



## Customer Security Update

### Our Commitment to Customer Security

As demonstrated throughout 2018, protecting the personal information of your employees and retirement plan participants is one of our top priorities. We continuously evolve our security methods to match and anticipate threats and respond to changes in the fraud landscape. Earlier this year, Voya implemented randomly generated 6-digit Personal Identification Numbers (PINs) that are used by participants to register for online account access and to access Voya's phone services. **The latest enhanced security measures described below are scheduled to be implemented September 24, 2018.**

### Phone Access

Currently, participants contacting Voya by phone provide their PIN to implement changes to their profile. These profile changes include updates to phone numbers, email and home addresses, banking information and beneficiary designations. As an added security measure, effective September 24, participants contacting Voya by phone will provide their PIN to execute loan requests, withdrawals and/or distributions from their account.

The requirement to provide a PIN over the phone does not apply to all requests and changes. Participants can continue to make account inquiries, manage their money (i.e., transfers, reallocations, investment elections) and make contribution changes without needing to provide their PIN.

If a participant has lost or forgot their PIN, a temporary PIN can be sent immediately via email or text (provided Voya has the participant's email address and/or mobile phone number on file). The participant can also request a new PIN be sent via U.S. mail. When using the temporary PIN to access Voya's phone services, a participant will be prompted to create their own PIN. Participants registered for online account access can manage their phone PIN through the My Profile section of the website.

**NOTE:** These new security measures do not impact online account access. Participants registered for online account access use the Username and Password they created as part of the registration process. Once logged into their online account, participants can make profile changes and execute loan requests, withdrawals, and/or distributions from their account.



Questions? Please contact your local Voya Relationship Manager.



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