

# A better financial future for everyone

**2021 Impact Report**



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# A commitment to serve — to create an opportunity for a **better financial future for everyone.**

Voya's Environmental, Social and Governance (ESG) practice focuses on serving colleagues, clients and communities across the ecosystem. Voya is living this purpose every day, leading by example and acting in ways — big and small — that positively impact society.

Voya actively incorporates accessibility practices, such as use of color and contrast ratios as outlined in the Web Content Accessibility Guidelines, into our website design and content development to make information more accessible and user-friendly.

# Company snapshot

Voya helps individuals plan, invest and protect their savings — to get ready to retire better. The company is committed to conducting business in a way that is socially, environmentally, economically and ethically responsible. The company (NYSE: VOYA) has a clear mission to make a secure financial future possible — one person, one family, one institution at a time.

## Workforce

**6,000**

Employees

**52%**

Female employees

**27%**

Female executive committee members

**29%**

Professionals of color

**3%**

Self-identified disabled/  
special needs

## Economic

**\$4.2 billion**

In revenue

**\$7.1 billion**

Market cap<sup>1</sup>

**\$739 billion**

Assets under management  
and administration<sup>1</sup>

**21%**

Adjusted operating EPS,  
ex-notables CAGR<sup>1</sup>

**240%**

Increased stock performance<sup>2</sup>

## Governance<sup>3</sup>

**6.3 years**

Average director tenure

**9**

Independent directors

**56%**

Female independent directors

**22%**

Independent directors of color

**100%**

Employee code of business  
conduct and ethics training

## Clients

**14.3 million**

Customers

**52,000**

Institutional clients

**6.3 million**

Individual retirement  
plan participants

**7.4 million**

Covered through  
employee benefits

**\$196 billion**

In investments with ESG  
factor integration

Note: all numbers are as of Dec. 31, 2021, unless otherwise noted.

1. Adjusted operating earnings per share, excluding notable items compound annual growth rate, as compared to 2018 baseline of \$3.45.

2. NYSE market closing price as of Dec. 31, 2021, as compared to initial public offering.

3. As of Jun. 30, 2022.

# Leadership statement



Today, society is changing more rapidly than ever, and there is a growing interest in Environmental, Social and Governance (ESG) principles and practices that are impacting every part of how we do business. Although many things are different today than they were just two years ago, our people and our culture have remained at the heart of everything that we do. We have embraced change that builds on our commitment to grow as a purpose-led company — which we believe differentiates Voya.

This year's Impact Report shares how we are proactively shaping the future of how we work together with our key stakeholders to advance a better financial future for all — making a difference in our communities and positively impacting lives.

In spring 2021, we announced that one way we are doing this is by reimagining the way that we support our customers, our colleagues and our communities. This includes permanently shifting to a primarily remote and hybrid work environment — creating more flexibility and enhancing accessibility for our talented workforce. At the same time, we completed Voya's evolution to a customer-centric operating model that is delivering health, wealth and investment solutions through the workplace and institutions.

Voya's ESG approach has differentiated us from our peers in areas such as environmental stewardship; diversity, equity and inclusion; gender parity

at the board level; transparent governance practices; a focus on comprehensive workplace health and wealth solutions to help with clients' financial well-being; and a rigorous focus on corporate risks and opportunities. In 2021, we further strengthened our ESG commitment by:

- Formally launching our Enterprise ESG Practice with a dedicated ESG Center of Excellence that is leading our holistic approach to creating a comprehensive strategic framework for our long-term ESG practice and performance.
- Advancing Voya's Diversity, Equity and Inclusion (DEI) Task Force, which brought together 80 diverse leaders from across the company — generating 20 innovative initiatives to address the impacts of systemic racism, injustice and discrimination in the Black/ African American community, while also serving as a model as we expand our DEI focus to other often underserved and underrepresented communities.

- Further strengthening our leadership team by increasing our diversity of thinking and experiences — today, we have more women on our board than men among our independent directors, and 57% of all senior leaders hired during 2021 were people of color and women.
- Expanding our Voya Cares® work to educate, advocate for, and provide solutions to assist people with disabilities and their caregivers, including releasing an extensive toolkit for “sandwich caregivers” and “career extenders.”
- Introducing Employee-Led Councils, including our new Veterans Council, that are streamlining the structure of our employee-led groups to drive consistency and best practices.

As we look to the future, this new chapter for Voya is exciting. We will continue to come together in new ways to take action to differentiate our company — creating a more sustainable and equitable future for our customers, colleagues and communities.

Best Regards,

Rodney O. Martin, Jr.  
Chairman and Chief Executive  
Officer, Voya Financial  
*June 30, 2022*

**“We have embraced change that builds on our commitment to grow as a purpose-led company — which we believe differentiates Voya during these uncertain times.”**

According to Voya's proprietary data, the interconnection between health and wealth benefits is becoming more important to employers and employees alike.

**98%** of employers are interested in integrated solutions across health and wealth.

For employees, the interconnectivity is just as clear.

**67%** of bankruptcies are caused by medical expenses or medical problems.

**33%** higher likelihood of financial hardship withdrawals due to medical expenses for individuals with private insurance vs Medicaid.

**40%** of individuals indicate their health has been impacted as a direct result of financial worries.

**2x** Health care costs are rising two times as fast as income.

## Evolution of strategy: Supercharging Voya's expertise to advance business and society

The core of Voya's business is traditionally intertwined with diversity, equity and inclusion, especially working to positively impact historically marginalized individuals. Voya's unique position as a top workplace provider of health and wealth solutions and thought leader in inclusion make it especially well suited to address the gaps amplified by the COVID-19 pandemic. Our evolved strategy reflects this opportunity by aligning health and wealth as being interdependent in achieving overall well-being for everyone.

By bringing health benefits and wealth accumulation options into the workplace together — in a united, uncomplicated view — employers can more easily make better benefit decisions for their companies, helping employees to enhance well-being. As a result, employees have access to an easier, more equitable way to strengthen their health, finances and future plans, based on their unique life circumstances.

To boost Voya's connected health and wealth strategy, we completed the acquisition of Benefit Strategies, further deepening our capabilities to

serve new and existing health savings and flexible spending account (HSA and FSA) clients. With workers increasingly turning to their employers for help in advancing the health and financial well-being of their households, HSAs and FSAs sit at the intersection of health and wealth.

By increasingly connecting health and wealth solutions to meet our customers' evolving needs in the post-COVID-19 workplace, Voya's unique expertise becomes apparent. We have a commitment to serve that is both good for business and good for society.



# Enterprise ESG strategy creates direction toward achieving the best outcomes for colleagues, clients and communities

The adoption of ESG practices and policies across the enterprise helps contribute to positive outcomes for colleagues, clients and communities. In support of business growth and success, ESG quantifies how employees are treated; climate change is responded to; diversity, equity and inclusion are increased; and community connections are built.



## Environmental stewardship

- Biodiversity
- Clean energy
- Climate change
- Natural resource use
- Pollution and waste



## Social responsibility and financial inclusion

- Cybersecurity and data privacy
- Diversity, Equity and Inclusion
- Employee giving and volunteerism
- Employee well-being
- Health equity
- Human capital management
- Human labor rights



## Governance and ethics

- Board independence
- Business strategy delivery
- Conduct and culture
- Ethics
- Ownership and control
- Regulation and compliance

# Materiality assessment refreshes key enterprise ESG priorities and strategy

We refreshed our materiality assessment in 2020, surveying senior leaders across the organization and external partners to help prioritize key ESG issues. While each issue was deemed important, this exercise identified strategic, future-facing opportunities for the enterprise to focus on and prompted a refresh to our ESG strategy.

## Empowering our people

- Company missions and values
- Diversity, Equity and Inclusion
- Performance culture
- Training and development

## Serving our clients

- Ethical practices and principles/transparency
- Responsible/sustainable products and services
- Stakeholder engagement

