We have great news about your retirement.

ING U.S., the company your organization entrusts to help employees — like you — save for retirement, has become Voya Financial[™]. You're probably wondering what "Voya" means? Well, it's about helping you see your financial future in a new and positive way, as a journey you can successfully navigate with helpful guidance and expert support along the way.

In many ways, Voya will feel very familiar to you:

- · Your plan account will not change
- You can contact us the way you currently do but be sure to bookmark your new plan account website address at VoyaRetirementPlans.com
- You will continue to see the color orange throughout our communications orange remains our signature color!

In other ways, you'll experience Voya's fresh approach to planning for retirement:

myOrangeMoney™ is an important new online tool for you to track your retirement savings progress. On your plan's website, a dollar bill represents your savings as an estimate of future monthly income. And sliders allow you to adjust your savings levels and instantly see how changes might impact your retirement readiness. Go to your plan website at www.voyaretirementplans.com and see myOrangeMoney in action or learn more by watching a short video at http://voyacdn.com/videos/my-orange-money.





Voya is here to help you take charge of your financial future. See how we're changing the way people think about retirement by watching our new commercial at http://go.voya.com/ButterflyAd.

And if you're not already saving through your retirement plan, what are you waiting for? Retirement will be here before you know it!

Voya named 2014 World's Most Ethical Company® by the Ethisphere institute*
* An independent center of research promoting best practices in corporate ethics and governance.





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