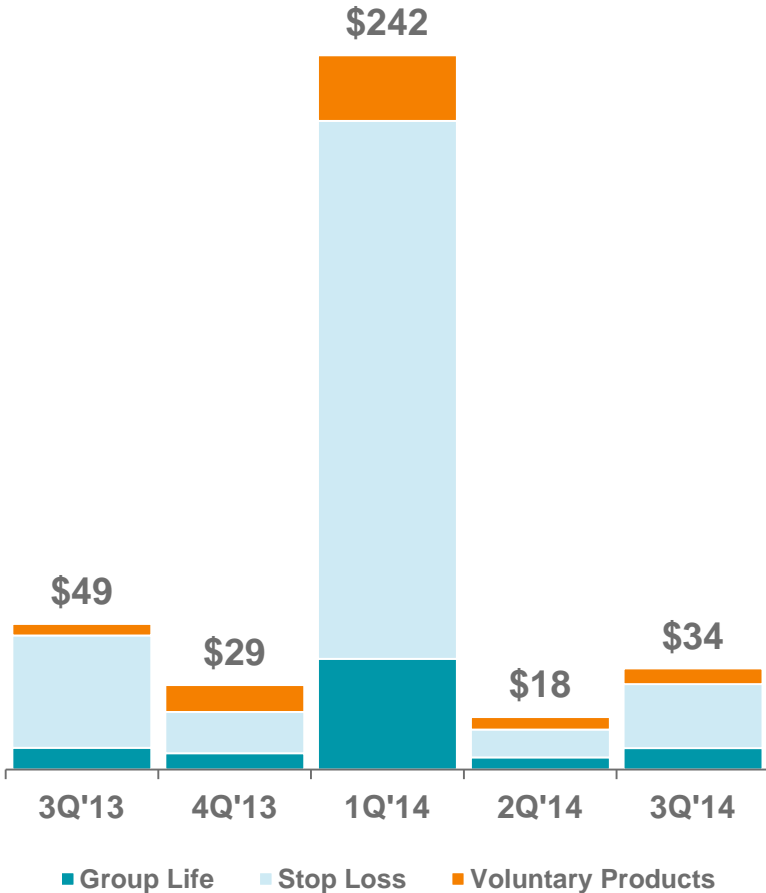
■ Affiliate Sourced

1. Excludes General Account

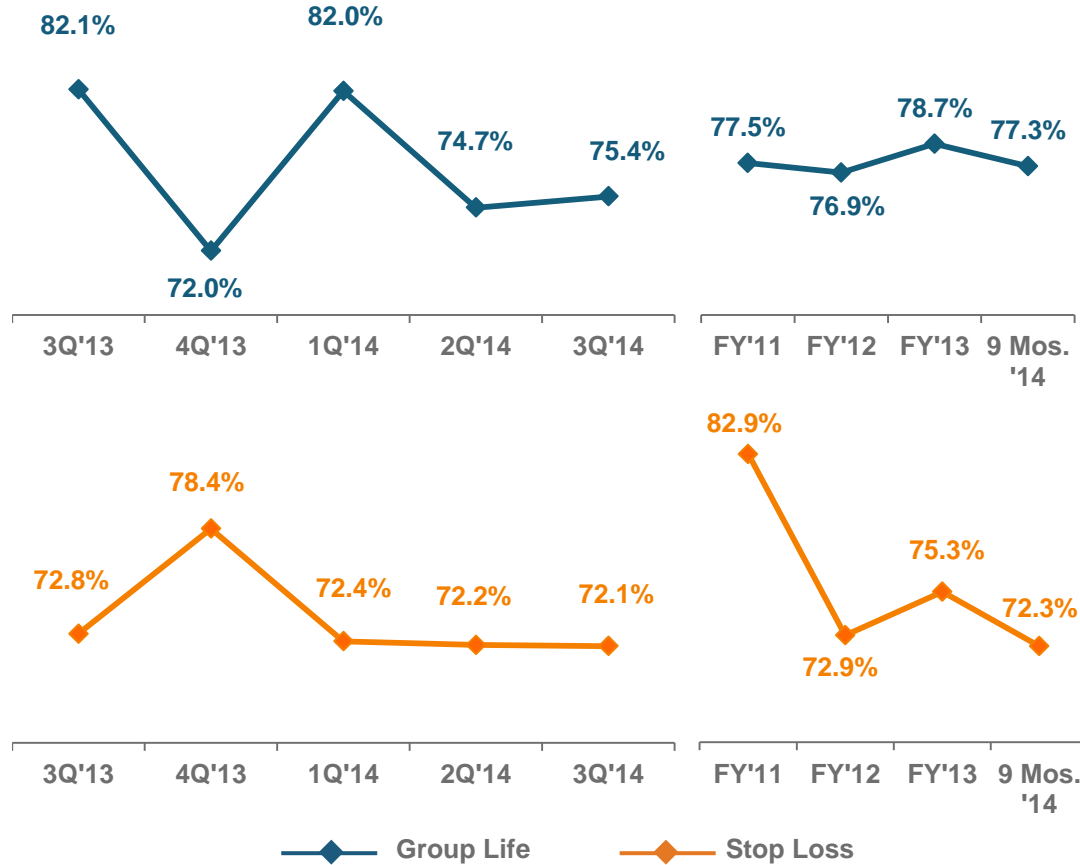
2. Total Closed Block Variable Annuity net flows were \$(1.2) billion in 3Q'14, of that \$(1.0) billion were managed by Investment Management

