

How to access your account

The Plan offers you an easy way to access and make changes to your account online or by telephone. This way, you can enjoy round-the-clock, secure access to your account any time, any place. This guide will show you how.

How to access your account online at [Web Address Here]

To access your account online for the first time, you will need your Social Security Number and Personal Identification Number (PIN). Your default PIN is initially set as the four-digit month and year of your birth (mmyy). You will then be asked to create a personalized user name and password for subsequent access.

How to navigate the website

Once logged in to your account, this guide can assist you in navigating the website.

1. "MEGA" Menu navigation & message center

- Receive account news.
- Easy roll-over menu to navigate virtually anywhere within the website
- See important alerts and reminders.

2. Action steps and education

- A series of messages with actions steps, educational ideas, or both to help you financially prepare for the future and be ready for retirement.

3. Account summary

- View your account balance and asset allocation.
- See your individual rate of return, and your retirement income estimate.

4. Investment details

- View your asset allocation and balance history.
- See your personal investment elections
- View current fund performance and vested balances

5. Market watch

- Personalize your own watch list of stocks and mutual funds.
- Receive up-to-the-minute updates on market indexes and your watch list.

6. Tips and tools

- Access important financial education and tools

The screenshot displays the VOYA Retirement Savings Plan account dashboard. At the top, there's a navigation bar with links for Home, Account, Investments, Plan Information, Personal Information, Message Center, and Education and Tools. The main content area is titled "Your Retirement Savings Plan" and includes a "Welcome, Demo User" message. Below this, there's a "Your Retirement Savings Plan" summary section showing a Current Balance of \$101,148.27, a Rate of Return of 7.16%, a Retirement Income Estimate of \$1,100, and a Plan Fee Pay Contribution of 6%. A "Balance History" chart shows a balance of \$100,205.60. The "Investment Details" section shows a 10.87% return for Small/Mid/Specialty funds. The "Market Watch" section includes a table of stock prices for Intel, Yahoo, and Microsoft. The "Tips and Tools" section offers various financial education and tool options.

Market Watch	Watch List	Market Snapshot	Index	52w High	52w Low		
Intel	INTC	129.94	129.94	130.74	127.36	2.81	3.12
Yahoo	YHOO	12.22	12.22	12.22	12.22	12.22	12.22
Microsoft	MSFT	12.22	12.22	12.22	12.22	12.22	12.22

Your account view may differ slightly.

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VOYA
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How to access your account by phone

Call the Retirement Readiness Service Center at (800) 584-6001

1 Automated Voice Response System

Press 1 to connect with the automated voice response system

To access your account by phone 24 hours a day, seven days a week, call the Retirement Readiness Service Center at **(800) 584-6001** and press 1 for the automated voice response system. You will need your Social Security Number and PIN to utilize this system.

1 Balance and fund prices

2 Contributions and fund elections

- Future Contribution Information
- Future Contribution Fund Elections
- Account Rebalance Information

3 Fund transfer and rebalance

- Reallocate fund balances
- Transfer fund balance from a specific fund
- Account Rebalance Information

4 Forms and documents

5 Other options

- Information about:
 - Banking
 - Withdrawals
 - Loans (if available under your plan)
 - Changing Your PIN

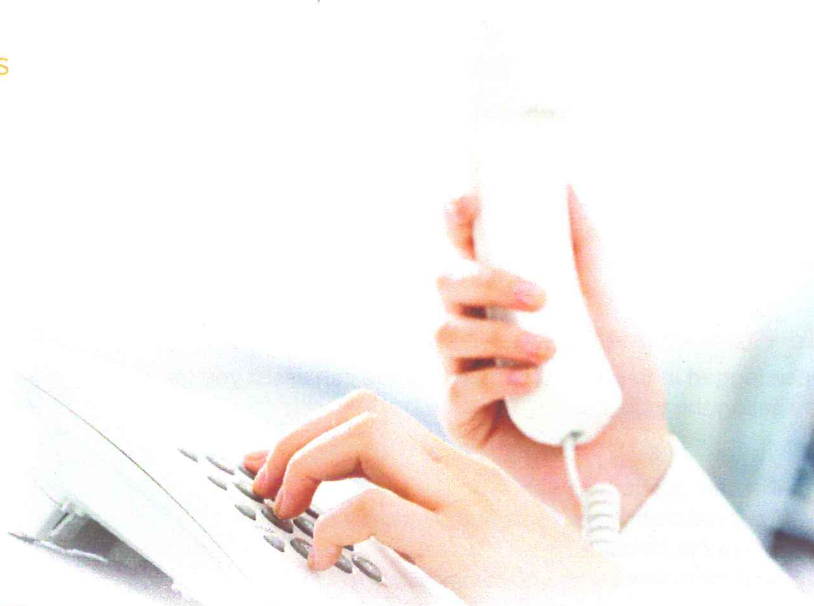
* Press * to return to the main menu

- 0 If you don't have your PIN, press 0. Customer Service Associates are available to assist you Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time.

0 A Customer Service Associate

Press 0 to speak with a Customer Service Associate.

Customer Service Associates are available to assist you Monday through Friday 8:00 a.m. to 9:00 pm. Eastern Time.



On the go? Go mobile!

You can download our mobile application directly from the iTunes App Store or through the Android Market. You can view your account details and make transactions – all through the convenience of your smart phone.

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