Independence to choose and grow.

Extend your family. Expand your options.

Voya Financial Advisors, Inc. values your success and independence. We're part of a Fortune 500 retirement company with a tight-knit culture. Backed by those vast resources, our focus is on empowering you to establish and grow a highly profitable, independent business.

For registered representative use only.

VOYA FINANCIAL ADVISORS

VOYA®

A special welcome

from our retail wealth management president, Tom Halloran

The power of support.
Behind every successful financial professional is a great wealth management firm that understands your business and genuinely cares about you. You deserve and expect exceptional service coupled with personalized support while building your business and serving your clients.

At Voya Financial Advisors, you will work with a leader in retirement who has the strongest association with "retirement" in the financial services industry[1]. Through our advisory, advanced planning, practice management, and regional sales teams you will have access to an expansive local network of support that gives you the freedom to grow your business and more.

Education and guidance are at the very core of Voya.
As a company focused on retirement, our future is dependent on you. We provide state-of-the-art resources, integrated technology solutions and a best-in-class client experience. Voya Financial has a vision to become America's Retirement Company®, and we're working alongside our financial professionals helping to pave the way.

Every day, Voya touches the lives of millions of Americans through our retirement plans and individual accounts. We are in a unique position to offer retirement, employee benefits and investment products to assist clients as they plan, invest and protect their savings. And our relationship with Pershing, part of BNY Mellon – the industry's largest provider of clearing and settlement solutions – helps power your business and drive growth.

Join the Voya family.
Enhancing our industry leadership, Voya leverages our core competencies in finance to solve societal issues and operate as a responsible, sustainable company with a view on the long term. When you join our family you will see why 96% of our financial professionals said they are very likely to be part of Voya in the next two years.[2]

If you're looking to elevate your business to the next level, we can help you become the professional your clients rely on for guidance to and through retirement. If you're already at the top of your game, discover the unique opportunities and services reserved for our most elite financial professionals.

Let's talk. We're ready to listen.

Tom Halloran
President
Voya Financial Advisors, Inc.

1 Voya Continuous Brand Tracking Study, Age 35-70, 2018.

2 Wealth Management overall satisfaction survey with large broker-dealers, April 2019.

ABOUT VOYA

We are a different kind of company.

With a vision to be America's Retirement Company®, we work for a noble cause. We realize that your independence is an integral part of our success, so we offer innovative and flexible solutions designed to strengthen your independence and freedom to grow – as you decide.

Our journey

2018

Achieved #1 position in financial services for association with retirement.[1]

1 Voya Continuous Brand Tracking Study, Age 35-70, 2018.

2014

Transitioned to Voya Financial and Voya Financial Advisors.

Voya is an abstract name that reflects momentum and optimism.

2013

New brand unveiled and IPO.

After two years of transforming the strategy, financial profile, and culture of the company, ING U.S. began trading as a public company on the NYSE under the ticker symbol VOYA.

SINCE 2001

Prior to rebranding, ING U.S. Inc., is a leading insurance, investment and retirement services provider

Partner with a different kind of company

When you partner with Voya®, you won't just have the backing of a Fortune 500 company – you'll have an extended support network that feels like family.

Whatever your vision and goals are for the future, we'll provide the resources to help make them your reality. We empower our financial professionals with a local support network spanning the U.S. and an array of practice management tools that give you the ability to grow your business at your own pace.

1,500+ financial professionals across the U.S.

VOYA FINANCIAL RECOGNITION:

ETHISPHERE WORLD'S MOST ETHICAL COMPANIES 2014-2020

Voya Financial honored for showing its culture of ethics[1]

FORTUNE 500 2019

Voya Financial ranked #343 in Voya's fifth year on the list

TOP 5 retirement plan provider

Voya Financial recognized based on number of plans and participants[2]

VOYA FINANCIAL ADVISORS RECOGNITION:

