Life ahead.

Retire the myths, live the reality.

Making contribution changes to your Retirement Savings Plan Account: It's a snap!

Your employer's Plan offers a fast, convenient way to make contribution changes. Using any device with internet access, log into your account to review and make changes to your current contributions as well as manage your money. You can access your account online at VoyaRetirementPlans.com.

This guide details the steps to make contribution changes.

To enter the site, you'll need the following information:

User ID and Password created when you registered on the site.

First-time users will be prompted to create a User ID and Password. You'll need your Social Security Number and Personal Identification Number (PIN) to register for online account access. If you cannot locate your PIN, you can request a PIN on the website or by calling customer service.

Get connected: Accessing your plan online

After you've accessed your account, click on the **Account** tab at the top of the page. From there, follow the instructions below:

The Contributions Section

From the Account menu, you can view the **Contributions** section. You'll see a few options to choose from:

Change Contributions

This section allows you to make contribution changes upon your submission of the request.

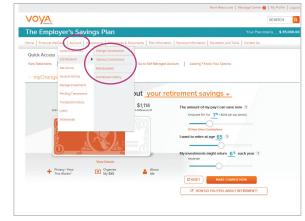
Catch-up Contributions (if eligible)

If you are eligible, this section allows you to make catch-up contributions in addition to your regular contributions.

Contribution History

This section shows the details of the contributions you, and your employer, have made in the past to your Plan account.







Change contributions:

Making changes to your current contribution

Step 1: Select your contribution type

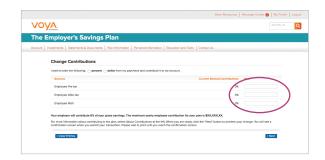
If your Plan allows you to make more than one type of contribution (pre-tax, after-tax, Roth), you'll see each, with the option to change it. Be sure to enter "0" for the value of any of the contribution types you don't wish to utilize or re-enter the Current Elected Contribution percentage if you wish to keep it the same.

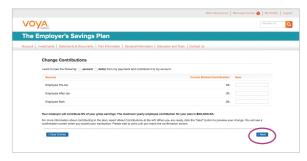
Step 2: Enter your new rate or amount to contribute

Next to your current rate or amount, you'll see a box to type in your desired new rate or amount. This number represents the percentage or amount of your pay you will contribute into the Plan each year. You may be limited to the rate, or the amount you can select, by the IRS or your Plan.

Step 3: Review and submit your changes

Review the information shown for accuracy. If correct, submit your changes, or click **Cancel** to start over.





Need help?

Speak with a Voya Customer Service Associate (CSA) at (800) 584-6001. CSA's are available Monday - Friday from 8:00 a.m. - 9:00 p.m. Eastern Time (except on New York Stock Market holidays).



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. All products or services may not be available in all states.

158879 3019277.X.P-7 © 2018 Voya Services Company. All rights reserved. CN1121-46517-1220D

