

Voya Mutual Fund Non-Retirement Account Application

I & W Shares

Voya Employee Application - Voya Investment Program Participants

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INVESTMENT MANAGEMENT

voyainvestments.com



Voya™ Investment Management was formerly ING U.S. Investment Management

ACCOUNT APPLICATION

Voya Investment Program Participants



Return completed Account Application and check to:

Voya Investment Management, P.O. Box 534480, Pittsburgh, PA 15253-4480 Phone: (800) 992-0180

Overnight address:

Voya Investment Management, Attention: 534480

500 Ross Street 154-0520, Pittsburgh, PA 15262

Important information about procedures for opening a Voya Investment Management account.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including Voya Investment Management, to obtain, verify and record information that identifies each person who opens an account and, if applicable, the individuals authorized to act on behalf of an entity investing through a Voya Investment Management account ("Trustees/Authorized Signers"). What this means to you: **When you open an account, you must provide your name, address, date of birth and other information that will allow us to identify you.** This information is required under the USA Patriot Act. Failure to provide all requested information may result in delays to your investment or even the return of your investment. Voya accepts no responsibility for trading losses associated with delays in receiving information. Voya reserves the right to request additional information regarding Voya Investment Management account holders.

Complete Sections 1-9

1 Type of Account (Complete A, B, or C) *Select one*

- A. ☐ Individual ☐ Joint Account (JTWROS presumed unless otherwise instructed.)
☐ Transfer on Death:

Beneficiary Name

Social Security Number

Date of Birth

Address

City, State

Zip Code

Share %

If more than one beneficiary, attach additional information

- B. ☐ Gift or transfer to a minor (UGMA/UTMA) *(Custodian must complete section 2 for minor)*

Custodian's Name

Minor's or Custodian's State

Custodian's Residential Address

Custodian's Social Security Number (required)

Custodian's Date of Birth

2 Information About Yourself

Print Name (Tax responsible party if not provided on the previous page)

Date of Birth

Social Security Number

Residential Address (P.O. Box not accepted; APO/FPO addresses accepted)

City

State

Zip

Mailing Address (if different)

City

State

Zip

Daytime Phone Number

E-mail Address

Name of Qualifying Voya Employee

Employee I.D.

Relationship to Voya Employee

Exemption from FATCA reporting code (if any)*

ACCOUNT APPLICATION (Continued)

The following section is required only if your account will have more than one registered owner.

Joint Owner's Name (if any)

Date of Birth

Joint Owner's Social Security Number

Residential Address (P.O. Box not accepted; FPO/APO addresses accepted)

City

State

Zip

Mailing Address (if different)

City

State

Zip

Exemption from FATCA reporting code (if any)*

***What is FATCA reporting?** The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons.

3 Dividend and Distribution Options

Choose the way you want your dividend and capital gain distributions paid. Check one box for dividends, one box for capital gains. If not specified, dividends and capital gains, if any, will be reinvested in the Fund that pays them.

☐ Reinvest in the same Fund that pays them

☐ Dividends

☐ Capital Gains

☐ Reinvest into an existing account in another Voya fund using the Dividend Transfer Option

☐ Dividends

☐ Capital Gains

Fund Name

Account No.

☐ Deposit in my bank account (Complete Section C of Special Account Options Form)

☐ Dividends

☐ Capital Gains

☐ Paid by check to registration address

☐ Dividends

☐ Capital Gains

☐ Paid by check to third party (Complete Section F of Special Account Options Form)

☐ Dividends

☐ Capital Gains

4 Dealer Information (To be completed by registered securities dealers)

(Please print. Please be sure to complete Representative first name and middle initial.)

VID

VIM PM DEF COMP

Dealer Name

Representative's Last Name

First Name

M.I.

Rep Number

Representative's Branch Office Address and Branch Number:

Address

Rep Phone Number

000123/Web

Branch Number

City

State

Zip Code

Authorized Dealer Signature

ACCOUNT APPLICATION (Continued)

5 Choose Your Fund(s)

Choose the Fund and class of shares in which you wish to invest from the following list.

I have enclosed a check for \$_____ payable to Voya Investment Management to be invested as outlined below.

Payment has been made by Federal funds wire _____ on _____ \$_____
Reference Number Date Account Name or Number Amount

If purchasing more than one fund, accounts must have identical registrations, class of shares and options.

