

Voya Financial[®] Political Activities and Contributions

2015 Annual Report

A Note from the Voya Financial PAC Treasurer

I am pleased to announce the release of our 2015 Political Activities and Contributions Report (Annual Report). At Voya Financial, Inc. (Voya Financial or the Company) we are committed to operating openly and believe the best way to demonstrate how we do business is to communicate and provide transparency to our shareholders, customers, employees and other important stakeholders.

The decisions made by government have a significant impact on how Voya Financial operates as a public company and competes in the marketplace. Accordingly, it is important that the Company maintain a presence in the public policy arena to express our viewpoints to legislators and regulators on key issues that impact how we do business.

Voya Financial engages in a number of initiatives to help support an active profile in legislative and regulatory processes. Such activities include direct engagements with state and federal lawmakers and regulators, partnerships with trade associations and operation of a federal political action committee (Voya Financial PAC).

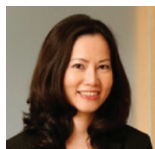
This Annual Report provides detailed information on Voya Financial's political contributions and annual trade association dues, assessments and contributions to trade associations, industry groups and other disbursements exceeding \$50,000. The Voya Financial PAC operates in accordance with all relevant state and federal laws. Further information about our political action committee is available on the Federal Election Commission's website at fec.gov. This report also provides a summary of Voya Financial's policies and procedures for political activities.

Please direct any questions regarding Voya Financial PAC to the Office of the Corporate Secretary, at Voya Financial, Inc., 230 Park Avenue, New York, NY 10169 or 212-309-8200.

Sincerely,

Elizabeth Byrne
Voya Financial PAC Treasurer

Voya Financial PAC officers



Jean Weng

Chair*

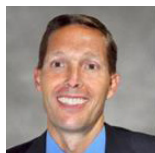
Senior Vice President, Deputy General Counsel and Corporate Secretary
Voya Financial



Elizabeth Byrne

Treasurer

Vice President for State Government Affairs
Voya Financial



Sean Cassidy

Secretary

Vice President for Federal Government Affairs
Voya Financial

*Appointed Chair on April 2, 2015

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Summary of Voya Financial's Policies and Procedures for Political Activity

Voya Financial recognizes the importance of participation in the American democratic process, both by individual employees and by the Company. Voya Financial also values transparency in this process and recognizes the need to disclose its political activity in order to promote strong corporate governance, participation in political processes and confidence in the American democratic systems. Voya Financial's United States political contributions and those of Voya Financial PAC are made in accordance with federal and state campaign finance and other applicable laws without regard for the private political preferences of Voya Financial executives. Internal policies and standards adopted by the Company also govern political activity. The Nominating and Governance Committee of Voya Financial's Board of Directors provides oversight with respect to the political contributions policy and practices of the Company.

Voya Financial respects and encourages the interests its employees may have in supporting the political candidates and issues of their choice. However, it is very important that any employee's participation in the governmental process be undertaken as an individual — not as a representative of Voya Financial. Certain personal, political contributions of employees and family members are prohibited or restricted under the Company's Political Activity Policy in order to comply with federal, state and local "pay-to-play" laws pertaining to contributions involving state and local governments with whom Voya Financial does business.

U.S. federal law and certain state laws prohibit a corporation, such as Voya Financial, from making political contributions in the United States. This includes monetary contributions as well as "in-kind" contributions. Voya Financial has one federal PAC, Voya Financial PAC, which is funded entirely through voluntary, employee contributions from eligible employees and directors. Contributions are strictly voluntary, and the Company and its management will not reward or penalize anyone for electing to participate or not.

In accordance with state and local campaign finance laws, two of Voya Financial's operating companies (ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York) each provided a corporate contribution of \$5,000 to the Life Insurance Council of New York (LICONY) PAC. LICONY is the state life insurance trade association in New York. These contributions are included in this annual report.

Voya Financial PAC does not contribute to any super PACs nor does it contribute to any political 501 (c) (4) organizations. Voya Financial PAC is not authorized to make any contributions to support or oppose any candidate for state or local office or any state or local official running for federal office, and is not authorized to make any contributions to any state or local party committee or state or local political committee. All solicitations, contributions, and expenditures by Voya Financial PAC are made in accordance with applicable laws and regulations and shall not trigger a ban on business for the Company.

Political contributions made by Voya Financial PAC provide a voice for Voya Financial and its employees so that they may participate in the American democratic process. Voya Financial PAC supports candidates from both major political parties and Independents who understand the importance of helping people responsibly save for retirement and manage their financial assets. PAC disbursement decisions are made by the officers of the PAC consistent with the PAC's Bylaws and based upon a candidate's State or Congressional District, committee assignment, legislative and work experience, expertise and other factors. Prior to any disbursement decisions, candidates are vetted by Corporate Communications for public statements inconsistent with our corporate values. Voya Financial PAC relies on outside legal expertise to address new or emerging issues and an outside vendor for administration of the PAC.