# Employee Benefits Loss Ratios for Group Life and Stop Loss Remained Favorable

## Sales<sup>1</sup> (\$ million)



## Loss Ratios (%)

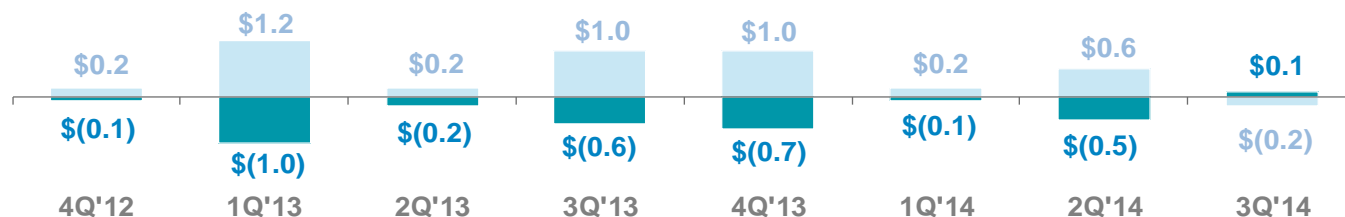


1. Refer to the 3Q'14 Quarterly Investor Supplement for sales figures by product

# Active Hedge Program in Closed Block Variable Annuity

## Change in Statutory Reserves Relative to Hedge (\$ billion)

- Equity impacts (increase) decrease in stat reserve liability
- Equity impacts increase (decrease) in hedge assets



## 3Q'14 Results

- Estimated available resources of \$4.9 billion
- Living Benefit NAR of \$3.2 billion
- Net Flows of \$(1.2) billion, annualized 11.1% of beginning of period assets

## Net Impact (\$ billion)

|       |       |       |       |       |       |       |         |
|-------|-------|-------|-------|-------|-------|-------|---------|
| \$0.1 | \$0.2 | \$0.0 | \$0.4 | \$0.3 | \$0.1 | \$0.1 | \$(0.1) |
|-------|-------|-------|-------|-------|-------|-------|---------|

