

Voya Financial[®] Political Activities and Contributions

2018 Annual Report

A Note from the Voya Financial PAC Treasurer

I am pleased to announce the release of our 2018 Political Activities and Contributions Report (Annual Report). At Voya Financial, Inc. (Voya Financial or the Company) we are committed to operating openly and believe the best way to demonstrate how we do business is to communicate and provide transparency to our shareholders, customers, employees and other important stakeholders.

The decisions made by government have a significant impact on how Voya Financial operates as a public company and competes in the marketplace. Accordingly, it is important that the Company maintain a presence in the public policy arena to express our viewpoints to legislators and regulators on key issues that impact how we do business.

Voya Financial engages in a number of initiatives to help support an active profile in legislative and regulatory processes. Such activities include direct engagements with state and federal lawmakers and regulators, partnerships with trade associations and operation of a federal political action committee (Voya Financial PAC).

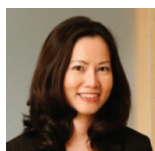
This Annual Report provides detailed information on Voya Financial's political contributions and annual trade association dues, assessments and contributions to trade associations, industry groups and other disbursements exceeding \$50,000. The Voya Financial PAC operates in accordance with all relevant state and federal laws. Further information about our political action committee is available on the Federal Election Commission's website at fec.gov. This report also provides a summary of Voya Financial's policies and procedures for political activities.

Please direct any questions regarding Voya Financial PAC to the Office of the Corporate Secretary, at Voya Financial, Inc., 230 Park Avenue, New York, NY 10169 or 212-309-8200.

Sincerely,

Elizabeth Byrne
Voya Financial PAC Treasurer

Voya Financial PAC officers



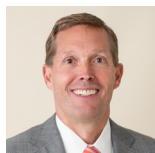
Jean Weng

Chair
Senior Vice President, Deputy General Counsel and Corporate Secretary
Voya Financial



Elizabeth Byrne

Treasurer
Vice President for State Government Affairs
Voya Financial



Sean Cassidy

Secretary
Vice President for Federal Government Affairs
Voya Financial

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Summary of Voya Financial's Policies and Procedures for Political Activity

Voya Financial recognizes the importance of participation in the American democratic process, both by individual employees and by the Company. Voya Financial also values transparency in this process and recognizes the need to disclose its political activity in order to promote strong corporate governance, participation in political processes and confidence in the American democratic systems. Voya Financial's United States political contributions and those of Voya Financial PAC are made in accordance with federal and state campaign finance and other applicable laws without regard for the private political preferences of Voya Financial executives. Internal policies and standards adopted by the Company also govern political activity. The Nominating and Governance Committee of Voya Financial's Board of Directors provides oversight with respect to the political contributions policy and practices of the Company.

Voya Financial respects and encourages the interests its employees may have in supporting the political candidates and issues of their choice. However, it is very important that any employee's participation in the governmental process be undertaken as an individual — not as a representative of Voya Financial. Certain personal, political contributions of employees and family members are prohibited or restricted under the Company's Political Activity Policy in order to comply with federal, state and local "pay-to-play" laws pertaining to contributions involving state and local governments with whom Voya Financial does business.

U.S. federal law and certain state laws prohibit a corporation, such as Voya Financial, from making political contributions in the United States. This includes monetary contributions as well as "in-kind" contributions. Voya Financial has one federal PAC, Voya Financial PAC, which is funded entirely through voluntary, employee contributions from eligible employees and directors. Contributions are strictly voluntary, and the Company and its management will not reward or penalize anyone for electing to participate or not.

In accordance with state and local campaign finance laws, two of Voya Financial's operating companies (Voya Retirement Insurance & Annuity Company and Relistar Life Insurance Company of New York) each provided a corporate contribution of \$3,750 to the Life Insurance Council of New York (LICONY) PAC. LICONY is the state life insurance trade association in New York. These contributions are included in this annual report.

Voya Financial PAC does not contribute to any super PACs nor does it contribute to any political 501 (c) (4) organizations. Voya Financial PAC is not authorized to make any contributions to support or oppose any candidate for state or local office or any state or local official running for federal office, and is not authorized to make any contributions to any state or local party committee or state or local political committee. All solicitations, contributions, and expenditures by Voya Financial PAC are made in accordance with applicable laws and regulations and shall not trigger a ban on business for the Company.

Political contributions made by Voya Financial PAC provide a voice for Voya Financial and its employees so that they may participate in the American democratic process. Voya Financial PAC supports candidates from both major political parties and Independents who understand the importance of helping people responsibly save for retirement and manage their financial assets. PAC disbursement decisions are made by the officers of the PAC consistent with the PAC's Bylaws and based upon a candidate's State or Congressional District, committee assignment, legislative and work experience, expertise and other factors. Prior to any disbursement decisions, candidates are vetted by Corporate Communications for public statements inconsistent with our corporate values. Voya Financial PAC relies on outside legal expertise to address new or emerging issues and an outside vendor for administration of the PAC.

To demonstrate its support for Voya Financial PAC, Voya Financial offers a Charity Match program under which it matches 50% of an employee's non-deductible voluntary PAC contribution with a non-deductible corporate contribution to a charity of an employee's choice up to \$500. In 2018, Voya Financial contributed \$11,918 to 36 different eligible charities as a result of this program. This type of program has been approved by the Federal Election Commission and is widely used by other corporate PACs.