Asset Allocation Funds	Class I	Class W	Initial Investment	Global & International Funds	Class I	Class W	Initial Investment
Voya Global Multi-Asset Fund	1390	4135	\$ _____	Voya Emerging Markets Hard Currency Debt Fund	4441	4442	\$ _____
Voya _____ Fund			\$ _____	Voya Multi-Mgr Emerging Markets Equity Fund	4195	4197	\$ _____
				Voya Global Perspectives Fund	4263	4265	\$ _____
				Voya Global Diversified Payment Fund	3264	3217	\$ _____
				Voya International High Dividend Low Volatility	4379		\$ _____
				Voya Multi-Manager International Factors Fund	4132	4215	\$ _____
				Voya Multi-Mgr International SmallCap Fund	2634	3210	\$ _____
				Voya Global High Dividend Low Volatility Fund	2635	4080	\$ _____
				Voya Multi-Manager International Equity Fund	4131		\$ _____
				Voya Russia Fund	4105	4143	\$ _____
				Voya _____ Fund			\$ _____
Domestic Equity Funds	Class I	Class W	Initial Investment	Money Market Funds	Class I	Class W	Initial Investment
Voya Corporate Leaders 100 Fund	2754	3218	\$ _____	Voya Government Money Market Fund	546	4142	\$ _____
Voya Large-Cap Growth Fund	2156	4106	\$ _____	Voya _____ Fund			\$ _____
Voya Large Cap Value Fund	2750	4078	\$ _____				
Voya Multi-Manager Mid Cap Value Fund	4198		\$ _____				
Voya MidCap Opportunities Fund	1847	4084	\$ _____				
Voya Small Company Fund	1561	4085	\$ _____				
Voya Small Cap Growth Fund	4524	4530	\$ _____				
Voya Mid Cap Research Enhanced Index	1374	4140	\$ _____				
Voya U.S. High Dividend Low Volatility Fund	4385		\$ _____				
Voya _____ Fund			\$ _____				
Fixed-Income Funds	Class I	Class W	Initial Investment	Retirement Funds	Class I		Initial Investment
Voya Floating Rate Fund	4126	4127	\$ _____	Voya Target Retirement 2025 Fund	4238		\$ _____
Voya Global Bond Fund	2718	4079	\$ _____	Voya Target Retirement 2030 Fund	4239		\$ _____
Voya GNMA Income Fund	2159	3206	\$ _____	Voya Target Retirement 2035 Fund	4240		\$ _____
Voya High Yield Bond Fund	2040	4137	\$ _____	Voya Target Retirement 2040 Fund	4241		\$ _____
Voya Intermediate Bond Fund	2160	3207	\$ _____	Voya Target Retirement 2045 Fund	4242		\$ _____
Voya Investment Grade Credit Fund	4372	4438	\$ _____	Voya Target Retirement 2050 Fund	4243		\$ _____
Voya Securitized Credit Fund	4314	4439	\$ _____	Voya Target Retirement 2055 Fund	4244		\$ _____
Voya Senior Income Fund	1487	1488	\$ _____	Voya Target Retirement 2060 Fund	4315		\$ _____
Voya Short Term Bond Fund	4229	4231	\$ _____	Voya Target Retirement 2065 Fund	4506		\$ _____
Voya Strategic Income Fund	4223	4225	\$ _____	Voya In-Retirement Fund	4236		\$ _____
Voya _____ Fund			\$ _____				

Fund list 12/14/2020

ACCOUNT APPLICATION (Continued)

6 Cost Basis Election

Internal Revenue Service regulations require security issuers to determine the adjusted cost basis for securities sold or redeemed, the nature of the gain or loss, and to report the information on Form 1099-B. We provide several IRS-approved methods for determining your cost basis — each with different tax implications. Please consult your tax professional to determine which method should be considered for your individual tax situation.

If you would like to use the Average Cost method (depletes tax lots on a first in, first out basis with the cost basis calculated by multiplying the shares redeemed by the average cost per share), **you do not need to do anything**. Your account will default to that option unless you select another method.

If you would like to select a method other than Average Cost, select one of the following options as the tax lot relief method to be used. Your election may be changed at any time prior to or at the time of each redemption.

- FIFO:** First in, first out method depletes tax lots in the chronological order in which they were acquired (i.e., oldest shares are first redeemed).
- LIFO:** Last in, first out method first redeems the newest available shares purchased.
- HIFO:** Highest cost available shares will be redeemed first.
- LOFO:** Lowest cost available shares will be redeemed first.
- HILT:** Long term highest cost available shares will be redeemed first.
- HIST:** Short term highest cost available shares will be redeemed first.
- LILT:** Long term lowest cost available shares will be redeemed first.
- LIST:** Short term lowest cost available shares will be redeemed first.

