

Voya ESG Fact Sheet

Executing on Voya's purpose — Together we fight for everyone's opportunity for a better financial future — guides Voya's business strategy and commitment to integrate responsible practices throughout our operations for long-term success and shareholder value. Voya's purpose informs the work we do to benefit our clients and customers, colleagues, communities and the environment. We focus our efforts where we believe our business practices can have the greatest impact for all stakeholders on our enterprise.

Voya's enterprise Environmental, Social and Governance (ESG) strategy and execution are managed at the business and functional level, with enterprise management and reporting responsibility led by Voya's Enterprise ESG Steering Committee, which reports to the Chief Executive Officer (CEO) and consists of executive team members.

Voya's Key Metrics – Governance

We believe that strong and sustainable corporate governance is essential to the effective oversight of the company and long-term shareholder value creation. We periodically review and strive to improve our corporate governance practices.

Key Takeaways:

- An independent Non-Executive Chairperson leads the Board in its oversight and governance responsibilities. The roles of CEO and Chairperson were separated in 2023, although the Board does not have a policy on whether such roles should be separate or combined.
- Our Directors' diverse¹ experiences, backgrounds and attributes strengthen the Board's independent and effective oversight of management.
- The average tenure of Directors on the Board reflects a mix of longer tenured directors who bring more in-depth knowledge and experience of Voya matters, with more recently appointed directors who bring fresh perspective and strengthen overall board independence, which is in line with best practices.

Voya Financial						Peers ²
Board of Directors	2020	2021	2022	2023	2024	2024
Total Board Members ³	9	9	10	12	11	11
Chairperson / CEO Separation	No	No	No	Yes	Yes	Yes
Percent of Board Independent	89%	89%	90%	83%	91%	82%
Average Board Member Tenure (Years)	5.7	5.1	6.3	5.4	4.9	6.7
Board of Directors Gender⁴						
Women	44%	44%	50%	50%	55%	37%
Men	56%	56%	50%	50%	45%	63%
Board of Directors Race/ Ethnicity⁴						
White	100%	78%	80%	83%	82%	69%
People of Color	0%	22%	20%	17%	18%	31%

Note: The governance metrics for the Board of Directors are obtained from the applicable year's Proxy Statement and reflects the director nominees as of Voya's Annual Meeting of Shareholders. Both Gender and Racial/Ethnic Diversity data are self-reported. The methodology for the average tenure calculation provided in the fact sheet was updated beginning with the 2022 reporting year.

1. Voya defines diversity broadly, as the differences that make each individual unique, including identities, races, ethnicities, backgrounds, abilities, cultures, perspectives and beliefs.

2. Peer average from Voya's compensation peer group in our 2024 Proxy Statement, which includes the following companies where data is available: ALIT, AMP, BEN, CNDT, EQH, HIG, HQY, IVZ, LNC, MET, NTRS, PFG, PRU, TROW, UNM. All peer data is presented based on the latest available information obtained from the peers' proxy statements publicly available as of June of 2024, which report 2023 statistical information and the latest available information on their boards of directors.

3. William Mullaney joined Voya's Board of Directors on July 5, 2024, bringing the current total number of directors to 12.

4. Voya presents self-reported director nominee gender and race/ethnicity metrics as a partial subset of data to evaluate progress in nominating a board with a diversity of experience and viewpoints that better reflects and serves Voya's clients.

Voya's Key Metrics – Governance (Continued)

Key Takeaways:

- Voya's management team has a track record of delivering shareholder value, and executive compensation programs are broadly based on the principle of pay-for-performance.
- CEO pay ratio in 2023 compared to 2022 reflects base salary adjustments made in connection with Heather Lavallee's appointment as CEO of Voya in January of 2023. Variable components of CEO pay reflect the alignment of a pay-for-performance model to shareholder interests.
- Voya requires its executives to own meaningful amounts of the company's stock to align their interests with the long-term interest of Voya stockholders. Executives are permitted to build up their stock ownership over a period of time. 2022/2023 CEO and CFO¹ stock ownership levels are consistent with those of executives who are early in their tenure.
- The Company delivered strong performance compared to peers:
 - Voya's 2023 3-year average Adj. Operating EPS growth² of 45.0% is above the peers' 3-year average of 25.2%.
 - Voya's 2023 3-year average Adj. ROE² of 15.3% is above the peers' 3-year average of 14.3%.