#14 FP50

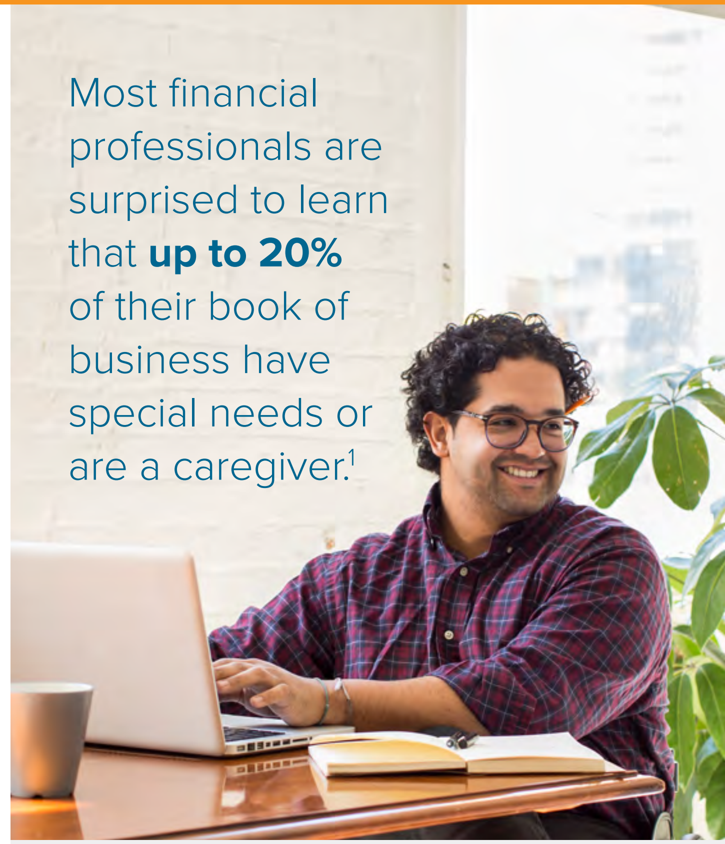
#14 ranking in the Financial Planning 2019 "FP50" independent broker-dealer industry ranking[3]

TOP Independent Broker-Dealer

Named Top Independent Broker-Dealer in 2019, InvestmentNews[4]

Wins 2018 Wealth Management Industry Award for the Voya Cares® Special Needs Financial Planning Program[5]

1 In 2020, Voya Financial was one of 132 companies recognized by the Ethisphere Institute as one of the 2020 World's Most Ethical Companies. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient® (EQ) framework which offers a quantitative way to assess a company's performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories: ethics and compliance program (35 percent), culture of ethics (20 percent), corporate citizenship and responsibility (20 percent), governance (15 percent) and leadership, innovation and reputation (10 percent) and provided to all companies who participate in the process. While Voya's Chief Communications Officer sits on the Strategic Advisory Board for the Ethisphere Institute, he plays no role in the selection process for the World's Most Ethical Company award, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest. There is a processing fee of $3,000 USD to participate. There is also a licensing fee for use of the logo.
2 As of April 2018.
3 Financial Planning's annual FP50 survey, June 2018. Ranking determined by total revenues reported by independent broker dealer firms
4 Investment News Top Independent Broker-Dealer, April 2018.
5 In the category for Corporate Social Responsibility/Diversity, Broker/Dealers with 1,000 financial professionals or more. Given to a new initiative, program, platform, charity, environmentally responsible, or industry content that enhances the industry's image, gives back to the community, improve society as well as promote diversity and the next generation of financial professionals. Criteria include both quantitative measures, such as specific feature set, usage, potential, scope, scale, etc. along with qualitative measures such as innovation, creativity, and new methodologies.



Most financial professionals are surprised to learn that **up to 20%** of their book of business have special needs or are a caregiver.[1]

VOYA | Cares®

A feel-good way to grow your business

One in four American adults — an estimated 61.4 million people — report having special needs or disabilities[2], while another 105 million Americans are friends and family of people with special needs.[3] In spite of controlling an annual $3.9 trillion dollars in disposable income and being one of the largest minority demographics, the special needs community is often overlooked and vastly underserved.[4]

However, you can help make a difference that matters and distinguish your business by offering special needs planning through Voya Cares.

1 U.S. Census Bureau. "Americans with Disabilities: 2010."
2 Okoro CA, Hollis ND, Cyrus AC, Griffin-Blake S. Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults — United States, 2016. MMWR Morb Mortal Wkly Rep 2018;67:882–887.
3 U.S. Census Bureau data and respondents' self-identification, 2016.
4 Rich Donovan, *Return on Disability, Translate Different Into Value 2016 Annual Report: The Global Economics of Disability*, May 2016.

