



2018/2019

2018/2019 Impact Report: A Secure Financial Future for All

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL



About This Report

Progress is what we seek along our corporate responsibility (CR) journey at Voya Financial. Since we emerged as an organization at our initial public offering (IPO) in 2013, we have focused on addressing the material CR issues most important in our industry, as well as those that define who we are as people and the impact we want to have in the world.

Our 2018/2019 Impact Report: A Secure Financial Future for All reinforces the importance we place on helping all Americans retire better not just by “what” products and services we offer, but “how” we empower our people, serve our clients, invest in communities and protect the environment.

Our commitment to developing solutions-based products and services that meet client needs throughout all stages of their lives is essential to what makes us a different kind of company.

We invite you to read through this report to learn more about our CR approach and commitments. The CR strategy and activities described in this report are those of Voya Financial and not of our affiliated representatives or other distribution partners. Comparative and quantitative data covers the 2018 calendar year, unless otherwise noted. Qualitative information covers 2018 and the first half of 2019, unless otherwise noted. Corporate information, unless otherwise indicated, is current as of the publication date.

This report has been prepared in accordance with the [Global Reporting Initiative](#) (GRI) Standards: Core Option and contains a GRI Index, which directs the reader to GRI required content within this report and on our website.

> **Your feedback is welcome; please contact us at voyacr@voya.com**

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2018 Company Snapshot

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better. With a clear mission to make a secure financial future possible — one person, one family, one institution at a time — Voya’s vision is to be America’s Retirement Company®.

Employees¹

6,000

Employees

51%

Female Employees

50%

Female Executive Committee Members

24%

People of Color

3%

Self-identified Disabled/ Special Needs²

Economic

\$8.5 billion

in Revenue

\$467 billion

Assets Under Management and Administration

13.8 million

Customers

\$34 billion

ESG Assets Under Management

183.6%

Increased Stock Performance³

Governance

5

Year Average Director Tenure¹

7

Independent Directors (of 8)

43%

Female Independent Directors

6th

Year as one of the World’s Most Ethical Companies®

100%

Employee Code of Business Conduct and Ethics Training

Clients

49,000

Institutional Clients

5.1 million

Individual Retirement Plan Investors

700,000+

Retail Clients Served by 1,700 Voya Financial Advisors

6.2 million

Covered through Employee Benefits⁴

800,000

Individual Life Insurance Policies

Awards and Recognition:



1 As of 6/30/2019

2 As compared to Disability:IN 2.1% benchmark

3 NYSE market closing price as of 6/30/2019, as compared to initial public offering NYSE price on 5/2/2013

4 Portfolio of life, disability, voluntary insurance products, and health savings and spending accounts of individuals covered through the workplace

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Leadership Perspectives

Excerpts from a conversation with these two leaders in August 2019 focus on Voya's corporate responsibility journey.

> View [additional video highlights](#)



Rodney O. Martin, Jr., Chairman and CEO, Voya Financial.

Lynne Biggar, Chair, Nominating and Governance Committee, Voya Financial Board of Directors.

Trust and Integrity

"It is ever more important for a company like a Voya to be founded on the basis of trust ... Building that trust comes over a period of time. It comes with tone at the top, it comes from sustained investments in capabilities. And consumers will actually go out of their way to do business with companies that have higher integrity, quality products and can be trusted."

— Lynne

Corporate Responsibility

"What I find exemplary is the progress. The amount of progress that has been made is really profound. The focus and the tone at the top is absolutely spot on. The 'walking of the talk' of Rod and his leadership team is amazing."

— Lynne

Diversity and Inclusion

"There is a significant competition for talent today. We need talent from all dimensions of life, men and women, different backgrounds and experiences ... Diversity of experience and thought helps us look around corners a little more effectively. And we are slowing down enough to listen to our people, and I think we just get better outcomes."

— Rod

Employee Financial Wellness

"The most important asset [that we have is] the 6,000 men and women who help support our customers every day ... And they have lives. And those lives have real issues that emerge. In order to bring your full self to work, you've got to have a path to solutions. That is why, it is critically important from an employee perspective, and from a customer perspective, to provide tools and support in the workplace for financial wellness."

— Rod

Financial Inclusion

"When we went public, we set a very audacious objective to be recognized as America's Retirement Company. As we began to understand what that meant, we realized that one in five families have someone with a special need or a disability ... That began a journey that has grown rapidly [into] being increasingly recognized as one of the leading employers focused on this community."

— Rod

Giving Back

"Increasingly, I think leadership is about motivating internal teams and leading people who are not like you and inspiring groups of people to be focused not just on the business outcomes, but on the footprint of the company on the community and environment."

— Lynne

"We enable and support our employees to contribute 40 [volunteer] hours a year, on our time, to things that matter to them. The National Day of Service is a cornerstone to that. Our employees are contributing at a rate [that is] a multiple of what the national average is. I think that is a measure of organizational health that is as effective as any."

— Rod

Governance & Management

The Office of Diversity and Corporate Responsibility (ODCR) is led by the senior vice president who reports to the executive vice president and chief human resources officer, who in turn reports to the chairman and chief executive officer. The ODCR collaborates closely with business and functional leaders across the enterprise to ensure the integration of CR throughout business operations.

Corporate Responsibility and Diversity & Inclusion Executive Council

The Executive Council comprises the top eight leaders of the company and provides oversight for the ODCR strategy and activities through formal quarterly meetings.