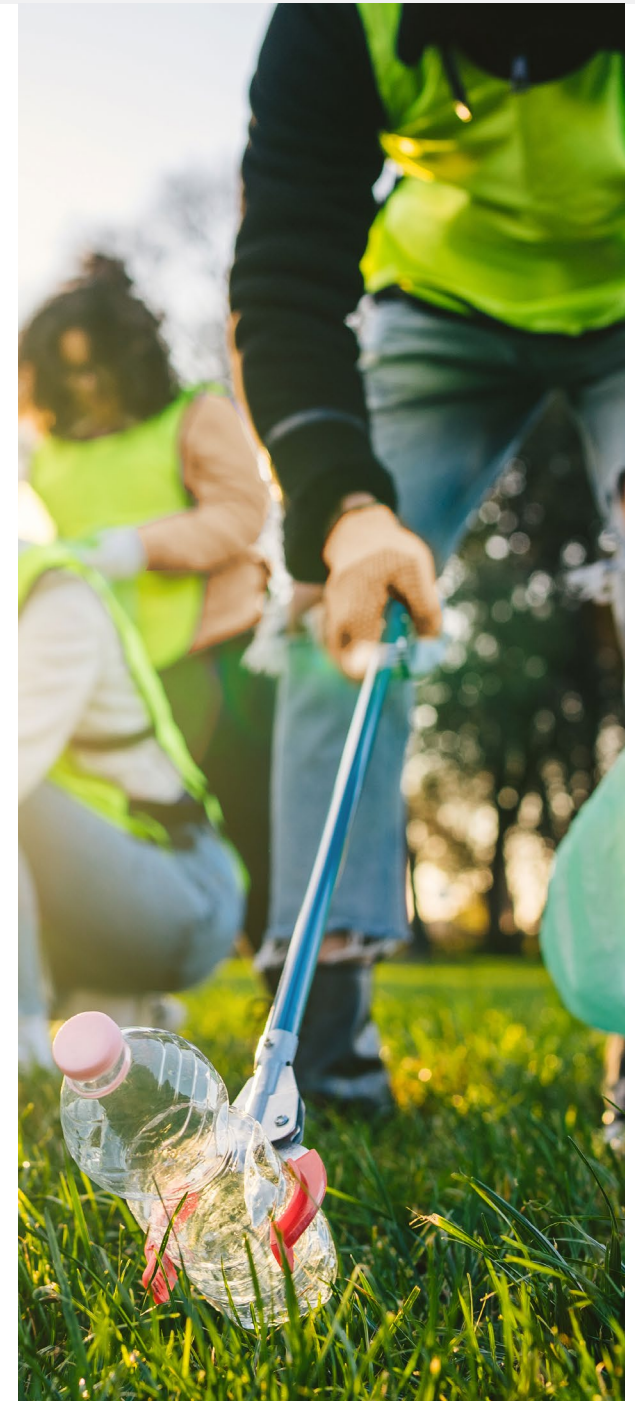
## Protecting the environment

- Employee engagement and awareness
- Green Supply Chain Program
- Operational efficiency
- Sustainability industry leadership

## Investing in communities

- Employee engagement
- Financial resilience
- Grants and charitable sponsorships
- Supplier diversity

To further advance Voya's ESG strategy and better integrate and manage the identified priorities, we established an Enterprise ESG Practice Center of Excellence (ESG COE) designed to further embed ESG throughout the organization and our businesses. The ESG COE will drive future strategy, best practices and performance while fostering innovation and is responsible for ESG performance monitoring, assessment, continuous improvement and reporting.



# Environmental, social and governance highlights

Together with our key stakeholders, we act with intention to make a meaningful impact.

## Environmental

**219%**

Electricity offset in 2021

**4 CO<sub>2</sub>e**

Total carbon footprint reduction in the past year<sup>1</sup>

**74%**

Waste diverted from landfill over the past five years

**97%**

Paper reduction in 2021 as compared to 2007 baseline

**7.4 million**

Gallons decreased water consumption in the past five years



1. Carbon dioxide equivalent.

## Social

**93%**

Employer satisfaction for the employee benefits business<sup>2</sup>

**81%**

Hiring rate for mid-senior managers who are people of color and women

**25%**

Participation in Employee-Led Councils

**57%**

Increase in student financial literacy<sup>3</sup>

**3,300+**

Unique nonprofit organizations served<sup>4</sup>



2. 2021 Employee Benefits Employer Satisfaction Survey.

3. Average across Voya Financial literacy programs that responded in annual survey.

4. Nonprofit beneficiaries of volunteerism hours and donations.

## Governance

**9 of 10**

Directors are independent<sup>5</sup>

**5 of 9**

Independent directors are women<sup>5</sup>

**3 of 6**

Standing board committees chaired by women<sup>5</sup>

**100%**

Employees trained on cybersecurity and Code of Business Conduct<sup>5</sup>

**9 years**

World's Most Ethical Companies<sup>5</sup>



5. As of Jun. 30, 2022.

## Solutions and innovations

**24/7**

Digital access for retirement education through Voya Learn

**100+ million**

Digital interactions, up 14% from 2020

**34%**

Increase in savings rates for those who took action after using myOrangeMoney

**10%**

Increased retirement savings rate when recommended by myHealth&Wealth

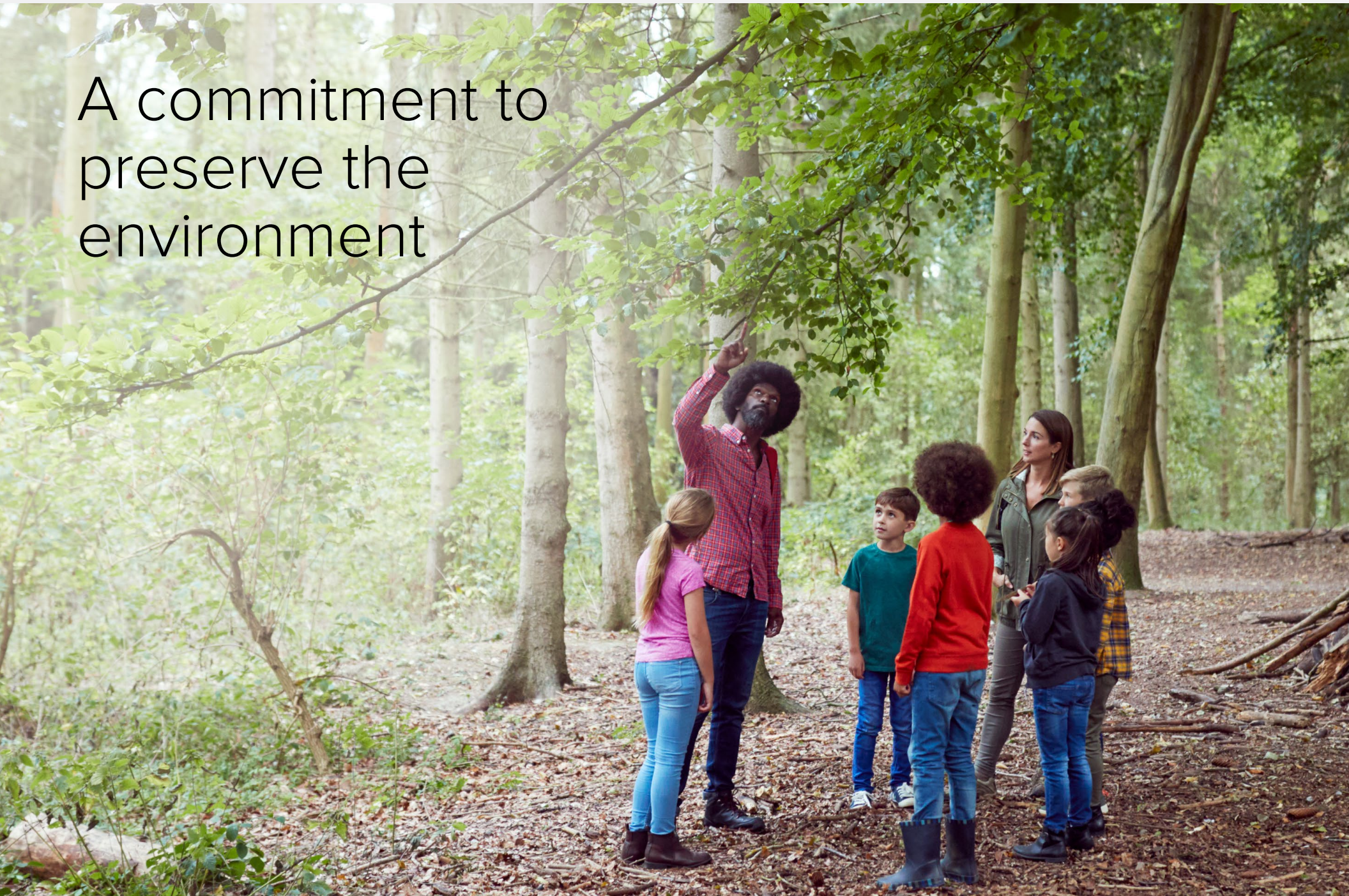
**95%**

Respondents agree that Voya made it easy to file their claims with Voya Claims 360<sup>6</sup>



6. Jan. 2021 — Jan. 2022.

# A commitment to preserve the environment



## Colleagues

# Environmental stewardship engages colleagues, clients and communities to protect the planet

It's not enough to be a conscientious steward of the Earth's resources. Helping individuals, groups, organizations, businesses, federal agencies and other collective networks understand how to actively participate in conservation efforts and sustainable practices amplifies the chance for success.

## Environmental reporting improvements critical to growth

Voya has disclosed the enterprise's environmental impacts since 2015, using the CDP (formerly Carbon Disclosure Project) global disclosure system. The mechanism of CDP's disclosure platform conforms to the Task Force on Climate-Related Financial Disclosures' (TCFD) recommendations. The TCFD was created by the Financial Stability Board — the international body that monitors and makes recommendations about the global financial system — to improve and increase reporting of climate-related financial information. In September 2018, Voya Financial became a supporter of the TCFD due to the aligned view of climate-related risk.

Voya recognizes the potential impact of climate risks on our business sustainability and ability to effectively leverage distribution networks to enter and grow. In 2021, the company established a process to assess and identify climate-related risks across Voya's businesses and operations. The process leverages existing activity within each of the individual business units and corporate areas. Physical risk factors are taken into account, such as the financial consequences that may result from specific weather events, as well as transition risk factors that arise from the adjustment towards a low-carbon economy, for example revaluation of assets due to policy changes or disrupted financial markets.