FOR YOU

Helping you be the best – *independent* – you

Just as you help your clients achieve their goals and dreams, we want to help you achieve yours.

We’re here for you

You have a team behind you.

Anytime you need assistance, you’ll have an entire network of support. By getting to know you and your business, your regional sales network professional will help you navigate the best path toward growth and success – with the help of our extended team. Your regional sales team will guide you throughout your relationship and help you drive growth, including helping you segment your book of business and learn best practices.

“The integrity of the home office staff and the support they have afforded me could be matched by no other in the industry. Having been in this business for more than 40 years and with this company for 35, I sincerely believe that Voya has given me, as an independent financial professional, the opportunity to build my practice to best suit my needs. Voya provides a great opportunity for a true entrepreneur.”

Ronnie F. Metcalf
Registered Principal | Voya Financial Advisors, Inc. | Greenville, SC

A support model to guide you

Voya's advisory support model includes a full suite of resources to help build and expand your fee-based business, in addition to your financial planning capabilities to enable long-term growth and more meaningful client relationships.

ADVISORY CONCIERGE SERVICE TEAM

You'll receive one-on-one support from our advisory concierge service team to help you drive practice efficiency, navigate technology and learn product options so that you can transition to and grow your advisory business.

- Provide support with best practices
- Partner on case consultations
- Offer product and technology training
- Support during the conversion process

ADVANCED PLANNING TEAM

Guide your clients and their family through a financial planning experience by leveraging our consistent, repeatable and holistic planning process. Utilize our advanced planning program and best-in-class planning tools to help clients understand their plan and stay organized to meet their financial goals.

- Help you create and implement financial plans
- Guide you through scenarios that will help you identify growth, income and protection strategies
- Educate and empower you and your clients
- Support you in defining your financial planning experience and service value

"The advisory concierge service team has been central to our business growth over the last three years. We appreciate the accessibility to a qualified support team, and have adopted some of their service model in our office, including case design, proposal generation and business development. Our clients are familiar with the advisory team that supports us, and value the expertise they lend, allowing us to focus on the client relationship."

Mickey Powell
Powell Financial Partners | Georgetown, TX

Powell Financial Partners is not a subsidiary of nor controlled by Voya Financial Advisors.

Guide your clients through our planning process utilizing our advanced planning team support and best-in-class planning software to help them get emotionally attached to their plan and stay organized to meet their financial goals.

FINANCIAL PLANNING SUPPORT FOR YOUR CLIENTS

Getting organized for life

Provide access to their holistic financial picture by helping your clients address and prioritize their goals and consolidate their financial information.

Charting the course

Our team will help you identify and determine if your clients are on track to reach their financial goals and will explore various options to see how certain financial planning decisions may impact long-term solutions.

Finalizing the plan

Once your client's financial plan has been updated and presented, you can provide actionable advice and guidance for saving, investing and protecting their resources.

Staying on course

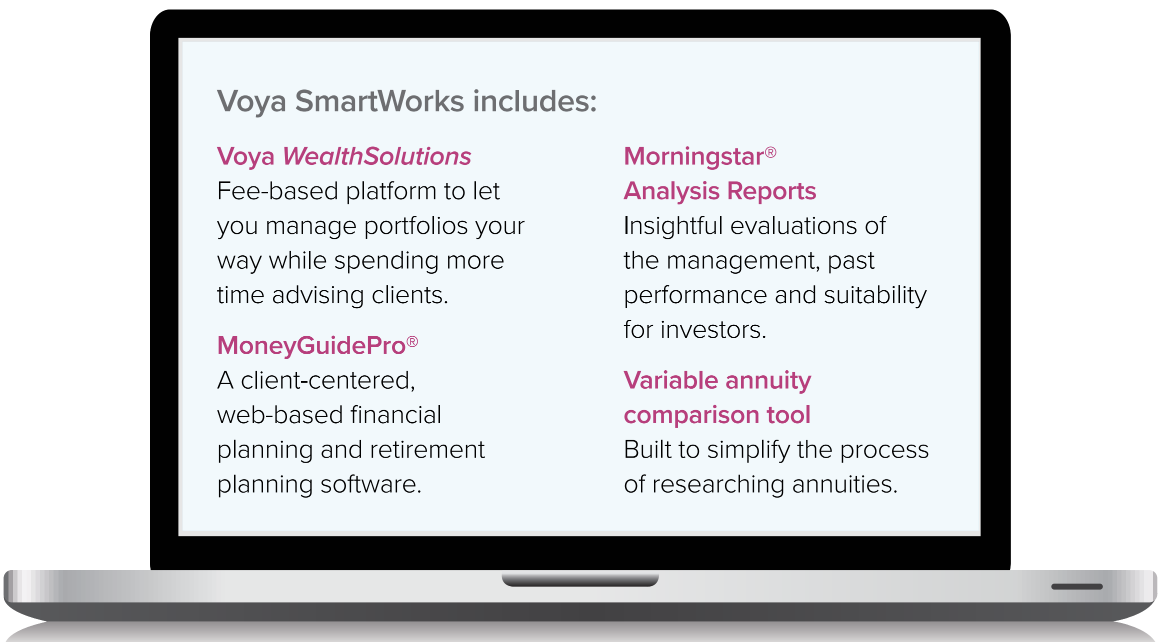
A financial plan is a work in progress for your clients and their family. By meeting periodically, you can work together to make updates and adjustments to the plan as needed.

