NetXInvestor
Registration and Setup Guide

OVERVIEW

NetXInvestor is a platform for users to view their Pershing accounts and review account statements online. This user guide will provide instructions for the key categories below for using the platform. (Click hyperlink to jump to section)

To access NetXInvestor use the Voya branded URL web address below:
- *myvoyaira.voya.com*

Please Note:
If going directly to netxinvestor.com please type 3Z1 in the financial Org# box located above the user ID box. If self-registering, you will be asked for the 1st three digits of your account number which will be located on your statement or by contacting your financial advisor.

Self-Registration Instructions

OVERVIEW
This is an overview of how to online self-registration for NetXInvestor for the following registration types:
- Retirement Accounts
- Individual Accounts
- Joint Accounts (where the primary owner is the one registering for access)

Please Note:
All screenshots provided are for the myvoyaira.voya.com link for the NetXInvestor site.

SUPPORTED BROWSERS
- **Windows browsers**: Microsoft® Internet Explorer 11 and higher, Google Chrome™ Version 52.x and higher and Mozilla® Firefox® Version 48.x and higher
- **Mac OS X 10.5+ browsers**: Apple® Safari Version 6.x and higher
- **Mac OS X 10.6+ browsers**: Google Chrome Version 52.x and higher, Mozilla® Firefox® Version 48.x and higher and Apple® Safari Version 6.x and higher
- **Apple® iOS 7+ browsers**: Apple® Safari Version 6.x and higher
- **Android browsers**: Google Chrome Version 52.x and higher

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STEP 1

Go to: myvoyaira.voya.com link and click **Register**

Please Note:
If going directly to NetXInvestor.com you will be asked to enter the 1st three digits of your account number. Please use the preferred myvoyaira interface link above.
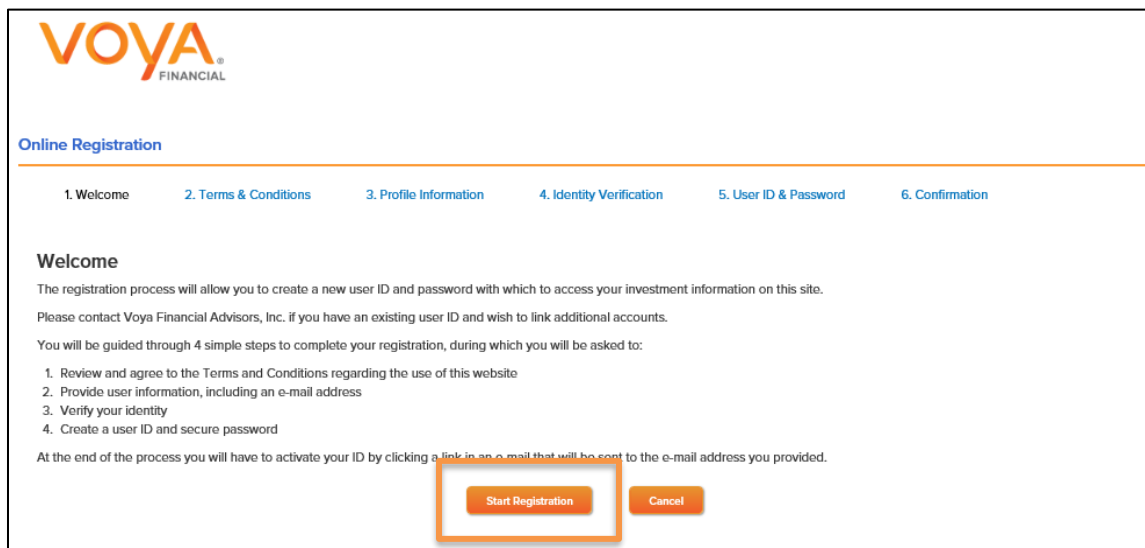

STEP 2

Review the Welcome Screen and click **Start Registration**

Please Note:
If using the NetXInvestor.com site, you will be asked to enter the 1st three digits of your account number. Please use the myvoyaira.voya.com link as it will not require you to enter this information.

STEP 3
Review the terms and conditions regarding identity verification and check **I Agree,** then click **Continue**

Online Registration

| 1. Welcome | 2. Terms & Conditions | 3. Profile Information | 4. Identity Verification | 5. User ID & Password | 6. Confirmation |

Terms & Conditions
Read and agree to the terms and conditions of the Identity Verification Agreement before proceeding.

Identity Verification Agreement

You must have a Social Security number to register on this site. If you do not have a Social Security number, please contact your financial organization for assistance.

In addition, you must register using an account for which your Social Security number is primary on the account. For example, you cannot register using a joint account if you are not listed as the primary account holder.