Rodney O. Martin, Jr.
Chairman and Chief Executive Officer
Director, [Junior Achievement USA](#)

Nancy A. Ferrara
Executive Vice President, Operations & Continuous Improvement
Executive Sponsor, Voya's Latinx Employee Resource Group
Director, [Ronald McDonald House of Jacksonville](#)

Christine Hurtsellers
Chief Executive Officer, Investment Management
Director, [UNICEF Southeast Regions](#)

Charles P. Nelson
Chief Executive Officer, Retirement & Employee Benefits
Executive Sponsor, Voya's NextGen Employee Resource Group
Trustee, [The Bushnell Performing Arts Center](#)

Margaret M. Parent
Chief Administrative Officer
Director, [New York City's YMCA](#)

Kevin Silva
Chief Human Resources Officer
Executive Sponsor, Voya's Disabilities & Special Needs ERG
Chair, [New York Institute of Technology](#)

Michael S. Smith
Chief Financial Officer and Interim Chief Risk Officer
Trustee, [The Actuarial Foundation](#)

Patricia J. Walsh
Chief Legal Officer
Executive Sponsor, Voya's LGBTQ+Allies Employee Resource Group
Director, [Partnership for After School Education](#)

> See biographies on [voya.com](#)

Nominating and Governance Committee

The Nominating and Governance Committee of Voya's board of directors engages with the ODCR through formal annual meetings.

Lynne Biggar (Chair)
Chief Marketing and Communications Officer, Visa Inc.
Director, [New 42nd Street](#)

J. Barry Griswell
Retired Chairman and Chief Executive Officer, Principal Financial Group
Chair, [Berry College](#)
Chair, [Scholarship America](#)

Joseph V. Tripodi
Former Chief Marketing Officer, The Subway Corporation
Director, [Newman's Own](#)

David Zwiener
Operating Executive, The Carlyle Group

> See biographies on [voya.com](#)

> Read more about [Governance of CR issues on our website](#)

Nominating and Governance Committee Responsibilities



Review environmental, sustainability and corporate social responsibility matters of significance to Voya Financial.



Review of the company's activities and initiatives related to diversity and inclusion, and receive periodic reports regarding the company's diversity activities and initiatives.

Materiality & Approach

Voya Financial is intentionally a different kind of company — from our culture to our commitment to help *all* Americans achieve a secure financial future. Our approach to CR reflects our focus on doing the right thing — for our employees, our clients, our communities and the environment.

Our Approach

We continually are recognized for our performance and achievements by third parties, but that is not why we focus on advancing our CR performance. We operate our business in a manner that is responsible and ethical because we believe in doing the right thing. It is central to our culture and to our ethos.

Our Corporate Values

We Have Customer Passion ∴ **We Do The Right Thing**
We Are The We ∴ **We Have a Winning Spirit** ∴ **We Care**

We approach CR by integrating responsible and sustainable thinking throughout the enterprise. This includes considering social and environmental factors in areas of the business such as [risk management](#), [procurement](#), [environmental stewardship](#), [product development](#) and service delivery.

In order to meet the evolving needs of stakeholders, we focus our reporting on the CR material issues of most importance to our business and stakeholders as defined through our [materiality assessment](#) conducted in 2016. Human capital, ethics, integrity and responsible products/services rose to the top for CR material issues for Voya.

Our four strategic [CR Pillars](#) encompass these material issues and our [2020 ESG Commitments](#) are a mechanism for disclosing performance. In addition, our reporting is in accordance with the [Global Reporting Initiatives](#) (GRI) Standards, and we work to address gaps identified through third-party assessments such as Bloomberg Equality Index, Dow Jones Sustainability Index, MSCI and other reputable standards.

Our Material Issues

Human Capital

The majority of roles within our company require highly educated and skilled individuals whose talents align with our [high-performing culture](#) that focuses not only on “what” results are produced, but “how” employees produce those results. We focus on fostering an environment where all employees are valued and respected. We know that the ability to attract, train/develop and retain talent that represents the diversity of America is important to helping all Americans retire better.

Ethics & Integrity

We are in the business of helping our clients achieve a secure financial future, requiring us to interact with private and sensitive data. We develop long-term, advisory relationships that have trust at their foundation. We take seriously our responsibility to impart our expert, financial knowledge in a manner that serves our clients fairly and transparently. We work to earn our clients’ trust every day.

Responsible Products & Services

We understand the importance of ESG to the long-term sustainability of our business and to the investment process. We provide solutions that help our clients achieve their investment and retirement objectives in a responsible manner. This includes our focus on addressing the needs of individuals with special needs and disabilities and their caregivers through our [Voya Cares](#) program and improving financial wellness through [myOrangeMoney](#).



2018 CR Highlights



Empowering Our People

95%

Employee Performance Reviews Completed

124,800

Employee Training Hours

22%

Members of Employee Resource Groups

52%

Employees Acted/Planned to Act to Improve Financial Wellness¹

50%

Enterprise Leadership Nonprofit Board Service

95

CFA Investment Institute Foundations Certificate Holders/Candidates



Investing in Communities

40

Paid Volunteer Hours Annually

41,000+

Hours of Volunteer Service

\$5.9 million

Employee Donations with Foundation Matching Gifts

3,900+

Unique Nonprofit Organizations Served²

51%

Increase in Student STEM Career Interest³

55%

Increase in Student Financial Literacy Understanding³



Serving Our Clients

91%

Customer Satisfaction for Retirement Business⁴

2,900

Continuous Improvement Training Hours

1.5+ million

Retirement Plan Participants Accessed myOrangeMoney⁵

55

ESG Engagements with Portfolio Companies

30%

Increased Savings for myOrangeMoney Users^{5,6}

100%

Employees Trained on Cybersecurity



Protecting the Environment⁷

51%

Energy Reduction

70%

Reduction in Waste

83%

Reduction in Paper Use

141%

Electricity Use Offset

74%

Waste Recycled in Operationally Controlled Offices

13 million

Disposable Cups Diverted from Landfill⁸

¹ Based on April 2018 survey data of employees who participated in Voya's [Financial Wellness Experience](#)

