

Voya Financial[®] Environmental Commitment

Voya Financial is composed of retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United Statesⁱ. We understand we have a role to play in protecting the environment and to take actions that minimize the environmental impact of our business operationsⁱⁱ. In 2007, we established our sustainability program and identified four primary areas of environmental impact:

- Energy use
- Business travel
- Paper use
- Waste management

In addition to the above primary impacts, we also maintain procedures to reduce water use and minimize our greenhouse gas emissions. Since 2007, we have purchased clean, wind-generated, renewable energy credits (RECs) to account for 100 percent of our utility use.

Other vehicles used to improve our environmental performance include our Orange Goes Green teams (employee-led committees that develop local, environmental sustainability programs and create awareness among employees about how to work and live more sustainably) and a Green Leaders Council comprising executive leaders tasked with integrating environmental sustainability throughout the business. Our environmental sustainability work is a collaborative effort between the Office of Corporate Responsibility and Corporate Real Estate, overseen by our Chief Human Resources Officer and our Chief Financial Officer respectively.

Voya fosters environmentally responsible behavior by encouraging the embedding of sustainable practices across the enterprise, managing, measuring and reporting on our performance, raising awareness among employees and highlighting success stories.

We continually work to improve the systems that monitor our environmental performance and are committed to internal and external stakeholder engagement regarding our environmental impacts.

In addition to the management of our operational impact, Voya also maintains an Environmental and Social Risk (ESR) policy to help ensure that environmental and social reputational risks are identified, assessed and mitigated, as well as an Environmental Procurement policy to address environmental considerations in our purchasing policies and practices.

Effective September 2015

ⁱ Primary customer base in the United States, with select customers in foreign markets.

ⁱⁱ Foreign offices may be subject to local environmental regulations.