When registering on this site, **you will be asked a series of multiple-choice questions**. The questions have been developed by a third-party vendor based on information obtained from private and public databases. Your answers are compared by the vendor to the information available from these sources.

You may be asked questions about yourself, people you know or were once associated with, places you have lived or worked, and the like. The information used in these questions is not related in any way to the information on the specific account(s) held at your financial organization.

We strongly encourage you to review the Frequently Asked Questions about online registration, which provide greater detail about the identity verification process.

Successful online registration will provide immediate access to your accounts. At this time, accounts without a Social Security number are not eligible for online registration. In addition, if your Social Security number is not recognized as being associated with the account number you enter into the system, your online registration will be unsuccessful.

To continue with online registration, **please click I Agree below.**

If you are ineligible for online registration, or you do not want to complete the registration process online, click Cancel below and contact your financial organization to register.

By accepting this Agreement, **you affirm that you are at least 18 years of age.**

☐ I agree

[Continue]   [Cancel]

STEP 4
Provide user information, including your **Name**, **Social Security Number**, **Legal U.S. Address**, and **Account Number** on which you are listed as the primary account holder. Please note that all fields are required. Dashes should not be used when entering Social Security Number or Account Number.

Online Registration

| 1. Welcome | 2. Terms & Conditions | 3. Profile Information | 4. Identity Verification | 5. User ID & Password | 6. Confirmation |

User Information
Provide the following information, which will be used to authenticate your identity. This service is provided by a third-party vendor. Authenticating your identity in this manner will NOT impact your credit rating.

Please do not click the "Back" button in your browser during the registration process.

All fields are required.

First Name: _____

Last Name: _____

Social Security Number: _____

Account Number: _____   Please enter an account number for which you are listed as the primary account holder.

Legal Address:
(U.S. address only) _____

_____

_____

City: _____

State: [Select State ▾]

Zip: _____

[Continue]   [Cancel]

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STEP 5

Verify your identity and proceed

To verify your identity and for the safety and security of your information, you will be asked three questions.

- If you provide the correct answer to all three questions, you will be taken to the next step.
- If you fail to provide the correct answer for one question, the fourth question will be displayed. If your answer to the fourth question is correct, you will be taken to the next step.
- If you fail to provide the correct answer for more than three questions, a message displays indicating you have failed to verify your identity. You can try again to complete the identity verification steps. If the system does not allow you to try again you can try to use a different browser or clear your cache and cookies.

STEP 6

Create a **User ID** and **Password**
Please note the requirements below for the password

- Cannot contain VOYA FINANCIAL ADVISORS, INC
- Must contain a minimum of 8 and a maximum of 32 characters
- Special characters may be used. For example, #@$!&*
- Must contain at least one alpha and one numeric character. For example, 1redcar2
- Must contain at least one upper case and one lower case letter
- Cannot contain your first, last or middle name

Enter **Email Address, Date of Birth (xx/xx/xxxx format)** and **Mother's Maiden Name**

STEP 7

An email with further instructions is sent to the entered email address. Action should be taken within Three Days of receiving the email by clicking the link that says "click here to complete the registration"

You may also be prompted to enter or select an email address. Enter the same email address from step #6
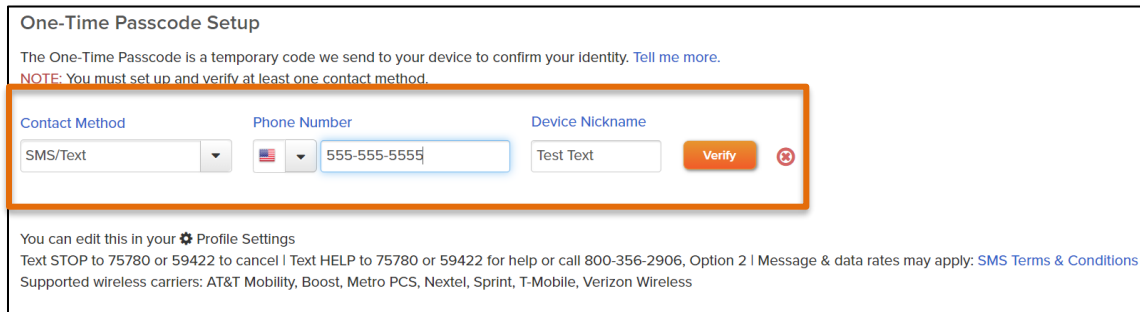
STEP 8 – Set up One-Time Passcode

Following registration, on your first log in you will be prompted to set up One-Time Passcode. Review the One-Time Passcode FAQ for additional information on One-Time Passcodes.
Note: If you have already registered for NetXInvestor, you may be prompted to set up One-Time Passcode if you have not done so already.

After logging in, the Email Security Setup page will display. Enter an email address where required and click **Continue**.