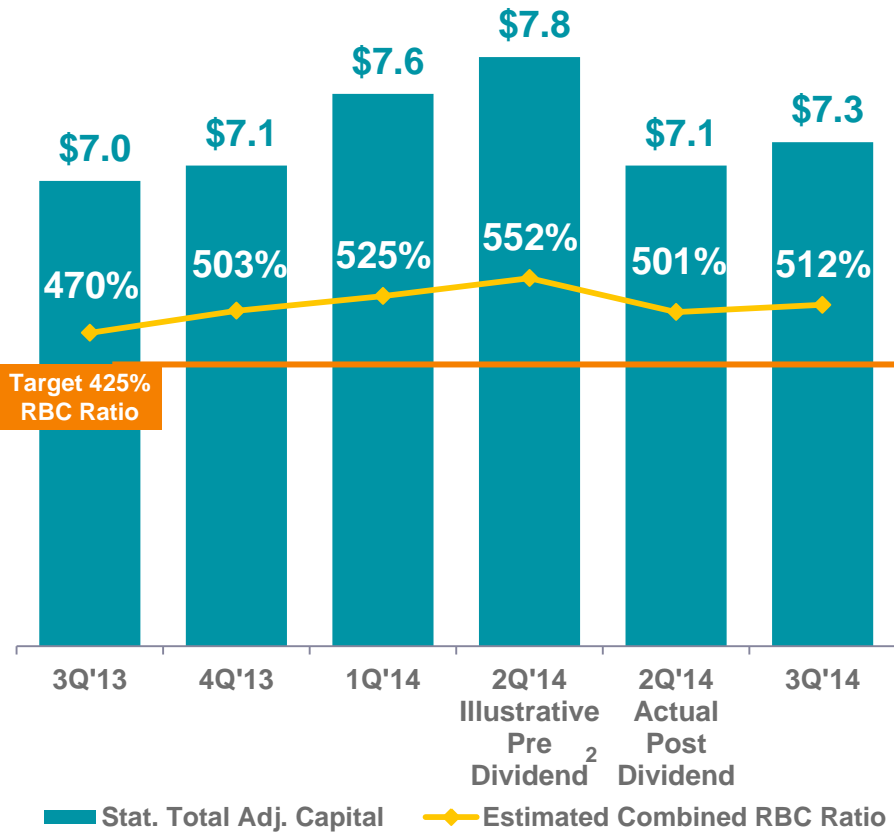
## Preliminary Impact to Regulatory Capital and Earnings<sup>1,2</sup> (\$ million)

| Net Impact (increase / (decrease))     | Equity Market (S&P 500) |      |     |       |       |       | Interest Rates |      |
|--|-------------------------|------|-----|-------|-------|-------|----------------|------|
|  | -25%                    | -15% | -5% | 5%    | 15%   | 25%   | -1%            | 1%   |
| Regulatory Capital                     | 0                       | 0    | 0   | 100   | 250   | 300   | 50             | (50) |
| U.S. GAAP Earnings Before Income Taxes | 800                     | 400  | 100 | (200) | (400) | (600) | (350)          | 200  |

