A Lifetime of Financial Well-Being

Voya is committed to ensuring a lifetime of financial well-being for its employees, customers, clients and communities through a strategic alignment between Voya Foundation and Voya Financial.

Corporate Responsibility For Tomorrow reflects the way we operate our business today with tomorrow in mind. Whether it is through responsible products and services that help our clients plan, invest and protect their assets, or our work to minimize our environmental impact and strengthen the communities where we live and work, we act today to shape tomorrow.

This report covers the corporate responsibility (CR) strategy and activities of Voya Financial and not those of our affiliated representatives or other distribution partners. Comparative and quantitative data within the report covers specified periods within the 2016 calendar year and January 1 through June 30, 2017. Corporate information, unless otherwise indicated, is current as of the publication date. The reporting period was expanded this year to better reflect our most recent performance.

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards: Core Option and contains a GRI Index, which directs the reader to GRI required content within this report and on our website. Key environmental data in this report has been assured by an independent third party. See page 22 for details.

A selection of pictures in the report were taken by our employees to depict what our theme ‘For Tomorrow’ means to them. We thank the employees for their contributions and will issue Voya Foundation grants to their chosen, nonprofits organizations.

Cover photos by Voya employees: (clockwise from left) Tracey Eck, Jonathan Abshire, Michelle Messerschmidt

We welcome feedback via voyacr@voyacom.
Voya Financial (NYSE: VOYA) helps Americans plan, invest and protect their savings – to get ready to retire better. With a clear mission to make a secure financial future possible – one person, one family, one institution at a time – Voya’s vision is to be America’s Retirement Company®. We are equally committed to conducting business in a way that is ethically, economically, socially and environmentally responsible.

Our Products and Services

- Serving more than 4.7 million people who invest income through retirement plans offered by their employers.
- Managing more than $213 billion for companies and individuals who are investing in equity, fixed income and multi-asset strategy investment solutions.
- Managing more than $28 billion for individuals who own annuity plans.
- Issued more than 874,000 life insurance plans.
- Issued more than 4,000 group policies to employers covering 5 million employees with financial protection options.

Performance Highlights

Top 5 Retirement plan provider

Top 25 U.S. manager of institutional tax exempt assets

Top 5 Medical stop-loss coverage provider in the U.S.

Scope

$505B Assets under management and administration

$11B Total revenue

13.6M Customers

6,700 Employees

1 Reflective of accounts as of March 31, 2017.
2 As of December 31, 2016, except as otherwise referenced.
3 As of March 31, 2017.
4 Pensions & Investments magazine Defined Contribution Record Keepers Special Report, April 2017 (based on data as of September 9, 2016).
5 Pensions & Investments magazine, Money Managers Directory based on 401(k), 403(b), 457, DB assets as of December 31, 2015.
6 MyHealthGuide newsletter rankings as of March 2017 (does not include most managed healthcare providers).
Our Culture: One Voya

As a U.S.-based company with nine major office locations, more than 50 field offices and a large work-from-home employee population, our presence reaches from coast to coast, and north to south. Each location, headed by a site leader and a site committee, has its own distinct local flavor. And yet each mirrors the One Voya high-performance culture and focus on corporate responsibility and sustainability.

1 New York, New York (headquarters)
   Iconic location

   • Speed networking cocktail events to introduce new employees.
   • CEO Rod Martin hosts job shadow events with high school and college students.
   • Voya Community Supported Agriculture (CSA) program that delivers farm-fresh food from upstate New York direct to employees.
   • Situated in a landmark Beaux-Arts, LEED Gold structure built in 1929 by the architects of Grand Central Station, which has been featured in several movies including *Batman* and *The Godfather*.
   • Subsidized CPR and self-defense classes for employees’ general enrichment.

2 West Chester, Pennsylvania
   Orange is green

   • Employees built and maintain a raised-bed garden, growing food that benefits the local food bank.
   • Voya CSA program delivers farm-fresh food direct to employees; electric vehicle chargers and a recycle/reuse room characterize the green workplace.
   • Highest employee participation rate on Voya’s National Day of Service (NDOS) for four consecutive years.
   • Employees volunteer for more than 100 organizations annually.
   • ENERGY STAR-certified building since 2009.

3 Jacksonville, Florida
   Brand ambassador pioneers

   • Pilot site for Voya’s brand initiative to place our brand promise and personality at the forefront of everything we do.
   • Top Voya site participation (98 percent) in 2016 Employee Giving Campaign.
   • Continuous Improvement methods, with metrics and targets, used to drive site culture and empower employees.
   • Office site has a ‘stress free’ room.
   • Monthly themed events such as VoyaCon (named after the comic book convention), Voya Prom and ‘80s Day.
   • Florida sunshine-induced happiness with a friendly college football rivalry (mainly, Florida State, Florida and Georgia).

4 Atlanta, Georgia
   Since 1979

   • Located on a Voya-owned wooded campus with expansive green space.
   • 13,000 square foot on-site fitness facility, including full basketball and racquetball courts.
   • Two on-site electric vehicle chargers and robust recycling.
   • Extensive presence on nonprofit boards including UNICEF Southeast, UNCF, The Carter Center and Junior Achievement of Georgia.
   • Volunteering over 3,200 hours with nonprofits including an on-site high school internship program with Cristo Rey High School Atlanta and blood drives collecting over 130 units.
   • Various employee appreciation events and an annual ice cream social to kick-off NDOS.

5 Scottsdale, Arizona
   A top Arizona company

   • Named to the Top Companies to Work For in Arizona.
   • Longevity in employee tenure with close to 50 percent over 10 years of service and close to 25 percent over 15 years of service.
   • A culture of expertise, collaborative work style and a strong sense of community.
   • Monthly events include making 250 lunches to distribute to the homeless and anniversary breakfasts hosted by senior management.
   • Positive work-life balance by offering chair massages, yoga classes and daily seasonal walks.
   • Annual events including a breakfast to honor our veterans.

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1 *The Arizona Republic* newspaper 2016, a statewide program sponsored by Republic Media.
2 As of June 3, 2017.
Minneapolis, Minnesota
In the heart of downtown

- Landmark office campus, designed by internationally acclaimed architect Minoru Yamasaki & Associates, and noted for 63, 80-foot white quartz columns.
- Building has been illuminated to show support for important events such as LGBT Pride and the passing of world-renowned recording artist and Minneapolis native, Prince.
- JA Voya Corporate Council established to foster employee support of Junior Achievement in Upper Minnesota (JAUM), which acts as a leadership training model.
- Strong supporter of Habitat for Humanity, with nearly 200 Voya employees over a two-week period committing to a local build.
- Financial literacy activities held on-site during “Bring Your Child to Work Day”.
- Supporter of Habitat for Humanity, including a build in the parking lot.
- A tough competitor in the Des Moines Corporate Games, competing against 150 employees from other area companies.
- Subsidized public transportation to reduce carbon emissions.
- Recycling, clean-up and shred days to prepare for an office move after 20 years in one location.

Des Moines, Iowa
On the move

- 1.5 mile walking trail with a waterfall park and breathtaking views of Blue Hills Mountain, seen from many meeting rooms.
- Free shuttle to the train for employees to help reduce carbon emissions.
- Long standing nonprofit volunteer relationships including Junior Achievement, Vest-A-Dog, Father Bill’s Soup Kitchen, Marge Crispin Center and several local schools.
- Annual Volunteer Appreciation Day and party to wrap gifts for the Christmas Drive.
- 401(k) education classes.
- Strong reflection of the Voya brand with orange carpets and a branded wall welcoming visitors.

Brantley, Massachusetts
Community enthusiasts

- The largest Voya employee population.
- Active volunteering with Americares and extensive support of Giving Tuesday.
- ENERGY STAR-certified building achieved annually since 2009.
- Daylight harvesting system that dims light fixtures based on levels of natural sunlight.
- High efficiency heating/cooling systems, boiler and windows.

Windsor, Connecticut
Large and in charge

- Second-largest population of employees spanning 52 field offices and home offices in 43 states.
- Annual participation in Voya’s NDOS with specially designed events such as writing letters to military service personnel and Girls Love Mail constituents and by getting together in key locations to volunteer for Ronald McDonald House and Feeding Children Everywhere.
- Skype for Business meetings every six weeks with guest speakers to share new company initiatives, procedural changes, work/life balance best practices and other topics such as Financial Wellness and Continuous Improvement.

Work from Home
Engaged off-site

- 5 major office locations
- 50+ field offices
Leadership and Governance

Guiding Our Vision

“Every year, Voya’s culture remains a top priority at all of our locations. We continued to operate under the philosophy that ‘how’ we achieve our goals is as important as ‘what’ we accomplish.

