

Voya Financial Examines the Financial Security Challenges of Americans with Special Needs and Their Caregivers

NEW YORK, Dec. 14, 2016 /PRNewswire/ -- Voya Financial, Inc. (NYSE: VOYA), today released a white paper discussing the many economic and emotional challenges faced by Americans with special needs and their caregivers and how employers can help ease those challenges. The paper titled, "Helping American Families Achieve Financial Security While Facing Special Needs and Disabilities Challenges" provides insight into the complex situation encountered by an estimated 65 million Americans.

Voya has worked with academics, healthcare experts and leaders in the field of special needs planning to gain a holistic view of this population and their unique circumstances – to better understand how various obstacles could undermine financial security. The white paper was also informed by a Special Needs Task Force that Voya launched in early 2016 to determine how the company can best support and serve the special needs community, which faces even greater challenges to financial security in retirement than the broader American population.

"Serving the special needs community is an extension of **Voya's efforts** to help all Americans have the quality of life they seek in retirement," said Rodney O. Martin, Jr., chairman and CEO of Voya Financial. "We are committed to being a leader in making a positive difference in the lives of individuals with special needs and disabilities — as well as their families, caregivers and other benefactors — by helping to advance the dialogue on this important issue."

Voya's paper also examines the potential out-of-pocket costs associated with special needs or disabilities – which can total up to \$2.4 million – and how these costs could erode one's retirement savings.

Voya has an ongoing effort driven by its Special Needs Center of Excellence to help people with special needs and their caregivers. These include forthcoming pilot programs for financial advisors to help them serve the needs of families facing disability challenges. This is consistent with Voya's corporate values and supports the organization's efforts to help all Americans plan, invest and protect their savings – to get ready to retire better.

White paper: Helping American families achieve financial security while facing special needs and disabilities challenges

About Voya Financial®

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better. Serving the financial needs of approximately 13 million individual and institutional customers in the United States, Voya is a Fortune 500 company that had \$11 billion in revenue in 2015. The company had \$480 billion in total assets under management and administration as of September 30, 2016. With a clear mission to make a secure financial future possible — one person, one family, one institution at a time — Voya's vision is to be America's Retirement Company™. The company is equally committed to conducting business in a way that is socially, environmentally, economically and ethically responsible — Voya has been recognized as one of the 2016 World's Most Ethical Companies® by the Ethisphere Institute, and as one of the Top Green Companies in the U.S., by Newsweek magazine. For more information, visit voya.com. Follow Voya Financial on **Facebook**

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