² Nonprofit beneficiaries of volunteerism hours and donations

³ Average across Voya Foundation STEM and financial literacy programs

⁴ Based on June-July 2018 survey data

⁵ Based on data from 4/1/2018 through 3/31/2019

⁶ Voya Plan Participant myOrangeMoney users save 30% more than non-users

⁷ Performance as compared to 2007 baseline

⁸ Since 2008, due to our *Bring Your Own Mug* program

Closing the ‘Talk and Walk’ Gap in ESG Investing

ESG investing is no longer a “trend” to watch — it is now mainstream. The [Principles for Responsible Investing \(PRI\)](#) cites nearly 2,000 asset managers as signatories, representing \$90 trillion in assets. Why then does there still seem to be a gap between the “talk” and the “walk” in ESG investing?

Terminology Abounds

ESG Integration. Socially Responsible Investing. Impact Investing. Are they all the same? As we explain below, they have their differences and sometimes the confusion regarding definitions can intimidate clients and stymie uptake. ESG investing is growing, and fortunately, there is no slowing in sight. Our role as a trusted partner is to help our clients understand the ESG investment landscape by defining the different approaches and advising them on which products and solutions will help them meet their investment objectives.

Values Alignment

Socially Responsible Investing

An investment approach that seeks to align with client values by intentionally avoiding investments from specific activities, sectors or geographies not aligned with client values.

Integration

Environmental, Social and Governance

An investment approach that seeks to improve performance through the systematic consideration of ESG factors alongside traditional financial factors.

Impact and Thematic Investing

Measurable Positive Outcomes

An investment approach that seeks to deliver specific, measurable, positive, social and environmental impacts alongside financial performance.

Myths Persist

Myths continue to persist that ESG investing means sacrificing returns. A recent [Morningstar study](#) demonstrates that ESG investing need not sacrifice return: 41 of 56 ESG indexes outperformed their non-ESG equivalents since inception¹. Extensive [research](#)² supports the fact that companies managing ESG effectively have stronger financial performance and drive long-term value for investors.

In addition, investors are concerned that long-term performance tracking is only possible far into the future. The reality is that it has been nearly 30 years since the first sustainably oriented fund [MSCI KLD 400 Social Index](#) was launched as Domini 400 Social Index — and it still exists today. There are newer approaches for varying asset classes that have proven track records as well.

Voya’s Approach

In the past couple of years, our asset management business has scaled its capabilities significantly. As there is no one solution that fits all, we focus on aligning our products and offerings to our client needs. We have advanced our integration of ESG into our business offerings and day-to-day operations. From our analysts to our CEO, there is an understanding of ESG and how it helps achieve long-term growth for our clients and connect with them through our shared values. We organize our ESG Investment Program: Integration, Solutions, Investment Stewardship and Leadership. Read [more about this program](#).

Voya Investment Management Solutions:

Provide a select range of ESG investment solutions to meet client needs. Includes Exclusionary approaches, Integration and targeting impact.



Socially Responsible Investment Exclusionary Screens

Limit portfolio exposure to specific sectors: alcohol, tobacco, weapons, fossil fuels, religious screens, global norms



ESG Integration

Integrate the consideration of environmental, social and governance factors into investment decisions to maximize performance



ESG Intention/Impact Investment

Target specific impacts such as ESG leaders, gender diversity, renewable energy, etc.

¹ Lefkovitz, D. (2019, March 12) “ESG Investing and Performance Analyzed,” Morningstar Blog

² Gunnar Friede, Timo Busch & Alexander Bassen (2015) ESG and financial performance: aggregated evidence from more than 2,000 empirical studies, *Journal of Sustainable Finance & Investment*, 5:4, 210-233, DOI: 10.1080/20430795.2015.1118917

► [Read more about ESG Investing at Voya](#)

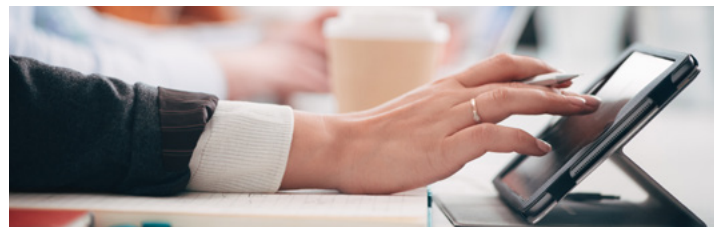
Managing Cyber Risk

The threats that institutions and individuals face from cybersecurity evolve on a daily basis. Breaches have a financial motivation approximately 95% of the time, and that means the pressure is on for all companies, particularly those in financial services, to have a robust strategy in place to mitigate and remediate cyber risk and safeguard all data.

The Weakest or Strongest Link

We are in the business of managing risk — both internally and externally. This means our team of highly skilled information security professionals are constantly working to equip our end-users (i.e., employers, customers and business partners) with knowledge and resources. In addition, they ensure that we assess all third parties that exchange or store client and business-critical data.

All of our employees are trained in the practice of cyber protection, particularly those who work directly with customers. This includes training to identify and report email phishing, proper procedures for protecting confidential data and using social media.



