

Voya Employee Benefits

At a glance

The journey to retirement is not always met with a smooth road. We look at benefits differently and help clients prepare for unforeseen life events by helping to protect their livelihoods and retirements through an array of employee benefit insurance products.

Voya Employee Benefits

- Stop Loss Insurance
- Group Annual Term Life Insurance
- Disability Income Insurance
- Voluntary Benefits
 - Accident Insurance
 - Critical Illness/ Specified Disease Insurance
 - Hospital Confinement Indemnity Insurance
 - Whole Life Insurance

By working with us, you benefit from:

- Solid ratings by the leading independent financial rating organizations that illustrate we can meet our customer claims and guarantees.
- A diverse product portfolio that mirrors or enhances virtually any benefit plan.
- Flexible products that can be built on an array of enrollment platforms or benefits administration systems.
- Variable payroll deduction options based on selected plan design.
- Dedicated support from a local account team.
- Prompt underwriting and efficient claims processing.
- A competitive, relationship-focused compensation program.

“Our generalist approach offers a holistic view of benefits challenges. This helps us create a solution that leverages just the right mix of products and services.”

For broker and employer use only.
ReliaStar Life Insurance Company and
ReliaStar Life Insurance Company of New York
are members of the Voya® family of companies

One Voya

At Voya Financial®, we are committed to delivering on our vision to be America's Retirement Company®. We consider ourselves to be a different kind of company, redefining what it means to make a secure financial future possible - one person, one family, one institution at a time. Our focus is on the products and solutions we offer, as well as how we deliver these solutions. This approach has contributed to the Ethisphere® Institute's recognition of Voya Financial for five consecutive years as one of the World's Most Ethical Companies®.

Employee Benefits

Voya Employee Benefits offers a diverse range of group and voluntary insurance products and services to help employees continue to plan for a sound financial future when the unexpected happens. Insurance is underwritten by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, members of the Voya® family of companies.

- Stop Loss Insurance
- Group Annual Term Life Insurance
- Disability Income Insurance
- Voluntary Benefits
 - Accident Insurance
 - Critical Illness/Specified Disease Insurance
 - Hospital Confinement Indemnity Insurance
 - Whole Life Insurance

Retirement

Voya is a leading provider of retirement products and services in the U.S. serving more than 47,000 institutional clients and nearly 4.5 million individual retirement plan investors. Voya also has 2,100 financial advisors serving the retail market. Voya's Retirement business is focused on guiding Americans to greater retirement readiness through employer-sponsored savings plans and holistic retirement and income guidance. Products and services offered through the Voya® family of companies.

Investment Management

Voya is a leading, active asset management firm serving both affiliated and external institutions as well as individual investors. Drawing on over 40 years of history in investment management, the firm has the experience and resources to provide clients with investment solutions with an emphasis on equities, fixed income, and multi-asset strategies and solutions. Products and services offered through the Voya® family of companies.

Voya Cares

As an extension of our mission and values, Voya is working to ensure we do all we can to serve individuals with special needs and their caregivers through our Voya Cares program. Voya Cares helps people with special needs and their caregivers plan for the future they envision. For additional information, visit www.voya.com/voyacares.



For more information, please contact your local **Voya Employee Benefits** sales representative. Visit Voya.com to learn more.

Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state.

For broker and employer use only.

©2018 Voya Services Company. All rights reserved. EB1109-46292-1119

173751-12152018