At Voya, we are particularly proud of our employees’ shared commitment to high performance, which contributes to our overall corporate character as well as our certification as a 2016 Great Place to Work® (GPTW).

During the year, we continued to execute in alignment with our corporate values and a One Voya enterprise focus – which was complemented by the successful implementation of many ‘firsts’ across the organization:

• We were named to the 2016 Dow Jones Sustainability Index;
• We publicly launched Voya Cares, designed to help people with special needs, and caregivers, plan for the future;
• We introduced our new Voya Foundation strategy – Financial Resilience – which focuses on science, technology, engineering and math (STEM), and financial student education and teacher training;
• We launched phase one of our Financial Wellness program providing employees with the knowledge, tools and resources to take control of their financial lives;
• We placed 24 senior leaders on nonprofit boards, enabling us to create deeper connections in the communities in which we live and work; and
• We formalized environmental, social and governance (ESG) integration within our Investment Management business.

We also continued to earn recognition as one of the World’s Most Ethical Companies®, as one of the Newsweek’s Top U.S. Green Companies, and as a company committed to diversity, inclusion and equality – by multiple organizations.

This past year was augmented by the further integration of corporate responsibility with strategy and operations – to drive Voya’s business success and longevity. We are a different kind of company – one with a proactive focus on creating a sustainable future for our customers, our communities and all of our stakeholders.

Best regards,

Rodney O. Martin, Jr.
Chairman and Chief Executive Officer, Voya Financial

Voya Financial

PLAN | INVEST | PROTECT

2016/2017 Corporate Responsibility Annual Report
Corporate Responsibility Executive Council¹

Rodney O. Martin, Jr.  
Chairman and Chief Executive Officer  
• Chairman, Voya Foundation  
• Board member, Junior Achievement USA

Nancy A. Ferrara  
Executive Vice President, Operations and Continuous Improvement  
• Director, Voya Foundation  
• Board member, Ronald McDonald House of Charities Jacksonville

Christine L. Hurtsellers  
Chief Executive Officer, Voya Investment Management  
• Director, Voya Foundation  
• Board member, The Carter Center  
• Board member, Southeast Region, U.S. Fund for UNICEF

Carolyn M. Johnson  
Chief Executive Officer, Insurance Solutions  
• Director, Voya Foundation  
• Board member, Mark Twain House and Museum

Alain M. Karaoglan  
Chief Operating Officer  
• Director, Voya Foundation  
• Board member, Scholarship America

Charles P. Nelson  
Chief Executive Officer, Retirement  
• Director, Voya Foundation  
• Board member, Whitman College  
• Board member, The Bushnell

Margaret M. Parent  
Executive Vice President, Technology, Innovation and Operations  
• Director, Voya Foundation

Chetlur S. Ragavan  
Executive Vice President and Chief Risk Officer  
• Director, Voya Foundation  
• Board member, Council for Economic Education

Kevin D. Silva  
Executive Vice President and Chief Human Resources Officer  
• Director, Voya Foundation  
• Chair, Board member, New York Institute of Technology  
• Co-Chair, Board member, Holy Trinity High School  
• Board member, St. Mary’s Boys Secondary School

Michael S. Smith  
Executive Vice President and Chief Financial Officer  
• Director, Voya Foundation  
• Board member, The People’s Light & Theatre Company  
• Board member, Actuarial Foundation

Patricia J. Walsh  
Executive Vice President and Chief Legal Officer  
• Director, Voya Foundation  
• Board member, Partnership for After School Education

¹ See the Governance section on page 9 for details.

Voya Financial Board of Directors Nominating and Governance Committee¹

Lynne Biggar  
(Committee Chair)  
Chief Marketing and Communications Officer, Visa Inc.  
• Board member, The New 42nd Street  
“Voya’s positioning as a different kind of financial services company is reflected in the character of the Voya brand, which is built on its values – specifically, We Care.”

J. Barry Griswell  
Former Chairman and Chief Executive Officer, Principal Financial Group  
• Board member, Community Foundation of Greater Des Moines  
• Chairman, Board member, Scholarship America  
• Chairman, Board member, Berry College  
• Member Emeritus, Central College  
“While Voya has earned distinction for its work to advance corporate responsibility during the past several years, the company continually seeks new opportunities to raise the bar because Voya understands the correlation between corporate responsibility and business performance.”

Deborah C. Wright  
Former Chairman and Chief Executive Officer, Carver Bancorp, Inc.  
• Board member, Memorial Sloan Kettering  
“Voya understands that corporate responsibility is an area where companies – individually and collectively – can positively impact societies, improve quality of life and make the world a better place.”

David Zwiener  
Operating Executive, The Carlyle Group  
• Board member, Hartford Hospital  
• Board member, The New Britain Museum of American Art  
“Since Voya was established in 2013, the company has made great progress in transforming its culture – with a commitment to corporate responsibility that has been championed by its leaders and all Voya employees.”
We understand that operating in the world’s largest national market comes with tremendous responsibility – particularly to our customers, employees, investors and the communities in which we operate. We take the responsibility seriously and thus operate in a way that simultaneously considers our impact in the marketplace, society and the environment. We use our core competency – financial knowledge – to educate Americans, and to offer tools and solutions that help them plan, invest and protect their savings. We do this across a spectrum of life stages and across a continuum of financial wellness and financial resilience.

Our Integrated Approach

Operating Responsibly

We understand that operating in the world’s largest national market comes with tremendous responsibility – particularly to our customers, employees, investors and the communities in which we operate. We take the responsibility seriously and thus operate in a way that simultaneously considers our impact in the marketplace, society and the environment. We use our core competency – financial knowledge – to educate Americans, and to offer tools and solutions that help them plan, invest and protect their savings. We do this across a spectrum of life stages and across a continuum of financial wellness and financial resilience.

Governance Commitments

<table>
<thead>
<tr>
<th>CR 2020 Commitment</th>
<th>2016-17 Progress to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Align reporting of CR performance with internationally accepted standards. Voya is a GRI Standard GOLD member in the Pioneers Program, a training and support program for organizations committed to report against the GRI Standards issued in late 2016. The 2016/2017 Corporate Responsibility Annual Report was prepared in accordance with the GRI Standards Core Option.</td>
</tr>
<tr>
<td>2</td>
<td>Become signatories to initiatives in areas such as human rights as well as environment, social and governance (ESG) considerations in investing and other areas as appropriate to our business. Planning to begin in 2018.</td>
</tr>
<tr>
<td>3</td>
<td>Expand the Voya Financial Board of Directors’ (via the Nominating and Governance Committee) awareness and engagement in corporate responsibility. To date, the Nominating and Governance Committee has received reports from management on corporate responsibility matters, including previewing and providing comments on this CR annual report.</td>
</tr>
<tr>
<td>4</td>
<td>Externally assure, through third-party verification, relevant areas of CR annual reports. The 2016 environmental data in the 2016/2017 Corporate Responsibility Annual Report has been externally verified. We will conduct an analysis to determine the necessity to assure other areas of the report.</td>
</tr>
<tr>
<td>5</td>
<td>Issue a human and workplace rights statement and communicate it internally and externally. This statement was issued in September 2016 and made available on voya.com. The policy was communicated internally via a corporate Intranet article and posted in the policy house on the Intranet.</td>
</tr>
</tbody>
</table>

Corporate Responsibility Pillars

Materiality and Stakeholder Engagement

In 2015, we conducted a materiality assessment based on our business model, the environments in which we operate and, frameworks and standards such as the Global Reporting Initiative, the United Nations Sustainable Development Goals, the United Nations Global Compact, and the Sustainability Accounting Standards Board (SASB). With internal stakeholder input, we determined our approach to CR and the priority areas on which we should focus. As a result, we developed the CR pillars and issued CR commitments in last year’s report.

In 2016, we focused on deeper CR and business integration. We are focused in 2017 and 2018 on developing a robust stakeholder engagement plan to elicit feedback on our strategy and progress. We welcome input on our materiality process or results. Please submit your comments to voyacr@voya.com.

Governance

The main vehicle by which we hold ourselves accountable for CR is through our governance structure. The head of the Office of Corporate Responsibility reports to the Chief Human Resources Officer (CHRO) who serves on the Executive Committee (EC), composed of the top 11 leaders in the company. The Corporate Responsibility Executive Council, with the same composition as the Executive Committee, meets quarterly to review CR performance, peer analysis and industry trends.

The Voya Financial Board of Directors Nominating & Governance Committee oversees environmental, sustainability and corporate responsibility matters of significance to the company. They are presented with the CR annual report for review and input and are engaged throughout the year on relevant CR performance as appropriate.