Specific Lot Depletion

7 Consent to Receiving Electronic Documents

By providing an email address as indicated below, you consent to receiving electronic documents and notices. These include, but are not limited to, summary prospectuses, prospectuses, prospectus supplements, periodic reports, statements, confirmations, privacy notices and other notices and documentation in electronic format when available, instead of receiving paper copies of these documents by U.S. mail. You consent to receive in electronic format any additional documents capable of electronic delivery in the future.

Important Information Concerning Electronic Delivery:

- You, or if you act on behalf of an entity, the Trustees/Authorized Signers confirm that the authorized persons have internet access and an active email account to receive information electronically.
- There is no charge for electronic delivery (although an internet provider may charge for internet access).
- After receipt of this Account Application, you and/or the authorized persons will send an email to confirm the provided email address is correct. If you and/or the authorized persons are not able to confirm an email address or Voya Investment Management has reasonable suspicion that an email address is incorrect, Voya Investment Management will not activate the subscription for electronic delivery and will deliver paper copies of a Fund's documents.
- Please update your email filters as appropriate, as they may prevent email notifications from being received. Emails will come from **no-reply@voya.com**
- Not all documentation and notifications may be available in electronic format.
- If the email address changes after the subscription process, notification must be sent to Voya Investment Management.
- Electronic delivery will be cancelled if emails are returned undeliverable.
- This consent will remain in effect until revoked. The authorized persons may revoke this consent and/or request paper copies of documents delivered electronically at any time for no charge.

Please call **(800) 992-0180** or visit the Voya Investment Management website at **www.voyainvestmentmanagement.com** if you would like to revoke your consent, wish to receive a paper copy of a document, or need to update your email address.

Email Address: _____

Electronic delivery document notifications will be provided to only one email address. Any email provided above will override any existing email address, if applicable.

ACCOUNT APPLICATION (Continued)

8 Signature and Taxpayer Certification (All registered owners/Trustees/Authorized Signers must sign)

By signing this form, I certify that I have received, read and understand the Prospectus and Account Application for the Fund in which I am investing and agree to their terms. I am also aware that Telephone Exchange and Redemption Privileges exist and that these privileges are automatically available unless affirmatively declined. If a Trustee/Authorized Signer, I have the full authority and legal capacity to purchase shares of Voya funds on behalf of the Entity designated in Section 1, am of legal age in my state to purchase such shares, and believe each investment is suitable for the Entity on whose behalf I am appointed to act.

I authorize Voya Investment Management and their agents to act for any service authorized on this Account Application on any instructions they believe to be genuine and that are received from me or any Trustee/Authorized Signer. I further understand that I must carefully review each account confirmation statement or other documentation of transactions that I receive to ensure that my instructions have been properly acted upon. If any discrepancies are noted, I agree to notify Voya, the Fund, the Transfer Agent or the Sub-Transfer Agent in a timely manner, but in no event more than 15 days from receipt of such confirmation statement or documentation of transaction. I acknowledge that failure to notify one of the above entities on a timely basis will relieve such entities of any liability with respect to the transaction and any discrepancy. See the How to Exchange Shares and How to Sell Shares sections in the Prospectus for procedures. I am of legal age. Sign below exactly as printed in Section 1. For joint registration, all must sign.

Withholding Information (Substitute Form W-9)

Under the Interest and Dividend Tax Compliance Act of 1983, the Fund(s) is (are) required to have the following certification: Under the penalties of perjury I certify by signing this Account Application as provided below that:

- (1) The number shown in Section 2 of this Account Application is the correct Tax Identification Number (or I am waiting for a number to be issued to me), **and**
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (the "IRS") that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding (this paragraph (2) does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement arrangement and payments other than interest and dividends), **and**
- (3) I am a U.S. person (this includes U.S. citizens and U.S. resident aliens).
- (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

YOU MUST CROSS OUT AND INITIAL PARAGRAPH (2) ABOVE IF YOU HAVE BEEN NOTIFIED BY THE IRS THAT YOU ARE CURRENTLY SUBJECT TO BACKUP WITHHOLDING BECAUSE OF UNDER-REPORTING INTEREST OR DIVIDENDS ON YOUR TAX RETURN.

In addition, the Fund hereby incorporates by reference into this section of the Account Application either the IRS instructions for Form W-9 or the substance of those instructions, whichever is attached to this Account Application.

