



A myVoyage proposal for:

Presented By:

VOYA FINANCIAL
myVOYAGE.

PLAN
INVEST
PROTECT

VOYA[®]
FINANCIAL

With **myVoyage**, your employees can make optimal choices to help them choose and use benefits. With a panoramic view of their finances, employees gain greater insights on their complete financial picture – right at their fingertips.

Through science-based tools, guidance and resources, myVoyage brings together benefits and financial accounts into one easy-to-use digital hub to connect decision-making and optimize spending and savings.

Plus, insights and education are delivered in a simple, fun and engaging way.

During enrollment, personalized enrollment guidance can help lift savings potential and household spending by optimizing benefits selection across health care, student loans, retirement and emergency savings.

And a simple, step-by-step rollout experience led by your Voya team helps make the set up as easy as possible so your employees start enjoying the myVoyage next-gen experience faster.

Why should you consider offering this next-gen, connected digital experience?



Health and wealth decisions are closely connected.

- **#1 reason** for hardship withdrawals from retirement plans are unexpected medical expenses¹
- **68% report challenges getting needed health care** - and the #1 challenge is covering the costs²



Employees want help with benefits decisions.

- **84% are interested in a digital tool** that allows them to see all financial and benefits information in one place³
- **78% rate their employer as a trusted source** of information when it comes to making employee benefit decisions⁴



myVoyage helps realize value by getting workplace benefits and savings in sync.

- Employers are better positioned to achieve better return on their benefits spend and reduce time, headache and complexity of their benefits program
- Increase the value of the benefits offering through helping to support improved financial outcomes, increased employee engagement and a simpler experience
- From rollout through reporting, your Voya team will be by your side to support the success of myVoyage at your organization

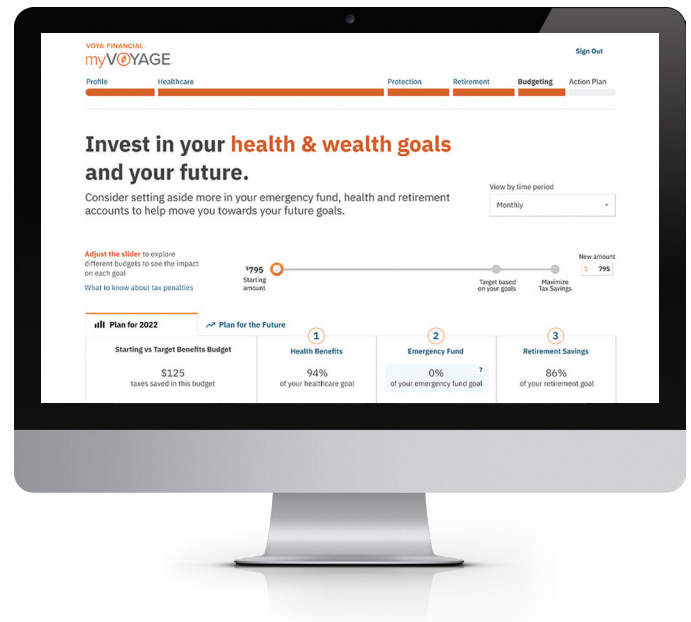
What's included?

myVoyage includes year-round and benefits enrollment guidance to help make your employees live for today, plan for tomorrow and feel confident about the future. The experience is dynamic and flexible to adjust as employees' lives change.



For employees

- **Personalized enrollment guidance:** Decision support for benefits selection with specific “next dollar” guidance, as well as guidance for how much to consider setting aside in health savings and/or spending account(s), retirement account(s) and emergency savings across a household.
- **Consolidated view:** Includes workplace benefits, savings and retirement accounts, with added ability to aggregate outside financial accounts for a complete financial picture.
- **Financial wellness:** View across all accounts, set and track goals, get insights to help plan for the future and receive targeted nudges.
- **Information on medical claims:** Track out-of-pocket expenses and get reminders for preventative care.
- **Convenient access:** Employees can access myVoyage on both desktop and mobile devices for 24/7 access from anywhere.
- **Professional resources:** Ability to refer employees to a financial professional for additional personalized advice and guidance.⁵