Strategy and Execution

Voya takes numerous measures to safeguard the confidentiality, integrity and availability of our systems, including authentication, monitoring, auditing and encryption. These are built into the design, implementation, and day-to-day practices of our entire operating environment with the goal of preventing the corruption of data and blocking unknown or unauthorized access to our systems and customer accounts.

We have a clearly defined strategy with layers of technical security controls that adhere to regulatory requirements to provide maximum protection with proactive threat intelligence collaboration across the industry, government agencies, and security firms. Our strategy and activities are reviewed by the Nominating and Governance Committee of the Board of Directors, cross-functional senior executives and the Voya Risk Committee.

In order to ensure we have a cross-functional team dedicated to cybersecurity, we established a Cybersecurity Steering Committee in early 2019 to help us to better identify, analyze, and evaluate risks associated with cybersecurity. The committee is responsible for ensuring the company's cybersecurity strategy aligns with business objectives and for promoting policies that protect the confidentiality, availability, and integrity of its information assets. It also provides a platform to discuss urgent security items.

Cybersecurity Awareness

Each October, Voya participates in [National Cybersecurity Awareness Month](#). Voya employees learn tips about identifying threats, participate in quizzes and activities such as online scavenger hunts that help reinforce good cyber hygiene.

-  Dedicated and certified **information security professionals**
-  Participate in **global ethical hacking competitions**
- FRONT-LINE EMPLOYEES** Trained **first line of defense** on fraud detection and prevention
-  **MONTHLY Phishing tests** across Voya Financial
- 85K** Individual emails sent for phishing tests to **train employees** on how to avoid phishing attacks

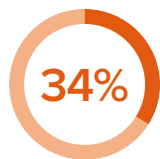
> [Read more about how we keep customer data secure](#)

Addressing American Workers' Financial Wellness

If faced with a \$400 emergency, 27% of Americans would borrow or sell something to cover the cost and 12% would not be able to cover the cost at all.¹ This lack of financial future preparation concerns us as a company committed to helping all Americans retire better, and we are working to better understand and address the barriers to financial security.

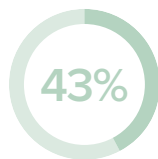
American Workers' Financial Stress

We asked American workers about their feelings concerning their finances. Of those who responded, 47% reported feeling financially out of balance with negative consequences for health, productivity at work, retirement savings and delayed retirement.



Financial Stress Impacts Health

34% indicate their health has been impacted as a direct result



Reduced Productivity

43% report finances have been a distraction at work and 15% note that this has caused them to miss work occasionally



Retirement Savings Shortfall

52% have less than \$50,000 saved for retirement



Delayed Retirement

54% with financial stress plan to postpone retirement and extend their working years



¹ Report on the Economic Well-Being of U.S. Households in 2018, May 2019
² Summary results through 04/30/2019

Live for Today, Plan for Tomorrow²

Through extensive research with our customers, we set out to better understand the American worker, and their behavior and attitude toward finances through an assessment as a component of *Voya's Financial Wellness Experience*. What we learned — and continue to learn — shapes the way in which we are building solutions to lead to better outcomes.

Six pillars reflect our unique point of view on financial wellness. We developed them to address the foundational aspects of money health. Our learnings from the 83,300+ customers who completed the Financial Wellness Assessment included insights about savings and protection:

- 50% have inadequate emergency funds
- 44% have inadequate levels of basic insurance protection



Experience Based on Insight

When we asked people about their financial wellness through deeper research, we also gained insights into their biggest challenges, which have helped us build out our approach. When asked about the one topic they need help with, the top four responses were (29%) retirement income planning; (17%) paying down debt; (12%) retirement saving; and (9%) estate planning. Based on the individual financial assessment results of individuals, we customize the tools and content most relevant to address their financial needs.

Financial Wellness Experience Feedback

Survey respondents² rated their experience positively:

- 4 of 5 agree or strongly agree they know where they stand in terms of their overall financial wellness
- 3 of 4 know what steps to take to improve their financial wellness
- 9 of 10 say they have or plan to take steps to improve their financial situation

> Read more about [Financial Wellness](#)

Increasing Diversity in Financial Services

Many financial services companies are working to address the under-representation of people of color in their employee ranks through recruitment activities, training programs and resources that support diverse talent. We have challenged ourselves to think beyond these activities to consider how else we can increase the pipeline of people of color for financial services.

Financial Industry Demographics

The financial industry does not yet reflect America in terms of its demographics. The gap between Black and Hispanic representation in the U.S. and their presence in financial services varies across the industry based on the type of business. Across the industry, demographics vary significantly as evidenced in the chart.

Racial/Ethnic Demographics¹

	U.S. Population ²	Financial & Insurance ³	Financial Investment ⁴	Voya Financial ⁵
White	60%	79%	83%	70%
Latino/Hispanic	18%	11%	8%	5%
Black	13%	10%	5%	10%
Asian	6%	8%	9%	8%

Sparking Interest in Young People

Our desire to understand and address the financial needs of an increasingly diverse America means a focus on better representing the America we serve. Through our philanthropic and corporate programs, we are working to do just that – one young person at a time.

We reach a diverse group of young people through our *Financial Resilience* programs and work to spark their interest in STEM careers, particularly in financial services. Two important outcomes that we measure through our programs are student interest in pursuing STEM-related (Science, Technology, Engineering, Mathematics) careers and their knowledge of financial literacy topics. We are making significant progress in both of these areas as evidenced by the results of these programs.

Of the students who participate in our STEM programs, 51% have an increased interest in a STEM-related career. For those who participate in our financial literacy programs, 55% have increased financial literacy understanding.