Signature Provisions

- I certify that the information which I have provided and the information which is included within the Account Application (including the Special Account Options Section) and any attached material included herein by reference is true and accurate, including, but not limited to, the representations contained in the Withholding Information section of this Account Application and the information provided in Sections 1-3.
- I certify under penalties of perjury that I/we are not involved in any money laundering schemes, and the source of this investment is not derived from any criminal activities; the information provided on this form and documents submitted are true, correct and complete and they are submitted with the intent that they will be relied upon by the Funds in determining the suitability of me/us as an investor/investors in the Funds.
- If representing an Entity, I certify that each of the persons listed below has been duly elected, and is now legally holding the office set forth opposite his/her name and has the authority to make this authorization. (Please print titles below if signing on behalf of a corporation or partnership to establish this account.)
- I agree that in no event will any Fund or service provider to the Funds be liable for (1) any loss, cost, or other liability caused directly or indirectly by war, natural disasters, acts of terrorism, governmental restriction or other conditions beyond their reasonable control or (2) any indirect or consequential damages.
- I agree that neither any Fund nor any service provider to the Funds will be liable for any loss, cost, expense or other liability arising out of any instructions transmitted by telephone, electronically, in writing or by any other means believed by the Fund or service provider to be genuine and in accordance with procedures described in the relevant prospectus and/or statement of additional information, including liabilities arising from fraudulent use of the signature of an authorized signer, whether any such signature be authentic or forged, or from any instructions purportedly from an authorized signer which are fraudulent, signed or otherwise.
- I shall promptly provide notification of any changes to the information provided in this Account Application. I, and if applicable, the Entity on whose behalf I am acting, each agrees to indemnify and hold harmless Voya Investment Management Services, LLC, Voya Investments Distributor, LLC, any affiliates, service providers to these entities, and the directors or officers of any of these entities for any action taken as a result of any instructions provided by me and/or any person(s) listed as Trustees/Authorized Signers in this Account Application.
- In the case of a Custodian, I have complete authority to act on behalf the minor or beneficiary identified in this Account Application.
- In the case of an Entity, I understand that "I" refers to the Entity and each Trustee/Authorized Signer and that each of these has complete authority to act on behalf of all and give instructions on the Entity's account without notice to the others. Voya Investment Management, in its sole discretion, and for its protection, may require the written consent of all Trustees/Authorized Signers prior to acting upon the instructions of any Trustees/Authorized Signers.

Sign below exactly as printed in Section 1. All applicants, and in the case of an Entity, all Trustees/Authorized Signers must sign. If there are more than two applicants/Trustees/Authorized Signers, please reprint this page and submit with the signatures of the additional applicants/Trustees/Authorized Signers.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Trustee/Authorized Signer

Title (if applicable)

Date

Trustee/Authorized Signer

Title (if applicable)

Date

CHECK THE APPROPRIATE BOXES BELOW AND PROVIDE THE REQUESTED INFORMATION

- ☐ I am a United States Citizen. ☐ I am a resident alien and a social security number has been supplied in Section 1 of this Account Application.
(A Form 1078 will be provided to you by Voya. Please complete it and return it as requested.)

Voya Investment Management will not accept accounts set up directly with the Funds for investors without both a U.S. address and a Social Security Number ("SSN").

For identification purposes, this includes prohibiting the following:

- U.S. Citizens with SSN's but with foreign addresses.
- Foreign citizens with Individual Taxpayer Identification Numbers or ITIN's issued by the IRS to foreign citizens and are formatted as "9XX-7 or 8X-XXXX" whether they have U.S. or U.S. possession addresses or not.

***** Please note, we will continue to accept these accounts set up via the NSCC. *****

SPECIAL ACCOUNT OPTIONS



This form may be used either in conjunction with the Account Application or separately if you own an existing Voya fund.

Complete all applicable sections

Return completed Account Application and check to: Voya Investment Management, P.O. Box 9772, Providence, RI 02940 Phone: (800) 992-0180

Overnight address: Voya Investment Management, c/o BNY Mellon Investment Servicing (U.S.) Inc., 4400 Computer Drive, Westboro, MA 01581

A Registration Information

New Account ☐ or Existing Fund and Account Number _____

Account Name _____

Social Security Number _____

B Pre-Authorized Investment Plan — Automatic Investing

I authorize you to withdraw the amount indicated below (\$100 minimum per Voya fund) from my checking account, beginning in the month of _____ and invest this amount in shares of the Voya fund listed below.

(Please complete the Pre-Authorized Investment Plan Agreement below and attach a voided check or preprinted deposit slip to Section C.)

\$ _____ into the _____ Fund on or about the _____ Monthly Quarterly Semi-Annually Annually
(\$100 minimum) (day of month) *if no day is specified, the default will be the 15th.*

\$ _____ into the _____ Fund on or about the _____ Monthly Quarterly Semi-Annually Annually
(\$100 minimum) (day of month) *if no day is specified, the default will be the 15th.*

Pre-Authorized Investment Plan Agreement

I agree that if the draft is not honored by my bank upon presentation, Voya may discontinue this service. I also authorize Voya to liquidate sufficient shares of the Voya fund to make up any deficiency, including costs resulting from a dishonored draft. I understand that this plan may be discontinued at any time by Voya or by myself by written notice to Voya received no later than ten business days prior to the above designated investment date.