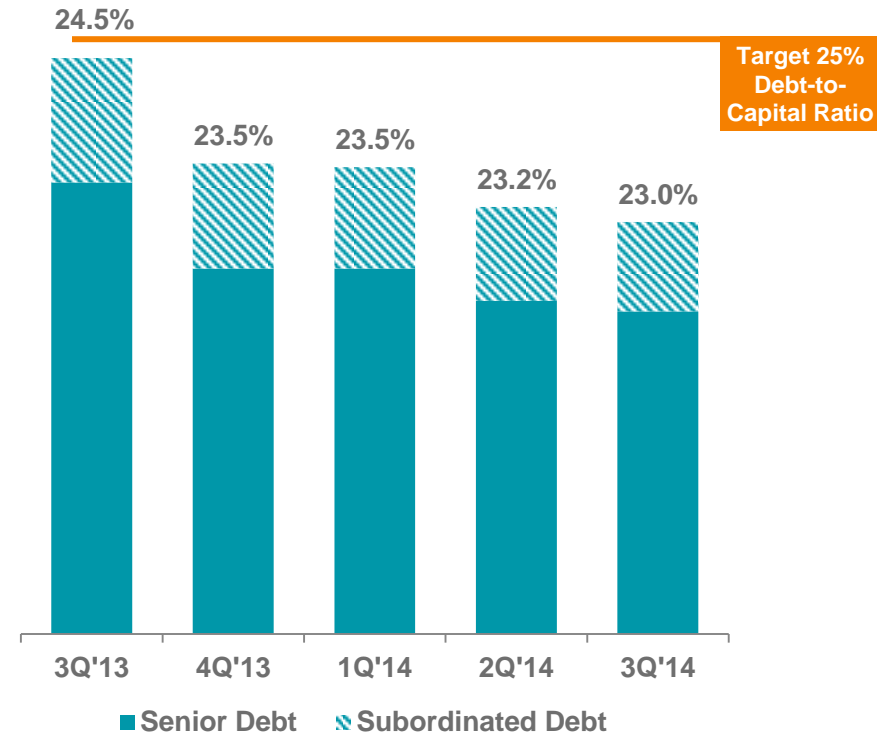
- These sensitivities illustrate the estimated impact of the indicated shocks beginning on the first market trading day following September 30, 2014, and give effect to dynamic rebalancing over the course of the shock event. This reflects the hedging we had in place at the close of business on September 30, 2014 in light of our determination of risk tolerance and available collateral at that time, which may change from time to time. The estimates of equity market shocks reflect a shock to all equity markets, domestic and global, of the same magnitude.
- Actual results will differ due to issues such as basis risk, variance in market volatility versus what is assumed, combined effects of interest rates and equities, rebalancing of hedges in the future, or the effects of time and other variations from assumptions. Additionally, estimated sensitivities vary over time as the market and closed book of business evolve or if assumptions or methodologies that affect sensitivities are refined.

# Estimated Combined RBC Ratio<sup>1</sup> Strengthened and Leverage Ratio Better than Target

Statutory Total Adjusted Capital (\$ billion) and Estimated Combined RBC Ratio<sup>1</sup>



Debt to Total Capital Ratio ex. Minority Interest and AOCI<sup>3</sup>



1. Estimated combined RBC ratio primarily for our four principal U.S. insurance subsidiaries  
 2. Pro forma to exclude the effects of upstreaming \$722 million in ordinary dividends to the holding company in 2Q'14; this does not take into account any related impacts to deferred tax assets  
 3. Ratio is based on U.S. GAAP capital (adjusted to exclude minority interest and AOCI) and ignores the 100% and 25% equity treatment afforded to subordinated debt by S&P and Moody's, respectively



# Robust Capital Position

## Holding Company Liquidity<sup>1</sup> (\$ million)

\$474

9/30/14

\$450 Liquidity Target

## Corporate & Closed Blocks GAAP Capital (\$ million)

\$2,691

\$1,230

\$474

\$626

\$361

9/30/14

- Estimated Statutory Surplus in Excess of 425% RBC Level
- Holding Co Working Capital
- Other<sup>2</sup>
- Statutory Surplus Supporting Other Closed Blocks

## YTD Share Buybacks (\$ million)

\$259 repurchased

3/31/14

\$289 repurchased

6/30/14

\$186 remaining authorization

\$614 repurchased<sup>3</sup>

9/30/14

1. Target of 24-month holding company liquidity represents \$450 million; holding company liquidity includes cash and cash equivalents
2. Primarily reflects certain corporate assets and liabilities, such as certain deferred tax assets and liabilities for unfunded pension plans
3. Includes purchase price paid during the third quarter for approximately 150,000 shares delivered after quarter-end pursuant to the accelerated share repurchase arrangement

- 1 Premier Franchise with Leading Positions in Attractive Markets**
- 2 Experienced Management Team With a Goal of 400-500 bps ROE Improvement from 2012 to 12-13% in 2016**
- 3 Solid Foundation Based on a Re-Capitalized and De-Risked Balance Sheet**