PwC was engaged to help maximize CDP scores, establish a TCFD framework, identify current gaps, enhance climate disclosures and identify areas of improvement.

## Environmental Stewardship Council thinks locally, but creates national impact

The newly revitalized employee-led Environmental Stewardship Council is national in scope, reflective of the company's hybrid workforce that is spread out across the country in employee's homes. The Environmental Stewardship Council has a goal to promote positive behaviors where Voya has employees, translating to both on-site environmental stewardship and at the homes and in the communities where our employees live and work.

The Council leadership provides educational opportunities including how to be good environmental stewards. At the same time, the new Council model empowers employees to play a role in helping to define Voya's environmental efforts and to keep the company on track, helping us follow through on our own commitments.



Voya employees participate in Connecticut River Walk clean-up in Hartford, CT. L-R Julie Altamirano, Kristy Gager, Tony Mazzarella, Jack Rule, Partha Paramanik.



**Environmental  
Stewardship Council**



Clients and communities

# Influencing activities and behaviors to help meet environmental goals

Voya works internally and externally to make a positive impact on the planet by reducing our carbon footprint and engaging with other companies to motivate positive change.

## Environmental stewardship reduces impact to the planet

Voya reduced our environmental footprint in total for Scope 1, 2 and 3 emissions by decreasing electricity use, reducing paper and water consumption, and producing less landfill and e-waste. Due to increased work-from-home participation, the amount of occupied space decreased. Environmental impact decreased across the board:

- Total electric MWh consumption is down an additional 31% over last year and down 47K MWh from the benchmark year of 2007.
- Total energy reduction over last year is 32% with a total decrease of 77% since the benchmark year of 2007.
- Square footage decreased over a million square feet by 62% since 2007.
- The number of work-from-home employees has grown by 964% to 3,750 employees since 2007.
- Paper use decreased by 10,291 sheets per person to 365 since 2007.
- Waste to the landfills was reduced by 292 tons in the past five years.
- Air mileage decreased by 54 million miles since 2007, with 5.6 million miles reduced since last year.
- Total carbon footprint was reduced by 40 carbon dioxide equivalents (CO<sub>2</sub>e) since 2007 and by 22 CO<sub>2</sub>e since 2014.
- Voya purchased carbon offsets to cover Scope 1, 2, and 3 emissions in 2021.
- Scope 3 emissions for CO<sub>2</sub> were offset for the first time in 2021.
- Electricity emissions (Scope 2) were consistently offset by more than 100% since 2008.

## Meeting stakeholders' expectations through active ownership engagement

We put our unique talents, skills and voice to work to meet stakeholders' evolving expectations in terms of ESG performance. Particularly regarding the "E" in ESG, Voya Investment Management (VIM) dynamically protects the environment and addresses climate change through actions, relationships and the services and solutions that we offer.

VIM's active ownership engagements are designed to protect and enhance the economic value of the companies in which we invest on behalf of clients. Active ownership can result in better investment outcomes and is a powerful conduit for change. Active ownership activities include ESG proxy voting and engagements to maximize long-term value.

## Active ownership by the numbers:

**90,363** votes cast at **9,152** shareholder meetings.<sup>1</sup>

## Active ownership promotes ESG best practices



Exercise voting rights at shareholder meetings.



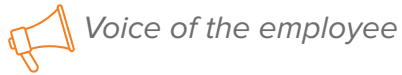
Stakeholder collaboration to encourage companies to drive value and long-term sustainability.



Engage with issuers of securities in which Voya invests.

1. As of Dec. 31, 2021. Source: Voya Investment Management: Our Environmental, Social and Governance Approach 2022.





# Employee engagement helps advance environmental strategy and stewardship

Tony Mazzarella came to Voya three-and-a-half years ago, attracted to the opportunity to establish an enterprise data governance program. He was further engaged by the company's progressive culture and mission to help individuals in America retire. His work and involvement at Voya have combined all three to their fullest.

I've always been very driven to help do the right thing. In fact, I recently received a Corporate Responsibility Award from Voya for helping to start a Pride organization in my community in 2021. I was very involved in employee-led environmental action at my previous employer, as well, so one of first things I did when I joined Voya was become part of the Orange Goes Green (OGG) group.

Shortly after joining the OGG group at Voya, the co-chairs announced that they were transitioning out of their roles, so by chance I became co-chair after being a member for a few months. When the company announced a new Employee-Led Council (ELC) structure, I considered all of the available leadership roles, but I chose to apply for

chair of the Environmental Stewardship Council because I wanted to be involved in setting the direction, defining how it would work and the focus. I trust my skill set to help make that happen.

In my "day job," I get to experience Voya's efforts to transform how we run our business using data and technology in new ways to drive efficiency and provide a better customer experience. The primary benefit of these investments is to improve business outcomes, but there is very often a secondary benefit to the environment — for example, converting to e-delivery and e-signature.

This advancement not only impacts the business, but, at the end of the year, environmental metrics

indicate how many actual sheets of paper were not used, as well as the water and carbon saved that would have produced that paper. We are creating operating efficiency, with a secondary positive impact. It's a net win.

Making a positive commitment to ESG is more than just words. The Employee-Led Council plays a small part in that commitment, since, in order to have an impact, the organization's purpose must be aligned with that of our employees. Actions speak louder than words. We're helping to follow through on Voya's commitments and aligning with a commitment to serve.

Voya's ELC leaders have adopted a framework for business planning and

measuring impact that focuses on three pillars: colleagues, clients and community. While it's somewhat straightforward to articulate how bringing together employees with shared interests can improve the employee experience and influence positive change within the organization, it was a bit of a challenge and also quite empowering to consider how we could connect colleagues with shared interests and have a measurable outward impact on our clients and in the communities where we live and work.

**"When I get involved in something, I get involved."**



**Tony Mazzarella**  
Data Governance director and co-chair  
of Environmental Stewardship Council.





### Communities

## Awards and recognition

We demonstrate long-standing leadership in environmental stewardship, as recognized by peers, government and community.



# A commitment to serve society





## A reimagined hybrid workplace strengthens culture and purpose

The new way to work ushered in by the pandemic helped employees discover how they can better meet their own and their clients' needs.

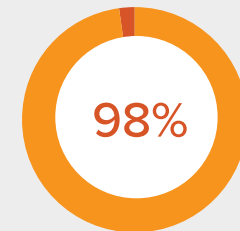
Throughout the pandemic and our transition to a hybrid working environment, Voya employees have demonstrated that the company's culture and values remain strong, no matter where their jobs are accomplished.

A hybrid and remote work environment also has enabled us to better diversify our workforce by opening our positions to locations around the country, not just those areas near our physical locations. In addition, a remote workforce enables those who may have mobility or accessibility needs to work from any location.

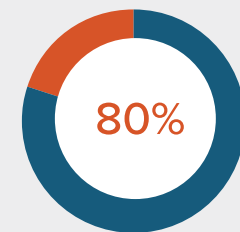
With 98% of employees working fully remote or splitting their time between home and in-office, how they interact, work and live has been fundamentally transformed. The Voya workforce that has emerged is stronger and more

resilient. Results from the annual employee anniversary survey found that the transition to virtual work has strengthened the culture, improving key employee indicators from pre-COVID levels, such as:

- Employee engagement
- Innovation
- Knowledge sharing
- Shared vision
- Talent development



of Voya's workforce is hybrid or fully remote, and just 2% fully in-office<sup>1</sup>



of employees agree that Voya has the right leadership support, structure, climate and remote-work enablers in place<sup>2</sup>

1. As of Dec. 2021.

2. Voya Workplace Readiness Survey, May 2021.

## Colleagues

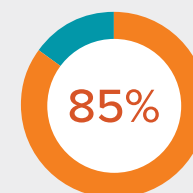
# Extended focus on well-being helps employees achieve success

A healthy and productive workforce results from an emphasis on physical, mental and financial well-being, rather than just programs to prompt employees to get more steps.

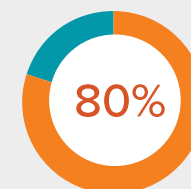
The past two years have highlighted the need for additional support for employees in all aspects of their work and personal lives. In response, Voya has launched a variety of new [benefits](#) and services for our employees:

- **Mental health support** continues to be enhanced to help mitigate the long-term effects from the pandemic and issues related to racial and social equity. Voya has made mental health assistance more accessible to employees by doubling the number of no-cost mental health and virtual visits — covered 100% through the Employee Assistance Program.
- **As of January 1, 2022, foster care is included in paid parental leave** to further support the lifetime family milestones of birth or adoption. Eligible employees can access parental leave benefits and paid time off for bonding and activities related to the care and well-being of foster and adopted children, as well as bereavement leave for pregnancy loss.
- **One-on-one sessions provide guidance on special needs planning** to help employees who have disabilities and special needs plan for the future. The free consultation with an experienced consultant answers questions about government rules, company benefits and financial considerations for caregivers and people with disabilities.
- **The Tuition Reimbursement Policy** is being redesigned to help build generational wealth sooner by avoiding and reducing debt faster:
  - **A student loan assistance program will provide** \$5,250 per year in student loan debt reimbursement payments.
  - **The Tuition Reimbursement Policy will reimburse 100%** — rather than 80% — of degree-related tuition and expenses, up to \$5,250 per year.
  - **A no-cost tuition program** will help eliminate cash-flow barriers to achieving higher education by working with a network of specific partner institutions that directly bill to cover 100% of tuition costs up to \$5,250 per year.
- **A broad-based financial wellness program** provides access to financial advisors for all employees below a specified income threshold, in recognition that every individual is on a unique financial journey with different goals.
- **Intentional focus is being placed on employee experience** by listening to the collective voice of our employees to fully understand their everyday experiences. Through collaboration across the company and by working closely with leaders from Human Resources, Brand and Corporate Communications, Technology and the business areas, Employee Experience is working to identify and reshape the moments and touchpoints that make employees feel valued, engaged, informed and connected — no matter where they work.