Please note that each draft (per Voya fund account) will be treated as a separate item by your bank. If you would like to purchase shares in more than two Voya Investment Management, please attach a separate sheet with the information requested above for each additional Voya fund.

I (We) further agree that if any such draft or debt instruction is dishonored, whether with or without cause and whether intentionally or inadvertently, the bank, Voya, the Fund and the Transfer Agent and the Sub-Transfer Agent shall be under no liability whatsoever.

Depositor's Name (please print) _____

Signature _____

Depositor's Name (please print) _____

Signature _____

C Bank Account Information

Attach your voided check or deposit slip here. A Medallion Signature Guarantee will be required to modify bank account information after initial account opening.
Type of Account (Select one):

Checking Account **(Please attach a pre-printed voided check.)**

Savings Account **(Please attach a pre-printed personalized deposit slip with your account number on it.)**

D Additional Account Options (Systematic Exchange Privilege is only available for identically registered accounts within the same class of shares.)

Systematic Exchange Privilege

I have at least \$5,000 in my Voya _____ Fund account, for which no certificates have been issued and I would like to exchange:

\$ _____ (min. of \$50) into the _____ Fund, Account # _____

\$ _____ (min. of \$50) into the _____ Fund, Account # _____

\$ _____ (min. of \$50) into the _____ Fund, Account # _____

on a Monthly or Quarterly basis to begin on _____ (day) of _____ (month)

Systematic Withdrawal Plan (SWP) (Minimum account balance for a SWP is \$10,000.)

I wish to automatically withdraw: \$ _____ from this fund, _____

Minimum \$ 100 per fund \$ _____ from this fund, _____

\$ _____ from this fund, _____

on a Monthly or Quarterly or Semi-Annual or Annual basis to begin on of _____ (day*) _____ (month)

I request this distribution be: (Check One)

**If not day is specified, the default will be the 15th*

Sent by check to my address of record.

Sent by check to the payee listed in Section F.

Directly deposited in my bank account.
(Please attach a voided check to Section C.)

E Telephone Exchange and Expedited Redemption Privileges

Telephone Exchange Privilege — If accepted, accounts must have the same account information, options and class of shares. Unless you decline this privilege by checking the box below, you will automatically be assigned it.*

I decline telephone exchange, and do not want this privilege. (See How to Exchange Shares section of Prospectus for procedures.)

Expedited Redemption Privilege — Available on all non-retirement accounts. Unless you decline this privilege, you will automatically be assigned the ability to request, via the telephone, redemption proceeds to be sent to the address of record.*

I wish to redeem shares by telephone and request that the proceeds be directly deposited into my bank account. (Please attach a voided check to Section C. If voided check is not enclosed, proceeds will be sent to address of record.)

I decline telephone redemption, and do not want this privilege. (See How to Sell Shares section of Prospectus for procedures.)

* Voya is authorized to act upon instructions received from you or anyone other than yourself representing himself as acting as your representative who can provide personal identification information as it appears in Voya's records.

Voya will employ reasonable procedures to confirm that instructions communicated over the telephone are genuine. The Funds and their agents will not be liable for any loss, injury, damage, or expense incurred as a result of instructions communicated by telephone reasonably believed to be genuine. By accepting this privilege, you agree to hold the Funds and their agents harmless from any loss, claims, or liability arising from their compliance with such instruction. Telephone exchange and expedited redemption privileges are subject to the terms and conditions set forth in the Prospectus and each Fund's Statement of Additional Information.

F Interested Party Mail/Dividend Mail

I wish to have my distributions sent to the Special Payee and/or address listed below.

I wish to have my duplicate confirmation statements sent to the Interested Party listed below.

Special Payee or Interested Party

Street Address

City

State

Zip Code

G Signature(s) (Only complete if Special Account Options Page is submitted separately from the Account Application)

I have read the Prospectus for the Fund(s) and the applicable terms herein for those privileges that I have chosen on this form. I agree and understand that neither any Fund nor any service provider to the Funds will be liable for any loss, cost, expense or other liability arising out of any instructions transmitted by telephone, electronically, in writing or by any other means believed by the Fund or service provider to be genuine and in accordance with procedures described in the relevant prospectus and/or statement of additional information, including liabilities arising from fraudulent use of the signature of an authorized signer, whether any such signature be authentic or forged, or from any instructions purportedly from an authorized signer which are fraudulent, signed or otherwise. I further understand that I must carefully review each account confirmation statement or other documentation of transaction that I receive to ensure that my instructions have been properly acted upon. If any discrepancies are noted, I agree to notify Voya, the Fund or the Transfer Agent or the Sub-Transfer Agent in a timely manner, but in no event more than 15 days from receipt of such account confirmation statement or documentation of transaction. Failure to notify one of the above entities in a timely manner will relieve such entities of any liability with respect to the transaction and any discrepancy. See Exchange Privileges and Restrictions and Expedited Redemption sections of the Prospectus for procedures.