Technology and tools

Voya SmartWorks®

We are focused on delivering a seamless, intuitive and mobile-enabled digital experience for financial professionals and clients. Powered by Salesforce.com, Voya SmartWorks is our open architecture, integrated business management and marketing software that houses all of our technology. Our one-stop solution includes a comprehensive client dashboard where you can see snapshot views of client information and initiate actions including distributions, transfers and journals.

Opening new client accounts is simple with Voya SmartWorks, thanks to the intuitive step-by-step guide that walks you through the process and auto-populates forms. Best of all, Voya SmartWorks features integrations with many other applications including eMoney, Albridge Wealth Reporting™ and Hearsay Systems.



Mobile features for on-the-go financial professionals

Financial professionals can conduct their business when and how they want to through our mobile capabilities.

Voya SmartWorks
- Enter client notes
- Access your contacts
- Get directions

Mobile check deposit
- Take a picture of a check
- Deposit check in a few simple steps

Zoom video conferencing
- Build client relationships virtually
- Screen sharing

Texting and social media
- Communicate with clients in compliant manner
- Engage on social media to build your digital presence

A welcoming and supportive community for female financial professionals

Our Women Advisors Network helps women grow their business and provides a welcoming community for female financial professionals. We understand the unique needs of female financial professionals and offer customized programs including an annual Women's Forum event, Women's Council, networking and educational activities.

The Voya Women Advisors Network is an advocacy and business development network focused on driving the growth and development of women financial professionals through:

education

networking

mentoring

Lindsey McKay
Voya Financial Advisors | Tukwila, WA

"The Women Advisors Network leverages the knowledge, resources and strength of a Fortune 500 company to promote the growth of their female financial professionals. It is a community rich in collaboration and inspiration, fostering success for all of us!"

Jenna Riley, CRPC
Voya Financial Advisors | Grand Rapids, MI

"The Women Advisors Network helps motivate and inspire female financial professionals. Voya has given women a platform to support each other and to be part of a welcoming community."

Resources to support your growth and success

We'll keep you connected and in-the-know with conferences, in-person and on-demand training, industry news, events and more.

Voya Advisor News

Stay informed with educational content and the latest industry news delivered right to your inbox and an easy click from our workstation.

Chairman's Circle

Acknowledges the highest echelon of financial professionals each year with an all-expenses-paid, memorable trip to a beautiful location.

President's Club

Recognizes financial professionals at our second highest performing level of success with a three-day event prior to the Advisor Insight conference.

Advisor Insight

Our signature conference, featuring nationally recognized speakers, educational workshops, an expansive sponsor exhibit hall and social activities.

Women Advisors Forum

Provides women with an avenue to share inspiration, best practices in prospecting, practice management, niche marketing and personal development.

Advisory University

Introduces financial professionals to the world of fee-based business. Financial professionals learn best practices, share personal experiences and discover how to get started.

Advisory Academy

Designed to help financial professionals build their advisory proficiency by sharing new ideas, resources and services to progress to advisory mastery.

Advisory Masters

Advanced-level, invitation-only event designed for top financial professionals to discuss industry insights, advanced advisory strategies and thought leadership.

Practice management and training support

On your schedule

Managing the endless details of running a business eats into your valuable time – time better spent with clients and prospects.