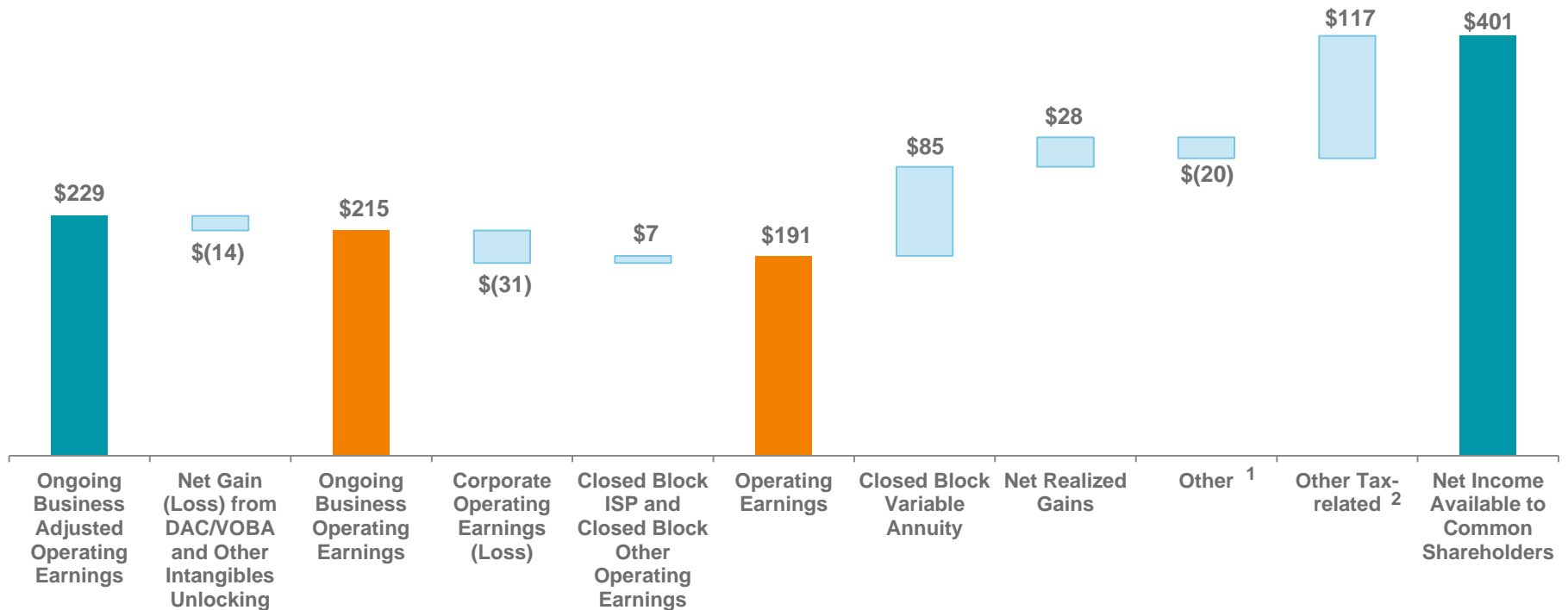


# Appendix

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# Reconciliation of 3Q'14 Ongoing Business Adjusted Operating Earnings to Net Income

(\$ million; all figures are after-tax)



1. Other consists of net guaranteed benefit hedging gains (losses) and related charges and adjustments; income (loss) from business exited; expenses associated with the rebranding of Voya Financial from ING U.S. and restructuring expenses (severance, lease write-offs, etc.)

