

Voya Mutual Fund Non-Retirement Account Application

I and W Shares

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INVESTMENT MANAGEMENT

voyainvestments.com



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

Institutional (Class I&W) Account Application



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

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 entity that opens an account and the individuals authorized to act on behalf of an entity investing through a Voya Investment Management account ("Trustees/Authorized Signers"). What this means: **When an account is opened on behalf of an entity, its Trustees/Authorized Signers must provide the entity's name and address as well as information that will allow us to identify the Trustees/Authorized Signers, including their names, addresses and dates of birth.** This information is required under the USA Patriot Act. Failure to provide all requested information may result in delays in making an investment or even the return of an investment. Voya accepts no responsibility for trading losses associated with delays in receiving information. Voya Investment Management reserves the right to request additional information regarding Trustees/Authorized Signers.

Complete Sections 1-12

1 Type of Account

Legal Entity (hereinafter, the "Entity") *(Trustees/Authorized signers must complete section 2)*

Trust	S Corporation	Governmental Plan	Limited Liability Company	Sole Proprietorship	Partnership
ERISA Plan	C Corporation	Investment Company	Foundation or 501(c)(3) Entity	Insurance Company	Other

Name of Entity

Tax I.D. Number

Address

Attention

Legal entity is / is not a "government entity" within the meaning of Rule 206(4)-5 under the Investment Advisers Act of 1940.

A government entity is defined for this purpose as any state or political subdivision of a state, including:

- any agency, authority, or instrumentality of the state or political subdivision;
- any pool of assets sponsored or established by the state or political subdivision or any agency, authority or instrumentality thereof, including, but not limited to a "defined benefit plan" as defined in section 414(j) of the Internal Revenue Code (26 U.S.C. 414(j)), or a State general fund;
- any plan or program of a government entity; and
- officers, agents, or employees of the State or political subdivision or any agency, authority or instrumentality thereof, acting in their official capacity.

Legal documentation must be presented before establishing one of these account types unless an Excluded Entity under the USA Patriot Act (see below). The documentation must prove existence of the legal entity being established. This information will be used to help identify the Entity.

Legal documentation (Please note this is not an all inclusive list)

- Trust — Trust document (first and signature page acceptable)
- Corporation — Articles of Incorporation
- Partnership — Partnership Agreement
- Limited Liability Company — (Articles of Association, Certificate of Organization, or similar document)
- Foundation or other 501(c)(3) Entity — (Articles of Incorporation)
- Other Entity (additional documentation may be required)

Designation of Excluded Entities under the USA Patriot Act (Check box if the Entity is one of the following)

- Financial Institutions regulated by a federal functional regulator
- Bank regulated by a state bank regulator
- Government agencies and instrumentalities
- Publicly traded company in the United States (Please provide company's Cusip or trading symbol)
- Retirement plan (ERISA Plans Only)

ACCOUNT APPLICATION (Continued)

2 Trustees/Authorized signers

PLEASE ATTACH A SEPARATE SHEET IF MORE THAN TWO TRUSTEES OR AUTHORIZED SIGNERS.

Voya Investment Management will retain Trustee/Authorized Signer information on file and such information will remain in effect until Voya Investment Management receives written instructions with a Medallion Signature Guarantee to modify the information regarding Trustees/Authorized Signers or revoke the authority of the Trustees/Authorized Signers to act on behalf of the Entity.

Trustee/Authorized Signer:

Name of Trustee/Authorized Signer		Title
Social Security Number	Exemption from FATCA reporting code (if any)*	Date of Birth (mm/dd/yyyy)
Residential Address (P.O. Box not accepted; APO/FPO addresses accepted)		
City	State	Zip

Trustee/Authorized Signer:

Name of Trustee/Authorized Signer		Title
Social Security Number	Exemption from FATCA reporting code (if any)*	Date of Birth (mm/dd/yyyy)
Residential Address (P.O. Box not accepted; APO/FPO addresses accepted)		
City	State	Zip

***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.

Secretary's Certificate:

Please attach a notarized Secretary's Certificate that provides the information that is set out in the form of certificate that is attached at **Appendix A**. An Entity may use its own form of Secretary's Certificate, provided that the information set out in **Appendix A** is provided.

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 6 of Account Application)	Dividends	Capital Gains
Paid by check to registration address	Dividends	Capital Gains
Paid by check to third party (Complete Section 9 of Account Application)	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.)

Dealer Name	Representative's Last Name	First Name	M.I.	Rep Number
Representative's Branch Office Address		Rep Phone Number	Branch Number	
City	State	Zip Code	Authorized Dealer Signature	

ACCOUNT APPLICATION (Continued)

5 Choose Your Fund(s)

Choose the Fund in which you wish to invest from the following list. (The minimum initial investment is \$250,000 for Class I shares and \$1,000 for Class W shares, except for Voya Global Target Payment Fund. The minimum investment for Class W shares of Voya Global Target Payment Fund is \$10,000.)