Applying the CR Lens

We are implementing myriad initiatives that infuse the way we operate with responsible and sustainable principles. Collaboration across businesses and functions has enabled us to better identify risks and seize opportunities posed by environmental, social and governance (ESG) factors, leading to increased compliance, efficiency, growth and innovation. Our cross-functional teams began, continued or completed the following in 2016 and 2017:

- **Environmental and Social Risk (ESR) policy** – revised content and updated the Restricted List, which identifies business engagement, investment and supplier risks (1)
- **Human and Workplace Rights Policy** – issued policy to further our commitment to business ethics and corporate responsibility, with a specific focus on human rights (2)
- **Environmental Procurement Policy** – implementing to ascertain risks in the supply chain and identify opportunities to collaborate on sustainable initiatives (3, 7)
- **Supplier Code of Conduct and ESG Performance Supplier Assessment** – issued policy and developing policy assessment to mitigate risks in the supply chain and analyze assessment results to identify areas for ESG collaborations (4, 8)
- **ESG Integration in Investment Management** – hired a head of ESG Investment to oversee the formalization of ESG integration including investing with values-based negative screening, where directed by clients (5)
- **Environmental Sustainability Programs** – developed plan and establishing science-based targets to decrease our ecological footprint and cut costs (6, 12)
- **ESG Investment Management Statement** – issued to demonstrate commitment to integrating ESG considerations in investment processes (9)
- **ESG Integration in Investment Management** – hired a head of ESG Investment to oversee the formalization of ESG integration including developing ESG-specific investment solutions and ESG-related stewardship activities (10)
- **Environmental Sustainability Statement** – issued policy to demonstrate commitment to integrating environmental considerations in operations (11)
- **Voya Foundation Investments** – diversified our portfolio to investing approximately 30 percent in sustainable mutual funds (13)

We integrate CR For Tomorrow the way a cumulus cloud grows into the more productive cumulonimbus cloud.

Photo by Voya employee: Jonathan Abshire
Our CR performance has been recognized for leadership in several areas.

**Corporate Employee Engagement**

<table>
<thead>
<tr>
<th>Metric</th>
<th>U.S. Corporation Average</th>
<th>Voya Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee volunteering participation rate</td>
<td>31%</td>
<td>65%</td>
</tr>
<tr>
<td>Median per-person employee donation</td>
<td>$71</td>
<td>$240</td>
</tr>
<tr>
<td>Financial Services Corporations</td>
<td>$141</td>
<td>$71</td>
</tr>
</tbody>
</table>

**Gender Diversity**

<table>
<thead>
<tr>
<th>Category</th>
<th>United States</th>
<th>Voya Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female population³</td>
<td>50.8%</td>
<td>50.2%</td>
</tr>
<tr>
<td>Women on boards of directors⁴</td>
<td>U.S. Corporations 20%</td>
<td>Voya 50%</td>
</tr>
<tr>
<td>Four of Voya’s eight independent directors are women⁵</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women in senior management⁴</td>
<td>U.S. Corporations 25%</td>
<td>Voya 46%</td>
</tr>
<tr>
<td>Women in management⁴</td>
<td>U.S. Corporations 37%</td>
<td>Voya 50%</td>
</tr>
</tbody>
</table>

**Ratings and Rankings**

**Responsible and Sustainable Operations**

- Only the top 30 percent of the world’s largest companies.
- Only the top 10 percent of companies in each industry.
- Ranked No. 33 out of 500 companies.
- The second-highest ranked financial services firm.
- Green Power Partnership Fortune 500® Partners List
- Green Power Partnership 100% Green Power Users
- Demonstrating leading actions that significantly advance the development of green power sources.

1 CECP Giving in Numbers 2016 Edition.
2 All Voya figures are as of December 31, 2016, unless otherwise indicated.
5 As of August 1, 2017.
As a company with a mission to help all Americans retire better, our success lies in earning the trust of our clients each and every day. That is why Voya empowers our people with targeted training, fosters a performance-driven, diverse culture and is committed to living our values.

<table>
<thead>
<tr>
<th>CR 2020 Commitment</th>
<th>2016-17 Progress to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Fully implement the Voya environment and social risk (ESR) policy.</td>
<td>As of January 2017, the Voya ESR Policy has been implemented and a repeatable process for continued updates to the Voya Restricted List has been established. The policy sets forth that we abstain from activities with businesses or organizations or make investments for proprietary accounts in businesses that would violate our corporate key values.</td>
</tr>
<tr>
<td>2 Maintain a healthy organization through a high-performance culture that’s continuously improving and focused on doing the right things, the right way.</td>
<td>In 2016, Voya began to further define and articulate our Employee Value Proposition, which encompasses the characteristics, offerings and associations of working for an organization, and rolled out Continuous Improvement (CI) training. The efforts helped build the bridge between business strategy and people, and demonstrated all aspects that promote employees’ excitement about where and why they come to work.</td>
</tr>
<tr>
<td>3 Work toward all employees receiving a meaningful performance review process that measures and rewards both what employees accomplish (measurable objectives) and how those objectives are accomplished (leadership behaviors).</td>
<td>In 2016, Voya introduced a new aspect of the performance evaluation process to all employees, that focuses on both the ‘what’ and ‘how’. The new how component makes up 30 percent of all employees’ performance scores. In addition, Voya transitioned to Workday for its performance management process to integrate with other work tools, enable single sign-on capability and provide simplified navigation and reporting features. 95 percent of employees completed their mid-year review process, and 100 percent of employees completed the year-end process.</td>
</tr>
<tr>
<td>4 Develop tools and resources to increase the retirement readiness of Voya Financial employees.</td>
<td>Began a financial wellness effort for Voya employees leveraging existing capabilities and new capabilities including seminars and a digital life-stage guidance experience. Achieved close to 13,000 employee engagements on digital assets and through multi-channel communications.</td>
</tr>
<tr>
<td>5 Maintain diversity and inclusion (D&amp;I) initiatives that align with, and drive, business outcomes.</td>
<td>In June 2016, the EC committed to moving from the ‘Developing’ stage on the D&amp;I maturity curve to the ‘Advanced’ stage in three years and ‘Market Leader’ in five years. In 2017, the top 100 leaders of Voya went through a Conscious Inclusion Learning Experience and a digital version of this is in development and is slated for roll out across the enterprise in Q3 2017.</td>
</tr>
</tbody>
</table>

6,700 Employees throughout the US

100% of employees completed the year-end performance process

94% of employees have great pride in working for Voya²

1 This commitment has been updated since 2016 to enable Voya to broaden the way it measures progress as the Organization Health Index survey is not conducted annually.
2 Of those who responded to the Great Place to Work® Trust Index® Survey.
Empowering Our People For Tomorrow

Financial Wellness Program Yields Effective Results

Our core mission at Voya is to make a secure financial future possible for the lives of all Americans by helping them plan, invest and protect their savings so they can retire better. While retirement may be the ultimate financial goal for many people, more immediate life events can affect an individual’s ability to save for retirement. A focus on financial wellness is critical to the achievement of any financial plan at every stage of life.

Financial wellness is about the healthy balance between living for today while preparing financially for tomorrow. It’s not necessarily about being wealthy. It’s about achieving a state of well-being where people live within their means, feel confident in their future, are prepared for the unexpected, and have the ability to indulge and enjoy living in the moment.

At Voya, we believe there are six pillars of our financial life that need to be contemplated in any financial plan:

- Protection
- Spending and Saving
- Emergency Savings
- Retirement
- Debt Management
- Other Savings Goals

We continue to evolve our financial wellness capabilities around these pillars, combining engagement tactics, education, holistic financial guidance (through coaches and advisors) and product solutions to help participants improve their financial health today and be more prepared for the future.

We recently launched a renewed effort around financial wellness for our own employees that incorporated our current industry-leading resources along with the release of new capabilities including financial wellness seminars.

The impacts were immediate, with over 10 percent of our employees registering for seminars and 87 percent of those attendees indicating they would recommend it to a friend or colleague.

Helping improve the financial wellness of our employees and customers is foundational to delivering on our promises and improving the quality of life for all Americans.

Financial Wellness arms one person, one family, one institution at a time For Tomorrow.

Photo by Voya employee: David Simmons

Voya Cares™ Program Launches to Support People with Special Needs

Voya Cares™ program launches to support people with special needs.