Voya Financial						Peers ³
Executive Compensation	2019	2020	2021	2022	2023	2023
CEO Total Compensation as a Multiple of Average Voya Employee Salary	99x	116x	132x	137x	76x	185x
Executive Stock Ownership ⁴	2019	2020	2021	2022	2023	2023
CEO Share Ownership Guideline	5x	5x	5x	5x	5x	7x
CEO Share Ownership	30x	26x	27x	16x	23x	82x
CFO Share Ownership Guideline	4x	4x	4x	4x	4x	4x
CFO Share Ownership	28x	30x	37x	3x	7x	23x
Shareholder Return	2019	2020	2021	2022	2023	2023
3-Year Average Shareholder Return ⁵	19.7%	9.8%	20.4%	0.6%	8.0%	8.5%
3-Year Average Adj. Operating Earnings Per Share Growth ²	71.9%	70.4%	48.0%	43.7%	45.0%	25.2%
3-Year Average Adj. Return on Equity ²	5.3%	4.2%	11.4%	26.0%	15.3%	14.3%

Note: All data is presented as year-end unless otherwise noted. Board and executive information are also contained within the Voya 2024 Proxy Statement. Comparative stock ownership metrics are as of 8/15/2024.

1. Don Templin has served as Voya's CFO since November 2022. On September 4, 2024, Voya Financial announced that Michael Katz has been named CFO, effective January 1, 2025. Mr. Katz will succeed Mr. Templin, who recently made the decision to retire.
2. Earnings per share growth is based on Adjusted Operating EPS. Periods 2021 and 2022 were recast to include Voya's adoption of the Targeted Improvements to the Accounting for Long-Duration Contracts accounting guidance, whereas periods prior to 2021 were not. Voya's Return on Equity for purposes of this calculation is the return on common equity excluding AOCI. Voya's most recent financial information can be found in our Annual Report on Form 10-K for the year ended December 31, 2023, as filed with the SEC on February 23, 2024, and in our most recent Quarterly Report on Form 10-Q for the three months ended June 30, 2024, filed with the SEC on August 1, 2024.
3. Peer average from Voya's compensation peer group in our 2024 Proxy Statement, which includes the following companies where data is available: ALIT, AMP, BEN, CNDT, EQH, HIG, HQY, IVZ, LNC, MET, NTRS, PFG, PRU, TROW, UNM. All peer data is presented based on the latest available information obtained from the peers' proxy statements publicly available as of June of 2024, which report 2023 statistical information and the latest available information on their boards of directors.
4. Stock ownership guidelines provided through Voya annual Proxy Statements since 2019. For example, 2023 information in this table is consistent with our recently released 2024 Proxy Statement from April of 2024 which reports our 2023 statistical information and latest available information on the Board of Directors; historical data follows the same approach. Both Voya and peer ownership data refers to shares "Beneficially Owned" in the beneficial ownership tables from the annual proxy statements and as of the proxy reporting dates.
5. Average shareholder return includes stock price returns.

Voya's Key Metrics – Social

Voya attracts, retains and rewards talent to incentivize high performance. Voya has prioritized building and maintaining a diverse, inclusive and safe workplace, with opportunities for employees to grow and develop professionally, supported by competitive compensation, benefits, health and wellness programs.

Key Takeaways:

- Voya's culture of inclusion allows the attraction and retention of high-performing teams that best serve the marketplace.
- Voya's favorable comparison to peer averages on the traditionally measured diversity¹ metrics of race/ethnicity and gender for employees at nearly every level of the company reflects the success of Voya's culture of inclusion and its progress over time.
- Voya's favorable employee retention continues to exceed peers.

