



February 2014

Dear Plan Sponsor,

On behalf of all of us at ING U.S., we want to thank you for your business and entrusting us to help your employees plan and save for retirement. As we continue on our mission to become America's Retirement Company by making a secure financial future possible, one person, one family and one institution at a time, we are honored that your organization is with us on that journey. And part of that journey, as we first revealed in April 2013, is our new name. Throughout 2014, you will begin to see ING U.S.'s exciting transition to Voya FinancialTM—both in name and with the introduction of innovative new tools and services to help working Americans become retirement ready.

Notifying Your Employees About Our Transition to the Voya Financial Name

As you begin to see the VoyaTM name appear throughout materials and communications during the year, know that we are committed to keeping you informed about our progress AND helping to ensure your participants are aware of our name change as well. That is why we created the enclosed participant notice—to not only share information about our new Voya name with participants, but also to notify them about upcoming changes to fund names that may be part of their plan. In the coming months, messages about our transition to the Voya Financial name will also appear on the participant website and statement envelopes.

On May 1, 2014, ING U.S. Investment Management will officially change its name to Voya Investment Management and, as a result, the names of any fund options managed by ING U.S. Investment Management currently available in your plan will begin to change to reflect the new Voya name. For example, the ING Intermediate Bond Fund will become the Voya Intermediate Bond Fund. ING funds managed by other fund families will change from ING to "VY." It may take several months for materials such as the fund fact sheets to transition to the new Voya name, but it's important to note that only the names of the impacted funds are changing; the fund management, fees, objective and portfolio composition of each fund will remain exactly the same.

Plans subject to ERISA must notify participants and eligible non-participating employees about the fund name change, in writing, at least 30 days prior to the date the fund name change takes effect.

- **For plans in which ING maintains participant balances by fund**—For your convenience, ING will mail a postcard that includes information about our transition to the Voya name and the fund name changes to all participants with balances in our products. **No action is required by you.**
- **For eligible non-participating employees**—If any ING Fund is available in your plan, **you are responsible for providing this notice to your eligible non-participating employees** no later than the date as of which they can first direct investments to an ING fund. A paper copy of the notice is enclosed for your convenience, and an electronic version is available on your plan sponsor website at www.ingretirementplans.com/sponsor.
- **For plans with an unallocated ING product with participant account balances maintained by a third party administrator**—If any ING Fund is currently available or may become available in your plan, **you must provide a notice about the fund name change to participants**, in writing, at least 30 days prior to the date the fund name change takes effect. A paper copy of the notice is enclosed for your convenience, and an electronic version is available on your plan sponsor website at www.ingretirementplans.com/sponsor.

All of us at ING U.S. remain dedicated to building upon the success of your plan by working to improve the retirement readiness of your participants. We will continue to keep you informed and aware along every step of our journey to become Voya Financial. Please contact your ING U.S. representative with any questions.

Sincerely,

ING U.S.

*Financial advisors registered with ING Financial Partners (member SIPC)
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Important Information About Your Retirement Savings Plan

In April 2013, ING U.S. revealed its future name: Voya Financial™. Throughout 2014, you will begin to experience our exciting transition to the Voya™ brand. To help ensure a smooth and successful transition, our name change will take place over time and in various stages – and as a result, you may see both ING U.S. and Voya at times throughout 2014. Our rebranding efforts should be complete by year's end and you will come to know us as Voya.

You will start to see our transition to Voya beginning on May 1, 2014 when any fund options managed by ING U.S. Investment Management that may be available in your retirement savings plan will begin to change to the Voya brand. For example, the ING Intermediate Bond Fund will become the Voya Intermediate Bond Fund. ING funds managed by other fund families will change from ING to "VY." It may take several months for materials such as the fund fact sheets to transition to the new Voya name, but it's important to note that only the names of the impacted funds are changing; the fund management, fees, objective and portfolio composition of each fund will remain exactly the same.

If you have any questions about these changes, please call your Plan Information Line.



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