FOR CALIFORNIA RESIDENTS: Section 1513.5 of the California Code of Civil Procedure requires we notify you that if there is no activity in your account within the time period specified under applicable state law, your account may be liquidated and the value transferred to the appropriate state.

FOR CORPORATIONS, PARTNERSHIPS OR TRUSTS: I/We hereby certify that each of the persons listed below has been duly elected, and is now legally holding the office set forth opposite his/her name and has the authority to make this authorization. Please print titles below if signing on behalf of a corporation or partnership to establish these options. Additional documentation may be required. Please call our Shareholder Servicing Agent at (800) 992-0180 for further instructions.

Trustee/Authorized Signer

Title (if applicable)

Date

Trustee/Authorized Signer

Title (if applicable)

Date

Medallion Signature Guarantee

MEDALLION SIGNATURE GUARANTEE: Signatures of all authorized signers must be guaranteed by an eligible signature guarantor in order to elect the following options: SWP sent to your address of record (only if your address of record has changed within the previous 30 days); SWP and/or distributions sent to special payee in Section F or directly deposited in your bank account; and Expedited Redemption Privileges under Section E.

Privacy Notice



FACTS

WHAT DOES VOYA FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balance • Assets and transaction or loss history • Investment experience and employment information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Voya chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Voya share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s) and required records, respond to court orders and legal investigations, detect and prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call our toll-free number (855) 685-9519 – our menu will prompt you through your choice. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call the telephone number listed on your statements and other correspondence or go to http://voya.com/contact-us .
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Privacy Notice



Page 2

Who we are	
Who is providing this notice?	This notice is provided by certain companies owned by Voya Financial, Inc. A list of these companies is provided at the end of this notice.

What do we do	
How does Voya protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does Voya collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or give us your contact information • apply for insurance or seek advice about your investments • tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with the Voya name; financial companies such as Voya Retirement Insurance and Annuity Company; and nonfinancial companies such as Voya Services Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Voya does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Voya does not jointly market.

Other important information	
<p>See our Supplemental State-Specific Privacy Notice for additional information about the categories of personal information we collect and share, the individual rights granted under certain state laws, and how to exercise those rights. Voya does not sell personal information. If you live in a state where the laws further restrict the sharing of your personal information, we will not share information we collect about you with nonaffiliates, unless the law allows, and we will limit sharing among our affiliates to the extent required by state law. If you are a participant in a retirement plan sponsored by your current or former employer, our contract with your plan sponsor may contain additional restrictions on the use or sharing of your personal information.</p>	

Voya affiliates	
<p>This notice is provided by: Benefit Strategies, LLC; Pen-Cal Administrators, Inc.; ReliaStar Life Insurance Company; ReliaStar Life Insurance Company of New York; Security Life Assignment Corporation; Voya Benefits Company, LLC; Voya Capital Corporation, LLC; Voya Financial, Inc.; Voya Financial Partners, LLC; Voya funds; Voya Funds Services, LLC; Voya Institutional Plan Services, LLC; Voya Institutional Trust Company; Voya Investments, LLC; Voya Investments Distributor, LLC; Voya Retirement Advisors, LLC; and Voya Retirement Insurance and Annuity Company.</p>	

Supplemental State-Specific Privacy Notice



This notice applies to individuals only as and to the extent required by state law. You may live in a state that does not have an applicable law, or the law may contain exemptions that make this notice inapplicable to you.