Our *Be more valuable* practice management and training program delivers support to help grow your business and legacy – when and how you decide.

In addition to learning at your own pace with live and recorded options, you can choose the topics most relevant to your business goals.

Business management

Guidance and training for you to create a more valuable business for you, your clients and your legacy in the industry

Sales and marketing

Strategies, tools and resources to effectively grow your business

Client experience

Tools and resources to define your service model and deepen client relationships

Financial planning

Support to build a financial planning-based business, putting you in a position to be your clients' go-to financial professional before and into retirement

Products and solutions

Access to retirement, insurance and investment solutions best suited to your clients' specific needs

Technology and operations

A robust workstation supported by a skilled operations team allowing you to run a more streamlined business

Transition services – making the move

Changing broker-dealers is no small undertaking, but you won't be alone. Once you've joined the Voya extended family, the real work begins for us, and our experienced transition team will make your move as seamless as possible.

- A transition case manager serves as your single point of contact for the first 120 days. Personalized virtual assistance is available for on-boarding, transition questions and paperwork through our videoconferencing solution.
- You'll receive your customized transition guide with all of the information you need to successfully transition your business and your clients.
- Once you're on board, our transition team will schedule time with you and your office staff to walk you through the onboarding process.

Local support to get up and running quickly

Your office of supervisory jurisdiction (OSJ) manager is a crucial link for you during your transition to Voya. Your OSJ will help you move your business, get you up and running, serve as a local contact and resource through the transition, and provide ongoing support and ideas to grow your business. Your OSJ also offers a distinct value proposition to financial professionals who join their group, bringing new opportunities and greater value to the relationship so everyone benefits.

Succession planning – cementing your legacy while growing your business

You've worked hard to build a successful business for yourself and your clients, making you a vital component of the ongoing success of your business. A succession plan can help create more value for you, your clients and your industry legacy after you transition your business.

We'll provide succession planning support to:

- Protect your business from a short-term event like an illness
- Document your current transition plans among your current partners
- Maximize the value of the transition to your spouse and family
- Buy a book of clients to boost your business
- Hire a junior financial professional or peer to become your successor
- Find a buyer for all or some of your business

Having a well-thought out succession plan will help keep you, your office staff and your clients happy long after you've transitioned out of your business.

We'll help you explore your options, introduce you to industry experts to obtain a business valuation, document your plan correctly and transition clients at the right time.

"During my transition to Voya, my OSJ helped address many of my concerns about launching my practice, from the mechanics of the transition to the support Voya would offer my staff and me during the process. My OSJ was indispensable during the transition and has continued to be a trusted resource and support for me."

Nathan Sanders
Sanders Wealth Management | Greenwood, SC
Sanders Wealth Management is not a subsidiary of nor affiliated with Voya Financial Advisors.

FOR YOUR BUSINESS

Giving your business a boost

With Voya Financial Advisors, you'll be uniquely positioned to offer retirement, insurance and investment products to help your clients plan, invest and protect their savings. We'll help strengthen your independence and business growth with integrated technology, personalized product support and ready-to-go marketing materials to help you stay a step ahead.

Marketing your business just got easier

Share your story, deepen relationships and grow your business

It's your story, and no one can tell it like you. We'll support your marketing and storytelling efforts by amplifying your voice with cutting-edge tools that help you target and attract the types of customers you value the most.

Broadridge Advisor Solutions

Keep your brand fresh in the minds and hearts of your clients throughout the year with compliant and customizable newsletters, economic commentaries, websites and marketing campaigns.

Public relations toolkit

Generate grassroots buzz and free publicity in your local market with pre-approved press releases and tips for working with the media.

Horsesmouth

Access an expansive array of articles, online tools, on-demand and live webinars, newsletters, discussion groups and other digital tools to support your lead generation and business growth.

Hearsay Social®

Engage clients and prospects on LinkedIn, Facebook and Twitter with your own custom posts and an array of approved and compliant social media content offered at a special rate.

