

Helping employees get more from workplace benefits and savings

Some of life’s most important decisions revolve around money and health, yet 33% of employees say they don’t understand their workplace benefits.¹ This goes to show how complex and confusing these decisions can be.

On top of that, 60% of employees feel financial stress which directly impacts their wellbeing and productivity at work.²

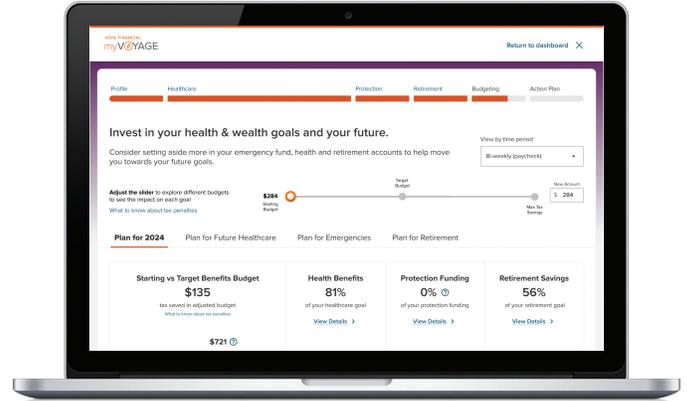
It’s time to help employees feel more confident through a connected workplace benefits and savings experience.

Meet the tool that can make a difference

myVoyage is a digital experience that offers personalized enrollment guidance and support, helping employees choose and use their workplace benefits and savings more effectively.

Employers benefit from easy, holistic benefits management.

Employees can optimize their benefits and savings decisions, thanks to data-driven, personalized guidance in myVoyage.



Benefits for employers

A customized solution

An employer-specific instance of the digital tool, pre-loaded each year with your unique benefits offering.

Tools to build success

We’ll help educate and engage employees through comprehensive communication.

Simple rollout

A dedicated Voya rollout manager will facilitate the myVoyage launch.

Reporting

Your Voya relationship manager will provide follow-up reporting and metrics to help measure the impact of myVoyage.

Personalized guidance help drive positive actions

Results from the myVoyage Personalized Enrollment Guidance experience demonstrate how it can impact employees’ health and wealth decisions.

myVoyage can help employees make the most out of their paychecks, use their benefits more fully and find a healthy balance between living for today, preparing for tomorrow and feeling confident about the future.³



13%

Higher retirement savings rate



14%

Higher HSA adoption rate



35%

Higher supplemental health insurance adoption



3x

More likely to make a change to health insurance plan



myVoyage honored and recognized by *Fast Company*

Voya Financial has been honored as a Finalist in *Fast Company* magazine's 2023 World Changing Ideas Awards for its myVoyage Personalized Enrollment Guidance tool⁴

"Personal Finance" category
May 2023

Sources

1: 2022 Workplace Wellness Survey

2: 2022 PwC Employee Financial Wellness Survey

3: January 2022-January 2023 Results from one pilot customer (Voya Financial) with a total of 6,410 employees eligible for the tool. 944 eligible employees used the tool (myVoyage app and Personalized Enrollment Guidance).

4: In May 2023 Voya Financial was honored as a finalist in the "Personal Finance" category of the *Fast Company* magazine's World Changing Ideas Awards for its myVoyage Personalized Enrollment Guidance tool. The awards cover projects that have launched since January 2022. The "Personal Finance" category honors tools, initiatives, and other products and services that help people better manage their money. Finalists in each of the 44 Categories are selected from all eligible entries by Fast Company Magazine editors and two individuals active in the corresponding industry. Entries are judged on their business impact, beauty, originality, functionality, social impact, and depth of user insight. Voya paid an application fee to be considered and pays a logo licensing fee. Awards and/or rankings are not representative of actual client experience or outcomes and are not indicative of any future performance.

Learn more <http://go.voya.com/myvoyage>



Reach out to your Voya representative to schedule a demonstration of how myVoyage can impact your employees.

Please review the disclosures in the Personalized Enrollment Guidance Terms, which outline the criteria and methods behind myHealth&Wealth, 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 Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by Voya Institutional Trust Company.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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 myHealth&Wealth 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, nor Voya acts in a fiduciary capacity in providing Personalized Enrollment Guidance or other services to you; any such fiduciary capacity is explicitly disclaimed.

Products and services offered through the Voya® family of companies.

For broker and employer use only.

220363 216857_0525 © 2023 Voya Services Company. All rights reserved. CN2779785_0524