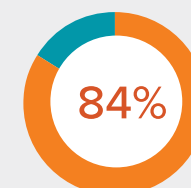
## Employees rate their well-being



would recommend Voya as a good place to work.



agree that Voya has a culture that is supportive of the mental health and emotional well-being of employees and their families.



rate Voya's response to the COVID crisis as good or very good.

Source: Emotional Well-being Virtual Focus Group of Voya employees facilitated by Willis Towers Watson on March 29, 2022.

Colleagues and communities

# Building a more diverse and inclusive workforce

We are committed to building a workforce that better reflects the diversity of our society. This includes a focus on attracting and recruiting talent from underrepresented groups and also ensuring development programs to increase equity in career growth and mobility.

We define diversity at Voya as diversity of thought, perspective and background. We believe that focus on inclusion at every level of the organization leads to better performance, increased innovation, an enhanced ability to address customer needs, higher employee engagement and lower employee turnover rates, and helps to strengthen our communities.

An innovative Ambassador Program is improving how Voya promotes the benefits of our brand throughout the recruitment and hiring process. The program is designed so that individual business units can implement a customized diversity engagement recruiting strategy with both internal and external partners.

Voya renewed and strengthened our commitment to a diverse workplace by refining outreach to more diverse organizations, establishing partnerships, increasing brand awareness and ultimately attracting a more diverse pipeline of candidates.

We have several programs aimed at developing and retaining top talent within our organization, particularly those from underrepresented groups.

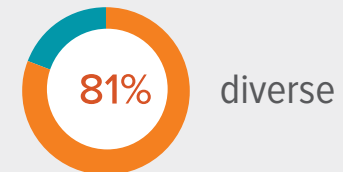
We are working to increase the diversity across the enterprise with a focus on the AVP level and above.

Our newest program is the Talent Accelerator initiative born of our DEI Task Force that provides leadership development and coaching, increased visibility with senior leadership and a focus on innovative solutions to real business issues that the participants work on as a cohort.

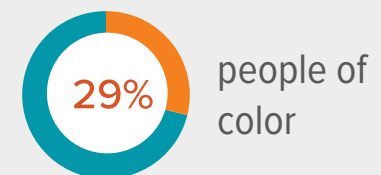
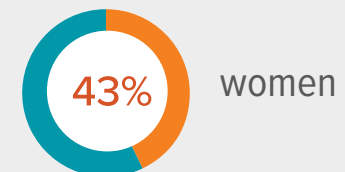
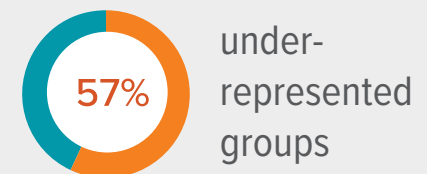


Voya Ambassadors at The Consortium Conference.

Hiring rate for underrepresented talent for mid-senior level



Hiring rate for underrepresented talent for AVP+ roles



# Strategic transition to Employee-Led Councils

Redesigned councils hold up a mirror to the enterprise culture and provide a voice for all employees to drive inclusion throughout the organization.

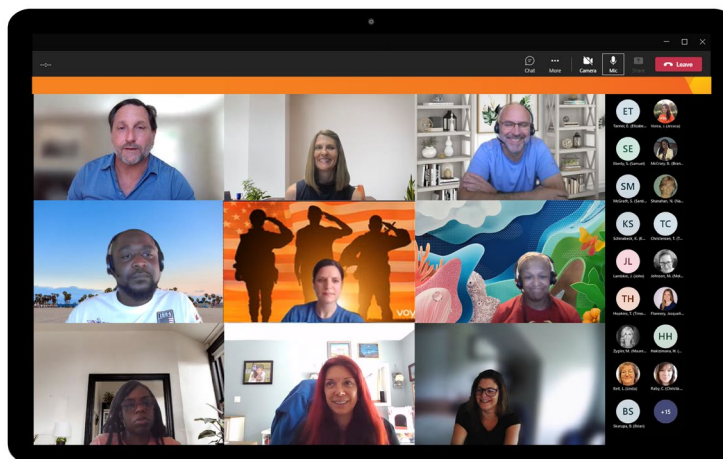
Voya's localized employee resource groups transitioned to a national Employee-Led Councils (ELC) model to align with our new working environment, including a consistent leadership structure across all councils and focus on driving the diversity, equity and inclusion strategic pillars of colleagues, clients and communities.

Each council creates a supportive community of colleagues who share similar experiences, even as they learn to better understand and embrace differences. We place a great emphasis on encouraging allies to be active members of each council. The goal is to have diversity within these councils, which leads to greater learning, awareness and support for each other.

Councils are further elevated as business collaborators to help the company advance strategy through the creation of individual business plans, goal development and progress tracking.

A new council that recognizes the unique contributions of the veterans community was launched to better mirror the America in which we live. The enthusiastic welcome that this council received from employees has led to a passionate membership of veterans, allies and family members, connecting and supporting each other through their unique stories. Already participating in external brand-building events, the Veterans Council also plays a key role in an enhanced talent recruiting strategy.

**25% of employees now belong to one or more of Voya's 11 employee-led councils, providing connection and community in a hybrid work environment.**



*Veterans Council membership meeting.*

## VOYA | Employee-Led Councils

**African American/  
Black Council**

**Asian Council**

**Environmental  
Stewardship Council**

**Giving Council**

**Latinx Council**

**LGBTQ & Allies Council**

**NextGen Council**

**People with Disabilities  
and Caregivers Council**

**Veterans Council**

**Volunteerism Council**

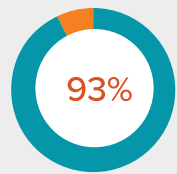
**Women's Council**

# \$782,488

Amount of claims benefits paid

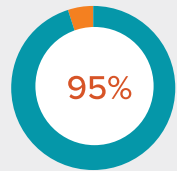
# 377

Claims paid



93%

of customers highly satisfied



95%

of respondents agreed that Voya made it easy to file a claim

# 100+ million

digital interactions in 2021, up 14%



Voya's mobile app received **4.7 out of 5 stars**, as rated by nearly **77,000 customers** on the App Store

# ↑ 8%

Customer satisfaction has increased by 8% since introducing the enhanced participant web experience in summer 2021

## Clients

# Innovative client solutions help meet the health and wealth needs of a diverse marketplace

Digital guidance enhances the participant education and user experience through all life stages.

### MyHealth&Wealth guidance tool

Because unexpected medical expenses may impact retirement savings, Voya launched myHealth&Wealth. This interactive, personalized digital guidance tool helps participants make better benefits decisions that help advance their long-term financial goals.

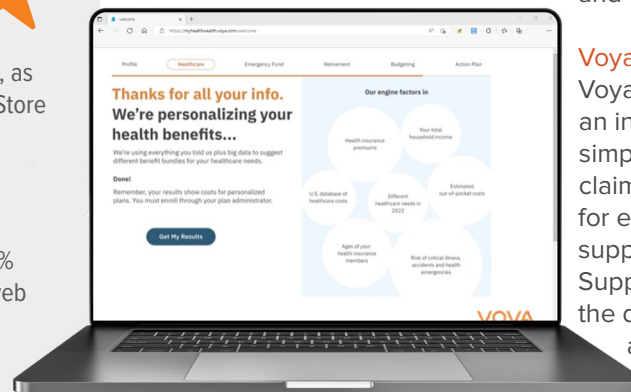
### Digital engagement drives continued improvement

Digital engagement remained above pre-pandemic levels in 2021. This high level of engagement plus strong satisfaction results from clients have encouraged continued improvement of Voya's digital experiences based on behavioral finance research, digital user group feedback and voice-of-customer input.

At the core, Voya Claims 360 is about getting employee clients to use their benefits and receive eligible benefits in their time of need — even when they may have been unaware they had a claim opportunity. And while Voya Claims 360 provides financial benefits for an immediate need, it also supports an individual's long-term financial wellness goals. It comes as no surprise that when unexpected medical costs arise, people often tap into their health savings account or 401(k). Voya Claims 360 will help ensure the employees get the most from their coverage, helping alleviate those unexpected expenses so they can continue to let their assets grow.

### Voya Claims360

Voya launched an integrated, simplified claims process for employee benefits that supplement medical coverage. Support ranges from connecting the dots between coverages and notifying employees when they have a potential claim to paying certain benefits automatically.