Hearsay Relate

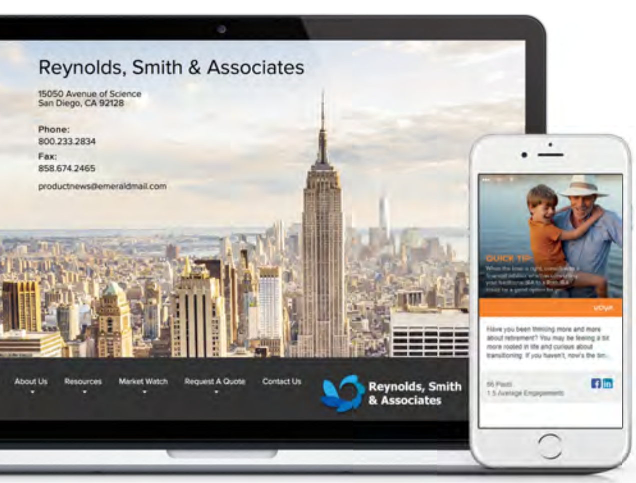
Offers you the ability to communicate with your clients through a dedicated business line for calls and text messages.

Personalized website

Amplify your brand presence with a personalized website from choice third-party vendors who offer discounted pricing.

Turnkey seminars

Educate prospects and clients with compliant, ready-to-go and informational turnkey seminars.



Voya Marketing Zone

Access a wide range of customizable marketing materials, including seminars, emails, flyers and advertisements.

Advisory solutions for growth

Retail advisory solutions

Helping your clients invest with confidence

The most important role you play as a financial professional is to help your clients plan for the future and feel confident their money will be there when they need it. They look to you to invest their money with the right balance of risk and reward, and to manage their portfolios through the ups and downs of the markets.

For investment adviser representatives, we offer solutions to help you meet this important responsibility. You'll have access to actively-managed turnkey solutions that allow other professionals to do the heavy lifting. This way, you can focus on what matters the most — building client relationships while growing your business.

Add more value for your high net worth clients

Voya Financial Advisors offers a cutting edge line-up of services and investment solutions designed to meet the unique needs of high net worth clients.

Financial planning
Centralized planning services which serve as the guiding principles for client investments.

Portfolio construction
Build custom portfolios via our UMA platform using well-known third-party managers or rep-directed leveraging Voya Investment Management asset allocation and research.

Trust services
Through our partnership with Independent Trust Company, we implement, review and administer trust management and servicing.

Asset lending
Through our partnership with BNY Mellon, we offer access to flexible lines of credit for life events.

Monitoring
We continuously work with you and your clients to monitor goals and associated investments.

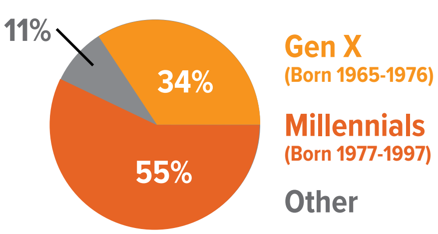
Charitable giving
Your clients can access donor-advised solutions through the American Endowment Foundation (AEF) on Pershing-custodied accounts.

Voya Digital Adviser™

Helping your clients invest with confidence

Voya Digital Adviser is an online, digital advice tool that provides automated, cost-efficient fee-based solutions to your clients. Voya Digital Adviser allows you to tap into the growing digital advisory trend and provide your clients with a straightforward investment approach - when, where and how they want it.

Who is using digital advice tools?[1]



Grow faster

Increase revenue through a digital-first approach, while attracting emerging investors with lower minimum account opening requirements.

Work smarter

Spend more time nurturing relationships and less time with paperwork.

Make life easier

Voya Digital Adviser is simple to use — for you and your clients. It helps you become more efficient while giving you time back in your day.

You'll benefit from:

SIMPLE SET UP
A few easy steps.

INTUITIVE DESIGN
Easy to follow interface.

ECO-FRIENDLY
Everything is done online to help you work more efficiently.

1 Voya Financial study, Financial Advisor in the Digital Age, February 2018.

Grow your 401(k) business

Tap into 401(k) expertise and resources

As a 401(k) financial professional at Voya, you'll gain insider access to resources and tools of a leading retirement provider with 5.7 million plan participants and over 50,000 plan sponsor clients[1]. In addition, our extensive thought leadership on plan design and participant savings and leading 401(k) offerings provide a compelling value proposition.

