

What you see, what you get.

What you see is your projected monthly retirement income.
What you get is an easy way to make changes to it.

Voya Financial™ is proud to introduce myOrangeMoney™. It's a participant website experience designed to let you see your retirement savings as future income.

Before, you checked your account balance and saw a number. But what did it mean? myOrangeMoney is designed to help you understand your financial needs during retirement in real, everyday terms. It estimates what you'll need each and every month in retirement and helps you understand how little adjustments can help you get there.

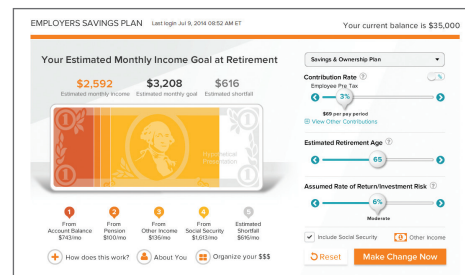
How does it work?

After initially providing your age and current annual income, a dollar bill appears to show your current level of retirement readiness. The dollar bill represents the estimated income you'll need each month in retirement. The portion that appears in orange represents the amount of your income need that can potentially be achieved without any changes in the way that you're currently saving and investing. But anything not colored orange

represents money that you'll likely need, but currently may not have. In other words, it's the gap you'll need to close in order to reach your retirement income goal.

Next to the dollar bill is a series of sliders that lets you easily adjust your assumptions and then instantly see how those choices impact the level of your orange-colored monthly retirement income dollars. You can easily try out various savings, investing and retirement age scenarios until you find the combination that's right for you. You can also add information about other assets to see a more realistic illustration of your total retirement readiness.

When you're ready to take action,
just click the "Make the change"
button and follow the prompts.
It's that simple!



And don't forget to take advantage of the "Organize your \$\$\$" link you'll find just under the dollar bill graphic. It leads to your Personal Financial Dashboard. It's an easy way to help organize your finances and make smart decisions. With it you can set goals, create budgets, track spending, review investments and more. The tool's advanced security allows you to safely link your accounts – checking, saving, credit cards, insurance and so on – so that you always have a current view of your complete financial picture.

Learn more by viewing the video:
<http://voyacd.com/myOrangeMoney>

Log in to experience it now:
<http://voyaretirementplans.com>

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