As such, we created a Special Needs Center of Excellence, which coordinates an internal Special Needs Task Force formed to concentrate on the following areas:

- **Internal Awareness** – to focus on how we can assist with holistic financial solutions and strategies across all Voya businesses that are appropriately aligned with government and community programs
- **Employee Education** – to continue supporting our hiring practices, work environment and employee benefits that recognize and appropriately accommodate individuals with special needs or disabilities
- **Culture** – to further a culture of inclusion that helps build, attract, and retain high-caliber talent and strengthens our relationships with our clients and distribution partners
- **Core Values** – to communicate the initiative as part of Voya’s core values (particularly, ‘We Care’) to further emphasize our culture, our mission to help all Americans plan for a secure financial future and to increase employees’ pride in working for Voya

These efforts resulted in the Voya Cares™ program, in which our advisors help people with special needs and caregivers plan for the future they envision. We developed and provided training in special needs planning to advisors and client groups to help them serve the special needs community. This helps us bridge the gap with our offerings to help individuals know where to turn for assistance.

This focus has also led us to present at the National Down Syndrome Society and the United States Business Leadership Network’s (USBLN) annual conferences.

Voya leaders also went to Capitol Hill to lobby for enhancements to the 529A – also known as the ABLE Act.

Helping improve the financial wellness of our employees and customers is foundational to delivering on our promises and improving the quality of life for all Americans.

Photo by Voya employee: David Simmons

Financial Wellness arms one person, one family, one institution at a time For Tomorrow.

Voya employee: David Simmons

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Financial Wellness arms one person, one family, one institution at a time For Tomorrow.
Serving Our Clients For Tomorrow

The manner in which we support and service our customers is paramount. We consider it our core responsibility as a financial services firm to behave ethically, to protect customer information with the highest integrity and to impart our expert, financial knowledge in a way that is easily digestible and serves our customers and clients efficiently and transparently.

<table>
<thead>
<tr>
<th>CR 2020 Commitment</th>
<th>2016-17 Progress to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Maintain training of all employees on Code of Business Conduct and Ethics policy.</td>
<td>Within the first week of joining Voya, new employees become familiar with the company’s culture of ethics by certifying they have read and understand Voya’s Code of Business Conduct and Ethics. Additionally, employees are provided with training on an annual basis to keep its guidelines in the front of their minds. In 2016, 100 percent of employees certified to Voya's Code of Business Conduct and Ethics. We are proud of our values, standards and reputation for integrity and we are committed to maintaining the trust of our clients every day.</td>
</tr>
<tr>
<td>2 Increase investment to ensure transparency of products and services.</td>
<td>Planning to begin in 2018.</td>
</tr>
<tr>
<td>3 Provide customers with easy-to-use information and tools through our Connect2 initiatives, including a unified customer view of Voya accounts across the company, financial wellness guidance, improved login experience, and convenient communication through text and video.</td>
<td>See the Enterprise Digital Experience story in this section for details.</td>
</tr>
<tr>
<td>4 Complete Continuous Improvement (CI) training and implementation for the remaining identified functions and business lines.</td>
<td>By year-end 2017, the majority of Voya employees identified to undergo the program will have experienced the power of CI, through a formal training program, and a new, better way of working. Please see the CI feature story in this section for details.</td>
</tr>
<tr>
<td>5 Develop and implement a formal process for engaging key stakeholders on corporate responsibility issues.</td>
<td>Planning to begin in 2018.</td>
</tr>
</tbody>
</table>

Enterprise Digital Experience Program Improves the Customer Experience

At Voya, it is important to us that our clients and customers understand the array of financial services we offer. In 2016, we introduced an Enterprise Digital Experience, providing customers with the ability to access all their Voya accounts, including retirement, life, and annuity plans, in one place. Additionally, our account creation and sign-in process is being updated across the firm, utilizing the most modern security practices and simplifying the authentication process for 6.7 million customer accounts.

Through our focus on the Customer Journey, we have improved messaging capabilities, providing more than 21,000 plans and nearly 3.8 million participants with status updates on their transactions and steps they must take. This resulted in close to 200,000 participant transactions that were eligible to receive status updates over the past year. Additionally, customers are now able to automatically upload required documents.

Voya has extensive experience assisting customers in planning across life stages and financial goals. While retirement may be the ultimate financial goal for many people, more immediate life events can affect an individual's ability to save for retirement. Taking a broad view plays an important role in financial planning. In 2017, our Retirement business is extending its digital offering for customers. Customers will be offered a range of online services and professional support to help improve their overall financial wellness and to empower them to take immediate and meaningful actions. We are beginning with a limited launch to employees (see Financial Wellness story in this section), with clients to follow in 2018. Whether using online resources or working with a professional, Voya customers benefit from tools and guidance providing them a personalized roadmap to financial wellness.

As of March 31, 2017.

2016/2017 Corporate Responsibility Annual Report
Continuous Improvement Drives Culture and Results

As we strive to realize our vision to be America’s Retirement Company®, CI is a key driver of our cultural transformation. In a constantly evolving market, CI sets us apart from our competition by empowering our people and enabling us to become more effective, efficient and responsive to the changing needs of our business and, most important, our customers.

Since launching in 2013, CI has empowered employees at all levels to drive improvements in our customer experience. By year-end 2017, the majority of Voya employees identified to undergo the program will have experienced the power of CI, through a formal training program, and a new, better way of working.

The following includes examples of how CI has delivered results:

• Our Employee Benefits Case Installation team is charged with onboarding hundreds of clients each year. As a rule, case implementation can be a timely process. In 2014, prior to introducing CI to the team, it took approximately seven months to implement 306 new cases. Fast forward to 2016, and the same team, now operating under the CI management system, placed 487 cases (a 59 percent increase), the majority of which by the end of first quarter 2016.

• Since adopting CI in early 2017 – the Retirement Recordkeeping Operations team has seen a 20 percent reduction in not-in-good-order (NIGO) applications – there are 41 percent fewer escalations on hardship calls to the contact center, and 54 percent fewer are failing internal quality control checks. For one of our largest-volume customers, NIGO has been reduced from 47 to 23 percent.

• By setting target conditions and using root-cause problem-solving, Voya’s Enterprise Cost Management (ECM) team was able to decrease the cycle time for the annual bottoms-up expense forecast. That additional capacity has since allowed the ECM team to implement a rolling-forecast process aimed at increasing our strategic partnership with our internal customers by providing greater insight into our company’s cost-management decisions.

CI focuses on five key elements to ensure a holistic approach to transforming performance across an organization

Processes
Design end-to-end customer value streams that enhance customer experience and enable continuous improvement.

Beliefs and Behaviors
Foster beliefs and behaviors that make it easier for people to challenge the status quo and collaborate effectively.

Management Systems
Embed management systems that make waste visible and compels everyone to identify and address root causes.

Organization and Skills
Align roles and build skills needed to drive continuous improvement.
Introducing ESG Investment at Voya Investment Management

As an extension of our values of stewardship and service and our commitment to being a reliable partner dedicated to reliable investing, Voya Investment Management has introduced our ESG Investment Program. We are enhancing the existing integration of environmental, social and governance (ESG) factors and developing ESG solutions across the firm. We will continue to advance our own ESG initiatives in 2018 and undertake leadership efforts to further the field. See our ESG Investment Statement on voya.com for details.

ESG Investment Strategies

Help clients meet their investment objectives and enable them to invest across a spectrum of returns, risk, and environmental and social outcomes.

Sample ESG Factors

Environmental – climate change risk exposure; energy and water efficiency; natural capital resource use

Social – diversity and inclusion; supply chain standards; product liability; access to finance

Governance – business ethics; corruption and instability, executive compensation

ESG Program Governance and Implementation Structure

2016
- Established governance structure
- Hired head of ESG Investment
- Partnered with data provider
- Gathered information about existing ESG processes across the firm

2017
- Enhancing integration of ESG factors in investment processes
- Developing ESG solutions
- Reporting on ESG investment available for clients
- Commencing investment stewardship and thought leadership

2018 and Beyond
- Advancement of 2017 initiatives
- Exploration of signatory opportunities/memberships
- Refinement of ESG statement
- Continued development of ESG solutions
Because we help Americans plan, invest and protect their savings, we have a unique vantage point into Americans' financial habits and financial literacy needs. We, therefore, support programs with well-defined metrics and measurable outcomes that all work toward the same goal – to help create financially resilient youth. We believe in helping to create a financially literate workforce to maintain America's competitiveness as a nation and increase interest in financial services careers.

Voya Foundation

Voya Foundation is the primary channel for our community investment work, with a mission to improve the quality of life in the communities where Voya Financial operates and our employees and customers live. Voya Foundation partners with nonprofits whose work aligns with our financial resilience strategy.

Of particular urgency, our focus on financial resilience responds to the lack of financial preparation of our American children and youth. The statistics on the current level of unpreparedness are staggering:

- U.S. teens rank 9th in the world in financial literacy, between Latvia and Russia, and far below those in certain cities such as Shanghai.
- Sixty-four percent of teachers feel unqualified to use their state’s financial literacy standards.

