

Q4 2016

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®.

- 40-year history
- One of the best-performing initial public offerings of 2013
- Exceeded 2016 Ongoing Business Adjusted Return on Equity target two full years ahead of plan
- Ranked #252 on the 2016 *Fortune* 500

 6,700 employees

 13.6 million customers

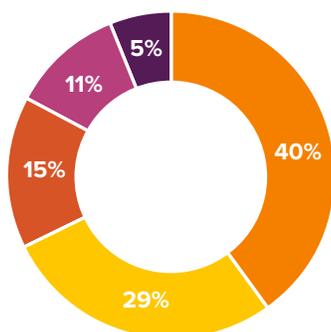
\$11 billion
2016 revenues

\$484 billion
total AUM and AUA*

\$7.9 billion
market cap*

*as of December 31, 2016

Percentage of operating earnings before income taxes by segment - year ended December 31, 2016*



- Retirement
- Annuities
- Investment Management
- Employee Benefits
- Individual Life

*Excludes corporate.

Our Business Segments:

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.

Annuities offers fixed, fixed-index and immediate annuities aimed at helping individuals save and protect their retirement savings, serving over 417,000 retail fixed annuity product customers.

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. Roughly 70% of Voya employees have been through a Continuous Improvement initiative.

In Our Community:

\$5 million

raised through our giving campaign*



50,000 hours volunteered by employees in 2016

*twelve-month total as of December 31, 2016

Our Four Pillars of Corporate Responsibility:

We are committed to driving support in

Empowering Our People	Serving Our Clients	Investing in Communities	Protecting the Environment
Company mission and values, a performance-driven culture, commitment to diversity and inclusion, training and development	Ethical practices and principles, responsible/sustainable products and services, privacy and data security, stakeholder engagement	Grants, employee volunteer initiatives, employee giving campaigns, employee matching-gift opportunities, cause-related marketing programs and disaster relief through Voya Foundation and other means	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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