1 Totals do not equal 100% because data does not represent all races/ethnicities

2 [2018 United States Census](#) population estimates

3 [Labor Force Statistics](#) from the Current Population Survey, Bureau of Labor Statistics, January 18, 2019

4 [Labor Force Statistics](#) from the Current Population Survey, Bureau of Labor Statistics, January 18, 2019; Category comprises: Securities, commodities, funds, trusts, and other financial investments

5 As of June 30, 2019

Nonprofit Partnerships

Through partnerships with nonprofits, we introduce young people to the world of financial services through classroom sessions, internships, work-study programs, mentoring and job shadows. And we introduce Voya employees to young people of color who are under-represented in our industry.

Voya-funded Nonprofit Program Beneficiaries

175,000

students

54%

female students

72%

students of color

53%

[low-income households](#)



Emely Mojica – 2018 Voya Scholar

Emely (center) is a first-generation college student who completed a three-year work-study program in our New York office while attending Cristo Rey High School in Harlem. During her one full day a week in the office, Emely honed her skills by working on the Marketing and Human Resources teams. She was awarded a \$10,000 scholarship from Voya in 2018 and is currently a paid 2019 summer intern in Voya's Brand and Corporate Communications team. Other Voya employees from left: Angela Harrell, Diane Barca, Braeden Mayrisch and Lisa Landstein.

> [View Emely's Voya Scholar video](#)

2020 ESG Commitments

We established 2020 ESG Commitments in 2016 to provide our stakeholders with insight into our CR performance and progress. We have completed 19 of our 27 commitments and are on track to achieve the remainder by the end of 2020.

In our next report, we will share our goals for beyond 2020.

➤ [View our complete list of 2020 ESG Commitments](#)

CR Pillar	CR Subpillar	2020 ESG Commitment	2018-2019 Progress
Empowering Our People	Diversity & Inclusion	Develop and implement function- and business-specific D&I plans (Executive Committee level) designed to increase diverse representation.	In process. Implementation in 2019/2020.
	Diversity & Inclusion	Relaunch D&I Employee Resource Groups (ERGs) with the best-in-class goal of 30% of the employees registered as members of at least one ERG.	In process. ERGs were relaunched in October 2017. Membership increased from 4% in January 2018 to 22% in December 2018.
	Diversity & Inclusion	Ensure that a diverse slate of candidates is presented for all open positions.	In process. Implementation planned in 2019/2020.
Serving Our Clients	Stakeholder Engagement	Develop and implement a formal process for engaging key stakeholders on corporate responsibility issues.	In process. Engagement to begin in 2019/2020.
Protecting the Environment	Operational Efficiency	Develop and communicate science-based energy, waste, recycling and/or water commitments.	In process. Science-based commitment(s) to be disclosed by the end of 2020.
	Employee Engagement & Awareness	Increase customers' awareness of ways to engage with Voya in an environmentally responsible manner through paperless statement programs.	In process. In June 2019, we launched a digital engagement campaign aimed at driving 100% of participants to engage online including registering for e-delivery.
	Green Supply Chain Programs	Educate suppliers about Voya's Environmental Procurement Policy and assess key suppliers on environmental performance.	In process. Implementation planned by end of 2020.
	Green Supply Chain Programs	Reinforce and fully roll out sustainable print criteria policy (include requirements to use soy-based inks, FSC-certified paper and 30% post-consumer paper).	In process. Implementation planned by end of 2020.

Global Reporting Initiative (GRI) Standards Index

This GRI Index accompanies the *2018/2019 Impact Report: A Secure Financial Future for All*, which was developed in accordance with the GRI Standards: Core Option. It is intended to assist readers in locating various information contained in our corporate responsibility annual report and elsewhere. The following explains the entries in the “Disclosure Location/Notations/Omission Statement” column:

- “Report” followed by numbers 1-19 or “Inside Front Cover” indicates the page number of our *2018/2019 Impact Report: A Secure Financial Future for All*.
- Phrases in bold indicate a linked CR website page.
- Phrases in italics indicate notations regarding the content disclosure, including reasons for omissions where applicable.
- Form 10-K page numbers refer to the PDF listed page number in the PDF document.

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Universal Standards: General Disclosures			
102-1	General Disclosures	Name of the organization	Voya Financial, Inc. (NYSE: VOYA)
102-2	General Disclosures	Activities, brands, products, and services	Report 1, Form 10-K, p. 7, Voya Company Profile
102-3	General Disclosures	Location of headquarters	New York, New York
102-4	General Disclosures	Location of operations	United States
102-5	General Disclosures	Ownership and legal form	Form 10-K, p. 5
102-6	General Disclosures	Markets served	Form 10-K, p. 5 with details in 5-23
102-7	General Disclosures	Scale of the organization	Report 1, Form 10-K, p. 4
102-8	General Disclosures	Information on employees and other workers	Human Capital
102-9	General Disclosures	Supply chain	Supply Chain
102-10	General Disclosures	Significant changes to the organization and its supply chain	Voya sold our Closed Block Variable Annuity (CBVA) and other annuities businesses on June 1, 2018 stated in Annual Report p. 1 with details Form 10-K, p. 6-7
102-11	General Disclosures	Precautionary principle or approach	About Corporate Responsibility
102-12	General Disclosures	External initiatives	CR External Affiliations
102-13	General Disclosures	Membership of associations	CR External Affiliations
102-14	General Disclosures	Statement from senior decision-maker	Report 2
102-15	General Disclosures	Key impacts, risks, and opportunities	Report 4, Form 10-K, p. 28
102-16	General Disclosures	Values, principles, standards, and norms of behavior	Corporate Values Code of Business Ethics and Conduct CR Policies
102-17	General Disclosures	Mechanisms for advice and concerns about ethics	Ethical Practices & Principles
102-18	General Disclosures	Governance structure	Board of Directors & Governance
102-19	General Disclosures	Delegating authority	Governance
102-20	General Disclosures	Executive-level responsibility for economic, environmental, and social topics	Report 2-3, Governance

