

Keeping your accounts secure



Voya recognizes the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. Remember that you are your own first line of defense when it comes to protecting your accounts and identity.

Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee

We believe that keeping your account secure is a mutual responsibility, therefore the coverage Voya provides under the S.A.F.E Guarantee depends on you taking recommended action. If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to satisfying the following key steps.

1. Register your account online.
2. Review your account information on a regular basis and keep your contact information current.
3. Promptly report any suspected identity theft or unauthorized activity.
4. Contact us if you receive any communication or alert that you did not initiate.
5. Practice safe computing habits.

Additional tips on keeping your account safe and secure



General Password/PIN Security

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
 - Don't allow social networking sites to memorize your passwords/PINs.
 - Don't share your password/PIN or answers to security questions with anyone.
- In general, your account numbers, PINs, passwords and personal information are the keys to your accounts.
- The strongest passwords are comprised of a chain of unrelated common words.



Beware of fraudulent emails or phishing

- Be suspicious of emails asking for your confidential information and never provide credentials.
- Look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks.
- Be aware that fraudulent emails can appear to come from a business that you are working with. Always review sender name, email addresses and urls to ensure they are from legitimate sources.
- Voya will never ask you for your personal information by email.



Monitor your accounts frequently

- Monitor your financial accounts frequently, and be sure to look for unusual transactions. Voya's online account access and mobile app make monitoring your account easy.
- Sign up for electronic delivery of important documents to get quicker notification of account activity.
- Immediately open your statements and confirms to verify all activity. If you notice anything suspicious, call your financial institution immediately.



Take care of your computer and mobile devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Check your operating system to see if firewalls are included. If not, be sure to install a firewall to regulate the flow of information between computers.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.



How Voya is keeping your accounts safe

Voya takes numerous measures to safeguard the confidentiality, integrity, and availability of our systems, including authentication, monitoring, auditing, and encryption. Our work never stops when it comes to your security and we are constantly evolving our strategies to address and adapt to anticipated threats. We believe our proprietary data security programs and our proactive focus on “people, technology and process” give us an advantage in combating constant threats.

If you suspect fraud on your account, contact us **anytime** using the S.A.F.E. Customer Submission Form located at www.voya.com/content/safe-contact-page and we will respond appropriately to determine the best course of action, which may include locking your accounts instantly, blocking money transfers, and further protecting your account from unauthorized activity.



What to do if you are a victim of a data breach

1. Consider changing any PIN or password used to access your financial accounts, especially if the PIN or password contains any part of your Social Security number or date of birth.
2. Sign up for account alerts or electronic delivery of notices from your financial institutions if available.
3. Order copies of your credit reports from the three national credit-reporting agencies. Then, look for accuracy or indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries, defaults and delinquencies that you did not cause.

What to do if your identity has been stolen

- Visit the federal government’s website identitytheft.gov for detailed instructions on how to report and recover from identity theft. This site provides streamlined checklists and sample letters to guide identity theft victims through the recovery process.
- Contact Voya and your other financial institutions and credit card issuer(s) to inform them that your identity has been stolen.

Take action on securing your accounts today.

Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Keep your accounts and personal information safe and secure. Visit go.voya.com/datasecurity



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company (“VRIAC”). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC (“VIPS”). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states

200047 3050624.X.G-2 WLT 250001822 ©2019 Voya Services Company. All rights reserved. CN1062449_0122