

# 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"> <li>▪ Social Security number and account balance</li> <li>▪ Assets and transaction or loss history</li> <li>▪ Investment experience and employment information</li> </ul> |
| 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? |
|---|------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes              | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you   | Yes              | No                          |
| <b>For joint marketing with other financial companies</b>   | No               | We don't share              |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences   | Yes              | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness   | No               | We don't share              |
| <b>For our affiliates to market to you</b>  | Yes              | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No               | No                          |

|                      |   |
|----------------------|---|
| To limit our sharing | <ul style="list-style-type: none"> <li>▪ Call our toll-free number (855) 685-9519 – our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b></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 <a href="http://ing.us/individuals/contact-us">http://ing.us/individuals/contact-us</a> |
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# Privacy Notice



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| Who we are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | This notice is provided by the companies owned by Voya Financial, Inc. A list of these companies is provided at the end of this notice.   |
| What do we do   |   |
| <b>How does Voya protect my personal information?</b>   | 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.   |
| <b>How does Voya collect my personal information?</b>   | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or give us your contact information</li> <li>▪ apply for insurance or seek advice about your investments</li> <li>▪ tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b>   | Your choices will apply to everyone on your account.  |
| Definitions   |   |
| <b>Affiliates</b>   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with the Voya name; financial companies such as ReliaStar Life Insurance Company; and nonfinancial companies such as Voya Services Company.</li> </ul>   |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Voya does not share with nonaffiliates so they can market to you.</li> </ul>  |
| <b>Joint marketing</b>  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Voya does not jointly market.</li> </ul>   |
| Other important information   |   |
| <p>We will comply with more restrictive state laws to the extent that they apply. If you live in an "opt-in" state such as Alaska, 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.</p>   |   |
| Voya affiliates   |   |
| <p>This notice is provided by: Directed Services LLC, ING National Trust, 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. (ING America Equities, Inc.), Voya Capital Corporation, LLC (ING Capital Corporation, LLC), Voya Financial, Inc. (ING U.S., Inc.), Voya Financial Partners, LLC (ING Financial Advisers, LLC), Voya Funds, Voya Funds Services, LLC (ING Funds Services, LLC), Voya Institutional Plan Services, LLC (ING Institutional Plan services, LLC), Voya Institutional Trust Company, Voya Insurance and Annuity Company (ING USA Annuity and Life Insurance Company), Voya Investments, LLC (ING Investments, LLC), Voya Investments Distributor, LLC (ING Investments Distributor, LLC), Voya Retirement Advisors, LLC (ING Investment Advisors, LLC), Voya Retirement Insurance and Annuity Company (ING Life Insurance and Annuity Company)</p> |   |