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Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Universal Standards: General Disclosures (continued)			
102-21	General Disclosures	Consulting stakeholders on economic, environmental, and social topics	Governance
102-22	General Disclosures	Composition of the highest governance body and its committees	Board of Directors & Governance
102-23	General Disclosures	Chair of the highest governance body	Board of Directors & Governance
102-24	General Disclosures	Nominating and selecting the highest governance body	Board of Directors & Governance
102-25	General Disclosures	Conflicts of interest	Board of Directors & Governance
102-26	General Disclosures	Role of highest governance body in setting purpose, values, and strategy	Board of Directors & Governance
102-27	General Disclosures	Collective knowledge of highest governance body	Board of Directors & Governance
102-28	General Disclosures	Evaluating the highest governance body's performance	Voya Financial Corporate Governance Guidelines
102-29	General Disclosures	Identifying and managing economic, environmental, and social impacts	Board of Directors & Governance
102-30	General Disclosures	Effectiveness of risk management processes	Governance
102-31	General Disclosures	Review of economic, environmental, and social topics	Governance
102-32	General Disclosures	Highest governance body's role in sustainability reporting	Governance, Board of Directors & Governance
102-33	General Disclosures	Communicating critical concerns	Board of Directors & Governance
102-34	General Disclosures	Nature and total number of critical concerns	Governance
102-35	General Disclosures	Remuneration policies	Proxy, p. 21-22
102-36	General Disclosures	Process for determining remuneration	Proxy, p. 21-22
102-40	General Disclosures	List of stakeholder groups	Stakeholder Engagement
102-41	General Disclosures	Collective bargaining agreements	We have no collective bargaining agreements.
102-42	General Disclosures	Identifying and selecting stakeholders	Stakeholder Engagement
102-43	General Disclosures	Approach to stakeholder engagement	Stakeholder Engagement
102-44	General Disclosures	Key topics and concerns raised	Stakeholder Engagement
102-45	General Disclosures	Entities included in the consolidated financial statements	Form 10-K, p. 6
102-46	General Disclosures	Defining report content and topic boundaries	Report Inside Front Cover
102-47	General Disclosures	List of material topics	Report 4, Materiality
102-48	General Disclosures	Restatements of information	We have no restatements of information.
102-49	General Disclosures	Changes in reporting	We have no changes in reporting.
102-50	General Disclosures	Reporting period	Report Inside Front Cover
102-51	General Disclosures	Date of most recent report	2017/2018 report; published in August 2018
102-52	General Disclosures	Reporting cycle	Annual
102-53	General Disclosures	Contact point for questions regarding the report	voyacr@voya.com
102-54	General Disclosures	Claims of reporting in accordance with the GRI Standards	Report Inside Front Cover
102-55	General Disclosures	GRI content index	Report 11-16 and CR Report Microsite
102-56	General Disclosures	External assurance	Report 18-19

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Topic Standards: Economic			
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Form 10-K, p. 81 and p. 62 explains how we earn income and how climate change poses risks to our business respectively.
201-1	Economic Performance	Direct economic value generated and distributed	Report 1, Form 10-K, p. 66
201-2	Economic Performance	Financial implications and other risks and opportunities due to climate change	Form 10-K, p. 46
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
203-1	Indirect Economic Impacts	Infrastructure investments and services supported	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
203-2	Indirect Economic Impacts	Significant indirect economic impacts	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
204-1	Procurement Practices	Proportion of spending on local suppliers	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Ethical Practices & Principles/Transparency
205-1	Anti-corruption	Operations assessed for risks related to corruption	Form 10-K, p. 47
205-2	Anti-corruption	Communication and training about anti-corruption policies and procedures	Ethical Practices & Principles/Transparency
205-3	Anti-corruption	Confirmed incidents of corruption and actions taken	Ethical Practices & Principles/Transparency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Ethical Practices & Principles/Transparency
206-1	Anti-competitive Behavior	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Ethical Practices & Principles/Transparency
Topic Standards: Environment			
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Protecting the Environment
302-1	Energy	Energy consumption within the organization	Operational Eco-Efficiency
302-2	Energy	Energy consumption outside of the organization	<i>This aspect of energy is not applicable as it does not adequately measure our impact and does not fully reflect our business operations.</i>
302-3	Energy	Energy intensity	Operational Eco-Efficiency
302-4	Energy	Reduction of energy consumption	Report 5, Operational Eco-Efficiency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Protecting the Environment
304-1	Biodiversity	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Operational Eco-Efficiency

