

Maximizing benefits for all your employees

Voya Cares is grounded in the belief that people are defined by what they can do — not by what they can't



PLAN | INVEST | PROTECT

VOYA | Cares®

Helping people with special needs and caregivers plan for the future they envision.

Did you know?

“Approximately 57 million —one out of five — people in the U.S. live with a disability.”¹

We care.

Voya Cares® provides holistic financial wellness and retirement planning solutions to help all employees move closer to the future they envision. This program helps employers create a more diverse, inclusive and supportive environment by improving awareness and addressing the unique planning challenges faced by people with special needs and their caregivers.

Why should employers be concerned about special needs financial planning?

Most employers are surprised to learn the number of their employees impacted by special needs challenges. Due to fear of stereotypes and social stigmas, many caregivers are silent on the issues they face with only 56% speaking to their supervisor about their responsibilities.²

In addition to planning their own retirement, caregivers must plan a lifetime of continuous care for their loved one with special needs, which includes:

●
Creating a Life Care Plan

●
Creating & updating a Letter of Intent

●
Ensuring all family members are included in the Life Care Plan & Letter of Intent

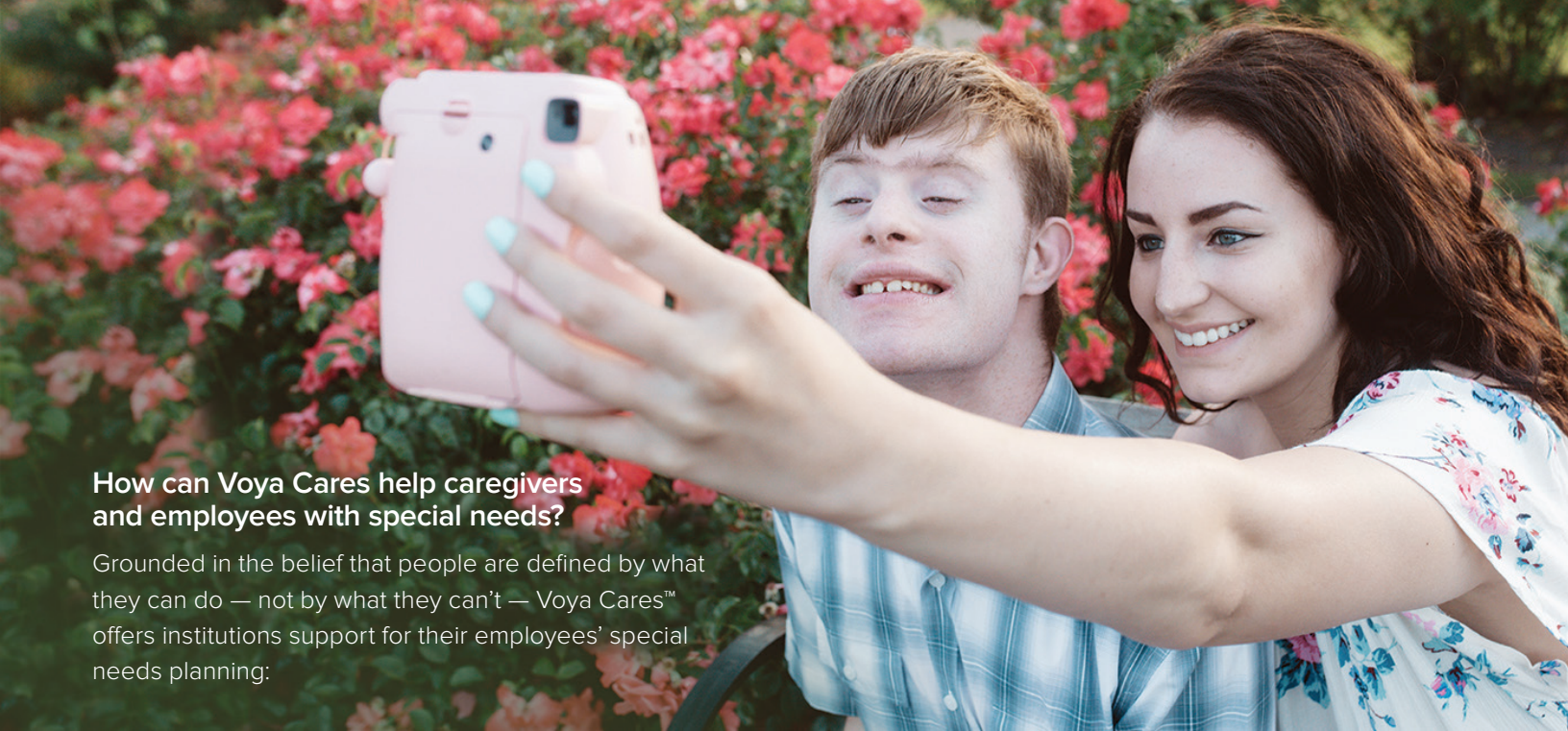
●
Identifying all employer and government benefits as well as personal assets

●
Reviewing health plan options

●
Choosing a guardian, conservator, or trustee

●
Utilizing legal instruments to create an estate plan

●
Updating the Life Care Plan to accommodate their loved one's life changes



How can Voya Cares help caregivers and employees with special needs?

Grounded in the belief that people are defined by what they can do — not by what they can't — Voya Cares™ offers institutions support for their employees' special needs planning:

Voya Cares Online Resource Center

The Voya Cares Online Resource Center includes access to educational articles for employees, white papers and educational brochures.

Topics covered include:

- Understanding Social Security guidelines
- Assistance with government benefits
- Establishing a special needs trust
- Guardianship
- Life Care Planning guidance
- Coordinating family assets
- Continuity of Care documents
- Planning for post-education
- Settlement planning

Support

Visit www.voya.com/voyacares

Did you know?

"1 out of every 6 workers in the U.S. assist with caregiving."³

How does Voya Cares help companies navigate the journey?

Voya Cares is designed to help employers create a more inclusive, supportive and diverse environment, which drives three key strategic initiatives — employee engagement, recruitment and retention. Voya is striving to lead the way for disabilities inclusion, and is focused on the following key areas:



Cultural awareness, education & internal training for all employees



Accessibility for physical & virtual assets



Employment readiness



Employee engagement



Employee benefits



Marketing & corporate responsibility messaging & imagery

Voya Cares can help transform and strengthen your organization from the inside out to be more inclusive and supportive of those with special needs and disabilities as well as their caregivers. Together, we can embark on the journey of improving your employees' holistic financial wellness as well as strengthening the broader community.

Let's have a conversation

Voya Cares can help you create a more inclusive and diverse workplace environment where employees feel comfortable bringing their whole selves to work — benefiting other employees and the organization.

We are passionate about helping people with special needs, their caregivers and family members. Our ambition to provide financial planning solutions for this community is a direct result of our mission to become America's Retirement Company and to help all Americans retire better — one person, one family, one institution at a time.

Did you know?

“85% of CEOs whose organizations have a diversity and inclusiveness strategy say it has enhanced business performance.”⁴

Visit www.voya.com/voyacares.



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

1 U.S. census Bureau. “Americans with Disabilities”: 2010. **2** National Alliance for Caregiving and AARP: Caregiving in the U.S., 2015. **3** Gallup-Healthways Well-Being Index, 2011 **4** Pricewaterhouse Coopers. 18th Annual Global CEO Survey (2015)

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