To tackle these issues, we have redesigned our strategy to support student exposure to STEM education and financial literacy, as well as training and learning opportunities for educators.
Voya Foundation Launches Financial Resilience Strategy

In 2016, Voya Foundation began to transform its philanthropy from one-off giving opportunities to change-making commitments that are systemic in nature, and focused on preparing children and youth for adulthood. With that endpoint in mind, the foundation set out on a research project to remodel our support of STEM education and financial literacy into deep and meaningful programing with measurable impacts. To do so, we asked ourselves:

- When in childhood is an intervention of STEM programing most impactful in terms of encouraging interest in STEM careers?
- What makes a STEM program successful?
- What milestones in life have the highest likelihood of impacting the ability to achieve retirement security if navigated successfully or unsuccessfully?
- What age groups are capable of absorbing the most financial literacy skills for use at a later stage?

With extensive research through a partnership with New York University’s (NYU’s) Wagner School of Public Service, Voya Foundation made both unexpected and expected discoveries. Foundation personnel were surprised to learn that children are more likely to have a lifelong interest in STEM careers if they are taken out of the classroom and empowered to explore those subjects early via experiential learning.

In addition, the effectiveness of a STEM curriculum is ensured not just by the experiential nature, but also by the effectiveness of the educators. Our NYU student team also reported on the specific financial milestones in Americans’ lives with the strongest ties to financial security, as well as the fact that high school students, on the cusp of financial independence, are best served by interventions of financial literacy curricula. With these facts in mind, we developed and unveiled our revised giving strategy entitled ‘Financial Resilience’.

A Lifetime of Financial Resilience

### Children

- K-8 Experiential STEM and K-12 STEM Teacher Training

### Teens

- HS Financial Education to Navigate Financial Milestones:
  - Student Debt
  - Credit
  - Home Ownership
  - Investing, Financial Products and Services
  - Family Financial Planning

### Young Adults

- Voya Scholars for Students of Achievement in Higher Education:
  - Scholarships
  - Mentorship
  - Résumé help
  - Networking
  - Career Opportunities

### Adults & Families

- Degrees & Employment
  - Financial Literacy
  - 21st Century Workforce Readiness

### Retirees

- Financial Resilience
- Retirement Readiness

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U.S. President Honors National Teacher of the Year – Sydney Chaffee

Sydney Chaffee, a ninth-grade humanities teacher at Codman Academy Charter Public School in Boston, was honored as the 2017 National Teacher of the Year (NTOY) at a White House Ceremony in April 2017. This year marks Voya’s 13th year supporting the NTOY program, which recognizes excellence in the classroom, highlights the important, positive impact that skilled teachers can have on the lives of their students, and amplifies teachers’ voices.

As the 2017 NTOY, Chaffee will travel the nation representing educators and advocating on behalf of teachers and students. Chaffee creates authentic learning experiences that encourage her students to positively change the world. Her unique curriculum focuses on social justice and incorporates the school’s ‘Community Circle’, which brings together the entire school once per week, and includes initiatives with the community.
Employee Engagement

Voya Financial employees have a long history of contributing time, talent and financial support to better the communities where we, and our customers, live and work. They foster a deep culture of giving. Through our robust employee giving and volunteerism programs and nonprofit board placement program, employees help make a meaningful difference in our communities.

We are pleased to report that we met our target of 100 percent participation of senior leadership for the second consecutive year during our National Day of Service (NDOS), which took place in May 2017. With employee engagement at 59 percent, we also reached our goal to engage at least half of our employees in our day of volunteerism.

In addition to volunteerism, our employees generously give year-round to nonprofits of their choice. Our goal, in 2016, was to engage at least 50 percent of our employees in our giving and for the second consecutive year, we had 60 percent participation in our annual Employee Giving Campaign1. We raised over $4.6 million in one month including the Voya Foundation match.

Community Does Matter

In today’s world, time is extremely valuable, and usually in short supply. However, there are always those who are generous with their time and encourage others to share their time as well. At Voya, we provide our employees with opportunities to serve and reward those who make an impact – both within our organization and in the community.

Employees who demonstrate outstanding performance and service to the community are eligible to be nominated for Voya’s annual Community Matters Award. This distinction is awarded twice a year to one recipient at each of Voya’s major office locations, and a virtual employee. Local-level winners are then entered to win the annual national award, which carries the honor of directing a $2,500 donation to a qualifying nonprofit organization of his/her choice.

Virtually Orange (work-from-home) employee Diane Van Schoick was selected as Voya’s 2016 Community Matters Award grand prize winner. Diane is extremely dedicated to improving the lives of others in need. She manages countless activities to help Voya’s virtual workforce give back in their communities near and far and also volunteers during her personal time.

Diane selected the Ronald McDonald House in New Brunswick, New Jersey, as the recipient of the $2,500 grant in 2016.

More than 155,000 Meals Made with Feeding Children Everywhere

Voya Financial partnered for the fourth consecutive year with Feeding Children Everywhere (FCE) during our fourth annual NDOS, a company-wide, one-day event where executives and employees participate in a diverse array of volunteer activities. Employees formed multiple assembly lines to package ready-to-cook meals. More than 155,000 meals were made by employees and later delivered to food pantries that serve the communities where our employees and clients live and work. The idea to bring this event to NDOS was conceived by employee Tracey Eck, who participated in an FCE event in her area.

Voya’s FCE Event Yields Impressive Results

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meals</td>
<td>100,236</td>
<td>115,112</td>
<td>158,750</td>
<td>155,016</td>
</tr>
<tr>
<td>Projects</td>
<td>8</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>States</td>
<td>8</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Volunteers</td>
<td>583</td>
<td>680</td>
<td>810</td>
<td>736</td>
</tr>
</tbody>
</table>

“I love to volunteer for many reasons. I love meeting people, whether volunteering side-by-side or meeting those who reap the benefits. The feeling of making a difference is unmatched. Volunteering is good for your health, your mind, and the community.”

Tracey Eck, Voya business solutions consultant, Windsor, Connecticut

1 September 1, 2016 through September 30, 2016.
2 Total volunteer hours logged in our system as of December 31, 2016.
3 Approximate figure based on Independent Sector’s estimated value of 2016 per-hour volunteer time.
Junior Achievement USA Signature Partnership Successfully Engages Employees

Junior Achievement USA is the nation’s largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. Since 2005, Voya has maintained a signature partnership with Junior Achievement (JA) to foster our commitment to financial resilience. Most recently, we were proud to announce the appointment of our Chairman and CEO, Rod Martin, to the JA USA board of directors.

Voya grants have supported various JA programs, including the JA Hispanic Outreach Program, Job Shadow and Finance Park. We also engage our employees in volunteerism in programs such as JA in a Day and JA Weekly and provide leadership opportunities on JA boards of directors. Local JA chapters work closely with site leaders in Voya offices to develop individual partnerships that benefit JA, the children served, and the desires of employee volunteers.

The following outlines Voya’s support of JA:

**JA USA**
- Board of directors: Rod Martin, Chairman and CEO

**JA Central Arizona**
- JA You’re Hired/BizTown
- Board of directors: Kim Anderson, SVP, Fund Platform and Product Development

**JA Central Iowa**
- JA BizTown

**JA Central Maryland**
- Educator Professional Development/Financial Literacy

**JA Delaware Valley**
- JA in a Day

**JA Georgia**
- Finance Park
- Board of directors: Brannigan Thompson, SVP, Talent & Leadership Development

**JA New York**
- Expanding corporate/community volunteers in K-12 New York City students and JA New York Annual Awards Dinner
- Board of directors: Amy Springsteel, AVP, Corporate Responsibility

**JA Northeast New England**
- JA Skills to Achieve/weekly programs
- Board of directors: Tom Halloran, SVP, Broker Dealers

**JA of Northern Florida**
- Board of directors: Jeff Machols, VP, Senior Change Leader

**JA of Southeastern Pennsylvania**
- Board of directors: Christina Hack, SVP, Finance, Strategy and Planning

**JA of Southwest New England**
- JA Business Hall of Fame and JA Capstone Shop Sponsorship
- Board of directors: Kurt Fasen, SVP, Head of Insurance Marketing and Sales Support

Executive Nonprofit Board Placement Launched

In 2016, we deepened our community impact by implementing an Executive Nonprofit Board Placement program, which develops opportunities for Voya senior leaders to serve on nonprofit boards in their local communities. The initiative provides nonprofits with business and governing expertise, while also allowing Voya to further its connections in our communities.