GRI Index

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Topic Standards: Environment (continued)			
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Protecting the Environment
305-1	Emissions	Direct (Scope 1) GHG emissions	Operational Eco-Efficiency
305-2	Emissions	Energy indirect (Scope 2) GHG emissions	Operational Eco-Efficiency
305-3	Emissions	Other indirect (Scope 3) GHG emissions	Operational Eco-Efficiency
305-4	Emissions	GHG emissions intensity	Operational Eco-Efficiency
305-5	Emissions	Reduction of GHG emissions	Operational Eco-Efficiency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Protecting the Environment
306-2	Effluents and Waste	Waste by type and disposal method	Operational Eco-Efficiency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Serving Our Clients
307-1	Environmental Compliance	Non-compliance with environmental laws and regulations	Ethical Practices & Principles/Transparency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
308-1	Supplier Environmental Assessment	New suppliers that were screened using environmental criteria	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
308-2	Supplier Environmental Assessment	Negative environmental impacts in the supply chain and actions taken	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
Topic Standards: Social			
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Human Capital
401-1	Employment	New employee hires and employee turnover	Human Capital
401-2	Employment	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employment Benefits
401-3	Employment	Parental leave	Human Capital
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Human Capital
404-1	Training and Education	Average hours of training per year per employee	Training & Development
404-2	Training and Education	Programs for upgrading employee skills and transition assistance programs	Training & Development
404-3	Training and Education	Percentage of employees receiving regular performance and career development reviews	Report 5, Human Capital

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Topic Standards: Social (continued)			
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Diversity & Inclusion
405-1	Diversity and Equal Opportunity	Diversity of governance bodies and employees	Report 1, Proxy , p. 2-9
405-2	Diversity and Equal Opportunity	Ratio of basic salary and remuneration of women to men	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
406-1	Non-discrimination	Incidents of discrimination and corrective actions taken	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
412-3	Human Rights Assessment	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
414-1	Supplier Social Assessment	New suppliers that were screened using social criteria	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
414-2	Supplier Social Assessment	Negative social impacts in the supply chain and actions taken	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Political Activities and Contributions
415-1	Public Policy	Political contributions	Political Activities and Contributions
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Ethical Practices & Principles/Transparency
417-3	Marketing and Labeling	Incidents of non-compliance concerning marketing communications	Ethical Practices & Principles/Transparency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Ethical Practices & Principles/Transparency
418-1	Customer Privacy	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Ethical Practices & Principles/Transparency
103-1 103-2 103-3	Universal Standards: Management Approach	Explanation of the material topic and its boundary The management approach and its components Evaluation of the management approach	Ethical Practices & Principles/Transparency
419-1	Socioeconomic Compliance	Non-compliance with laws and regulations in the social and economic area	Ethical Practices & Principles/Transparency

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
GRI G4 Financial Sector Supplement			
G4-EC1	Economic Performance	Direct economic value generated and distributed	Report 5, Form 10-K, p. 66
G4-EN15	Environmental Performance	Direct greenhouse gas (GHG) emissions (Scope 1) – business travel	Operational Eco-Efficiency
G4-EN16	Environmental Performance	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	Operational Eco-Efficiency
G4-EN17	Environmental Performance	Other indirect greenhouse gas (GHG) emissions (Scope 3)	Operational Eco-Efficiency
G4-EN23	Environmental Performance	Total weight of waste by type and disposal method	Operational Eco-Efficiency
G4-HR1	Labor Practices and Decent Work	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<i>Planned 2018-2019 disclosures postponed to 2020-2021 due to resource constraints.</i>
G4-FS13	Society	Access points in low-populated or economically disadvantaged areas by type	<i>Not applicable because we focus our financial inclusion work on specific populations of people not specific regions. Additionally, our services are delivered via phone and online so access to physical locations is not necessary.</i>
G4-FS14	Society	Initiatives to improve access to financial services for disadvantaged people	Report 6, Voya Cares®
G4-FS6	Product Responsibility	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	Form 10-K, p. 9
G4-FS7	Product Responsibility	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Report 6, <i>further content is currently under development for disclosure in 2019/2020.</i>
G4-FS8	Product Responsibility	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Report 11, <i>further content is currently under development for disclosure in 2019/2020.</i>
G4-FS10	Product Responsibility	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	Report 11, <i>further content is currently under development for disclosure in 2019/2020.</i>

External Affiliations & Policies and Statements

Voya Financial actively participates in industry committees, specifically those focused on CR, D&I and benchmarking to assist us in developing internal strategy and promote advancement of the industry.

Strategic CR and D&I Partnerships

[Association of Corporate Contributions Professionals \(ACCP\)](#) – Voya has been a member since 2006.

[CDP \(formerly Carbon Disclosure Project\)](#) – Voya Investment Management, a Voya Financial ongoing business, is a signatory and Voya Financial discloses our environmental performance to CDP.

[Chief Executives for Corporate Purpose \(CECP\)](#) – Voya has been an active member since 2007; Rodney O. Martin, Jr., Chairman and Chief Executive Officer, [presented](#) at CECP's second CEO Investor Forum, and Christine Hurtsellers, CEO of Voya Investment Management, signed the [CECP Strategic Investor Initiative Letter](#) to provide guidance to presenting companies on topics of interest to long-term, "patient capital" investors.

[Disability:IN](#) – Voya joined Inclusion Works in 2017. This corporate partnership allows members to connect with Disability:IN subject-matter experts and other corporate partners to drive disability inclusion.

[Diversity Best Practices \(DBP\)](#) – Voya joined DBP in 2019. It is the pre-eminent organization for mid to large size organizational diversity thought leaders to share best practices and develop innovative solutions for culture change.

[Global Reporting Initiative \(GRI\)](#) – Voya joined the GRI GOLD Community Standards Pioneers Program for companies at the forefront of corporate responsibility reporting in 2016.

[Out & Equal Workplace Advocates](#) – Voya joined Out & Equal in 2019. The nonprofit is the world's premier nonprofit organization dedicated to achieving lesbian, gay, bisexual, transgender, and queer workplace equality.

[https://www.unpri.org/Principles for Responsible Investment \(PRI\)](https://www.unpri.org/Principles for Responsible Investment) – Voya Investment Management, a Voya Financial ongoing business, has been a signatory to PRI since 2017.