Voya Financial						Peers ²
Employee Gender	2019	2020	2021	2022	2023	2023
Total Workforce						
Women	51%	51%	52%	52%	53%	52%
Men	49%	49%	48%	48%	47%	48%
Executive Committee						
Total Executive Committee Members	8	11	10	12	10	12
Women	38%	27%	30%	33%	40%	35%
Men	62%	73%	70%	67%	60%	65%
Senior Manager - AVP and Above						
Women	32%	32%	34%	36%	41%	39%
Men	68%	68%	66%	64%	59%	61%
Manager						
Women	43%	44%	46%	48%	48%	54%
Men	57%	56%	54%	52%	52%	46%
Employee Turnover Rate						
% Employee Retention ³	89%	92%	89%	90%	90%	87%

Note: All data is presented as of the year end. Both Gender and Racial Diversity data are self-reported, and percentages may not add up to 100 due to rounding. Employee information includes AllianzGI and Benefitfocus (Voya India is not included). 2023 Executive Committee count includes Voya's CEO, who is also an Executive board member.

1. Voya defines diversity more broadly than these traditional measures but presents them here as an illustrative measure of Voya's success in fostering an inclusive environment across all diversity aspects.
2. Peer average includes the following companies where data is available: ALIT, AMP, BEN, CNDT, EQH, HIG, HQY, IVZ, LNC, MET, NTRS, PFG, PRU, TROW, UNM. Peer information was pulled from the latest available "Impact Reports" or "Sustainability Reports" or "annual reports." Manager & Senior Manager are company classifications and may differ from company to company and represent an approximation for benchmarking purposes. Some metrics are not reported by a large enough peer set, not meaningful, and/or not comparable, and as such are marked as "n/a." The peer information is from 2023 and the change from 2022 to 2023. While peer average for "% total for People of Color" was available for most companies, the detailed information may be less comparable and may not be consistently reported across each peer. In addition, some companies only provided the total percentage of individuals in their workforce who identify as people of color, but do not give any further breakdown.
3. Full-time / part-time regular employees' retention for voluntary turnover, excluding severances, deaths, involuntary / long-term disabilities, employees / roles shifting to other firms because of business transactions. Information pertaining to AllianzGI includes turnover or terminations occurring within Voya and does not include AllianzGI's historical data prior to Voya's integration. The retention data does not include Benefitfocus.

Employee Race/ Ethnicity	2019	2020	2021	2022	2023	2023
Total Workforce						
% Total (People of Color)	27%	28%	30%	32%	31%	29%
% Latino/Hispanic	6%	6%	7%	7%	7%	n/a
% Black	11%	11%	11%	13%	12%	n/a
% Asian	8%	9%	9%	10%	10%	n/a
% Other Race/Ethnicity	2%	2%	3%	2%	2%	n/a
Executive Management Committee						
% Total (People of Color)	13%	9%	20%	25%	30%	21%
% Latino/Hispanic	13%	9%	10%	8%	0%	n/a
% Black	0%	0%	0%	0%	10%	n/a
% Asian	0%	0%	10%	8%	10%	n/a
% Other Race/Ethnicity	0%	0%	0%	8%	10%	n/a
Senior Manager - AVP and Above						
% Total (People of Color)	15%	15%	18%	18%	19%	22%
% Latino/Hispanic	3%	3%	3%	2%	2%	n/a
% Black	4%	4%	6%	5%	5%	n/a
% Asian	7%	8%	9%	10%	11%	n/a
% Other Race/Ethnicity	1%	1%	1%	1%	1%	n/a
Manager						
% Total (People of Color)	17%	18%	23%	24%	24%	21%
% Latino/Hispanic	3%	3%	5%	4%	5%	n/a
% Black	4%	5%	7%	8%	7%	n/a
% Asian	8%	9%	10%	9%	10%	n/a
% Other Race/Ethnicity	1%	1%	1%	2%	1%	n/a

Note: All data is presented as year-end figures, except the Executive Management Committee (Executive Leadership for peers), which is as of the Proxy date. Both Gender and Racial Diversity data are self-reported, and percentages may not add up to 100 due to rounding. Employee information includes AllianzGI and Benefitfocus (Voya India is not included).