To date, we have placed 24 Voya executives in board seats, spanning eight states and eight mission-driven categories. In 2017, we will develop key metrics for this program and share progress in this report.
Protecting the Environment
For Tomorrow

Business relies on natural resources to operate – from the energy and water needed to run our buildings, to the minerals used in the manufacture of our computers. The sustainability of our business is linked to the planet’s sustainability and it is why we focus on decreasing our ecological impact. Our environmental sustainability programs include our efforts to increase our operational efficiency (through reductions in energy, waste, paper, travel and water), to engage employees through awareness and eco-friendly efforts and to green our supply chain.

### CR 2020 Commitment

<table>
<thead>
<tr>
<th>CR 2020 Commitment</th>
<th>2016-17 Progress to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Develop and communicate science-based energy, waste, recycling and/or water commitments.</td>
<td>Planning to begin in late 2017.</td>
</tr>
<tr>
<td>2 Decrease paper consumption by 30 percent across the company.</td>
<td>Since we issued this commitment internally in June 2016, we have decreased paper consumption by 15 percent based on 2015 consumption. We have reduced paper consumption by 74 percent from our benchmark year of 2007, and are on target to meet the reduction target of an additional 30 percent by 2020.</td>
</tr>
<tr>
<td>3 Increase customers’ awareness of ways to engage with Voya in an environmentally responsible manner through paperless statement programs.</td>
<td>We have completed the data-gathering phase and established baselines for our key business units.</td>
</tr>
<tr>
<td>4 Develop and implement a code of conduct for suppliers.</td>
<td>Completed in May 2017. See our Supplier Code of Conduct on voya.com for details.</td>
</tr>
<tr>
<td>5 Educate suppliers about Voya’s Environmental Procurement Policy and assess key suppliers on environmental performance.</td>
<td>Mandatory training programs for Procurement staff have been developed and deployment is planned for late 2017. The assessment survey has been drafted and deployment is planned for late 2017/early 2018.</td>
</tr>
<tr>
<td>6 Reinforce and fully roll out sustainable print criteria policy (include requirements to use soy-based inks, FSC-certified paper and 30 percent post-consumer paper).</td>
<td>We established specific sustainability criteria for printing and copying services. The roll-out is planned for late 2017/2018.</td>
</tr>
<tr>
<td>7 Disclose the full scope of relevant greenhouse gas (GHG) data through CDP.</td>
<td>Completed in the 2016/2017 Corporate Responsibility Annual Report. See this section for details.</td>
</tr>
</tbody>
</table>

### PrintLess – Save More

In 2015, while Voya reduced total paper consumption by 70 percent as compared to 2007, it still marked the first in nine years that paper use increased from the prior year. The 3 percent increase over 2014 usage was the impetus to develop our PrintLess campaign, motivating employees to help create a ‘low-print’ culture. The campaign kicked-off in June 2016, offering guidelines to help employees change their print habits and increase efficiency. The goal – a heavy lift compared to previous reduction statistics – was to reduce the company’s paper consumption by 30 percent.

A robust communication plan included a survey of employees’ print habits, various enterprise-wide communications, as well as engagement with site-based senior managers to provide leadership by communicating local site usage statistics and demonstrating behaviors that support a low-print culture.

As of mid-2017, an analysis of the output of all network printers demonstrated a yield of approximately 3,900 sheets of paper printed per full-time employee in 2016, equivalent to an approximate 11 percent reduction from the 4,400 sheets per employee in 2015. The numbers represented a whopping reduction of approximately 10,000 reams of paper. As a result, Voya purchased 15 percent less paper in 2016 (21 tons). The campaign will continue throughout 2017.

Every employee plays a role in helping preserve resources and reducing our environmental impact. Given paper is one of our largest purchases, a key tactic in decreasing our total ecological footprint is the reduction of paper use. By lowering paper consumption, we also reduce energy usage and costs related to manufacturing, purchasing, transporting, storing, managing and disposing of paper.

Our next step includes tactics to reduce color printing and encourage double-sided when printing as necessary, which will both reduce costs and benefit the environment. We are optimistic that we will continue to see employee behavior change through 2017 and even well beyond the PrintLess campaign.

### Paper

Percentages reflect reductions from 2007 baseline.

<table>
<thead>
<tr>
<th>Year</th>
<th>111.6M Sheets/558 Tons</th>
<th>Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2012</td>
<td>46.2M Sheets/231 Tons</td>
<td>-59%</td>
</tr>
<tr>
<td>2013</td>
<td>40.2M Sheets/201 Tons</td>
<td>-64%</td>
</tr>
<tr>
<td>2014</td>
<td>32.7M Sheets/164 Tons</td>
<td>-71%</td>
</tr>
<tr>
<td>2015</td>
<td>33.8M Sheets/169 Tons</td>
<td>-70%</td>
</tr>
<tr>
<td>2016</td>
<td>28.8M Sheets/144 Tons</td>
<td>-74%</td>
</tr>
</tbody>
</table>
Operational Efficiency

In 2017, we completed a third-party verification of our 2016 environmental performance data. As a result of this review, we changed the GHG emissions tool we use to calculate and convert figures to the EPA Simplified GHG Emissions Calculator (SGEC) version 4. As such, we recalculated 2015, 2014, 2013, 2012 and our benchmark year 2007 data under Scope 2 GHG emissions to ensure consistency in formulas and reporting. We also expanded the scope and accuracy of our reporting in this report to include fleet miles under Scope 1 and our calculated/non-metered electricity use from field office locations in our total electricity consumption under Scope 2.

### Waste and Recycling

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Waste to Landfill (Tons)</td>
<td>1,080</td>
<td>460</td>
<td>411</td>
<td>387</td>
<td>407</td>
<td>366</td>
</tr>
<tr>
<td>Percent reduction</td>
<td>N/A</td>
<td>57%</td>
<td>62%</td>
<td>64%</td>
<td>62%</td>
<td>66%</td>
</tr>
<tr>
<td>Waste Recycled (Tons)</td>
<td>748</td>
<td>839</td>
<td>638</td>
<td>691</td>
<td>681</td>
<td>553</td>
</tr>
<tr>
<td>Electronic waste diverted</td>
<td>119</td>
<td>130</td>
<td>51</td>
<td>45</td>
<td>41</td>
<td>28</td>
</tr>
<tr>
<td>Total Waste (Tons)</td>
<td>1,828</td>
<td>1,299</td>
<td>1,049</td>
<td>1,078</td>
<td>1,088</td>
<td>919</td>
</tr>
<tr>
<td>Percent reduction</td>
<td>N/A</td>
<td>29%</td>
<td>43%</td>
<td>43%</td>
<td>39%</td>
<td>50%</td>
</tr>
<tr>
<td>% to Landfill</td>
<td>59%</td>
<td>35%</td>
<td>39%</td>
<td>36%</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>% Recycled</td>
<td>41%</td>
<td>65%</td>
<td>61%</td>
<td>64%</td>
<td>63%</td>
<td>60%</td>
</tr>
</tbody>
</table>

### GHG Emissions (CO2e metric tonnes)

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Scope 1 Fossil Fuel</td>
<td>1,568</td>
<td>625</td>
<td>643</td>
<td>601</td>
<td>529</td>
<td>550</td>
</tr>
<tr>
<td>Scope 1 Fleet Cars</td>
<td>NR2</td>
<td>NR2</td>
<td>NR2</td>
<td>934</td>
<td>895</td>
<td>809</td>
</tr>
<tr>
<td>Scope 1 NetJet</td>
<td>NR2</td>
<td>NR2</td>
<td>NR2</td>
<td>NR2</td>
<td>NR2</td>
<td>83</td>
</tr>
<tr>
<td>Subtotal Scope 1</td>
<td>1,568</td>
<td>625</td>
<td>643</td>
<td>1,535</td>
<td>1,424</td>
<td>1,442</td>
</tr>
<tr>
<td>Scope 2 Electric Use Major Offices (Metered)</td>
<td>28,321</td>
<td>21,301</td>
<td>18,871</td>
<td>18,590</td>
<td>18,433</td>
<td>18,331</td>
</tr>
<tr>
<td>Scope 2 Electric Use Field Offices (Calculated/non-metered)6</td>
<td>5,744</td>
<td>5,548</td>
<td>3,483</td>
<td>3,423</td>
<td>4,032</td>
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<td>Scope 2 Steam</td>
<td>1,076</td>
<td>214</td>
<td>289</td>
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<td>Subtotal Scope 2</td>
<td>35,141</td>
<td>27,064</td>
<td>22,643</td>
<td>22,358</td>
<td>22,759</td>
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<td>Subtotal Scope 1 &amp; 2</td>
<td>36,709</td>
<td>27,689</td>
<td>23,286</td>
<td>23,893</td>
<td>24,183</td>
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<td>8,790</td>
<td>6,323</td>
<td>4,539</td>
<td>4,721</td>
<td>5,764</td>
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<td>Scope 3 Personal Car Miles</td>
<td>2,437</td>
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<td>1,160</td>
<td>1,049</td>
<td>1,043</td>
<td>1,059</td>
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<td>Scope 3 Rental Car Miles</td>
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<td>422</td>
<td>420</td>
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<td>399</td>
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<td>Scope 3 Waste7</td>
<td>375</td>
<td>160</td>
<td>143</td>
<td>134</td>
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<td>Subtotal Scope 3</td>
<td>11,602</td>
<td>8,136</td>
<td>6,262</td>
<td>6,286</td>
<td>7,347</td>
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<td>Total Business Emissions</td>
<td>48,311</td>
<td>35,825</td>
<td>29,548</td>
<td>30,179</td>
<td>31,531</td>
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### Energy Usage and Renewable Energy Certificates (RECs) (megawatts)

