

Our commitment to our clients during COVID-19

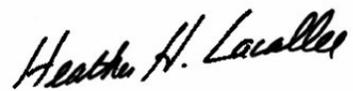
As the novel coronavirus (COVID-19) begins to have an increased impact on our communities, we feel it is important to connect directly with you about the steps we are taking across our businesses. As previously shared, Voya has comprehensive business continuity plans to ensure we are meeting our commitments to our clients and keeping our employees, contractors, visitors and communities safe and healthy.

Although the situation remains fluid, we are navigating it with nimbleness -- learning and adapting as new information is made available and will continue to communicate with you about any changes we may implement. To date we have taken the following actions:

1. To respond to the increased volatility of the equity markets, we have added messaging to our websites, hold messaging, blogs and Voya Learn that acknowledges the market volatility, but encourages participants to “stay the course” as retirement is a long term proposition.
2. We are ready to deploy a “work from home” strategy, with technology for our teams to be fully functional, if needed. Our websites and mobile application are always available 24x7 and cover a variety of self-servicing needs.
3. We have customer service operations in 3 locations (CT, MN and AZ). Should call center staffing be impacted, we will adjust staffing levels in other locations to maintain support of our clients and participants.
4. We instituted travel and self-quarantine procedures, requiring employees and on-site contractors to report any recent or upcoming international travel by themselves or their household members to any country listed as level 1, 2 or 3 by the CDC.
5. Through June 30, we will postpone or modify large meetings as well as non-essential travel between Voya offices. Additionally, we are offering our clients the option of phone and video conference meetings as an alternative to in-person. We will fully respect any policies or procedures you have put in place to protect the wellbeing of your own employees.
6. We will honor our client’s policies around group and onsite employee meetings, but will also look to leverage virtual meetings where possible to best engage participants.
7. For each of our sites, we are taking guidance from the CDC and local health authorities and have increased cleaning and sanitizing measures.

While the CDC has indicated that risk to the general American public remains low, we will continue to vigilantly monitor the evolving situation and make decisions to ensure we can meet our client obligations and maintain the health and well-being of our employees, contractors and visitors. Please don't hesitate to contact your Voya representative with any questions or concerns.

Thank you for your partnership.

A handwritten signature in black ink that reads "Heather H. Locallo". The signature is written in a cursive style with a prominent initial "H".