2. Other Tax-related is the difference between the actual tax rate for the quarter and the pro forma effective tax rate of 35% used to calculate operating earnings. The difference is primarily driven by changes in tax valuation allowances

# Diversified Drivers of Operating Revenues

## Net Underwriting Gain (Loss) and Other Revenue

Primarily consists of difference between premiums or fees charged for insurance risks and incurred benefits

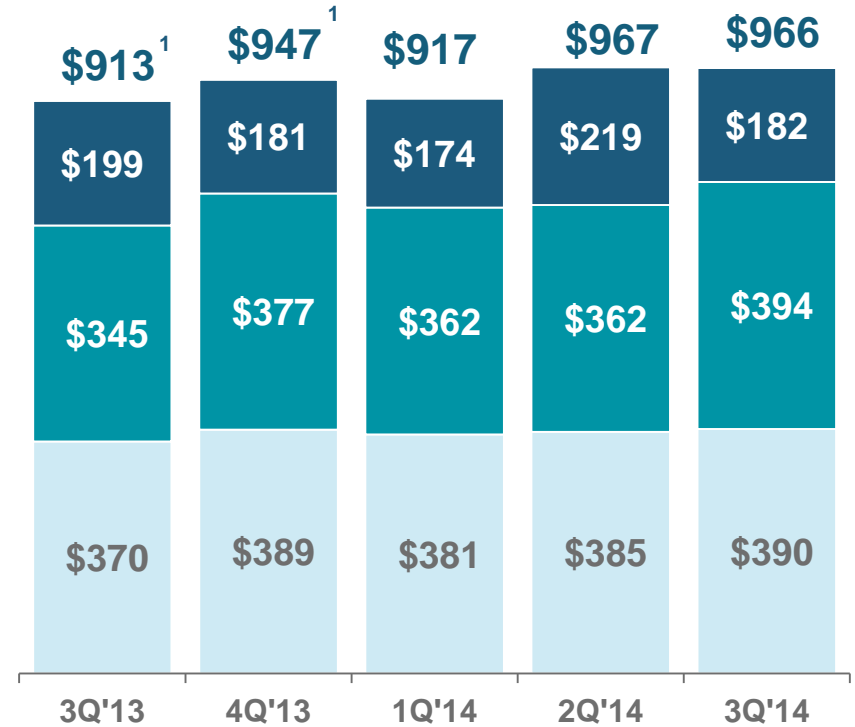
## Investment Spread and Other Investment Income

Primarily consists of spread between yield and credited interest and investment income on capital supporting the business

## Fee Based Margin

Primarily consists of fees on AUM and AUA

## Ongoing Business Sources of Revenues (\$ millions)



1. Excludes the net gain from the Lehman bankruptcy settlement and the loss recognized as a result of marking low income housing tax credits partnerships to the sales price associated with their disposition in 3Q'13 and 4Q'13

# Seasonality of Financial Items

|                       | 1Q  | 2Q | 3Q  | 4Q   |
|-----------------------|---|----|---|--|
| Retirement            | <ul style="list-style-type: none"> <li>Corporate Markets tends to have the highest recurring deposits</li> <li>Withdrawals also tend to increase</li> </ul>                         |    | <ul style="list-style-type: none"> <li>Education Tax-Exempt Markets typically sees lowest recurring deposits</li> </ul> | <ul style="list-style-type: none"> <li>Corporate Markets typically sees highest transfer / single deposits</li> <li>Withdrawals also tend to increase</li> <li>Recurring deposits in Corporate Markets may be lower</li> </ul> |
| Investment Management | <ul style="list-style-type: none"> <li>Performance fees tend to be lowest</li> <li>Carried interest is minimal</li> </ul>   |    |   | <ul style="list-style-type: none"> <li>Performance fees tend to be highest</li> </ul>  |
| Individual Life       |   |    |   | <ul style="list-style-type: none"> <li>Universal Life sales tend to be highest</li> </ul>  |
| Employee Benefits     | <ul style="list-style-type: none"> <li>Group Life loss ratio tends to be highest</li> <li>Sales tend to be the highest</li> </ul>   |    | <ul style="list-style-type: none"> <li>Sales tend to be second highest</li> </ul>                                       |  |
| All Segments          | <ul style="list-style-type: none"> <li>Payroll taxes tend to be highest</li> <li>Other annual expenses are concentrated</li> <li>Income on alternatives is usually lower</li> </ul> |    |   |  |

Note: Annuities does not have any segment-specific seasonal financial items



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