For employers

- **Personalized enrollment guidance:** Decision support during benefits enrollment to help employees allocate dollars, make benefits decisions easier and build employee appreciation.
- **Simple rollout:** Voya makes it simple for you to rollout myVoyage with a step-by-step process that your Voya team guides you through. A full communications plan helps drive awareness and engagement with employees.
- **Customized solution:** You'll receive an employer-specific instance of the digital tool, pre-loaded each year with your specific benefits offering.
- **Boost the benefits package ROI:** Employers invest considerable funds and effort in their employee benefits and savings plans, so optimizing spending and saving through more informed decisions can hit the bottom line.
- **Results that matter:** Analysis of results, including utilization and behavioral changes within your employee population to demonstrate progress and positive outcomes.

myVoyage fees

Description	Fee	Paid by
Annual fee:		
Implementation fees		
Additional fees (integration, claims insights, etc.)		
Rate guarantee		

For more information about myVoyage, or to view a demo, contact your Voya representative.

PLEASE REVIEW THE DISCLOSURES IN THE Personalized Enrollment Guidance Terms, which outline the criteria and methods behind Personalized Enrollment Guidance, including limitations and assumptions to consider when reviewing the output of the tool. Results may vary over time due to regulatory and/or tax changes, as well as changes in your health and/or financial situation.

IMPORTANT: The projections or other outputs of Personalized Enrollment Guidance regarding the likelihood of various health costs and spending, and investment outcomes are hypothetical in nature. They do not reflect actual health costs and spending or investment results and are not guarantees of future results. Personalized Enrollment Guidance does not provide tax advice.

Voya Financial and its affiliated companies (collectively, “Voya”) is making available to you the myVoyage Personalized Enrollment Guidance tool offered by SAVVI Financial LLC. (“SAVVI”). Voya has a financial ownership interest in and business relationships with SAVVI that create an incentive for Voya to promote SAVVI’s products and services and for SAVVI to promote Voya’s products and services. Please access and read SAVVI’s Firm Brochure which is available at this link: <https://www.savvifi.com/legal/form-adv>. It contains general information about SAVVI’s business, including conflicts of interest.

Health Savings and Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC) are administered by WEX Health, Inc. (“WEX Health”). Investments are not FDIC Insured, are not guaranteed by Voya and may lose value. All investing inherently involves risks of fluctuating prices and the uncertainties of return and yield. All security transactions involve substantial risk of loss.

In addition, the Personalized Enrollment Guidance tool provides information and options for your consideration regarding, among other things, Supplemental Health insurance policies. Because Voya sells Supplemental Health insurance policies as part of its overall Health Solutions business, you should consider the conflict of Voya’s ownership interest in SAVVI when considering the Supplemental Health insurance policies Personalized Enrollment Guidance highlights for your consideration. You are under no obligation to purchase any benefits highlighted by the Personalized Enrollment Guidance tool, and most such benefits can be purchased or excluded on an individual basis. You are not required to purchase Supplemental Health insurance to enroll in healthcare coverage.

Voya also offers retirement products as part of its Wealth Solutions line of business. You should also consider the conflict of Voya’s ownership interest in SAVVI when reviewing the contribution calculations made by the Personalized Enrollment Guidance tool in connection with your retirement savings options. You are not obligated to make any such contribution.

The Personalized Enrollment Guidance tool provides information and options for you to consider in making healthcare, health savings, emergency savings, and retirement savings choices. Those choices are solely up to you to make. Personalized Enrollment Guidance does not provide you with fiduciary advice with respect to your plan elections and contributions. None of SAVVI, Voya, nor WEX Health acts in a fiduciary capacity in providing Personalized Enrollment Guidance or other services to you; any such fiduciary capacity is explicitly disclaimed.

¹ Based on Voya internal data, 1/1/2021 - 7/31/2021

² Based on Mercer’s 2022 Inside Employees’ Minds study, 2022

³ Voya Financial® collaborates with an independent research firm, Ipsos®, to conduct periodic surveys among those participating in employer-sponsored retirement plans managed by Voya. During the period between July-August 2022, 5889 retirement plan participants evaluated Voya.

⁴ Voya Consumer Insights & Research Team, Survey conducted through Ipsos, Dec. 2020

⁵ Financial professionals are investment advisor representatives and/or registered representatives of, and securities and investment advisory services are offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through investment advisor representatives of Voya Financial Advisors.

Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

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