Voya Financial PAC Federal Contributions

U.S. House of Representative

Candidate	State	Party	Amount
Blum, Rodney	Iowa	R	\$1,000
Courtney, Joseph	Connecticut	D	\$1,000
Delaney, John	Maryland	D	\$1,000
Dold, Robert	Illinois	R	\$1,000
Donnelly, Joseph	Indiana	D	\$1,500
Duffy, Sean	Wisconsin	R	\$1,000
Foster, Bill	Illinois	D	\$1,000
Hensarling, Jeb	Texas	R	\$1,000
Hill, French	Arkansas	R	\$1,000
Hoyer, Steny	Maryland	D	\$1,500
Hurt, Robert	Virginia	R	\$3,000
Kind, Ron	Wisconsin	D	\$1,000
Larson, John	Connecticut	D	\$2,000
Luetkemeyer, Blaine	Missouri	R	\$1,000
Maloney, Carolyn	New York	D	\$1,000
McCarthy, Kevin	California	R	\$1,500
Messer, Luke	Indiana	R	\$1,000
Moore, Gwendolynne	Wisconsin	D	\$1,000
Neal, Richard	Massachusetts	D	\$1,000
Neugebauer, Randy	Texas	R	\$1,000
Paulsen, Erik	Minnesota	R	\$1,000
Perlmutter, Ed	Colorado	D	\$1,000
Poliquin, Bruce	Maine	R	\$1,000
Ross, Dennis	Florida	R	\$1,000
Royce, Ed	California	R	\$2,500
Ryan, Paul	Wisconsin	R	\$1,500
Scott, David	Georgia	D	\$1,500
Sherman, Brad	California	D	\$1,000
Stivers, Steve	Ohio	R	\$1,000
Tiberi, Pat	Ohio	R	\$1,000
Wagner, Ann	Missouri	R	\$1,500

U.S. Senate

Candidate	State	Party	Amount
Bennet, Michael	Colorado	D	\$1,000
Blumenthal, Richard	Connecticut	D	\$2,000
Blunt, Roy	Missouri	R	\$1,000
Brown, Sherrod	Ohio	D	\$1,000
Burr, Richard	North Carolina	R	\$1,500
Cardin, Ben	Maryland	D	\$1,000
Casey, Robert (Bob)	Pennsylvania	D	\$1,500
Gillibrand, Kirsten	New York	D	\$2,000
Isakson, John	Georgia	R	\$1,000
Murphy, Patrick	Florida	R	\$1,000
Murphy, Christopher	Connecticut	D	\$1,000
Murray, Patty	Washington	D	\$1,000
Schumer, Charles	New York	D	\$1,000
Scott, Tim	South Carolina	R	\$2,000
Toomey, Pat	Pennsylvania	R	\$3,000

Voya Financial PAC Contributions to Trade Associations PACs

Sponsoring Association	Amount
American Council of Life Insurers	\$5,000
Financial Services Roundtable	\$5,000
Insured Retirement Institute	\$2,500
Investment Company Institute	\$5,000

Voya Financial PAC Contributions to Leadership PACs

Sponsoring Association	Amount
Fearless PAC (Rep. Polis (D-CO))	\$1,000
MURPHPAC (Sen. Murphy (D-CT))	\$1,000
Synergy PAC (Rep. Larson (D-CT))	\$1,000
ORRINPAC (Sen. Hatch (R-UT))	\$1,500

Trade Association, Industry Groups and Other Disbursements

Annual dues, assessments, and contributions to trade associations, industry groups, and other disbursements exceeding \$50,000.

Organization*	Lobbying**	Total dues
American Council of Life Insurers	\$111,202	\$1,235,576
Investment Company Institute	\$ 36,157	\$ 469,576
Business Round Table	\$129,588	\$ 235,560
The Podesta Group	\$180,140	\$ 180,140
Financial Services Roundtable	\$ 61,600	\$ 176,000
Securities Industry and Financial Markets Association	\$ 25,997	\$ 173,318
Insured Retirement Institute	\$ 16,800	\$ 112,000
Life Insurance Council of New York, Inc.	\$ 29,425***	\$ 77,700

* Voya Financial belongs and contributes to various organizations that maintain a relevant focus on matters concerning our business interests including membership organizations, trade groups, social welfare organizations and tax-exempt organizations organized under Section 527 of the U.S. Internal Revenue Code which support certain political activity.

** Non-deductible portion of dues computed pursuant to I.R.C. §162 (e) and Treas. Reg. §1.162-29.

*** Includes an aggregate \$10,000 corporate contribution from two of Voya Financial's operating companies to LICONY PAC.

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