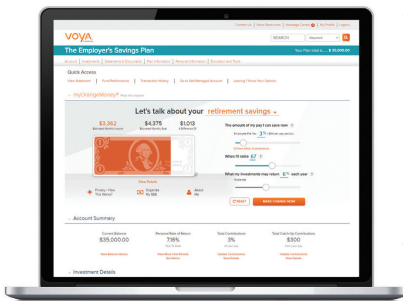


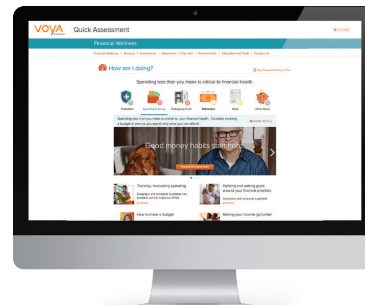
Access your retirement savings account today



Did you know your employer-sponsored retirement savings plan offers online tools and resources to help you plan your financial future? Gain access to information about your account, including statements, fund performance, transaction history and alerts, as well as financial education and investment updates.



Take advantage of myOrangeMoney®, an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.



For a comprehensive view of your finances, we invite you to start your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.

You will receive a unique Personal Identification Number (PIN) in the mail after your account is set up. Your PIN is required to register and view your account online or to access your account information by phone.

Need help logging in? Follow the instructions to track your savings on your road to retirement.

 **First time users**
iowa.beready2retire.com

1

Click *Register now*.

Select the way you would like to create your online access.

If you prefer to use the PIN option, but have not received or cannot locate your PIN, you can request a PIN on the website or by calling customer service.

2

Set up a unique username and password for use on the website and the Voya Retire mobile app.

3

Provide your mobile number or an alternate email address to ensure the security of your account. We will use this for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.

HINT! Please retain your PIN. If using the phone services you will need that same Voya-issued PIN for detailed account information and to perform certain transactions. If helpful, you can customize your PIN through the automated system to something you will more easily remember.

Previously registered users

iowa.bereadyretire.com

Enter your username and password to access your account.

If you have forgotten your username or password, select the appropriate link and follow the instructions to recover your credentials.

To access your statements online, click on the Statements & Documents tab at the top of the page and select Statements.

Access your account on the go

Get the Voya Retire mobile app to check your account balance and much more on your smartphone*.

Access your account by phone

1-800-584-6001

You can access your account by phone 24 hours a day, seven days a week.

Keep in mind when calling you may need your PIN. If you've lost or misplaced your PIN, request a PIN reminder through the automated system or hold for a Customer Service Associate.

You may also access the following (if available):

[Account balance](#)

[Loans](#)

[Investments](#)

[Contributions and fund elections](#)

[Other plan information](#)

[Other options](#)

Questions? Need help? At any time, just press 0 and a Customer Service Associate can help you. They're available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time.



*Search Voya Retire in the Apple App Store® or on Google Play™ store. You will log in with the same Username and Password used for the Plan website. If your device allows, you can establish fingerprint security.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states.

177926 3046677.X.P-4 © 2018 Voya Services Company. All rights reserved. CN0627-43178-0720D

PLAN | INVEST | PROTECT

Voya.com

5056090

VOYA
FINANCIAL