# Ads highlight the diversity of communities served and reflect Voya's inclusive culture

Voya's commercials supported our longtime advocacy for individuals with special needs and reflected the broad diversity of the country.

Voya's 2021 advertising campaign featured talent from the special needs community. The ad, titled "Growing Up," features a child with special needs and his parents as they celebrate key life events.

A second spot, "Becoming Grandpa," featured the father of a multi-generational Hispanic family enjoying key family milestones, including a wedding, the birth of a grandchild and spending retirement time with family.

We also extended our focus on diversity by partnering with a 100% female-staffed research agency, tapping into diverse creative teams and enlisting female and multi-ethnic directors for production.



# Giving back is good business

Our industry-leading employee engagement program — part of a unique benefits package empowering employees to lift up their communities while developing themselves — gives Voya an edge in a competitive talent market.

Voya's continued investment in successful employee engagement focuses on a three-pronged approach: volunteerism, charitable giving and nonprofit board service.

**Employee Volunteerism** and **Employee Giving** are both led by Voya employees from across the company, including members of the Giving and Volunteering Councils. Every full-time employee at Voya receives 40 hours per year of additional paid time off to volunteer, as well as up to \$5,000 from Voya Foundation to match personal donations to any 501(c)3 organization.

2021 also saw the launch of pro-bono and skill-based volunteerism, empowering teams of employees in Corporate Communications & Brand, Marketing, Information Technology, and Legal Affairs to use their skill sets to further a strategic nonprofit project, resulting in substantial cost savings to the nonprofit organizations.

Employee participation in the 2021 Employee Giving Campaign, along with a dollar-for-dollar match from Voya, enabled more than \$1.5 million in donations to nonprofits and charities in support of causes that matter most to our employees, including nonprofits that serve health and human services, education and animal welfare.

**The Executive Board Placement Program** provides opportunities for Voya executives to serve on nonprofit boards in local communities and enables them to

transfer leadership skills. Of our Enterprise Leadership Team — approximately 60 leaders — 50% serve on nonprofit boards.

In 2021, eligibility for board placement was opened further to a select group of direct reports to leadership team members with a focus on leaders from underrepresented groups. These leaders also underwent a rigorous executive training program to develop their skill sets in nonprofit governance and apply those learnings to their roles at the company.



Employees volunteer for AmeriCares to help provide disaster relief and aid.

## 2021 Employee Giving Campaign — by the numbers\*

**+\$1.5 million**

Total donations

**1,900**

Nonprofits and charities supported

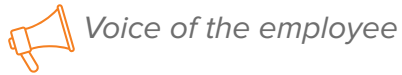
**36**

Total events

**56%**

Employee participation

\*Benevity's charitable donation and grant-management platforms.



## A commitment to diversity recruitment

Shaneé Turnbull started her career following in her mother's footsteps in commercial real estate, but she wasn't feeling fulfilled in her first position, and after meeting a recruiter at a networking event, began her career in talent acquisition.

For Shaneé, it was an easy pivot, and after the joyful experience of successfully placing her first candidate in a job, she was hooked. Her work advancing Voya's diversity recruiting draws from across the organization and communities the company serves.

Even if a recruiter doesn't have "diversity" in their title, they all should be diversity recruiters. At Voya, we focus less on reactive recruiting, placing an ad and getting respondents who are interested, and more on proactive recruiting – engaging more with the community to raise awareness of the brand and draw more candidates from the community. In this way, every recruiter at Voya already has a diverse pipeline.

As a program manager, my role is to help build diverse talent pools for the future by designing, leading and executing programs, strategic partnerships, and sourcing strategies that enable inclusive hiring across the enterprise. This work includes advising business leaders, collaborating closely with HR business partners and the broader DEI team to strategically and intentionally align our talent acquisition programs and partnerships to business initiatives.

To help ensure a more proactive recruiting process at Voya, we developed the Ambassador Program, which leverages our existing internal talent to

quickly strengthen our network externally, while improving how we communicate the benefits of working for Voya. The program is designed so that individual business units can implement a customized diversity engagement recruiting strategy with both internal and external partners.

My goals for 2021 were to increase diversity hires and to establish external relationships with diversity organizations. We've been able to establish collaborations with several organizations to raise brand awareness and, ultimately, increase the number of diverse candidates hired, including Warriors to Work, Creative Spirit, National Association of Women Sales Professionals (NAWSP) and Morehouse College, to name a few. As a result of Talent Acquisition's commitment to sourcing for diverse talent, 41% of external hires recruited across the enterprise in 2021 were diverse, and 60% were female.



**Shaneé Turnbull**  
Diversity Recruiting Program Manager

**"Building an inclusive environment does not happen organically; organizations must be intentional about DEI at every level."**

## Communities

# Signature philanthropic programs integrated into outreach to underserved communities

## Signature philanthropic programs impacting underserved communities\*

 **71%**

Household incomes under \$50k per year

 **8,000**

Students through STEM programming

 **56.5%**

Increased interest in STEM careers

 **4,400**

Educators

 **44,000**

Students through financial literacy programming

 **57%**

Increase in financial literacy

\*Average across all Voya-funded philanthropic programs. Data as of 12/31/2021.

## Focus on education to foster a lifetime of financial resilience.

[Voya Foundation](#) makes a meaningful difference in the community by investing in a focused and impactful way. We support programs with well-defined metrics and measurable outcomes that all work toward the same goal — to help create [financially resilient youth](#).

Grants focused on financial resilience work to ensure that youth are equipped with Science, Technology, Engineering and Math (STEM) expertise and financial knowledge necessary to compete in the 21st century workforce and make smart financial decisions that lead to a secure retirement.

Voya has further deepened our commitment to educators and young adults in the African American and Black community through the [Voya Bridge](#) program that takes a holistic and community-based approach to addressing financial inequities that underrepresented communities face.

Key components of the program reflect Voya's commitment to diversifying the nation's workforce, including:

- Four \$5,000 scholarships to students concentrating in education at Predominantly Black Institutions.
- Five \$10,000 grants to eligible Black-owned tech small-businesses to help them build a better future, in partnership with the Association for Enterprise Opportunity.
- Research in partnership with the United Negro College Fund to examine successful best practices across university education programs at Historically Black Colleges and Universities.

Voya's five signature philanthropic programs:

[Voya Scholars](#) turns nonprofit programming into a talent pipeline.

The [National Personal Finance Challenge](#) builds personal finance knowledge.

[Voya STEM Futures](#) encourages STEM interest.

[Voya Teacher Voices](#) elevates educators.

[Voya Unsung Heroes](#) recognizes the classroom heroes who take teaching to new heights and make learning fun.



*Voya Teacher Voices Scholarship recipients Ruth Fraser, Keely Bubba, and Rene Vacianna with Braeden Mayrisc at the Extra Yard for Teachers Summit, a program of the College Football Championship Foundation.*

# Voya Cares program expands integration and impact, focuses on aging population

A key differentiator in the “S” in Voya’s ESG strategy, the program provides business value while helping to meet the ever-changing needs of the special needs community.

The Voya Cares program, which is committed to being a leader in making a positive difference in the lives of people with disabilities and special needs and their caregivers, grew into a key competitive differentiator, playing a role in \$15.3 billion of Wealth sales — up close to 20% over 2020 — and \$226 million in Health premiums in 2021.

For all business lines, Voya Cares has become a more frequent partner in the sales process, participating in sales and education events for clients, advisor groups and intermediaries. More than 70 presentations about special needs planning, available resources and product-specific information were provided by Voya Cares in 2021.

Enhancing our available solutions for people with disabilities and caregivers, Voya Cares launched a pioneering position paper offering education, consultation and implementation support to help employers provide ABLE (Achieving a Better Life Experience) accounts — tax-favored savings and investment accounts for people with disabilities — as a worksite benefit.

In addition, Voya Cares introduced a new [how-to video](#) focusing on the importance of family meetings as an ideal way to keep family members informed of care plans and work together on future planning to ensure that quality of life is maintained.

Because Voya is accelerating our emphasis on recruiting and hiring individuals with disabilities, Voya Cares helped ensure that close to 1000<sup>1</sup> people managers were properly trained on disability awareness to advance our inclusive culture.

As a thought leader, Voya Cares participated in an Inclusion Dialogue Series by [The Harkin Institute](#) — an internationally recognized nonpartisan public policy research institute — to foster greater understanding of the challenges faced by individuals with disabilities in the employment space, while recognizing the value-creating opportunity for the private sector when it achieves competitive, integrated employment.



Voya Cares further established a reputation as a thought leader with a position paper that researched the demographic and societal trends of the aging population — especially two groups who have been particularly impacted by the pandemic: Sandwich Caregivers and Career Extenders.

The position paper, [America's New Retirement Reality](#), examines the emerging trends that are causing these two groups to grow, explores how their futures are being impacted and, most importantly, proposes how to help them prepare for a secure financial future. The position paper is one piece of a toolkit of resources available on [voyacares.com/aging](#).