STEP 9

On the *One-Time Passcode Setup* screen, click the Contact Method drop-down to choose either **Voice Call** or **Text SMS**. Provide the appropriate information (phone number) in the fields that display. Click **Verify**.

One-Time Passcode Setup

The One-Time Passcode is a temporary code we send to your device to confirm your identity. Tell me more.
NOTE: You must set up and verify at least one contact method.

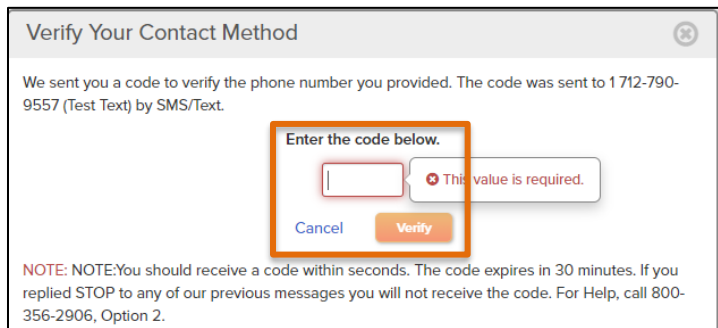| Contact Method	Phone Number	Device Nickname
SMS/Text	555-555-5555	Test Text	Verify

You can edit this in your ⚙ Profile Settings
Text STOP to 75780 or 59422 to cancel I Text HELP to 75780 or 59422 for help or call 800-356-2906, Option 2 I Message & data rates may apply: SMS Terms & Conditions
Supported wireless carriers: AT&T Mobility, Boost, Metro PCS, Nextel, Sprint, T-Mobile, Verizon Wireless

STEP 10

A *Verify Your Contact Method* screen will appear. Retrieve the One-Time Passcode that was sent via the method chosen (text message or voice message) and enter the code. Click **Verify**.

Verify Your Contact Method

We sent you a code to verify the phone number you provided. The code was sent to 1 712-790-9557 (Test Text) by SMS/Text.

Enter the code below.

[ ] ⊗ This value is required.

Cancel   Verify
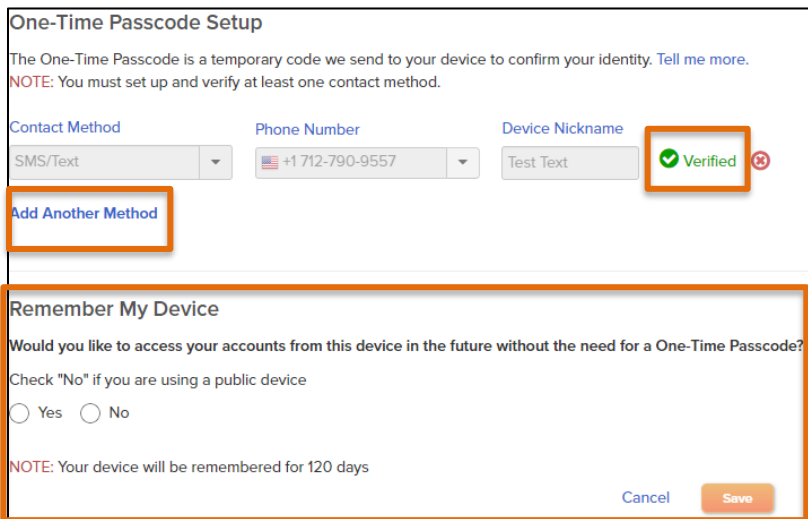
NOTE: NOTE:You should receive a code within seconds. The code expires in 30 minutes. If you replied STOP to any of our previous messages you will not receive the code. For Help, call 800-356-2906, Option 2.

Note: Code should be received within seconds and will expire after 30 minutes.

STEP 11

The One-Time Passcode Setup screen will now display the contact method as Verified.
- You can click Add Contact Method to set up additional methods (Text/SMS, Voice Message)
- Click "Yes" to the Remember My Device question to access NetXInvestor from the same recognized device in the future without using a passcode.
- Click Continue to go to the NetXInvestor Home Page

One-Time Passcode Setup

The One-Time Passcode is a temporary code we send to your device to confirm your identity. Tell me more.
NOTE: You must set up and verify at least one contact method.

Contact Method	Phone Number	Device Nickname	
SMS/Text	+1 712-790-9557	Test Text	✓ Verified ⊗

Add Another Method

Remember My Device

Would you like to access your accounts from this device in the future without the need for a One-Time Passcode?

Check "No" if you are using a public device

◯ Yes ◯ No

NOTE: Your device will be remembered for 120 days

Cancel   Save

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STEP 12

After setting up One-Time Passcode, the system will ask if you want to go paperless.