1. Peer average includes the following companies where data is available: ALIT, AMP, BEN, CNDT, EQH, HIG, HQY, IVZ, LNC, MET, NTRS, PFG, PRU, TROW, UNM. Peer information was pulled from the latest available "Impact Reports" or "Sustainability Reports" or "annual reports." Manager & Senior Manager are company classifications and may differ from company to company and represent an approximation for benchmarking purposes. Some metrics are not reported by a large enough peer set, not meaningful, and/or not comparable, and as such are marked as "n/a". The peer information is from 2023 and the change from 2022 to 2023. While peer average for "% total for People of Color" was available by most companies, the detailed information may be less comparable and may not be consistently reported across each peer. In addition, some companies only provide the total percentage of individuals in their workforce who identify as people of color, but do not give any further breakdown.

Voya's Key Metrics – Environmental

Voya takes actions that minimize the environmental impact of its business operations to help create a more sustainable future for our clients, colleagues and communities.

Key Takeaways:

- Voya manages its operational impact responsibly, including through greenhouse gas (GHG) emission reduction, waste and energy usage management.
- Since 2007, Voya has purchased renewable energy credits to offset at least 100% of the company's electricity use.¹
- Voya recognizes that the majority of our Scope 1 and Scope 2 greenhouse gas emissions come from our office spaces. We continue to evaluate our office space usage and identify operational efficiency opportunities, while satisfying the needs of our in-person working employee base.

Voya Financial						Peers ³
Environmental Waste Consumption ²	2019	2020	2021	2022	2023	2023
Annual Energy Consumption (Megawatt Hours)	37,678	24,551	18,652	16,476	15,562	60,022
Annual Energy Reduction	7%	35%	24%	12%	6%	1%
Total Energy Usage Reduction (Reduction in 2007 baseline)	54%	70%	77%	80%	81%	n/a
Annual Paper Consumption (Tons)	68	45	14	21	23	n/a
Annual Paper Consumption Reduction	29%	34%	69%	(50%)	(10%)	n/a
Total Paper Consumption Reduction (Reduction in 2009 baseline)	88%	92%	97%	96%	95%	n/a
Annual Landfill Waste (Tons)	318	99	62	85	57	164
Annual Landfill Waste Reduction	3%	68%	37%	(37%)	33%	66%
Total Landfill Waste Reduction (Reduction in 2008 baseline)	71%	91%	94%	92%	94%	n/a
Total Waste Recycled / Diverted	73%	74%	87%	77%	70%	n/a
Environmental Greenhouse Gas (GHG) Emissions ²	2019	2020	2021	2022	2023	2023
Scope 1 GHG Emissions	1,146	920	1,034	1,328	1,359	7,092
Scope 2 GHG Emissions	15,007	9,052	6,181	4,893	4,909	21,456
Subtotal Scope 1 & 2 Emissions	16,153	9,972	7,215	6,221	6,268	28,548
Annual Scope 1 & 2 Emissions Reduction	8%	38%	28%	14%	(1%)	-5%
Scope 3 GHG Emissions	7,007	1,376	616	2,626	4,058	171,795
Total Business GHG Emissions	23,160	11,348	7,831	8,847	10,326	200,342
Annual Total Emissions Reduction	1%	52%	31%	(13%)	(17%)	n/a
Renewable Energy Certificates (REC's purchased)	40,000	40,000	35,000	15,000	15,000	n/a
% of Total Electric Emissions Offset	120%	190%	219%	110%	104%	n/a

Note: All the environmental data is presented as year-end figures unless otherwise stated. All Voya environmental metrics are verified through CDP third-party agency. Scope 1 emissions are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization. Scope 2 emissions are indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling. Scope 2 GHG emissions are presented on a locations-based approach for electricity and steam. Scope 3 emissions are the result of activities from assets not owned or controlled by the reporting organization, but that the organization indirectly affects in its value chain. Voya has included in its Scope 3 reporting Employee Business Travel (personal and rental car miles) and Waste.