SELL / SHARE	VOYA DOES NOT SELL PERSONAL INFORMATION. As used in this Supplemental State-Specific Privacy Notice, the words "sell" and "share" have the specific meanings assigned by the applicable state law. Under some state laws Voya may be considered to share personal information. Additional information on how Voya may share your data is provided below.
Sources of personal information	<p>The sources from which we collect personal information depends on the relationship you have with us. The list below provides the sources for where we collect your personal information.</p> <ul style="list-style-type: none"> • Directly from you, or other individuals on your behalf including when you complete account applications, call customer service, or interact with us through electronic means, such as through Voya websites. • Public records and widely available sources including federal, state, or local records. • Outside organizations to assist in activities such as preventing fraud, marketing, and to support human resources. • Credit and insurance bureaus, program partners, and financial institutions.
Categories of personal information we collect	<p>The categories of personal information we collect depend on the relationship you have with us.</p> <ul style="list-style-type: none"> • If you are a Voya customer, then we may collect your name, physical address, email address, phone number, Social Security number, driver's license number, passport number, professional or employment-related information, biometric information, and other financial information. • If you interact with Voya on behalf of a business entity, then we may collect your name, physical address, email address, phone number. • If you apply for a position within Voya, then we may collect your name, physical address, email address, phone number, Social Security number, demographics, driver's license number, national identifiers, professional or employment-related information and educational information. • If you are a current or former Voya employee, then we may collect your name, physical address, email address, phone number, Social Security number, demographics, driver's license number, national identifiers, professional or employment-related information, educational information, credit information, health information, and spousal and dependent information. • If you visit a Voya website, then we may collect your IP address, browsing history, search history, and information regarding your interaction with our web sites, applications, and advertisements. • Additionally, Voya may collect any personal information you volunteer to Voya including information regarding hobbies, and social and dietary preferences.
Purposes for which we collect personal information	<p>The business purposes for which we collect personal information include the provision of financial products and services (e.g., maintaining accounts, processing payments, servicing customers), auditing consumer interactions and transactions, detecting security incidents and preventing fraud, identifying, and repairing errors that impair functionality, activities to verify or enhance the quality of services, employment purposes and other internal uses permitted under applicable laws.</p>
Third parties with which personal information is shared	<p>All financial companies need to share personal information to run their everyday business. The categories of third parties with which Voya shares the categories of personal information identified above include service providers, third party administrators, brokers, independent agents, plan sponsors, managing general agents, program administrators and affiliates. If you are a participant in a retirement plan sponsored by your current or former employer, our contract with your plan sponsor may contain additional restrictions on the use or sharing of your personal information.</p>
Retention of personal information	<p>Voya retains your personal information and sensitive personal information as long as reasonably necessary for the purposes disclosed in this notice and for other related business purposes and as required or permitted by applicable laws and regulations.</p>
Cookies	<p><u>Voya Sites Terms of Use</u> govern your use of the information, content, tools, products, and services on all of the Voya Sites (the term "Voya Sites" refers to all Voya websites, WAPs and mobile applications and the content within them). As part of your use of Voya Sites, Voya Sites may use cookies and similar technology. Visit <u>Voya Sites Terms of Use</u> for information regarding Voya's use of cookies</p>

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Individual Rights	Description
Right to deletion	Your right to request that Voya delete your personal information, unless it is necessary for us to retain it for a purpose permitted by law.
Right to correct	Your right to request that Voya correct any inaccurate personal information about you that we maintain, taking into account the nature of the personal information and the purposes of the processing of the personal information.
Right to know and Right to access	Your right to request that Voya disclose to you the following: (1) the categories of personal information we have collected about you, (2) the categories of sources from which the personal information is collected, (3) the business or commercial purpose for collecting the personal information, (4) the categories of third parties with which we share the personal information, and (5) the specific pieces of personal information we have collected about you.
Right to information about onward disclosures	Your right to request that Voya disclose to you the following: (1) the fact that we do not sell your personal information, and (2) the categories of your personal information that we have disclosed for a business purpose.
Right to prohibit sales and sharing	Your right to direct a business that sells or shares personal information to third parties not to sell or share your personal information. <ul style="list-style-type: none"> • In the past twelve (12) months Voya has not sold your personal information. • In the past twelve (12) months Voya may have “shared” your personal information including third-party cookies or trackers, IP address, pseudonymous identifiers, advertising ID, website interactions, and inferences drawn from website interactions.
Right to limit the use of sensitive personal information	Your right to request that Voya limit the use and disclosure of sensitive personal information to specific “business purposes”.
Right to fair treatment	We may not discriminate against you for exercising any of your privacy rights, such as by denying you products or services, charging you different prices or rates, or providing a different level or quality of products and services.