Voya Financial PAC Federal Contributions

U.S. House of Representative

Candidate	Amount	State	Party
Joyce Beatty	\$1,000	OH	D
Earl Blumenauer	\$1,000	OR	D
Lisa Blunt Rochester	\$1,000	DE	D
Emanuel Cleaver	\$1,500	MO	D
Joseph Courtney	\$1,000	CT	D
Suzan Kay DelBene	\$1,000	WA	D
Bill Foster	\$2,000	IL	D
Josh Gottheimer	\$1,000	NJ	D
Jim Himes	\$1,500	CT	D
Dan Kildee	\$1,000	MI	D
Ron Kind	\$1,000	WI	D
John Lewis	\$1,500	GA	D
Carolyn Maloney	\$1,000	NY	D
Gwendolynne Moore	\$2,000	WI	D
Joseph Morelle	\$2,000	NY	D
Jerrold Nadler	\$2,000	NY	D
Richard Neal	\$2,000	MA	D
Donald Norcross	\$2,000	NJ	D
Ed Perlmutter	\$1,000	CO	D
Mark Pocan	\$1,000	WI	D
Linda Sanchez	\$2,000	CA	D
Terri Sewell	\$1,000	AL	D
Brad Sherman	\$1,000	CA	D
Juan Vargas	\$1,000	CA	D
Nydia Velazquez	\$1,000	NY	D
Maxine Waters	\$2,000	CA	D
Mike Bishop	\$2,000	MI	R
Kevin Brady	\$2,500	TX	R
Virginia Foxx	\$2,000	NC	R
Tom Graves	\$1,500	GA	R
French Hill	\$1,000	AR	R
Bill Huizenga	\$1,500	MI	R
Randy Hultgren	\$1,000	IL	R
Mike Kelly	\$1,000	PA	R
Blaine Luetkemeyer	\$3,500	MO	R
Kenny Marchant	\$2,500	TX	R
Cathy McMorris Rodgers	\$3,000	WA	R
John Moolenaar	\$1,000	MI	R
Erik Paulsen	\$3,500	MN	R
Bruce Poliquin	\$3,000	ME	R
Peter J. Roskan	\$3,500	IL	R
Paul Ryan	\$2,500	WI	R
David Schweikert	\$1,000	AZ	R
Elise Stefanik	\$1,000	NY	R
Steve Stivers	\$2,000	OH	R
Timothy Walberg	\$1,000	MI	R
Jackie Walorski	\$1,000	IN	R
Joe Wilson	\$1,000	SC	R
David Young	\$1,000	IA	R
Total	\$82,000		

U.S. Senate

Candidate	Amount	State	Party
Ben Cardin	\$1,000	MD	D
Robert Casey	\$1,000	PA	D
Heidi Heitkamp	\$3,000	ND	D
Amy Klobuchar	\$1,000	MN	D
Joseph Manchin	\$2,000	WV	D
Claire McCaskill	\$2,000	MO	D
Christopher Murphy	\$1,000	CT	D
Tina Smith	\$1,000	MN	D
Jon Tester	\$2,000	MT	D
Angus King	\$1,500	ME	I
Susan Collins	\$1,000	ME	R
John Cornyn	\$1,000	TX	R
Joni Ernst	\$1,000	IA	R
Dean Heller	\$2,500	NV	R
Ben Sasse	\$2,000	NE	R
Tim Scott	\$1,000	SC	R
Total	\$24,000		

Voya Financial PAC Contributions to Trade Associations PACs

Sponsoring Association	Amount
American Council of Life Insurers PAC (ACLI PAC)	\$5,000
Financial Services Institute PAC (FSI PAC)	\$5,000
Insured Retirement Institute PAC (IRI PAC)	\$2,500
Investment Company Institute PAC-ICI PAC	\$5,000
Total	\$17,500

Voya Financial PAC Contributions to Leadership PACs

Sponsoring Association	Amount
Healthcare Freedom Fund (Roe-TN-USH)	\$1,000

Trade Association, Industry Groups and Other Disbursements

Annual dues, assessments, and contributions to trade associations, industry groups, and other disbursements exceeding \$50,000.

Organization*	Lobbying**	Total dues
American Council of Life Insurers	\$179,616	\$1,166,336
Investment Company Institute	\$37,519	\$452,034
Davis & Harman	\$120,000	\$120,000
Securities Industry & Financial Markets Association	\$13,500	\$90,000
Life Insurance Council of New York	\$15,852	\$58,712
Financial Services Institute	\$52,000	\$52,000

* Voya Financial belongs and contributes to various organizations that maintain a relevant focus on matters concerning our business interests including membership organizations, trade groups, social welfare organizations and tax-exempt organizations organized under Section 527 of the U.S. Internal Revenue Code which support certain political activity.

** Non-deductible portion of dues computed pursuant to I.R.C.§162 (e) and Treas. Reg.§1.162.29.

*** Includes an aggregate \$7,500 corporate contribution from two of Voya Financial's operating companies to LICONY PAC.

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