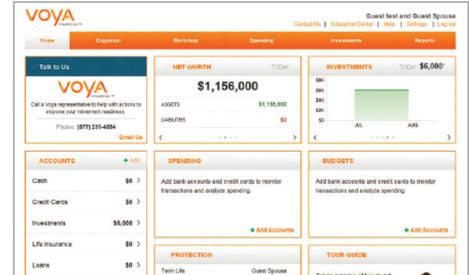


You have access to personalized services and leading technology to help you successfully plan for your future.



MyOrangeMoney®

myOrangeMoney is designed to help you focus on how your accumulated savings translates into estimated monthly income in retirement.



Personal Financial Dashboard

This tool enables you to organize, integrate and manage all of your financial information in one place to better gauge your retirement readiness.



Voya Retire Mobile App

The Voya Retirement Plan Account mobile application enables you to access your on the go and at your convenience. After downloading the Voya Retire app on your iPhone®, iPod Touch®, iPad® or Android® device, you can easily check your balance and perform transactions.



Participant Website

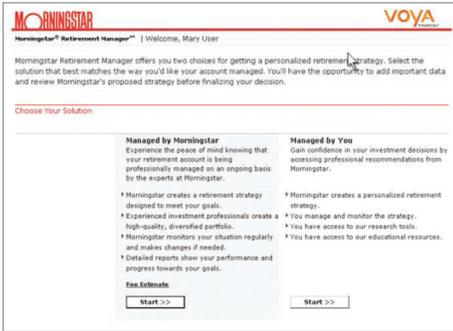
Your Plan website provides an array of personalized account management and educational tools to help you monitor and manage their retirement plan account.



My Retirement Outlook

This unique retirement calculator, available at Voya.com, helps participants better prepare to close the retirement income gap by combining an integrated retirement and paycheck analysis with an instant gap statement that highlights the gap between what participants are currently saving and what may be needed to meet their retirement objectives.





Morningstar® Retirement ManagerSM

This service offers two solutions that recognize participants don't have to be investing experts to save successfully for retirement. Investment Advice (Managed by You) and Managed Accounts (Managed by Morningstar)¹ consider some participants may enjoy managing their accounts while others prefer professional oversight.



VoyaCompareMe.com

By leveraging the power of peer comparison, this tool makes it possible for participants to discover how they compare to others in their peer group on financial matters, and ways to try and increase their retirement savings.

Delawaredefer.com

Local Service

Our team of local advisors can assist you with your questions and financial planning needs. Call, email or drop by our office in New Castle.

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² Securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC)

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