1. Apex Companies, LLC (Apex) was engaged to provide Limited External Assurance of Environmental Performance Data (electricity consumption, waste metrics, and paper consumption) and conduct an independent verification of the greenhouse gas (GHG) emissions reported by Voya Financial (Voya) for the calendar year 2023. Voya purchases renewable energy certificates (RECs) from NextEra Energy Marketing, LLC which are certified by the Green-e Energy Renewable Energy Certification Program.
2. 2022 metrics were revised and finalized after 2022 ESG factsheet was published on Voya's website. All annual reduction numbers reflect year-over-year comparisons, while total reduction calculations compare to the stated baseline year.
3. Peer average from Voya's compensation peer group in our 2024 Proxy Statement, which includes the following companies where data is available: ALIT, AMP, BEN, CNDT, EQH, HIG, HQY, IVZ, LNC, MET, NTRS, PFG, PRU, TROW, UNM. Peer information was pulled from the latest available public information in "Impact Reports" or "Sustainability Reports." Some metrics are not reported by a large enough peer set, not meaningful and/or not comparable and as such are marked as "n/a". The peer information is from 2023 and the change from 2022 to 2023.

Voya's ESG Recognition from Ratings Agencies

Voya has been consistently highly rated for its ESG performance across key third-party rating agencies.

MSCI ¹	2020	2021	2022	2023
Total ESG	6.2, A Rating	6.2, A Rating	6.2, A Rating	6.3, A Rating
Environmental	6.8, Top Quartile	6.5, Top Quartile	6.8, Top Quartile	5.2, Top Quartile
Social	4.1, Median	3.9, Median	4.1, Median	4.4, Median
Governance	6.5, Top Quartile	6.5, Top Quartile	6.8, Top Quartile	7.2, Top Quartile

Sustainalytics	2020	2021	2022	2023
ESG Risk	Universe: 37 th Percentile	Universe: 40 th Percentile	Universe: 45 th Percentile	Universe: 16 th Percentile
Rating Ranking²	Diversified Insurance: 34 th Percentile	Diversified Insurance: 43 rd Percentile	Diversified Insurance: 51 st Percentile	Diversified Financials: 10 th Percentile

SAM ESG ³	2020	2021	2022	2023
Total ESG	90 th Percentile	97 th Percentile	96 th Percentile	87 th Percentile
Social	86 th Percentile	98 th Percentile	93 rd Percentile	82 nd Percentile
Environmental	86 th Percentile	96 th Percentile	93 rd Percentile	83 rd Percentile
Governance	95 th Percentile	95 th Percentile	96 th Percentile	88 th Percentile

ISS Governance ⁴	2020	2021	2022	2023
Governance Risk	2, Top Quartile	2, Top Quartile	5, 2 nd Quartile	5, 2 nd Quartile
Environmental Risk⁴	1, Best Possible Score	2, Top Quartile	2, Top Quartile	2, Top Quartile
Social Risk	1, Best Possible Score	1, Best Possible Score	2, Top Quartile	2, Top Quartile

1. MSCI Overall ESG scores rated from CCC (the lowest rating) to AAA (the highest rating), while component scores range from 1 (the lowest score) to 10 (the highest score). 2023 ESG fact sheet shows annual MSCI data while prior ESG fact sheets showed semi-annual data.

2. Sustainalytics shifted to ESG Risk Rating in 2020; 100th percentile being the highest level of ESG risk and lowest possible ranking from 2020 to 2022. As of 2023, 1st percentile is the top score.

3. SAM acquired by S&P Global and renamed the ranking CSA report (Corporate Sustainability Assessment); 100th percentile being the highest and strongest rank.

4. Lower Risk Score indicates less controversial practices, i.e. better scores (rated from 1 – 10); ISS only provided total risk rating in 2018, adding ESG categories in reports that followed.

External Organizations Recognize Voya’s Commitment and Progress on ESG & Corporate Ethics

Voya has demonstrated leadership with its commitment to ESG practices, receiving recognition from numerous third-party entities.