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<tr>
<td>Scope 2 Electric Use Major Offices (Metered)</td>
<td>60,126</td>
<td>41,438</td>
<td>36,787</td>
<td>36,347</td>
<td>36,167</td>
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<td>Scope 2 Electric Use Field Offices (Calculated/non-metered)6</td>
<td>8,959</td>
<td>7,916</td>
<td>7,049</td>
<td>6,825</td>
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<td>Total Scope 2 Electricity Use</td>
<td>69,085</td>
<td>49,354</td>
<td>43,836</td>
<td>43,172</td>
<td>44,486</td>
<td>43,262</td>
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<td>Scope 2 Steam (Actual)</td>
<td>4,749</td>
<td>943</td>
<td>1,275</td>
<td>1,523</td>
<td>1,300</td>
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<td>Scope 1 Energy from Natural Gas &amp; Diesel Fuel</td>
<td>8,653</td>
<td>3,399</td>
<td>3,492</td>
<td>3,270</td>
<td>2,861</td>
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<td>Total Energy Use</td>
<td>81,723</td>
<td>53,696</td>
<td>48,604</td>
<td>47,964</td>
<td>48,647</td>
<td>47,645</td>
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<td>Total Energy Reductions</td>
<td>-34%</td>
<td>-41%</td>
<td>-41%</td>
<td>-40%</td>
<td>-42%</td>
<td>-42%</td>
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<tr>
<td>RECs Purchased</td>
<td>62,690</td>
<td>53,934</td>
<td>46,354</td>
<td>43,214</td>
<td>49,389</td>
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<tr>
<td>Percentage of Total Electric Emissions Offset</td>
<td>92%</td>
<td>109%</td>
<td>106%</td>
<td>100%</td>
<td>111%</td>
<td>116%</td>
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</table>

1 Actual data represents 63 percent of our real estate portfolio on average; no inclusion of estimated waste data.  
2 Reductions and increases reported against 2007 baseline year.  
3 Figures include electronic waste (tons) totals.  
4 Protocol used: U.S. Environmental Protection Agency Center for Corporate Climate Leadership Simplified GHG Emissions Calculator.  
5 NR means not reported.  
6 Utilizing the Commercial Buildings Energy Consumption Survey (CBECS) formula for 2016 field office locations.  
7 Protocol used: U.S. Environmental Protection Agency Waste Reduction Model (WARM).
ASSURANCE STATEMENT
ENVIRONMENTAL PERFORMANCE DATA

Bureau Veritas North America (BVNA) was engaged to provide Limited External Assurance of Environmental Performance Data and conduct an independent verification of the greenhouse gas (GHG) emissions reported by Voya Financial (Voya) for the calendar year 2016. This Assurance Statement applies to the related information included within the scope of work described below.

The determination of the Environmental Performance Data and GHG emissions is the sole responsibility of Voya. BVNA was not involved in determining the data or GHG emissions. Our sole responsibility was to provide independent verification on the accuracy of the data and GHG emissions reported, and on the underlying systems and processes used to collect, analyze and review the information.

Boundaries of the reporting company Environmental Performance Data and GHG emissions covered by the verification:

- Operational Control
- United States Operations

Scope of Assurance and Data verified:

- Electricity Consumption (measured): 35.9 Gigawatt hours
- Electricity Consumption (estimated): 7.36 Gigawatt hours
- Scope 1 GHG Emissions: 1,442 metric tons (MT) of CO₂e
- Scope 2 GHG Emissions (Location-based): 22,660 MT of CO₂e
- Scope 2 GHG Emissions (Market-based): 304 MT of CO₂e
- Scope 3 GHG Emissions: Business Travel, 7492 MT of CO₂e; Waste Generated in Operations, 127 MT of CO₂e
- Total Waste: 919 US tons
- Recycled Waste: 553 US tons
- Landfilled Waste: 366 US tons
- Paper Consumption (Office Paper): 144 US tons

Period covered by the assurance/verification:

- January 1, 2016 to December 31, 2016

GHG Reporting Protocols against which verification was conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scope 1 and 2) and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard, and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (Scope 3)

Environmental Performance Data and GHG Verification Protocols used to conduct the verification:

- ISO 14064-3: Greenhouse gases -- Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions, and ISAE 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information
Level of Assurance:

- Limited
- Materiality Threshold: ±5%

Assurance and Verification Methodology:

- Interviews with relevant personnel of Voya; review of documentary evidence produced by Voya; review of Voya data and information systems and methodology for collection, aggregation, analysis and review of information used to determine environmental performance data; and, an audit of samples of data used by Voya to determine reported environmental performance data.

Assurance Opinion:

Based on the assurance and verification process and procedures conducted to a limited assurance level of the Environmental Performance data assertions shown above, BVNA found no evidence that the Environmental Performance Data assertions:

- are not materially correct;
- are not a fair representation of the GHG emissions data and Environmental Performance Data information; and
- have not prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard, and the ISAE 3000 Standard.

It is our opinion that Voya has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of Environmental Performance Data and GHG emissions for the stated period and boundaries.

Statement of independence, impartiality and competence

The Bureau Veritas Group is an independent professional services company that specializes in Quality, Health, Safety, Social and Environmental management with over 180 years’ history in providing independent assurance services, and an annual 2016 revenue of 4.5 Billion Euros.

No member of the verification team has a business relationship with Voya, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

BVNA has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of BVNA standard methodology for the verification and assurance of greenhouse gas emissions and environmental performance data.

Attestation:

David Reilly, Lead Verifier
Senior Project Manager
Sustainability and Climate Change Services
Bureau Veritas North America, Inc.

Trevor Donaghu, Technical Reviewer
Technical Director, Climate Change Services
Sustainability and Climate Change Services
Bureau Veritas North America, Inc.

May 19, 2017
Global Reporting Initiative (GRI) Standards Index

This GRI Index is intended to assist readers in locating the information that is specific to their needs. The 2016/2017 Corporate Responsibility Annual Report was developed in accordance with the GRI Standards: Core Option. The following details our GRI Index location:

- 1-24: page number of our 2016/2017 Corporate Responsibility Annual Report
- URL link: website page or page from which to download the corresponding document