1. As of Jun. 30 2022.



**VOYA** | Cares®

# Commitment to serve embodied through disability inclusion nonprofit collaborations

Dedicated to being a leader in making a positive difference in the lives of people with disabilities and special needs from birth through aging, Voya collaborates with nonprofit organizations across the country.



The [CEO Commission](#) held a Virtual Hill Day in 2021, when Voya Chairman and CEO Rod Martin and other commission members met with representatives to discuss legislation that advances and promotes access to ABLE accounts and disability employment policies. In addition, he and other founding members published an open letter leveraging National Disability Employment Awareness Month (NDEAM) to encourage business leaders to include people with disabilities as an integral part of their hiring, retention and inclusion strategies.



In celebration of NDEAM, Voya once again collaborated with [Disability:IN](#) to host the second annual virtual concert featuring *America's Got Talent* finalist Mandy Harvey, a singer-songwriter who is profoundly deaf. The outstanding creative performances reflected Mandy and Voya's shared commitment to spreading positivity. They also are aligned with our Voya Cares commitment to serving people with disabilities and special needs, and caregivers.



The [National Down Syndrome Society](#) (NDSS) and Voya Cares have published [Financial Wellness: A guide for individuals with disabilities, their families and caregivers.](#)

The financial wellness guide provides comprehensive information and solutions to address the unique, and oftentimes fluctuating, financial needs of the underserved disability and special needs community.



In 2021, interest in [No Barriers'](#) all-expenses-paid caregiver retreats skyrocketed, receiving a record-breaking 1,200 applications for only 50 spots. Because Voya Cares is committed to making a positive difference in the lives of people with disabilities and special needs and caregivers, it matched \$15,000 in donations made directly to No Barriers' Family Caregiver Program to fund an additional Self-Care Retreat.



As a member of the Valuable 500, a global community of CEOs from leading corporations that are revolutionizing disability inclusion, Rod Martin has been a strong voice in representing Voya in amplifying the need for and value of disability inclusion in the workplace. For National Disability Employment Awareness Month (NDEAM) in 2021, Mr. Martin both presented on a panel at the M-Enabling Summit and appeared in a video with The Valuable 500

founder Caroline Casey discussing Voya's multi-level strategy to advance accessibility, our ambitions to serve all individuals and how and why the Voya Cares program got started.



Communities

## Awards and recognition

Our voices are amplified and the commitment to a more just society for colleagues, clients and communities is strengthened.



# A commitment to good governance



## Colleagues and clients

# Cybersecurity program safeguards security, confidentiality and integrity of personal information

With cyber-attacks now one of the most pressing issues for businesses, Voya continually works to help employees understand the importance of [cybersecurity](#) to safeguard confidential customer information and protect clients' privacy.

Cybersecurity is a critical part of risk management at Voya and evolves and adapts to stay ahead of threats. More than 100 information security professionals are employed as part of a multi-disciplined triage team comprising fraud experts responsible for end-to-end action from prevention to customer care.

A highly adaptive, risk-based monitoring process is tailored to prevent cybersecurity threats and to protect participant account assets. Our investments in technology identify fraudulent activity across all contact points, including intelligence and behavior-based analytics models, artificial intelligence, event-based red flag monitoring and industry watch-lists.

Voya's information security defense program meets the ISO 27001 standard, an internationally recognized information-security standard that confirms Voya's commitment to protecting customer data.



In order to engage employees on the importance of cybersecurity, we annually host Cybersecurity Awareness Month in October, an online safety and education initiative designed to help everyone stay cyber-secure. Technology Risk & Security Management hosted virtual cyber awareness learning sessions and online activities and published weekly articles to enhance colleagues' cyber awareness.

## 100%

### Employees Trained on Cybersecurity and Code of Business Conduct

## Clients

### We use our voice to advocate for positive change

Voya has long monitored the legislative environment, especially regarding legislation that helps individuals achieve a secure financial future.

Voya took a public stand on proposed legislation and regulations in 2021, including:

- Support for many [Setting Every Community Up for Retirement Enhancement Act \(SECURE\)](#) proposals of 2019 that will help provide greater access to and further increase retirement plan coverage for individuals.
- Support for the federal [ABLE Employment Flexibility Act](#) (H.R. 4672) to help workers with disabilities save for their futures without jeopardizing eligibility for crucial government benefits.
- Comments to the Department of Labor supporting the overall tone, clarity and content of its proposed rules on ["Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder Rights."](#)

## Colleagues

# Executive Committee

The members of the [Executive Committee](#) — in collaboration with the Board — serves as the Directors of Voya Foundation Board and members of the Executive Council for Corporate Responsibility and Diversity, Equity and Inclusion. Many serve on nonprofit boards and as executive sponsors for our Employee-Led Councils. These individuals are fully committed to advancing Voya's strategy of further growth and are excited about what this strategy will enable us to deliver for our customers and shareholders.

**Rodney O. Martin, Jr.**

*Chairman and Chief Executive Officer*

- Director, Junior Achievement™ USA

**Nan Ferrara**

*Executive Vice President, Continuous Improvement*

- Executive Sponsor, Latinx Council
- Director, Ronald McDonald House Charities® Jacksonville
- Advisor, Hofstra University Zarb School of Business

**Rob Grubka**

*Chief Executive Officer, Health Solutions*

- Executive Sponsor, Volunteerism Council
- Director, Junior Achievement® North

**Christine Hartsellers**

*Chief Executive Officer, Voya Investment Management*

- Counselor, The Carter Center
- Director, UNICEF USA, Southeast Region

**Michael Katz**

*Executive Vice President, Chief Strategy, Planning and Investor Relations Officer*

- Executive Sponsor, LGBTQ & Allies Council

**Santhosh Keshavan**

*Executive Vice President, Chief Information Officer*

- Executive Sponsor, Asian Council
- Director, Connecticut Insurance and Financial Services
- Trustee, New York Institute of Technology

**Heather Lavalley**

*President and CEO-Elect*

- Executive Sponsor, Environmental Stewardship Council
- Director, National Down Syndrome Society
- Director, Junior Achievement™ of Southwest New England


**Charles P. Nelson**

*Vice Chairman and Chief Growth Officer*

- Executive Sponsor, NextGen Council
- Director, Defined Contribution Alternatives Association (DCALTA)
- Trustee, Whitman College

**Kevin D. Silva**

*Chief Human Resources Officer*

- Executive Sponsor, Latinx Council
- Advisor, Holy Trinity High School
- Director, St. Mary's Boys Secondary School

**Michael S. Smith**

*Vice Chairman and Chief Financial Officer*

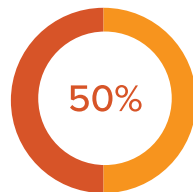
- Executive Sponsor, Environmental Stewardship Council
- Trustee, People's Light
- Trustee, The Actuarial Foundation

# Board of Directors increases diversity and oversight of ESG strategy

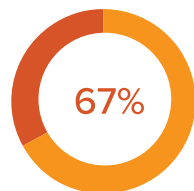
Voya's Board continues to be industry-leading in the diversity of our directors. As of March 2022, a slightly larger Board of nine independent directors provides deep and diverse experience in public and private companies and represents myriad backgrounds and viewpoints.

The oversight structure of the Board reflects the increased focus on ESG strategy. The expanded oversight of the [Nominating, Governance and Social Responsibility Committee](#), chaired by Joseph V. Tripodi, is engaged in ESG in the following ways, including reporting to the full Board as necessary regarding:

- Oversight of the Environmental, Social and Governance Risk Policy, the Policy on Antitrust, and the Code of Business Conduct & Ethics.
- Annual input and guidance on the Impact Report before publication.
- Recommendations on key ESG initiatives of significance to the company.



Half of the standing Board committees are chaired by women.



The Board is composed of 67% women and people of color.

**98%**

of directors attended all meetings of both the full Board and committees on which they served.

**6.3 years**

Average Director tenure.



Diversity of background, including gender, ethnicity, race, culture and geography.

## Board of Directors Nominating, Governance and Social Responsibility Committee

### Yvette Butler

*Former President of SVB Private Bank & Wealth Management  
Former Director and Treasurer,  
Washington Area Women's Foundation*

### Jane P. Chwick

*Former Co-Chief Operating Officer of  
Technology, The Goldman Sachs Group, Inc.  
Director, M&T Bank  
Director, MarketAxess Holdings, Inc.  
Director, ThoughtWorks*

### Aylwin Lewis

*Former Chief Executive Officer and President,  
Potbelly Corporation  
Director, Marriott International*

### Joseph V. Tripodi, Committee Chair

*Former Chief Marketing Officer, The Subway Corporation  
Director, Newman's Own*

### David Zwiener

*Lead Director  
Operating Executive, The Carlyle Group  
Director, Hartford Hospital  
Trustee, New Britain Museum of American Art*



# Board director brings experience to ESG strategy oversight

Joseph V. Tripodi has served as a director of Voya Financial, Inc., since April 2015, bringing extensive experience from various industries and geographies and a specialty in moving wisdom, learning and knowledge to all levels of the company to create a networked organization. His feel for and appreciation of culture allows him to see Voya Financial through a unique lens.

Organizations need to bring discipline and structure to their Environmental, Social and Governance (ESG) practice in ways that are a strategic asset to the company, going further than a simple compliance exercise by also ensuring the full commitment and passion of all their people. A well-planned ESG strategy helps drive business success.