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 Number or Number Amount

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

Domestic Equity Funds	Class I	Class W	Initial Investment				
				Voya Multi-Manager Emerging Markets Equity Fund	4195	4197	\$ _____
Voya Corporate Leaders 100 Fund	2754	3218	\$ _____	Voya Global Equity Dividend Fund	2220	3203	\$ _____
Voya Large-Cap Growth Fund	2156	4106	\$ _____	Voya Global Perspectives Fund	4263	4265	\$ _____
Voya Large Cap Value Fund	2750	4078	\$ _____	Voya Global Target Payment Fund	3264	3217	\$ _____
Voya Multi-Manager Mid Cap Value Fund	4198		\$ _____	Voya International Core Fund	4132	4215	\$ _____
Voya MidCap Opportunities Fund	1847	4084	\$ _____	Voya Multi-Manager International SmallCap Fund	2634	3210	\$ _____
Voya Small Company Fund	1561	4085	\$ _____	Voya Global Equity Fund	2635	4080	\$ _____
Voya SmallCap Opportunities Fund	1826	3214	\$ _____	Voya Multi-Manager International Equity Fund.	4131		\$ _____
Voya Mid Cap Research Enhanced Index	1374	4140	\$ _____	Voya Russia Fund	4105	4143	\$ _____
Voya _____ Fund			\$ _____	Voya _____ Fund			\$ _____
Voya _____ Fund			\$ _____	Voya _____ Fund			\$ _____

Fixed-Income Funds	Class I	Class W	Initial Investment	Money Market Funds	Class I	Class W	Initial Investment
Voya Floating Rate Fund	4126	4127	\$ _____	Voya Government Money Market Fund	546	4142	\$ _____
Voya Global Bond Fund	2718	4079	\$ _____	Voya _____ Fund			\$ _____
Voya GNMA Income Fund	2159	3206	\$ _____				
Voya High Yield Bond Fund	2040	4137	\$ _____	Real Estate Funds	Class I	Class W	Initial Investment
Voya Intermediate Bond Fund	2160	3207	\$ _____	Voya Global Real Estate Fund	2254	3204	\$ _____
Voya Senior Income Fund	1487	1488	\$ _____	Voya International Real Estate Fund	2664	3209	\$ _____
Voya Short Term Bond Fund	4229	4231	\$ _____	Voya Real Estate Fund	2190	3213	\$ _____
Voya Strategic Income Fund	4223	4225	\$ _____	Voya _____ Fund			\$ _____
Voya _____ Fund			\$ _____	Voya _____ Fund			\$ _____
Voya _____ Fund			\$ _____				

Asset Allocation Funds	Class I	Class W	Initial Investment	Retirement Funds	Class I	Initial Investment
Voya Capital Allocation Fund	1390	4135	\$ _____	Voya Target Retirement 2020 Fund	4237	\$ _____
Voya _____ Fund			\$ _____	Voya Target Retirement 2025 Fund	4238	\$ _____

Global & International Funds	Class I	Class W	Initial Investment			
Voya Diversified Emerging Markets Debt Fund	4218	4220	\$ _____	Voya Target Retirement 2030 Fund	4239	\$ _____
Voya Diversified International Fund	2287	3200	\$ _____	Voya Target Retirement 2035 Fund	4240	\$ _____
Voya Emerging Markets Equity Dividend Fund	2295	4136	\$ _____	Voya Target Retirement 2040 Fund	4241	\$ _____
				Voya Target Retirement 2045 Fund	4242	\$ _____
				Voya Target Retirement 2050 Fund	4243	\$ _____
				Voya Target Retirement 2055 Fund	4244	\$ _____
				Voya Target Retirement 2060 Fund	4315	\$ _____
				Voya In-Retirement Fund	4236	\$ _____

Fund list 7/7/2015

ACCOUNT APPLICATION (Continued)

6 Bank Account Information

Please complete this section in order to move funds via wire transfer to the Entity's bank account. If this is not completed, the Entity will not be able to send or receive funds via wire transfer. **A Medallion Signature Guarantee will be required to modify bank account information.**

Attach the Entity's voided check or deposit slip here.

Type of Account (Select one):

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

Savings Account **(Attach a pre-printed personalized deposit slip that displays the appropriate name and account number.)**

_____ Name of Primary Account Holder	_____ Attention
_____ Bank Name	_____ ABA Routing Number
_____ Bank Phone Number	_____ Account Number

7 Systematic Withdrawal Plan (SWP) (Minimum account balance for a SWP is \$25,000 for I shares and \$1,000 for W shares.)

I wish to automatically withdraw: \$ _____ from this fund, _____
Minimum \$ 1,000 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 Entity's address of record. Sent by check to the payee listed in Section 9. Directly deposited in Entity's bank account.
(Please attach a voided check to Section 6.)

8 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.*

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

Expedited Redemption Privilege (non-retirement accounts only) — The Entity will automatically be assigned the ability to request, via telephone, that redemption proceeds to be sent to the address of record unless the Trustees/Authorized Signers, on behalf of the Entity: (1) opt to have redemption proceeds directly deposited into a bank account by checking the first box, below; or (2) decline the Expedited Redemption Privilege by checking the second box below.*

The Entity wishes to redeem shares by telephone and request that the proceeds be directly deposited into the Entity's bank account.
(Complete Section 6 of the Account Application.) (If voided check is not enclosed, proceeds will be sent to address of record.)