To Exercise Your Individual Rights	<p>Existing customers with online account access: Log in to your account in order to submit a request.</p> <p>Existing customers without online account access: Call the telephone number listed on your statements and other correspondence. You must complete our standard authentication process, which uses a combination of information possessed by Voya to verify your identity.</p> <p>All other individuals: Visit our website at https://www.voya.com/privacy-notice and follow the instructions under Personal Data Requests or call 855-ONE-VOYA.</p> <p>You may designate an authorized agent to make a request on your behalf. That agent may be subject to a heightened authentication process.</p> <p>Job applicants: Visit the Personal Data Requests section and follow the instructions to submit a request or call 855-ONE-VOYA.</p> <p>Current employees: Follow the instructions provided in the Employee Privacy Notice to submit a request.</p> <p>Former employees: Visit the Personal Data Requests section and follow the instructions to submit a request or call 855-ONE-VOYA.</p>
Contact Us	<p>For More Information</p> <p>If you have questions or concerns about Voya’s Supplemental State Privacy Notice and practices, call the telephone number listed on your statements and other correspondence or go to Contact Us.</p>
Other Important Information	See our additional product and service privacy notices for specific information about how we collect and share personal information relating to those specific products and services.

Voya™ Investments Distributor, LLC (“VID”) Information Regarding the Business Continuity Plan (“Plan”)

At VID, we recognize how heavily our clients rely on our systems and services. We also recognize that the unexpected can and does occur – from simple situations to major outages. VID has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan.

VID Business Continuity Planning Guidelines

VID has developed a Plan that includes the ability to recover from situations including, but not limited to, unplanned evacuations, power outages, major water leaks, fire, severe weather, intentional acts, and any facilities failures that may cause business interruption. The Plan is designed to account for business interruptions of various lengths and scope and requires that VID is able to recover critical functions according to their time criticality. VID does not provide specific detail in this notice in order to maintain a secure and effective Plan.

VID’s business continuity planning does include the following:

- Data back-up and recovery
- All mission critical systems
- Financial and operational assessments
- Alternative communications with clients, employees and regulators
- Alternate physical location of employees
- Critical supplier, contractor, bank and counter-party impact
- Regulatory reporting
- Assuring our clients prompt access to their funds and securities if we are unable to continue our business

Varying Disruptions

Significant business disruptions can vary in their scope, such as a telecommunications outage, fire damage, natural disasters that affect a city or region(s), a terrorist attack, or a regional power outage. Depending on the severity of the business disruption, we have designed our Plan to recover and resume business as quickly as possible.

VID also mitigates risks to reduce potential issues and impact. In the event of an outage, VID has tested plans to support recovery of its critical business functions. In addition to following the guidelines stated above, VID’s recovery Plan also includes the following:

Designated Contingency Sites – There are pre-established, tested processes for rerouting of critical telephone numbers. In the event of a site outage, customers should experience minimal downtime in their ability to contact VID.

Contacting Us – If after a significant business disruption, you cannot contact us as you usually do at **(800) 992-0180**, you can access your account information by logging into www.voyainvestments.com. If you cannot access your account through these means, you should go to our website at www.voyainvestments.com for updated information on what we are doing to quickly recover and resume business. You may also contact us via regular mail delivery at:

Voya Investments Distributor, LLC
7337 E. Doubletree Ranch Road, Suite 100
Scottsdale, Arizona 85258

Access to Your Funds – A site outage should not affect your ability to have access to your available funds, as VID’s Business Continuity Plan is designed to ensure sustained service. However, your ability to trade securities may be impacted by market events outside of VID’s control, such as when the market was closed following the September 11 tragedy.

Please note that VID’s Business Continuity Plan is reviewed as necessary, and at least annually, to ensure it accounts for technology, business and regulatory changes, operations, structure or location. The Plan is subject to change, and material changes will be reflected in an updated “Voya Investments Distributor, LLC Business Continuity Plan” which will be posted on our website at www.voyainvestments.com. You may obtain a current written copy of this notice by contacting us at **(800) 992-0180** or by visiting our web site.

INVESTMENT MANAGEMENT

voyainvestments.com



For More Information

Investment Manager

Voya Investments, LLC

7337 E. Doubletree Ranch Road, Suite 100
Scottsdale, AZ 85258-2034

Distributor

Voya Investments Distributor, LLC

7337 E. Doubletree Ranch Road, Suite 100
Scottsdale, AZ 85258-2034

Shareholder Servicing Agent

Voya Funds Services, LLC

7337 E. Doubletree Ranch Road, Suite 100
Scottsdale, AZ 85258-2034

Transfer Agent

BNY Mellon Investment Servicing (U.S.) Inc.

P.O. Box 534480
Pittsburgh, PA 15253-4480

Plan Custodian

BNY Mellon IS Trust Company

P.O. Box 534480
Pittsburgh, PA 15253-4480

Legal Counsel

Ropes & Gray LLP

Prudential Tower
800 Boylston Street
Boston, MA 02199

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INVESTMENT MANAGEMENT

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Voya™ Investment Management was formerly ING U.S. Investment Management