

# Voya Financial<sup>®</sup> Environmental Procurement Policy

Voya Financial is composed of retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States<sup>i</sup>. We understand we have a role to play in protecting the environment and in the responsible procurement of goods and services<sup>ii</sup>. The products and services we purchase have direct or indirect environmental impacts, and we, therefore, work to minimize the impact our purchasing has on the environment -- at a corporate and individual level.

The goal of this policy is to detail the environmental considerations of our purchasing decisions. In addition to price, performance and availability, we seek suppliers and partners who share our commitment to the environment and who actively work to reduce their impact throughout their business operations.

This means, we aim to procure products and services that have a reduced or positive effect on the environment when compared with competing products and services. This includes the way in which products are made, used, transported, stored, packaged and disposed, as well as those which are less polluting, minimize waste, maximize renewable materials and conserve energy and water. It also includes services that minimize the use of resources and reduce waste. Voya seeks to maximize environmentally preferable purchasing<sup>iii</sup> where possible.

When determining whether a product or service is environmentally preferable, Voya Financial's criteria may include, but not be limited to the following:

- Animal and human habitat impacts
- Biodegradable
- Compostable
- Durable
- Energy efficient
- Low greenhouse gas emissions
- Less hazardous
- Locally manufactured
- Low toxicity, including low volatile organic compound content
- Made with rapidly renewable materials
- Made from recycled materials
- Reduced packaging
- Recyclable
- Refurbished
- Reusable
- Water efficient

Effective September 2015

<sup>i</sup> Primary customer base in the United States, with select customers in foreign markets.

<sup>ii</sup> Foreign offices may be subject to local environmental regulations.

<sup>iii</sup> Environmentally preferable means "products or services that have a lesser or reduced effect on human health and the environment when compared with competing products or services that serve the same purpose," according to the Environmental Protection Agency's [Instructions for Implementing Executive Order 13423 \(PDF\)](#) (51 pp, 149 KB, [About PDF](#)).