At a discounted price, Retirement Plan Advisory Group (RPAG)[2] helps you grow and service your book of business more efficiently and accurately. You'll save time by aligning every aspect of your business with a single, streamlined practice management platform that offers:

- Sales and marketing support
- Plan design solutions
- Holistic financial wellness program
- Expert investment analysis
- Participant education
- ERISA compliance
- Fee benchmarking
- Fiduciary education

1 As of 3/31/2020.

2 Retirement Plan Advisory Group is not affiliated with the Voya family of companies.

"I have found that Voya Financial Advisors gives me the personal attention and resources needed to be successful and grow my business. I appreciate the training that is available on the various software platforms and tools, which keeps me competitive and allows me to serve my clients well."

Marilyn C. Timbers, CFP®, CDFA™
Timbers Financial Strategies | Stamford, CT

Timbers Financial Strategies is not a subsidiary of nor affiliated with Voya Financial Advisors.

Bundled pricing

Giving you more for less

Similar to airline companies, some broker-dealers charge an extra fee for everything. Not us – we're a different kind of company at which transparency is right up there with being competitively priced.

Current rates:

- Errors and omissions insurance: **$2,885/year***
- Fidelity Bond program: **$700/year***
- Affiliation fee: **$205/month, $2,460/year***

Included in the affiliation fee:

- Voya SmartWorks
- Practice management support
- Compliance supervision
- Cybersecurity
- Mobile check deposit
- 1-to-1 video conferencing and screen sharing
- Succession planning
- Networking opportunities including conferences and meetings
- Marketing tools and resources
- Personalized transition services
- Resource Center with tiered services for top financial professionals
- Advisory support and service team
- Advanced sales and financial planning support
- Social Security analysis tool
- Voya Cares – special needs planning program
- Voya Managed Portfolios

* Subject to annual increase

Full suite of technology and tools

Business Management

- **Voya SmartWorks***
  Activity management and CRM features
- **Albridge Wealth Reporting™**
  Client data aggregation and reporting
- **Voya Learning Center***
  24/7 virtual training and practice management resources
- **Succession planning/business valuation**
  Legacy building and business continuity
- **Voya for Professionals***
  Financial professional portal with business management resources

Sales and Marketing

- **Voya Marketing Zone***
  Customizable print and email marketing
- **Broadridge Advisor Solutions***
  Personalized email marketing, business website management and hosting
- **Twenty Over Ten***
  Business website management and hosting
- **FMG Suite***
  Personalized email marketing, business website management and hosting
- **Hearsay Systems®**
  Text messaging, Facebook, LinkedIn and Twitter
- **Horsesmouth***
  Practice management resource center

Client Experience

- **MoneyGuidePro®***
  Client-friendly presentations, Social Security maximization strategies
- **eMoney**
  Client data aggregation
- **Box Secure**
  Cloud storage and file sharing with client(s)
- **Albridge Wealth Reporting**
  Client access and data aggregation

Financial Planning

- **MoneyGuidePro®***
  Comprehensive financial planning
- **eMoney**
  Cash flow-based financial planning and data aggregation

Products and Solutions

- **Morningstar Advisor workstation**
  Fund and model research, hypothetical analysis
- **Morningstar Annuity Intelligence***
  Annuity contract comparison and screening
- **Morningstar snapshot reports***
  Proposals/reviews, client portfolio analysis
- **NetX360***
  Trade and client account management
- **Voya *WealthSolutions****
  Advisory proposals and trading for advisory accounts
- **Voya Managed Portfolios**
  High net worth offering

Technology and Operations

- **Docupace imaging***
  Virtual document retention
- **Voya for Professionals***
  Content library and reference materials
- **Voya SmartWorks***
  Hub to all periphery software
- **Zoom* Videoconferencing**
  Screen sharing, instant messaging and cloud phone
- **Morningstar Advisor workstation**
  Share model portfolios, research and investments within an office
- **Voya *WealthSolutions****
  Manage fee-based business
- **VIA***
  Forms bundling and online enrollment
- **Voya Digital Adviser**
  Digital advice solution
- **Retirement Plan Advisory Group (RPAG)**
  401(k) business management platform

*Included in bundled pricing.

Let’s talk

It’s your business, and you should have the independence to grow and run it how you decide. We support your independence with a strong coast-to-coast network of resources, world-class tools and the individualized attention you deserve.

We are here to support a business model that helps you grow — and we want to learn how we can change and utilize our resources to best support you.

Call 855-698-4900 for more information on joining Voya Financial Advisors.