

Help support employee's financial wellness

Employees today have more choice, responsibility and complexity in their benefits programs than ever before. So it's no surprise that 33% of employees say they don't understand their workplace benefits.¹

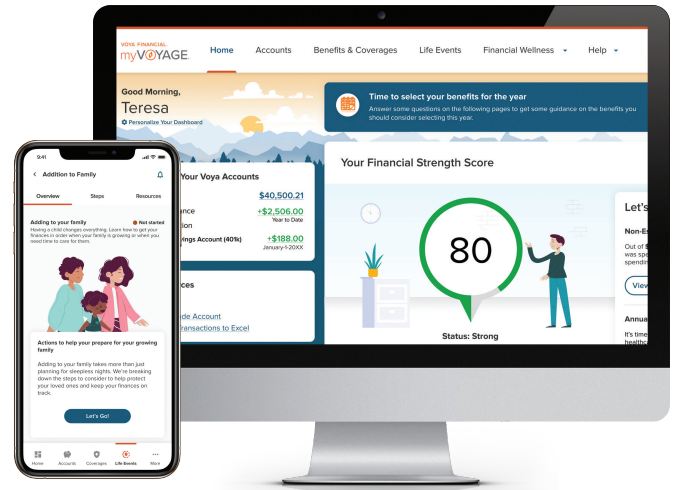
More informed benefits decisions could have a positive impact employees' financial security, when 76% of stressed employees feel financial worries have a negative impact on their productivity at work.²

Help improve employee health & financial outcomes with an engaging experience

myVoyage is a next-level digital employee experience that provides holistic decision support during enrollment and guidance throughout the year.

A complete picture through myVoyage

- ✓ Access external- and Voya accounts to get a holistic view of financial wellness
- ✓ Track Financial Goals
- ✓ View Benefits Coverage
- ✓ Consolidated View With One Login
- ✓ Medical Claims Insights
- ✓ Benefits And Savings Decision Support



Tool helps drive positive action

Many employees may simply roll over benefits year-over-year. And many others may spend more than they need to on healthcare benefits. A Voya study on health plan enrollment decisions found that 65% of people prefer a traditional PPO plan over a more cost-effective high deductible health plan³, despite the \$500-\$2,500 additional expense³, depending on the scenario.

Results from the myVoyage Personalized Enrollment Guidance demonstrate how it can impact employees' health and wealth decisions.⁴



13%

Higher retirement savings rate



14%

Higher HSA adoption rate



18%

Higher supplemental health insurance enrollment



6x

More likely to make a change to health insurance plan

A commitment to innovation



Voya Financial honored and recognized by *Fast Company*

Voya Financial is honored as a Finalist in *Fast Company* magazine's 2023 World Changing Ideas Awards for its myVoyage Personal Enrollment Guidance tool⁵

"Personal Finance" category
May 2023

Learn more <http://go.voya.com/myvoyage>



Reach out to your Voya representative to schedule a demonstration of how myVoyage can impact your employees.

Sources

¹ 2022 Workplace Wellness Survey, Voya Consumer Insights & Research team, survey conducted through Ipsos.

² 2022 PwC Employee Financial Wellness Survey. PwC conducted an online survey of 3,236 full-time employed US adults across a variety of industries in January and February 2022.

³ Based on an online survey conducted by Voya Financial, in partnership with Russell Research, between September 2-6, 2020, among 315 U.S. Consumers currently enrolled in an employer-sponsored health plan.

⁴ January 2022-January 2023 Results from one pilot customer (Voya Financial) with a total of 6,410 employees eligible for the tool. 944 eligible employees used the tool (myVoyage app and Personalized Enrollment Guidance).

⁵ In May 2023 Voya Financial was honored as a finalist in the "Personal Finance" category of the *Fast Company* magazine's World Changing Ideas Awards for its myVoyage Personalized Enrollment Guidance tool. The awards cover projects that have launched since January 2022. The "Personal Finance" category honors tools, initiatives, and other products and services that help people better manage their money. Finalists in each of the 44 Categories are selected from all eligible entries by *Fast Company* Magazine editors and two individuals active in the corresponding industry. Entries are judged on their business impact, beauty, originality, functionality, social impact, and depth of user insight. Voya paid an application fee to be considered and pays a logo licensing fee. Awards and/or rankings are not representative of actual client experience or outcomes and are not indicative of any future performance.

Please review the disclosures in the Personalized Enrollment Guidance Terms, which outline the criteria and methods behind myHealth&Wealth, including limitations and assumptions to consider when reviewing the output of the tool. Results may vary over time due to regulatory and/or tax changes, as well as changes in your health and/or financial situation.

IMPORTANT: The projections or other outputs of Personalized Enrollment Guidance regarding the likelihood of various health costs and spending, and investment outcomes are hypothetical in nature. They do not reflect actual health costs and spending or investment results and are not guarantees of future results. Personalized Enrollment Guidance does not provide tax advice.

Voya Financial and its affiliated companies (collectively, "Voya") is making available to you the myVoyage Personalized Enrollment Guidance tool offered by SAVVI Financial LLC. ("SAVVI"). Voya has a financial ownership interest in and business relationships with SAVVI that create an incentive for Voya to promote SAVVI's products and services and for SAVVI to promote Voya's products and services. Please access and read SAVVI's Firm Brochure which is available at this link: <https://www.savvifi.com/legal/form-adv>. It contains general information about SAVVI's business, including conflicts of interest.

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Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

The Personalized Enrollment Guidance tool provides information and options for your consideration regarding, among other things, Supplemental Health insurance policies. Because Voya sells Supplemental Health insurance policies as part of its overall Health Solutions business, you should consider the conflict of Voya's ownership interest in SAVVI when considering the Supplemental Health insurance policies myHealth&Wealth highlights for your consideration. You are under no obligation to purchase any benefits highlighted by the Personalized Enrollment Guidance tool, and most such benefits can be purchased or excluded on an individual basis. You are not required to purchase Supplemental Health insurance to enroll in healthcare coverage.

Voya also offers retirement products as part of its Wealth Solutions line of business. You should also consider the conflict of Voya's ownership interest in SAVVI when reviewing the contribution calculations made by the Personalized Enrollment Guidance tool in connection with your retirement savings options. You are not obligated to make any such contribution.

The Personalized Enrollment Guidance tool provides information and options for you to consider in making healthcare, health savings, emergency savings, and retirement savings choices. Those choices are solely up to you to make. Personalized Enrollment Guidance does not provide you with fiduciary advice with respect to your plan elections and contributions. None of SAVVI, Voya, nor WEX Health acts in a fiduciary capacity in providing Personalized Enrollment Guidance or other services to you; any such fiduciary capacity is explicitly disclaimed.

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