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<th>GRI Standard Title</th>
<th>Disclosure Title</th>
<th>Location/Omission Statement</th>
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<td>Universal Standards: General Disclosures</td>
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<td>Ownership and legal form</td>
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<td>Form 10-K Pg 6 with details in 7-36</td>
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<td>About Corporate Responsibility</td>
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<td>External initiatives</td>
<td>CR External Affiliations</td>
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<td>Membership of associations</td>
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<td>Statement from senior decision-maker</td>
<td>Pg. 6</td>
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<td>Pg. 8; Form 10-K Pg. 42</td>
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<td>Mechanisms for advice and concerns about ethics</td>
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<td>Governance structure</td>
<td>Board of Directors &amp; Governance</td>
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<td>Role of highest governance body in setting purpose, values, and strategy</td>
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<td>About Corporate Responsibility, Governance</td>
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<td>Claims of reporting in accordance with the GRI Standards</td>
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<td>Explanation of the material topic and its boundary</td>
<td>Form 10-K pg. 79; MD&amp;A and pg. 61 explains how we earn income and how climate change poses risks to our business respectively.</td>
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<td>Direct economic value generated and distributed</td>
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<td>Economic Performance</td>
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<td>Indirect Economic Impacts</td>
<td>Infrastructure investments and services supported</td>
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<td>Indirect Economic Impacts</td>
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<td>Procurement Practices</td>
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<td>Ethical Practices &amp; Principles/Transparency</td>
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<td>The management approach and its components</td>
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<td>103-3</td>
<td>Universal Standards: Management Approach</td>
<td>Evaluation of the management approach</td>
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<th>GRI Standard Title</th>
<th>Disclosure Title</th>
<th>Location/Omission Statement</th>
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<td>Operations assessed for risks related to corruption</td>
<td>Form 10-K Pg 66</td>
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<td>Communication and training about anti-corruption policies and procedures</td>
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<td>Anti-corruption</td>
<td>Confirmed incidents of corruption and actions taken</td>
<td>Ethical Practices &amp; Principles/Transparency</td>
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<td>103-1</td>
<td>Universal Standards: Management Approach</td>
<td>Explanation of the material topic and its boundary</td>
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<tr>
<td>103-2</td>
<td>The management approach and its components</td>
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<td>103-3</td>
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<tr>
<td>206-1</td>
<td>Anti-competitive Behavior</td>
<td>Legal actions for anti-competitive behavior, anti-trust, and monopoly practices</td>
<td>Ethical Practices &amp; Principles/Transparency</td>
</tr>
<tr>
<td><strong>Topic Standards: Environment</strong></td>
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<tr>
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<tr>
<td>302-1</td>
<td>Energy</td>
<td>Energy consumption within the organization</td>
<td>Pg. 21, Operational Efficiency</td>
</tr>
<tr>
<td>302-2</td>
<td>Energy</td>
<td>Energy consumption outside of the organization</td>
<td>This aspect of energy is not applicable because it doesn't adequately measure our impact and doesn't fully reflect our business operations.</td>
</tr>
<tr>
<td>302-3</td>
<td>Energy</td>
<td>Energy intensity</td>
<td>Pg. 21, Operational Efficiency</td>
</tr>
<tr>
<td>302-4</td>
<td>Energy</td>
<td>Reduction of energy consumption</td>
<td>Pg. 21, Operational Efficiency</td>
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<tr>
<td>304-1</td>
<td>Biodiversity</td>
<td>Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas</td>
<td>Pg. 21, Operational Efficiency</td>
</tr>
<tr>
<td>305-1</td>
<td>Emissions</td>
<td>Direct (Scope 1) GHG emissions</td>
<td>Pg. 21, Operational Efficiency</td>
</tr>
<tr>
<td>305-2</td>
<td>Emissions</td>
<td>Energy indirect (Scope 2) GHG emissions</td>
<td>Pg. 21, Operational Efficiency</td>
</tr>
<tr>
<td>305-3</td>
<td>Emissions</td>
<td>Other indirect (Scope 3) GHG emissions</td>
<td>Pg. 21, Operational Efficiency</td>
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<td>305-4</td>
<td>Emissions</td>
<td>GHG emissions intensity</td>
<td>Pg. 21, Operational Efficiency</td>
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<td>305-5</td>
<td>Emissions</td>
<td>Reduction of GHG emissions</td>
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<td>Effluents and Waste</td>
<td>Waste by type and disposal method</td>
<td>Pg. 21, Operational Efficiency</td>
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<td>307-1</td>
<td>Environmental Compliance</td>
<td>Non-compliance with environmental laws and regulations</td>
<td>Ethical Practices &amp; Principles/Transparency</td>
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<td>308-1</td>
<td>Supplier Environmental Assessment</td>
<td>New suppliers that were screened using environmental criteria</td>
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<td>Supplier Environmental Assessment</td>
<td>Negative environmental impacts in the supply chain and actions taken</td>
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<td>Disclosure Title</td>
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<tr>
<td>401-1</td>
<td>Employment</td>
<td>New employee hires and employee turnover</td>
<td>Human Capital</td>
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<td>401-2</td>
<td>Employment</td>
<td>Benefits provided to full-time employees that are not provided to temporary or part-time employees</td>
<td>Employment Benefits</td>
</tr>
<tr>
<td>401-3</td>
<td>Employment</td>
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<td>103-3</td>
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<td><strong>The management approach and its components</strong></td>
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<td>404-1</td>
<td>Training and Education</td>
<td>Average hours of training per year per employee</td>
<td>Human Capital</td>
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<td>404-2</td>
<td>Training and Education</td>
<td>Programs for upgrading employee skills and transition assistance programs</td>
<td>Human Capital</td>
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<tr>
<td>404-3</td>
<td>Training and Education</td>
<td>Percentage of employees receiving regular performance and career development reviews</td>
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<td>405-1</td>
<td>Diversity and Equal Opportunity</td>
<td>Diversity of governance bodies and employees</td>
<td>Pg. 2; Proxy Statement; Article: Board Diversity by Design</td>
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<td>405-2</td>
<td>Diversity and Equal Opportunity</td>
<td>Ratio of basic salary and remuneration of women to men</td>
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<tr>
<td>103-1</td>
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<td>Non-discrimination</td>
<td>Incidents of discrimination and corrective actions taken</td>
<td>Content is currently under development for disclosure in 2018.</td>
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<td><strong>The management approach and its components</strong></td>
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<td>412-3</td>
<td>Human Rights Assessment</td>
<td>Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening</td>
<td>Content is currently under development for disclosure in 2018.</td>
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<tr>
<td>103-1</td>
<td>Universal Standards:</td>
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<tr>
<td>414-1</td>
<td>Supplier Social Assessment</td>
<td>New suppliers that were screened using social criteria</td>
<td>Pg. 20; planned for 2018</td>
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<tr>
<td>414-2</td>
<td>Supplier Social Assessment</td>
<td>Negative social impacts in the supply chain and actions taken</td>
<td>Pg. 20; planned for 2018</td>
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<td>103-1</td>
<td>Universal Standards:</td>
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<td>Political Activities and Contributions</td>
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<td><strong>Explanation of the material topic and its boundary</strong></td>
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<td>Public Policy</td>
<td>Political contributions</td>
<td>Political Activities and Contributions</td>
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<td>Marketing and Labeling</td>
<td>Incidents of non-compliance concerning marketing communications</td>
<td>Ethical Practices &amp; Principles/Transparency</td>
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</table>
### Disclosure Number | GRI Standard Title | Disclosure Title | Location/Omission Statement
--- | --- | --- | ---
103-1 | Universal Standards: Management Approach | Explanation of the material topic and its boundary | Materiality
103-2 |  | The management approach and its components |  |
103-3 |  | Evaluation of the management approach |  |
418-1 | Customer Privacy | Substantiated complaints concerning breaches of customer privacy and losses of customer data | Ethical Practices & Principles/Transparency
103-1 | Universal Standards: Management Approach | Explanation of the material topic and its boundary | Materiality
103-2 |  | The management approach and its components |  |
103-3 |  | Evaluation of the management approach |  |
419-1 | Socioeconomic Compliance | Non-compliance with laws and regulations in the social and economic area | Ethical Practices & Principles/Transparency

#### GRI G4 Financial Sector Supplement

| G4-EC1 | Economic Performance | Direct economic value generated and distributed | Pg. 16-19, Form 10-K Pg. 88
| G4-EN15 | Environmental Performance | Direct greenhouse gas (GHG) emissions (Scope 1) – business travel | Pg. 21, Operational Efficiency
| G4-EN16 | Environmental Performance | Energy indirect greenhouse gas (GHG) emissions (Scope 2) | Pg. 21, Operational Efficiency
| G4-EN17 | Environmental Performance | Other indirect greenhouse gas (GHG) emissions (Scope 3) | Pg. 21, Operational Efficiency
| G4-EN23 | Environmental Performance | Total weight of waste by type and disposal method | Pg. 21, Operational Efficiency
| G4-HR1 | Labor Practices and Decent Work | Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening | Content is currently under development for disclosure in 2018.
| G4-FS13 | Society | Access points in low-populated or economically disadvantaged areas by type | Not applicable because we focus our financial inclusion work on certain populations of people not specific regions. Additionally, our services are delivered via phone and online so access to physical locations is not necessary.
| G4-FS14 | Society | Initiatives to improve access to financial services for disadvantaged people | Pg. 12
| G4-FS6 | Product Responsibility | Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector | Form 10-K Pg. 8
| G4-FS7 | Product Responsibility | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | Pgs. 12, 15; Further content is currently under development for disclosure in 2018.
| G4-FS8 | Product Responsibility | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | Pg. 15; further content is currently under development for disclosure in 2018.
| G4-FS10 | Product Responsibility | Percentage and number of companies held in the institution’s portfolio with which the reporting organization has interacted on environmental or social issues | Pg. 15; further content is currently under development for disclosure in 2018.
| G4-F11 | Product Responsibility | Percentage of assets subject to positive and negative environmental or social screening | Pg. 15; further content is currently under development for disclosure in 2018.
Voya Financial Corporate Responsibility

For Tomorrow

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