Member of
**Dow Jones
Sustainability Indices**
Powered by the S&P Global CSA



Voya’s Investment Management Commitment to ESG to Support Voya Financial’s ESG Initiatives

As of 12/31/23 ¹	ESG Integrated into Investment Process ¹
73%	Total Voya Investment Management AUM
83%	Of Fixed Income Assets Integrated
54%	Of Equity Assets Integrated

1. Total ESG integrated assets under management are reported on a market value basis. Percentage of ESG Integrated assets under management is calculated as total ESG Integrated assets under management divided by total firm assets under management on a market value basis, as of 12/31/2023.

Additional Disclaimers

Third-party awards and/or rankings about entities within the Voya family of companies are given based upon various criteria and methodologies. Awards and/or rankings are not representative of actual client experiences or outcomes and are not indicative of any future performance. For certain awards/rankings, Voya pays a fee to be considered. For material facts regarding an award, including but not limited to whether a fee was paid to be eligible for the award, please see below.

Bloomberg Gender-Equality Index: In 2023, Voya was accepted into the 2023 Bloomberg Gender-Equality Index for the 8th consecutive year. Voya is one of 484 companies accepted to the 2023 Bloomberg Gender-Equality Index, which represents organizations from 54 industries with headquarters in 45 countries and regions. To qualify for the index, Voya disclosed details of its policies and practices with respect to how the company promotes gender equality across four separate areas — company statistics, policies, community engagement and products and services. Voya and other companies included in the 2023 Gender-Equality Index scored above a globally established threshold, based on the extent of disclosures and the achievement of best-in-class statistics and policies.

Great Place To Work: In 2023, Voya Financial was certified as a Great Place To Work for October 2023 – October 2024. Voya Financial paid a fee to the Great Place To Work Institute to conduct certification surveys, upon which the award was based. Voya Financial earned this recertification based on ratings provided by more than 1,600 of its employees in a survey administered by the Great Place To Work® Institute. The Great Place To Work Trust Index Survey measures individual employee experiences of five dimensions of a high-trust company culture; credibility, respect, fairness, pride and a sense of belonging. Employees answer 14 demographic questions and respond to 60 statements across a five-point consistency scale as well as two open-ended questions. Survey answers are assessed on a five-point scale, revealing the most common experience of employees in the organization. Employee scores are averaged to provide an organization-wide assessment of workplace culture: the Trust Index score.

Corporate Governance Award: For the Corporate Governance Best Proxy Statement (mid-cap), the statement is examined for completeness of legal disclosures, effectiveness of communication elements, readability, timeliness of filing, visual design elements and overall layout. Specific elements such as compensation discussion and analysis, CD&A, director profiles and ESG challenges were given particular consideration. Market cap definition: Mid-cap = between \$2 billion and \$20 billion (U.S. dollars). Individuals and companies submit written entries, free of charge; entrees are judged by a panel of corporate governance professionals and Corporate Secretary editorial team members.”

Dow Jones Sustainability Index North America: In December 2023, Voya Financial was selected for inclusion in the 2023 Dow Jones Sustainability Index (DJSI) by the S&P Dow Jones Indices. Inclusion was based on 2022 activity, and no fee was paid for consideration. Launched in 1999, the Dow Jones Sustainability Index (DJSI) is the first global index to track the leading sustainability-driven companies based on an analysis of financially material environmental, social, and governance (ESG) factors and S&P DJSI’s robust index methodology, which includes the annual S&P Global Sustainability Assessment (CSA) to evaluate more than 11,000 companies around the world.

Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion: The Corporate Equality Index (CEI), administered by the Human Rights Campaign Foundation, evaluates LGBTQ-related policies and practices, including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive health care benefits, competency programs, and public engagement with the LGBTQ community. All private sector (non-government) and for-profit employers with 500 or more full-time U.S. employees are eligible to participate. In December 2023, Voya Financial’s efforts in satisfying all of CEI’s criteria earned a score of 100 and the designation as recipient of the Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion. The CEI rating is based on 2023 activity and no fee was paid for consideration. From 2002-2022, this designation was known as “Best Place to Work for LGBTQ Equality.”

