

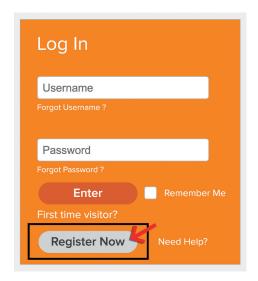
Registering your account online is important. Not only does it help you access tools and resources for your account, but it takes advantage of Voya's layers of strong online security to help provide protection against the ongoing risk of fraud and cyber threats. Be your own first line of defense in protecting your account and identity.

Voya's S.A.F.E.® Guarantee

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 you taking action to satisfy 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. Practice safe computing habits.

To learn more about Voya's S.A.F.E.® Guarantee, visit https://www.voya.com/articles/safe-guarantee.





Visit the Plan's website today. Select *Register Now* below the *Enter* button in the *Log In* section to register your account. Registering your account is an important first step in keeping your account information secure.

VoyaRetirementPlans.com

Questions?

Speak to a Customer Service Associate at 800-584-6001 or log on to VoyaRetirementPlans.com.

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.

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