Our “Social” initiatives not only provide brand strength, which makes us competitive market players, but also advance our purpose and service to our stakeholders. Not to be considered “soft” programs — they improve business and value to stakeholders. Examples of our “Social” areas of focus that help meet these goals include: Diversity, Equity and Inclusion; employee well-being; employee giving and volunteerism; and Voya Cares. These programs provide invaluable services to underserved communities.

**“Voya Cares is a powerful, signature program for our company that speaks uniquely to the culture and commitment of Voya’s people.”**

We are in the early chapters of our ESG enterprise story, but you never get “there,” never finish. We have more chapters to come. We can’t do everything, but we do have to do what’s most important.

My future vision is focused on where we are good now. How do you move from good to great? The leaders have to buy in and do the work. The work that Rod has done over his tenure of more than 10 years filters down, and now it is in the roots of the organization. When they grow, everyone believes in it. As a result, our organization does a lot of good in the community and for all the stakeholder groups, when we look at the universe of people whom we are actively engaged with.

I think the more we can demonstrate that our ESG strategy can be very powerful in the success of the organization, the more we can broaden understanding of why we are doing this work.



**Joseph V. Tripodi**  
*Chair of Nomination, Governance and Social Responsibility Committee*

**“Culture can be a defining dimension of a sustainable enterprise. That is why I am so proud to be a board member.”**

*Communities*

# Ethisphere® recognition — for ninth consecutive year — demonstrates dedication to ethical business practices

Ethisphere, a global leader in defining and advancing the standards of ethical business practices, has recognized Voya as one of the [2022 World's Most Ethical Companies®](#) for nine years in a row — every year that the company has been eligible.

Voya's inclusion on the "Ethisphere World's Most Ethical Companies list" for almost a decade reinforces our dedication to integrating ethical practices into business strategy to meet the needs of all stakeholders.

"Ethical practices are embedded in our culture and DNA and are foundational to our environmental, social and governance practices — as well as earning and upholding the trust and confidence of our colleagues, customers, communities and shareholders," said Rodney O. Martin, Jr., chairman and CEO, Voya Financial, Inc. "This honor reflects how the Voya team works together to build upon our strong culture of integrity by placing ethics at the heart of every decision, interaction and practice made on behalf of

Voya. It is truly an honor to once again earn this recognition."

As business leaders face the growing demand to be ethical, accountable and trusted to drive positive change, Voya and our chairman and CEO continue to demonstrate their dedication to integrity, sustainability, governance and community.

Voya is one of 136 companies around the world to earn the honor — and one of only six companies recognized in the financial services category.





## Communities

# Awards and recognition

Connecting good ethical practices with strong financial performance establishes leadership in doing business without negatively impacting the environment, community or society.



Sustainability Yearbook  
Member 2021

S&P Global



The MSCI ESG Leaders Indexes (PDF) target companies that have the highest environmental, social and governance (ESG) rated performance in each sector of the parent index. The indexes target a 50% sector representation vs. the parent index, aiming to include companies with the highest MSCI ESG Ratings in each sector. The index suite utilizes MSCI's award winning ESG Research and ESG Ratings to identify companies that have demonstrated an ability to manage their ESG risks and opportunities and are therefore eligible for inclusion.

# Global Reporting Initiative Standards



# Global Reporting Initiative (GRI) Standards Index

The strategy and activities described in this report are those of Voya Financial and not of our affiliated representatives, distribution partners or joint ventures. Comparative and quantitative data covers the 2021 calendar year, unless otherwise noted. Qualitative information covers 2021 and the first half of 2022, unless otherwise noted. Corporate information, unless otherwise indicated, is current as of June 30, 2022. Your feedback is welcome; please contact us at [voyacr@voya.com](mailto:voyacr@voya.com).

This GRI Index accompanies the *2021 Impact Report: A better financial future for everyone*, 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 1-37 indicates the page number of our *2021 Impact Report: A better financial future for everyone*.
- Phrases in bold indicate a linked 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 4-6, <a href="#">Form 10-K</a> , p.4-5, <b>Voya Company Profile</b>
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	<a href="#">Form 10-K</a> , p. 5-6
102-6	General Disclosures	Markets served	<a href="#">Form 10-K</a> , p. 5
102-7	General Disclosures	Scale of the organization	Report 4, <a href="#">Form 10-K</a> , p. 4-6
102-8	General Disclosures	Information on employees and other workers	<b>Human Capital</b>
102-9	General Disclosures	Supply chain	<b>Supply Chain</b>
102-11	General Disclosures	Precautionary principle or approach	<b>About Corporate Responsibility</b>
102-12	General Disclosures	External initiatives	<b>CR External Affiliations</b>
102-13	General Disclosures	Membership of associations	<b>CR External Affiliations</b>
102-14	General Disclosures	Statement from senior decision-maker	Report 5
102-15	General Disclosures	Key impacts, risks and opportunities	<a href="#">Form 10-K</a> , p. 30

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Universal Standards: General Disclosures (continued)			
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	<a href="#">Board of Directors &amp; Governance</a>
102-19	General Disclosures	Delegating authority	Governance
102-20	General Disclosures	Executive-level responsibility for economic, environmental and social topics	Governance
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	<a href="#">Board of Directors &amp; Governance</a>
102-23	General Disclosures	Chair of the highest governance body	<a href="#">Board of Directors &amp; Governance</a>
102-24	General Disclosures	Nominating and selecting the highest governance body	<a href="#">Board of Directors &amp; Governance</a>
102-25	General Disclosures	Conflicts of interest	<a href="#">Board of Directors &amp; Governance</a>
102-26	General Disclosures	Role of highest governance body in setting purpose, values and strategy	<a href="#">Board of Directors &amp; Governance</a>
102-27	General Disclosures	Collective knowledge of highest governance body	<a href="#">Board of Directors &amp; Governance</a>
102-28	General Disclosures	Evaluating the highest governance body's performance	<a href="#">Board of Directors &amp; Governance</a>
102-29	General Disclosures	Identifying and managing economic, environmental and social impacts	<a href="#">Board of Directors &amp; Governance</a>
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, <a href="#">Board of Directors &amp; Governance</a>
102-33	General Disclosures	Communicating critical concerns	<a href="#">Board of Directors &amp; Governance</a>
102-34	General Disclosures	Nature and total number of critical concerns	Governance
102-35	General Disclosures	Remuneration policies	<a href="#">Proxy</a> , p. 44-48
102-36	General Disclosures	Process for determining remuneration	<a href="#">Proxy</a> , p. 44-48
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	<a href="#">Form 10-K</a> , p. 6
102-46	General Disclosures	Defining report content and topic boundaries	Report 36
102-47	General Disclosures	List of material topics	Report 8, <b>Materiality</b>
102-48	General Disclosures	Restatements of information	We have no restatements of information.

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Universal Standards: General Disclosures (continued)			
102-49	General Disclosures	Changes in reporting	We have no changes in reporting.
102-50	General Disclosures	Reporting period	Report 36
102-51	General Disclosures	Date of most recent report	2021 report; published in August 2022
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 36
102-55	General Disclosures	GRI content index	Report 36-41 and <b>CR Report Microsite</b>
102-56	General Disclosures	External assurance	Report 43
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	<a href="#">Form 10-K</a> , p. 8-20 and p. 45 explain 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 4, <a href="#">Form 10-K</a> , p. 109
201-2	Economic Performance	Financial implications and other risks and opportunities due to climate change	<a href="#">Form 10-K</a> , p. 45
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>Further content is currently under development for future disclosure.</i>
203-1	Indirect Economic Impacts	Infrastructure investments and services supported	<i>Voya Financial is not making significant infrastructure investments. As we transition to a hybrid working model, Voya is looking to reduce infrastructure investments.</i>
203-2	Indirect Economic Impacts	Significant indirect economic impacts	Report 16-22
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>Voya Financial does not currently report on vendor spend. Voya is committed to environmental sustainability practices and we seek to partner with suppliers and facility providers who share a similar view.</i>
204-1	Procurement Practices	Proportion of spending on local suppliers	<i>Voya Financial does not currently report on vendor spend. Voya is committed to environmental sustainability practices and we seek to partner with suppliers and facility providers who share a similar view.</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	<b>Ethical Practices &amp; Principles/Transparency</b>
205-1	Anti-corruption	Operations assessed for risks related to corruption	<a href="#">Form 10-K</a> , p. 46
205-2	Anti-corruption	Communication and training about anti-corruption policies and procedures	<b>Ethical Practices &amp; Principles/Transparency</b>
205-3	Anti-corruption	Confirmed incidents of corruption and actions taken	<b>Ethical Practices &amp; Principles/Transparency</b>
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	<b>Ethical Practices &amp; Principles/Transparency</b>
206-1	Anti-competitive Behavior	Legal actions for anti-competitive behavior, antitrust and monopoly practices	<b>Ethical Practices &amp; Principles/Transparency</b>