The Entity declines telephone redemption, and does not want this privilege. (See How to Sell Shares section of Prospectus for procedures.)

* Voya is authorized to act upon instructions received from a Trustee/Authorized Signer 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, the Entity agrees 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.

9 Interested Party Mail/Dividend Mail

The Entity directs that distributions be sent to the Special Payee and/or address listed below.

The Entity directs that duplicate confirmation statements be sent to the Interested Party listed below.

_____ Special Payee or Interested Party		
_____ Street Address		
_____ City	_____ State	_____ Zip Code

ACCOUNT APPLICATION (Continued)

10 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

11 Consent to Receiving Electronic Documents

By providing an email address as indicated below, the Trustees/Authorized Signers, on behalf of the Entity, consent to receiving electronic documents and notices applicable to the Entity. 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. The Trustees/Authorized Signers, on behalf of the Entity, consent to receive in electronic format any additional documents capable of electronic delivery in the future.

Important Information Concerning Electronic Delivery:

- The Trustees/Authorized Signers confirm that the Entity's 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, the Entity's authorized persons will send an email to confirm the provided email address is correct. If the Entity's 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.
- 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 Entity's 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.voyainvestments.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.

12 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 the Account Application for the Fund in which the Entity is investing and agree to their terms. I am aware that Telephone Exchange and Redemption Privileges exist and that these privileges are automatically available unless affirmatively declined. I have the full authority and legal capacity to purchase shares of the Voya funds on behalf of the Entity specified 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 other 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.

Continued on next page

ACCOUNT APPLICATION (Continued)

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 and the 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 Section 2.
- 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.
- 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.
- The Entity shall promptly provide notification of any changes to the information provided in this Account Application. The Entity agrees to indemnify and hold harmless Voya Funds 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 any person(s) listed as Trustees/Authorized Signers in this Account Application.
- 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.

PLEASE SIGN HERE

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

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.



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), respond to court orders and legal investigations, 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(s) <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



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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 federal law. These measures include computer safeguards and secured files and buildings.
How does Voya collect my personal information?	We collect your personal information, for example, when you <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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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

We will comply with more restrictive state laws to the extent that they apply. If you live in an “opt-in” state such as California or Vermont, we will obtain your affirmative consent to share your personal information with nonaffiliates who do not currently assist us in servicing your account or conducting our business. If you are a participant in a retirement plan sponsored by your current or former employer, we will not share your personal information to the extent prohibited by your plan sponsor.

Voya affiliates

This notice is provided by: Directed Services LLC; Midwestern United Life Insurance Company; ReliaStar Life Insurance Company; ReliaStar Life Insurance Company of New York; Security Life Assignment Corp.; Security Life of Denver Insurance Company; Voya America Equities, Inc.; 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 Insurance and Annuity Company; Voya Investments, LLC; Voya Investments Distributor, LLC; Voya Retirement Advisors, LLC; Voya Retirement Insurance and Annuity Company

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APPENDIX A

FORM OF SECRETARY'S CERTIFICATE

[Name of Entity]
[Address of Entity]

[State]]
]ss
[County]]

CERTIFICATION

The undersigned, [Name] ("Affiant"), certifies that [he/she] is a Secretary of [Name of Entity] (the "Entity"), a [Corporation/Limited Liability Company /Partnership] duly organized under the laws of the [State/Commonwealth of _____] and that by virtue of said office is custodian of the books and records of the Entity and that [he/she] s authorized execute this Secretary's Certificate on behalf of the Entity. Affiant further certifies as follows:

- (1) that the [Board of Directors/Trustees/Partners] of the Entity have adopted resolutions, copies of which are attached, that authorize the Entity to purchase shares of open end and closed end mutual funds in brokerage accounts, order the execution of exchanges or redemptions, change banking or wiring instructions on the account, close the account and otherwise take whatever action is necessary to maintain such account(s);
(2) that each person listed as a Trustee/Authorized Signer in Section 2 in the attached ING Funds Account Application is a duly appointed, qualified and acting officer of the Entity, holding the office indicated opposite his or her name, and is authorized to act on behalf of the Entity; and
(3) that the ING Funds Account Application has been duly executed by a Trustee/Authorized Signer and accurately and completely summarizes the authority of each Trustee/Authorized Signer to engage in such activity described; and
(4) that the signature appearing opposite the name of each Trustee/Authorized Signer in Section 2 of the attached ING Funds Account Application is his or her true and genuine signature.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand this _____ day of _____, 20__.

_____[Name], Secretary

State of [] }
}ss
COUNTY OF [] }

Sworn to and subscribed before me this _____ day of _____, 20__.

Notary Public

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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 9772
Providence, Rhode Island 02940-9772

Plan Custodian

BNY Mellon IS Trust Company

P.O. Box 9772
Providence, Rhode Island 02940-9772

Legal Counsel

Ropes & Gray LLP

Prudential Tower
800 Boylston Street
Boston, MA 02199

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INVESTMENT MANAGEMENT

voyainvestments.com



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