

How to read your account statement

A guide to your Voya™ account statement

When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online at Voyaretirementplans.com.

Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.

Page one:

Account summary

Summary of your current account status

Your account summary

A summary of account activity during the reporting period is displayed.

This shows your total beginning and ending balances, contributions and withdrawals, including Voya's quarterly administration fee.

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APRIL 01, 2012 - JUNE 30, 2012
Page 1 of 5

PARTICIPANT NAME
ADDRESS 1
ADDRESS 2

Your Account Balance as of June 30, 2012
\$216,831.94

Your Account Summary

Account Balance on 04/01/2012	\$217,759.53
Your Contributions	\$0.00
Withdrawals	\$0.00
Investment Earnings	-\$927.59
Account Balance on 06/30/2012	\$216,831.94
Voya Balance	\$216,831.94
Contributions YTD	\$1,350.00

Your Personal Performance

Your return for the quarter	-0.43%
Your return for the quarter (12 months)	3.86%

Fast performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page 3

Your Current Investment Mix

Location:

70% Stability of Principal
30% Large Cap Value

Percentages may not be exact due to rounding.

At Your Service:

voyaretirementplans.com
Automated Voice Response System available 24/7
Representatives available Monday thru Friday, 8 a.m. - 9 p.m. ET
TDD (Hearing Impaired): 1-800-855-2880

Your Representative:

CUSTOMER SERVICE OFFICE
ADDRESS 1
ADDRESS 2
888-555-5555

Your current investment mix

A pie chart represents how your account balances are invested among different asset classes. If you did not make any changes to your designated Target Date Fund, your current investment mix will be listed as asset allocation.

Page two: Your account activity and details

Activity statement

A table shows the activity of each asset included in your current investment portfolio.

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Your Estimated Monthly Income in Retirement

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life. **\$1,175.00**

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About You

Plan Number
XXXXXX
XXXXXX

About Your Plan

Plan Number	Plan Type	Balance on 04/01/2012	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2012
XXXXXX	457	\$145,343.35	\$0.00	\$0.00	-\$251.35	\$145,092.00
XXXXXX	457	\$72,416.20	\$0.00	\$0.00	-\$575.61	\$71,740.59

Activity Statement for Your 457 Plan XXXXXX

Investment Option	Balance on 04/01/2012	Total Activity	Investment Earnings	Balance on 06/30/2012	Number of Units/Shares	Unit/Share Price
Stability of Principal	\$55,281.35	\$51,630.00	\$675.98	\$52,375.21	N/A	N/A
Large Cap Value	\$0.00	\$0.00	-\$1,052.15	\$27,513.14	2,868.5800	\$14.6500
Large Cap Growth	\$21,488.00	\$21,420.00	\$124.33	\$21,612.33	0.0000	\$10.8097
Fidelity Asset Manager Fund Inst	\$68,673.99	\$68,673.99	\$0.00	\$68,673.99	0.0000	\$0.0000
Total	\$145,343.35	\$0.00	-\$251.35	\$145,092.00		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan XXXXXX

Vanguard Index Fund Inst	50%
Fidelity Asset Manager Fund Inst	50%
Total	100%

Activity by Source of Contributions for Plan XXXXXX

Balance on 04/01/2012	Contributions	Withdrawals	Investment Earnings	Balance on 06/30/2012	% YTD	
ExpressPay Plan	\$145,343.35	\$0.00	\$0.00	-\$251.35	\$145,092.00	100.00%
Total	\$145,343.35	\$0.00	\$0.00	-\$251.35	\$145,092.00	

Estimated monthly retirement income

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.

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Page two: Your account activity and details (cont.)

A breakdown of account activity by investment option is provided for the reporting period.

This shows how your future contributions will be allocated to your account by fund and percentage. Note that allocations for each type of contribution available to the plan is displayed (although you may not have current contributions in each one).

[illegible]

- Tracks the account by contribution type (employee or employer).

A display of all financial account transactions is detailed by money source, investment option, date and number of units.

If applicable, displays any fees taken within the quarter.

[illegible]

A display of investment performance tracks progress – by quarter, one-year, five-year and ten-year, or since fund inception – for investments available under your plan. It is adjusted to reflect appropriate fees, expenses and charges (based on calendar quarter).

[illegible]

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company, ("VRIAC") , One Orange Way, Windsor CT 06095-4774 or ReliaStar Life Insurance Company, "ReliaStar", 20 Washington Avenue South, Minneapolis, MN 55401. Fixed annuities are issued by VRIAC or ReliaStar. VRIAC or ReliaStar is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC, ReliaStar nor VIPS engage in the sale or solicitation of securities. **Securities are distributed by Voya Financial Partners LLC (member SIPC), Directed Services, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** Custodial Account Agreements and Trust Agreements provided by Voya Institutional Trust Company. All companies are members of the Voya™ family of companies. All products or services may not be available in all states.