[Science-Based Targets Initiative \(SBTi\)](#) – Voya Financial is part of a coalition working with the SBTi to help develop methods, frameworks and implementation guidelines for financial institutions to set science-based greenhouse gas (GHG) emissions targets for investing and lending portfolios.

[Sustainability Accounting Standards Board \(SASB\)](#) – Voya joined SASB Financial Sector Working Group in 2012. SASB is a nonprofit engaged in the development of industry sustainability (i.e., corporate responsibility) accounting standards.

[Task Force on Climate-related Financial Disclosures \(TCFD\)](#) – Voya Financial became a supporter of the TCFD recommendations (climate-related financial disclosures) in 2018.

> [Read more about our External Affiliations](#)

Policies and Statements

Voya Financial operates with integrity and conducts our business practices in a responsible manner. To that end, our policies and code of ethics are designed to maximize transparency and foster an environment of openness, accountability and integrity.

[Code of Business Conduct and Ethics](#)

[Environmental Policies](#)

[Environmental, Social and Governance Risk Policy](#)

[Environmental, Social and Governance Statement](#)

[Human and Workplace Rights Policy](#)

[Information on Voya Security](#)

[Privacy Notice](#)

[SSN Safeguarding Policy](#)

[Supplier Code of Conduct](#)

Assurance Statement



ASSURANCE STATEMENT ENVIRONMENTAL PERFORMANCE DATA

Bureau Veritas North America (BVNA) was engaged to provide Limited External Assurance of Environmental Performance Data (electricity consumption, waste metrics, and paper consumption) and conduct an independent verification of the greenhouse gas (GHG) emissions reported by Voya Financial (Voya) for the calendar year 2018. This Assurance Statement applies to the related information included within the scope of work described below.

The determination of the Environmental Performance Data and GHG emissions was the sole responsibility of Voya. BVNA was not involved in determining the data or GHG emissions. Our sole responsibility was to provide independent verification on the accuracy of the data and GHG emissions reported, and on the underlying systems and processes used to collect, analyze and review the information.

Boundaries of the reporting company Environmental Performance Data and GHG emissions covered by the verification:

- Operational Control
- United States Operations
- Exclusions: GHG emissions from fugitive refrigerants

Scope of Assurance and Data verified:

- **Electricity Consumption (measured):** 32.3 Gigawatt hours
- **Electricity Consumption (estimated):** 3.26 Gigawatt hours
- **Scope 1 GHG Emissions:** 1,327 metric tons (MT) of CO₂e
- **Scope 2 GHG Emissions (Location-based):** 16,170 MT of CO₂e
- **Scope 2 GHG Emissions (Market-based):** 305 MT of CO₂e
- **Scope 1 and Scope 2 Market-based Emissions:** 1,632 MT of CO₂e
- **Purchased GHG Emissions Offsets:** 1,650 MT of CO₂e
- **Net Scope 1 and 2 GHG Emissions (Scope 1 + Scope 2 Market-based) minus purchased GHG Emissions Offsets:** 0 MT of CO₂e
- **Scope 3 GHG Emissions:** Business Travel, 5,898 MT of CO₂e; Waste Generated in Operations, 111 MT of CO₂e
- **Total Waste:** 1,237 US tons
- **Waste Diverted from Landfill:** 917 US tons
- **Landfilled Waste:** 320 US tons
- **Paper Consumption (Office Paper):** 96 US tons

Period covered by the assurance/ verification:

- January 1, 2018 to December 31, 2018

GHG Reporting Protocols against which verification was conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol, Corporate Accounting and Reporting Standard, Revised Edition and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard, and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard.

Environmental Performance Data and GHG Verification Protocols used to conduct the verification:

- ISO 14064-3: Greenhouse gases – Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions, and ISAE 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information.

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Voya Financial
May 13, 2019

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Level of Assurance:

- Limited
- Materiality Threshold: ±5%

Qualifications:

- Waste and recycling data, with the exception of e-waste, includes only sites where Voya has operational control of the facility.
- Paper consumption is calculated from all major sites and some, but not all smaller sites. Reported paper consumption accounts for 90% of Voya occupied office space.

Assurance and Verification Methodology:

- Interviews with relevant personnel of Voya; review of documentary evidence produced by Voya; review of Voya data and information systems and methodology for collection, aggregation, analysis and review of information used to determine environmental performance data; and, an audit of samples of data used by Voya to determine reported environmental performance data.

Assurance Opinion:

Based on the assurance and verification process and procedures conducted to a limited assurance level of the Environmental Performance data assertions shown above, BVNA found no evidence that the Environmental Performance Data and GHG emissions assertions shown above:

- are not a fair representation of the GHG emissions data and Environmental Performance Data information; and
- have not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard, and the ISAE 3000 Standard.

It is our opinion that Voya has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of Environmental Performance Data and GHG emissions for the stated period and boundaries.

Statement of independence, impartiality and competence

The Bureau Veritas Group is an independent professional services company that specializes in Quality, Health, Safety, Social and Environmental management with over 185 years' history in providing independent assurance services.

No member of the verification team has a business relationship with Voya, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

The Bureau Veritas Group has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of BVNA standard methodology for the verification and assurance of greenhouse gas emissions and environmental performance data.

Attestation:

David Reilly, Lead Verifier
Principal Consultant
Sustainability and Climate Change Services
Bureau Veritas North America, Inc.

Trevor Donaghu, Technical Reviewer
Program Manager
Sustainability and Climate Change Services
Bureau Veritas North America, Inc.

May 13, 2019



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section of our website.

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