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
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 12, 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
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>Voya has recently hired a Head of Supplier Diversity who will be working for formalize a process to incorporate ESG factors into our supply chain.</i>
308-1	Supplier Environmental Assessment	New suppliers that were screened using environmental criteria	<i>Voya has recently hired a Head of Supplier Diversity who will be working for formalize a process to incorporate ESG factors into our supply chain.</i>
308-2	Supplier Environmental Assessment	Negative environmental impacts in the supply chain and actions taken	<i>Voya has recently hired a Head of Supplier Diversity who will be working for formalize a process to incorporate ESG factors into our supply chain.</i>

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
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	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	Diversity & Inclusion
405-1	Diversity and Equal Opportunity	Diversity of governance bodies and employees	Report 4, 21, 31
405-2	Diversity and Equal Opportunity	Ratio of basic salary and remuneration of women to men	Voya Financial engages a qualified third-party expert to conduct a pay equity study based on gender and race. Results are not publicly disclosed. In the event there is a pay gap that cannot be explained by the factors that determine compensation opportunities for our employees, efforts are made to close the gap.
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	Voya Financial believes all employees deserve to be in a work environment that is free from any kind of discrimination or harassment. All employees should be treated with respect, fairness and courtesy.
406-1	Non-discrimination	Incidents of discrimination and corrective actions taken	Any violations of the business code of conduct may subject employees to disciplinary action, up to and including termination. We do not publicly disclose any incidents of discrimination.
412-3	Human Rights Assessment	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Voya is committed to sustainable practices and we seek to partner with suppliers and facility providers who share a similar view. Our suppliers comply with Voya's Supplier Code of Conduct. Voya does not currently publicly disclose this information.
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	Once the supply chain process formally incorporates ESG factors data will be made available.
414-1	Supplier Social Assessment	New suppliers that were screened using social criteria	Once the supply chain process formally incorporates ESG factors data will be made available.
414-2	Supplier Social Assessment	Negative social impacts in the supply chain and actions taken	Once the supply chain process formally incorporates ESG factors data will be made available.
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

Disclosure Number	Disclosure Category	Disclosure Title	Disclosure Location/Notations/Omission Statement
Topic Standards: Social (continued)			
415-1	Public Policy	Political contributions	<a href="#">Political Activities and Contributions</a>
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
GRI G4 Financial Sector Supplement			
G4-EC1	Economic Performance	Direct economic value generated and distributed	Report 4, <a href="#">Form 10-K</a> , p. 109
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>Voya is committed to sustainable practices and we seek to partner with suppliers and facility providers who share a similar view. Our suppliers comply with Voya's Supplier Code of Conduct. Voya does not currently publicly disclose this information.</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 25, <b>Voya Cares®</b>
G4-FS6	Product Responsibility	Percentage of the portfolio for business lines by specific region, size (e.g., micro/SME/large) and by sector	<a href="#">Form 10-K</a> , p. 5
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 25, <i>further content is currently under development for future disclosure.</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	<i>Further content is currently under development for future disclosure.</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 12, <i>further content is currently under development for future disclosure.</i>

# External affiliations, policies and statements

Voya Financial actively partners with organizations and participates in ESG and DEI-oriented initiatives to assist us in developing internal strategy and promote advancement of the industry.

## [Association of Corporate Contributions Professionals](#)

— Voya has been a member since 2006.

## [CEO Action for Diversity and Inclusion™](#)

(CEO Action) — Voya was one of the original companies to join in 2017. This is the largest CEO-driven business commitment to advance diversity, equity and inclusion in the workplace.

## [CEO Action for Racial Equity](#)

— Voya joined the fellowship program when it launched in 2020. Fellows identify, develop and promote scalable and sustainable public policies and corporate engagement strategies to address systemic racism and social injustice, and improve societal well-being.

## [CEO Commission for Disability Employment](#)

— Voya is a founding member since the Commission's launch in 2020.

[CDP](#) — 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.

## [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](#)

— Voya joined this organization in 2019. It is the preeminent organization for mid- to large-size organizational diversity thought leaders to share best practices and develop innovative solutions for culture change.

## [Ethisphere Initiative for Equity and Social Justice](#)

— Voya joined the advisory council in 2020. This initiative is focused on developing a framework for companies to benchmark their initiatives, share metrics with stakeholders, and close the opportunity gap.

## [Global Reporting Initiative \(GRI\)](#)

— Voya joined the GRI GOLD Community Standards Pioneers Program for companies at the forefront of corporate responsibility reporting in 2016.

## [Investment Stewardship Group \(ISG\)](#)

— Voya Investment Management became a signatory to ISG in May 2019.

## [National Minority Supplier Development Council \(NMSDC\)](#)

— Voya has been a member since 2018. The organization advances business opportunities for certified minority business enterprises.

## [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.

## [Principles for Responsible Investment \(PRI\)](#)

— Voya Investment Management has been a signatory to PRI since 2017.

[RE100](#) — Voya joined in 2015. RE100 is a global list of companies that have pledged to source 100 percent of their electricity from renewable energy to reduce CO<sup>2</sup> emissions and advance environmentally responsible business practices.

## [Task Force on Climate-related Financial Disclosures \(TCFD\)](#)

— Voya Financial became a supporter of the TCFD recommendations in 2018.

Read more about our External Affiliations [here](#).

## Policies and statements

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 Commitment Statement](#)

## [Environmental Procurement Policy](#)

## [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

## INDEPENDENT LIMITED ASSURANCE STATEMENT

To: The Stakeholders of Voya Financial



Apex Companies, LLC (Apex) 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 2021. 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. Apex was not involved in drafting Voya's public sustainability report, determining the reported environmental performance data or GHG emissions statement. Our sole responsibility was to provide independent assurance 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.

### Scope of Assurance and Reported Data Subject to Assurance:

- **Electricity Consumption (measured):** 12.73 Gigawatt hours
- **Electricity Consumption (estimated):** 3.28 Gigawatt hours
- **Scope 1 GHG Emissions:** 1,033 metric tons (MT) of CO<sub>2</sub>e
- **Scope 2 GHG Emissions (Location-based):** 6,181 MT of CO<sub>2</sub>e
- **Scope 2 GHG Emissions (Market-based):** 231 MT of CO<sub>2</sub>e
- **Scope 1 and Scope 2 Market-based Emissions:** 1,264 MT of CO<sub>2</sub>e
- **Scope 3 GHG Emissions:** Total 616 MT of CO<sub>2</sub>e (Business Travel, 556 MT of CO<sub>2</sub>e; Waste Generated in Operations, 60 MT of CO<sub>2</sub>e)
- **Purchased GHG Emissions Offsets:** 2,000 MT of CO<sub>2</sub>e
- **Net Scope 1, 2 and 3 GHG Emissions (Scope 1 + Scope 2 Market-based + Scope 3, minus purchased GHG Emissions Offsets):** 0 MT of CO<sub>2</sub>e
- **Total Waste:** 495 US tons
- **Waste Diverted from Landfill:** 433 US tons
- **Landfilled Waste:** 62 US tons
- **Paper Consumption (Office Paper):** 14 US tons

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

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

### Period covered by the assurance/verification:

- January 1, 2021 to December 31, 2021

### Criteria against which assurance of Environmental Performance Data were conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scope 1 and 2) and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard.
- WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (Scope 3)
- Internal Company Protocol for waste and paper

### Assurance Standards:

- We performed our work in accordance with Apex's standard procedures and guidelines for external Assurance of Sustainability Reports and International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (effective for assurance reports dated on or after Dec. 15, 2015), issued by the International Auditing and Assurance Standards Board.
- ISO 14064-3 (2019-04) Second Edition: Greenhouse gases -- Part 3: Specification with guidance for the validation and verification of greenhouse gas statements.

### Level of Assurance:

- Limited
- This assurance/verification used a materiality threshold of 5% for aggregate errors in sampled data for each of the above data subject to assurance.



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### Limitations and Exclusions

Excluded from the scope of our work is any assurance of information relating to:

- Activities outside the defined assurance period; and,
- Data other than the above noted data subject to assurance/verification.

This limited assurance engagement relies on a risk based selected sample of sustainability data and the associated limitations that this entails. This independent assurance engagement should not be relied upon to detect all errors, omissions or misstatements that may exist.

### Qualifications:

- Waste and recycling data include only sites where Voya has operational control of the facility and its waste disposal/recycling (approximately 75% of Voya's occupied floor space). Due to Covid-19 office occupancy restrictions and other factors, some of the 2021 waste data was estimated rather than based on actual weighed quantities and true waste and recycling quantities may vary more than materiality threshold of ±5%.

### 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 data reported above, Apex found no evidence that the Environmental Performance Data assertions and GHG emissions statement shown above:

- are not materially correct and 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.

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, integrity and competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

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

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

The assurance 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 Apex's standard methodology for the assurance of greenhouse gas emissions and sustainability data.

### Attestation:

David Reilly, Lead Verifier  
Senior Project Manager  
Apex Companies, LLC

Trevor Donaghy, Technical Reviewer  
Program Manager  
Apex Companies, LLC

June 30, 2022

This assurance statement and verification opinion, including the opinion expressed herein, is provided to Voya Financial and is solely for the benefit of Voya Financial in accordance with the terms of our agreement. We consent to the release of this statement by you to the GRI or other public disclosure bodies, but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this statement.