MSCI ESG Leaders Indexes: In 2023, Voya Financial was recognized by MSCI as a member of the MSCI ESG Leaders Indexes. The recognition is based on 2022 information and no fee was paid for consideration. The MSCI ESG Leaders Indexes (PDF) target companies that have the highest environmental, social and governance (ESG) rated performance in each sector of the parent index. The indexes target a 50% sector representation vs. the parent index, aiming to include companies with the highest MSCI ESG Ratings in each sector. The index suite utilizes MSCI’s ESG Research and ESG Ratings to identify companies that have demonstrated an ability to manage their ESG risks and opportunities and are therefore eligible for inclusion.

THE INCLUSION OF VOYA FINANCIAL, INC., IN ANY MSCI INDEX, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT OR PROMOTION OF VOYA FINANCIAL, INC., BY MSCI OR ANY OF ITS AFFILIATES. THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI OR ITS AFFILIATES.

World’s Most Ethical Companies: In March 2024, Voya Financial was one of 136 companies recognized by Ethisphere® as one of the 2024 World’s Most Ethical Companies® based on performance in 2023. The World’s Most Ethical Companies assessment is based upon Ethisphere’s Ethics Quotient® framework, which offers a quantitative way to assess a company’s performance in an objective, consistent and standardized way. The information collected provides a comprehensive sampling of definitive criteria of core competencies, rather than all aspects of corporate governance, risk, sustainability, compliance and ethics. Scores are generated in five key categories and provided to all companies that participate in the process: ethics and compliance program (35%), culture of ethics (20%), environmental and societal impact (20%), governance (20%), and third-party management (5%). While Voya’s Senior Vice President of Corporate and Organizational Development sits on Ethisphere’s Equity and Social Justice Initiative Advisory Council, he plays no role in the selection process for the World’s Most Ethical Companies award, but this fact has been disclosed to the extent it may be perceived as a possible conflict of interest. There is a processing fee of \$3,500 USD to participate. Voya also pays \$19,500 USD a year to participate in Ethisphere’s Business Ethics Leadership Alliance (“BELA”), which provides additional resources and services to members, including benchmarking data and related Ethisphere insights and guidance. There is also a \$35,000 USD licensing fee for use of the logo. “World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.

Past performance does not guarantee future results.

Environmental, social and governance (“ESG”) factors may impact the investment risk and return profiles of our investments. Integration of ESG factors into an investment process may cause a strategy to take risks or forego exposures available to strategies or products that do not consider ESG factors, which could negatively impact performance. There is no assurance that integrating ESG factors will be successful for an investment strategy. **Past performance is no guarantee of future results.**

ESG integration is the systematic consideration of ESG factors, when relevant and material, alongside traditional factors, into investment decisions. As part of our assessment of a company’s value, prospects, and financial condition, we may consider information about many factors, including, among others, those that are considered ESG, such as exposure to regulation or litigation, labor relations, human rights, product quality and safety, reputation, governance practices, executive compensation, board oversight, reporting and disclosure, community relations, energy costs and climate impact. In general, we focus on those ESG factors likely to have a material effect on the value and performance of a company and its securities over time. Voya IM’s standard ESG integration processes do not involve exclusionary screens. Voya IM does not exclude companies from portfolios on a firm-wide basis. However, where a client elects to exclude certain issuers or sectors from their portfolios or when a fund is designed to meet certain regulatory requirements in specific markets, we have the capabilities to implement such client/fund-directed exclusion lists to ensure portfolios reflect the investment objectives of our clients.

Certain statements contained herein are statements of future expectations and other forward-looking statements that are based on management’s current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (1) general economic conditions; (2) performance of financial markets; (3) interest rate levels; and (4) increasing levels of loan defaults. Nothing contained in this material constitutes an offer to sell, or the solicitation of an offer to buy or a recommendation to buy or sell any security; nor shall anything in this presentation be considered an offer or solicitation to provide services in any jurisdiction in which such offer or solicitation would be unlawful. The information provided is for informational purposes only and investors should determine for themselves whether a particular service or product is suitable for their investment needs or should seek such professional advice for their particular situation. Certain information may be received from sources Voya Financial considers reliable; Voya Financial does not represent that such information is accurate or complete.

© 2024 Voya Services Company. All rights reserved. CN3932953_1026