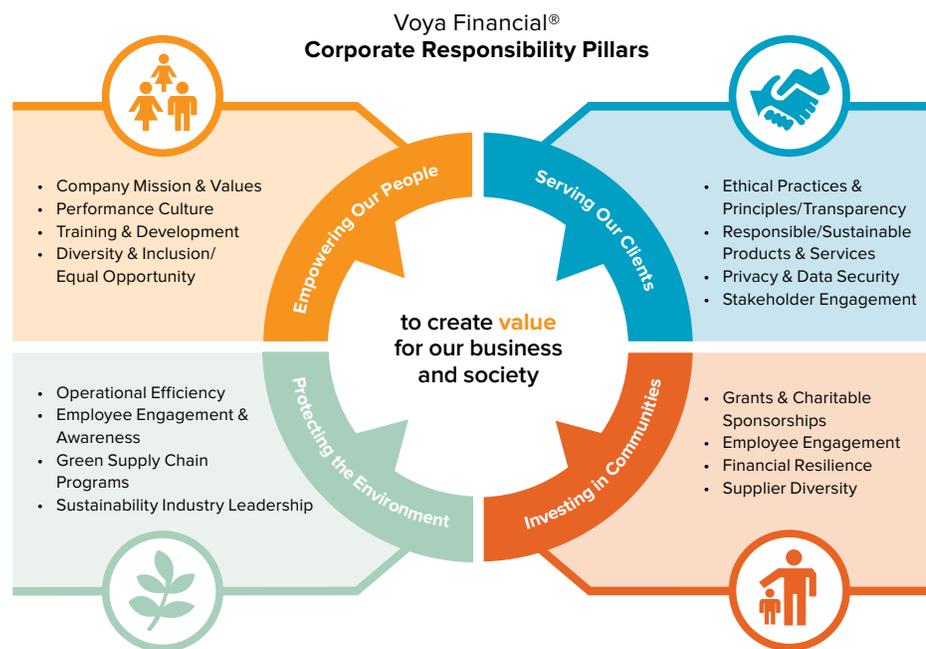


2015 Corporate Responsibility Annual Report Executive Summary

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™. We are equally committed to conducting business in a way that is ethically, economically, socially and environmentally responsible.



How does corporate responsibility impact our business?



Our approach to CR has continued to evolve since we became a standalone public company. In refining our pillars, we identified our key stakeholders, reviewed indicators from industry frameworks and standards, and determined the CR issues material to our business and key stakeholders. This materiality analysis resulted in our new pillars, publicly stated CR Commitments, tactics for integrating CR throughout the company and internal collaboration teams to carry them out. The Voya Board of Directors Governance and Nominating Committee reviews environmental, sustainability and corporate responsibility (CR) matters of significance to the company. The Corporate Responsibility Executive Council, composed of the company’s top nine leaders, reviews CR strategy and performance on a quarterly basis.



Empowering our people

As a company with a mission to help all Americans retire better, our success lies in earning the trust of our clients each and every day. That is why Voya empowers our people with targeting training, fosters a performance-driven, diverse culture and is committed to living our values.



Our leadership development team delivered 80+ classes to 1,400+ managers¹

1. Only includes live classes delivered via the Voya Learning Center



Serving our clients

The manner in which we support and service our customers is paramount. We consider it our core responsibility as a financial services firm to behave ethically, to protect customer information with the highest integrity and to impart our expert, financial knowledge in a way that best serves our customers and clients.

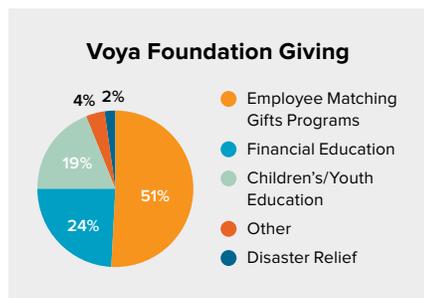


All of our employees were trained on Code of Business Conduct and Ethics policy



Investing in communities

Voya Foundation, the philanthropic arm of Voya Financial, focuses on child and youth education and financial literacy. We also support employee engagement and disaster relief.



Voya employees are active members of the communities in which they live and work. To support their commitment, Voya offers 40 hours of paid time off per year for full-time employees (20 for part-time), will match employees' donations to eligible nonprofit organizations and offers a nonprofit board placement program for leaders.

National Day of Service²



volunteer hours



participation rate

2. May 2015

3. Includes National Day of Service figures

Total year-round volunteerism^{3,4}



volunteer hours



participation rate

4. 2015

5. September 2015 through August 2016

Total year-round employee giving⁵



donated by employees including the Voya Foundation match



Protecting the environment

Voya relies on natural resources to operate—from the energy and water needed to run our buildings, to the minerals used in the manufacture of our computers. The sustainability of our business is linked to the planet's sustainability.

700K

Single-use cups prevented from adding to landfills in 2015

6. Since a benchmark year of 2007

Reductions support operational efficiency⁶



reduction in energy usage



reduction in paper consumption



reduction in landfill waste



total cost savings from paper, energy and car mile reductions

In 2016, Voya issued CR Commitments across our four pillars that we expect to achieve by the year 2020. To read the Commitments or find out more about our CR initiatives and performance, go to corporate.voya.com/crreport.

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