

Advancing Sustainable Growth

2017/2018 Corporate Responsibility Annual Report Executive Summary

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings – to get ready to retire better. Voya's vision is to be America's Retirement Company®. We are equally committed to conducting business in a way that is ethically, economically, socially and environmentally responsible.

Evolving in a Changing Operating Environment

The financial services industry, historically very traditional in its approach, is experiencing a renaissance of sorts. We are seeing innovations that present unique opportunities for Voya and we are leveraging them in order to create corporate advantage and stakeholder value:

- 1. ESG** – Chairman and CEO Rod Martin presented at the CECP Strategic Investor Initiative (CECP SII) CEO Investor Forum – a series of events where CEOs present long-term plans to investors to demonstrate greater sustained earnings power stemming from longer-term thinking.
- 2. Behavioral Finance** – We launched the Voya Behavioral Finance Institute for Innovation to gain deeper insights into the decisions of Americans and have been testing and developing large-scale solutions capable of helping people save more and achieve better retirement outcomes.
- 3. Fintech** – We are automating the way we operate via Robotic Process Automation (RPA) in order to increase quality customer interactions.

Becoming Corporate Responsibility Leaders

We have taken on the following roles outside Voya to help advance the CR and environmental, social and governance (ESG) discipline and pave the way for others to evolve their own strategies.

1. Serving on the advisory committee of the CECP SII, bringing both corporate responsibility (CR) practitioner and ESG investor perspectives.
2. Christine Hurtsellers, CEO of Voya Investment Management, signed the CECP SII Investor Letter to provide guidance to presenting companies on topics of interest to long-term "patient capital" investors.
3. Participating in the Science Based Targets initiative (SBTi) coalition to help develop methods, frameworks and implementation guidelines for financial institutions to set science-based greenhouse gas (GHG) emissions targets for investing and lending portfolios.
4. Working with CDP to help develop the financial services sector questionnaire that will be aligned with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations.

Rodney O. Martin, Jr.
Chairman and
Chief Executive Officer

Lynne Biggar
Chair, Nominating and
Governance Committee,
Voya Financial Board
of Directors



“Increasingly, all stakeholder groups – including, employees, customers and investors – are placing a premium on companies with values aligned to theirs and that understand the business benefit of incorporating corporate responsibility and sustainability. This plays to our strengths.”

Read our full annual report at
corporate.voya.com/crreport

100%

National Day of Service
leadership
participation¹

75%

employee
volunteer
participation²

68%

Employee
Giving
Campaign
participation³

\$2.9M

employee
nonprofit
donations⁴

46%

energy
reduction⁵

67%

waste to
landfill
reduction⁵

79%

paper use
reduction⁵

126%

electricity
emissions
offset¹

¹ For 2017.
² 2017 year-round volunteerism.
³ For September 1 through 30, 2017.
⁴ Year-round employee giving during January 1, 2017 through December 31, 2017.
⁵ For 2017 in relation to baseline year of 2007.



VOYA
FINANCIAL

Our 2017/2018 Highlights



Empowering Our People

Voya empowers our people with targeted training, fosters a performance-driven, diverse culture and is committed to living our values.

Voya Cares® Program Advances

We have made great strides helping Americans with special needs and disabilities and their caregivers plan, invest and protect their financial future through our resource center, web-based tools, education programs, outreach campaign and charitable partnerships.

Human Capital Management Excels

Voya Investment Management launched the Enneagram personality assessment to better understand team dynamics and the Chartered Financial Analyst Investment Foundations program for professionals outside of investment teams to better understand finance.

61%

IM employees completed Enneagram training

114

CFA Foundations certificate holders/candidates

45

ESG-specific company engagements

Signatory of:



Serving Our Clients

It is our core responsibility to behave ethically, to protect customer information and to impart our expert, financial knowledge in a way that is easily digestible and serves our clients transparently.

ESG Investment Deepens

We advanced our program in Voya Investment Management via staff training, implementation of data tools and rating reports, proxy voting ESG alignment, 45 ESG-specific engagements and becoming a Principles for Responsible Investment (PRI) signatory in 2017.

Automation Streamlines Processes

We leveraged Robotic Process Automation (RPA) to streamline time-consuming work, increase productivity and improve customer satisfaction. This enabled employees to direct their time to work that requires emotional intelligence, reasoning, judgment and customer interaction.



Protecting the Environment

Business relies on natural resources to operate. Therefore, the sustainability of our business is linked to the planet's sustainability and it is why we focus on decreasing our ecological impact.

Voya Earns Gold

We received the Green Electronics Council Purchaser Award for our environmentally friendly technology purchasing. 100 percent of the personal computers and display monitors purchased in 2017 were EPEAT (Electronic Product Environmental Assessment Tool) gold-rated products.

Voya Becomes Carbon Neutral

We became carbon neutral for scope 1 and 2 greenhouse gas (GHG) emissions due to our purchase of renewable energy certificates (RECs) from NextEra and offsets from Bonneville Environmental Foundation (BEF).

100%

of electricity covered by RECs

46%

GHG reduction since 2007

5

scholarships annually



Investing in Communities

We believe it is our responsibility to help create a financially literate workforce to maintain America's competitiveness as a nation and increase interest in financial services careers.

Voya Foundation

Voya Scholars Launched

We launched our Voya Scholars signature program, which awards five \$10,000 scholarships each year to alumni of previous Voya charitable programs who have an interest in business or finance careers.

Employee Engagement

Volunteer Sabbatical Launched

This program launched by sending five employees to San Jose, Costa Rica to distribute children's shoes. Employees were nominated because of how they exemplified our corporate values and commitment to community.

