

Voya Cares™ Overview

Helping People With Special Needs and Their Caregivers Plan for the Future They Envision

Serving the special needs community — including those living with special needs and disabilities, and their caregivers — is an extension of Voya's vision to be America's Retirement Company®. To remain competitive in the market, Voya is ensuring that the company is doing all that we reasonably can, both internally and externally, related to serving and employing those with special needs.

Voya has begun to shine a light on the issues that people living with special needs and disabilities and their families face, and we want to help bridge that gap of where people can go for help. As experts in Retirement, Investment Management, Annuities, Individual Life and Employee Benefits, Voya is uniquely positioned to make an impact in the lives of people with special needs as well as their families and caregivers by helping them think differently — and holistically — about planning for a financial future.

Why It's Important to Focus on the Special Needs Community

Across the United States, one in five Americans — an estimated 65 million people — will be affected by a special need or disability in their lifetime, with another 105 million people serving as a parent, sibling or other caregiver — that's half of the U.S population. And, one in 10 employees in the general workforce considers themselves to be a caregiver. These individuals, and their caregivers, often face a tough and confusing journey, especially when it comes to planning for their retirement and the care of their loved ones after they have passed away. Their needs are complex, and Voya will have the expertise to help.

Financial security, planning for the future and even dealing with an emergency, like suddenly needing a new hot water heater, can seem overwhelming. Often, it's difficult to know where to get good information, or who to trust. Voya understands how this affects individuals with disabilities and caregivers' savings in other areas of need, such as retirement, college and ongoing and ever-increasing health care costs. We're partnership-oriented, knowledgeable and caring about the needs and concerns of the special needs community, and have an optimistic view of planning for the future.

Voya Cares and Walks the Talk

Internally at Voya, we have started our own journey to raise awareness to help people with disabilities and special needs, and caregivers. Over the course of the past year, Voya pulled together groups of employees at various locations — individuals who have a special need or disability, caregivers and those just interested in helping — to gather feedback and gain a deeper understanding of needs and challenges.

- Voya reviewed its own policies and benefits for families with special needs and found we had a lot, but they were not easy to find, so we aggregated information in one place.
- We realized that there was work to do to make our web-based tools more accessible and have invested significantly in adhering to accessibility guidelines.

- Voya and its employees have already demonstrated a commitment to the special needs community through:
 - 40 hours paid community service for all full-time employees.
 - Sponsorship of the U.S. Business Leadership Network (USBLN), specifically helping people with disabilities obtain meaningful, “career-track” jobs.
 - The USBLN Mentor/Mentee program, in which five Voya leaders are participating.
 - National relationship with nonprofit organizations, including the National Down Syndrome Society (NDSS).
 - NDSS has a strong legislative agenda and excellent employment program for people with disabilities.
 - Voya participates in the NDSS Employer Roundtable.

Voya’s Retail Pilot — Helping to Plan for the Life Our Customers Envision

Voya is piloting a program with a small group of Voya Financial Advisors. We’ve started to train our people to focus on the individual with special needs — we use the phrase “person-centered planning.” We look to see what the individual wants out of life, we look to see how they and their family envision their future, and then we look to help them plan for their unique journey.

At Voya, we realize that we cannot do all this by ourselves — but we’re available to connect customers to experts, informational resources and solutions as part of an individualized plan. By coordinating a team approach, we’re able to better help customers achieve their dreams. Our financial advisors team up with other professionals like accountants and attorneys who know how to put together the best plan possible to accomplish goals.

When you choose Voya, you’ll work with specially trained people who care about you and your family’s needs. We can help guide the way, helping to put your mind at ease about retirement, so you can focus on what matters most to you. Our experts will help you create a plan that enables the following:

- We’ll help map out your vision and provide guidance around the steps you need to take now to secure a healthy financial future for you and your loved ones.
- We’ll help you navigate the complexities of employer and government benefits and how they affect eligibility.
- We’ll help you understand the roles and benefits of legal tools beyond, and including, trusts and wills to help support your plans.

Voya's Institutional Approach

Voya realized that a lot of what we were learning internally could be of interest to our institutional customers. If 20 percent of the U.S. population is affected by a special need or disability, then this includes the employees of our businesses' customers as well.

An employer helping employees become more informed to protect their families builds engagement and supports recruiting and retention strategies — three important factors for employers.

As we launch efforts to support the special needs community, we understand that other benefits professionals would probably have the same interests. As such, Voya has invested in a Special Needs Center of Excellence, and worked to embed awareness in our company's culture and business practices. We are in a strong position to help current customers and prospects to jump-start disabilities inclusion at their companies by sharing best practices related to:

- Internal training and cultural awareness for all employees, such as how to comfortably engage with a person with a disability.
- Accessibility, both physical and virtual (we can offer a structured approach to adhering to web guidelines and standards).
- Employment readiness.
- Employee benefits such as policy review and tool/service enhancements.
- Employee engagement through focus groups and robust communications. As an example, if an individual with special needs or a disability is named as a beneficiary, it could have a negative impact on the ability to receive government benefits. Voya embedded this important messaging and education within its enrollment site to help employees make more informed decisions.

Voya helps further awareness and educational tools for families caring for an individual with a special need or disability by providing more information and resources on additional retirement planning needs within our customer email confirmations, engagement communications and throughout our website, including Voya's log-in page, and its Tips/Tools, News, More Resources and message center pages.

In addition, Voya is reviewing and updating its support services for employees and customers to ensure accessibility. Our internal user experience design team is knowledgeable of accessibility, and we are driving additional standards into our web and mobile development practice. We also work with external consultants to increase skill sets and onboard new tools.