



Evolving our
solutions with
you in mind



Needless to say, these are challenging and unprecedented times. Rest assured, Voya is moving forward to serve you and your plan participants. We've tested and refined our business continuity plans — across functions and locations — and they are working as planned. We've increased call center staffing to manage increased call volumes and we are prepared for increased volumes of loans and hardships. Alongside this focus, we're continuing to expand our services. Below you'll read about some service enhancements we're pleased to roll out. We're in this together — and together we'll get through this.

Visit our [Global Perspectives](#) website for the latest updates on market conditions. You can also visit [Voya Insights](#) for our latest perspectives and helpful information. Additionally, participants can access employee education through live and on-demand [Voya Learn](#) sessions.

Enrolling your employees just got easier

Great news for plan sponsors using Voya's Payroll Administration! You now have the ability to automatically default enroll your employees into the plan's qualified default investment alternative (QDIA). This enhanced functionality, located on the plan sponsor

website, will now select the QDIA based upon information in the recordkeeping system when a default enrollment is submitted, eliminating the need to manually select the fund. [Learn how it works!](#)

New virtual tour helps your participants improve outcomes

The newest enhancement to our participant website includes a virtual tour that helps employees quickly understand how the experience works. This new feature has been added to the myOrangeMoney® experience and will be added to other areas of the participant website in the future. Encourage your employees to log in to their retirement plan and click “Take a Tour” in the myOrangeMoney experience.

Help your employees with their student loan debt

We are excited to announce a new strategic relationship with Vault™, an industry-leading student loan debt benefit technology provider. Considering student loans are now the second largest debt category behind only home mortgages,¹ the new solution comes at a time when more Americans are seeking resources to help pay off debt as fast as possible — without sacrificing saving for retirement.

Voya will offer Vault’s platform as an optional, employer-paid service, supporting our broader focus and efforts to address the financial wellness needs of Americans. Vault’s platform will be available through two core solutions:

- Vault™ Advisor offers employees assistance navigating various federal repayment options, debt strategies and refinancing options with easy-to-use financial tools, as well as 1:1 consultations with student loan debt advisors.

- Vault™ Pay goes a step further and allows employers to directly pay down debt on behalf of their employees as a way to accelerate financial independence.

Contact your Voya relationship manager to learn more about student loan debt benefit solutions from Vault™.

Where virtual, on-demand education meets retirement planning

Our Voya Learn library is ever-expanding with new on demand sessions including a five-part series on savings as well as additional videos on investing concepts and

financial wellness moments. Your employees will soon have access to new live sessions on emergency savings, spending, and savings.

Visit [Voya Learn](#) to get started.

[Voya Insights](#), our plan sponsor content hub, is your destination for **retirement trends and perspectives**. Bookmark voyainsights.voya.com.

Contact your **Voya client relationship manager** to learn more about any of these topics.



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¹ Pew Research Center “5 facts about student loans,” (Aug. 2019).

Vault is a separate entity and not a corporate affiliate of Voya Financial. Voya clients receive discounted pricing on any Vault product. Vault pays Voya Retirement Insurance and Annuity Company an ongoing quarterly marketing fee for referring plan sponsors that elect Vault’s student loan debt services.

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