- If you have more than one account and want to set up all accounts at the same time click on "remind me later"
- Click the gear wheel in the upper right corner to go to the settings page and link other accounts
- Click quick enroll on the settings page to enroll all accounts

The self-registration for online access is complete.

LOGGING INTO NETXINVESTOR – RECOGNIZED DEVICE

If a One-Time Passcode has been established and you are accessing NetXInvestor from the same, recognized device *(see step 6 above),* you will not need to enter the passcode each time you log in.

- Go to myvoyaira.voya.com
- Enter User ID and Password.
- Click Continue.
- Note: If you Forgot Password, see One-Time Passcode Password Reset section.

LOGGING INTO NETXINVESTOR – UNRECOGNIZED DEVICE

An unrecognized device will require you to enter a one-time passcode or answer security questions each time you log in.

STEP 1
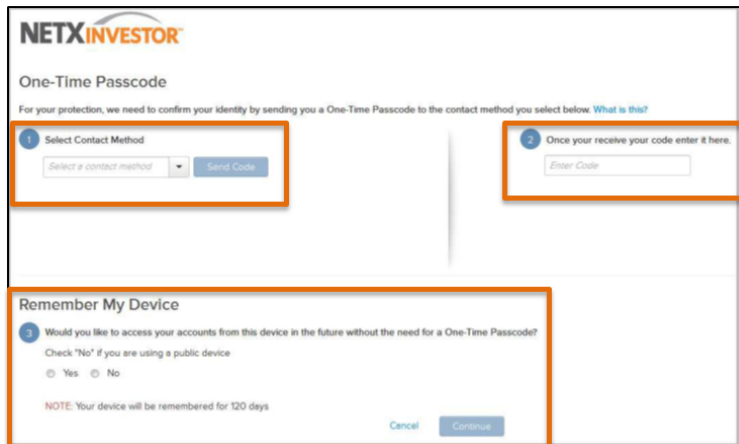
Go to myvoyaira.voya.com.

STEP 2

Enter User ID and Password. Click **Continue**.

STEP 3

Verify you identity using either a One-Time Passcode.

- Select a Contact Method and click **Send Code**.
- Retrieve and enter the Code.
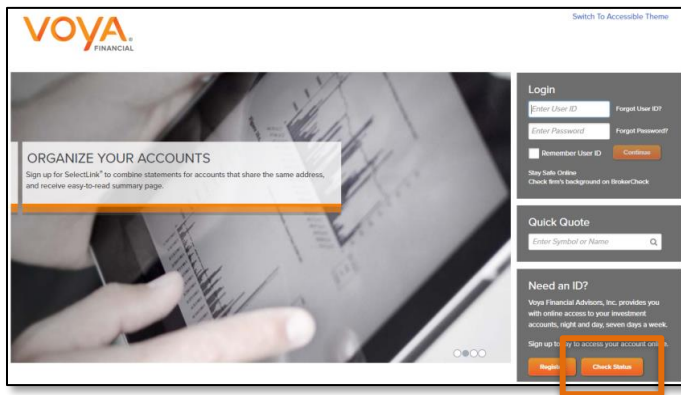- Choose **Yes** or **No** to the Remember *My Device* question
- Click **Continue**.

CHECK REGISTRATION STATUS/RESEND REGISTRATION EMAIL

Overview

The check status link allows you to view the status of your registration and resend the registration email if needed.
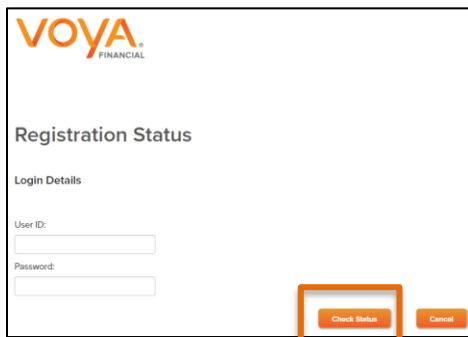
STEP 1

Go to: myvoyaira.voya.com and click on Check Status.
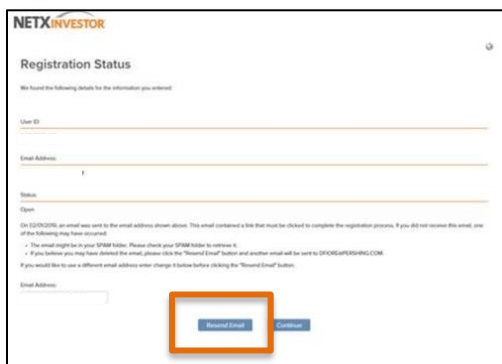

STEP 2

Enter your User ID and Password and click Check Status

STEP 3

The Registration Status screen will provide information on the email address associated with your User ID, a status of your registration, and the option to resend your registration email if needed.

ENROLL IN E-DELIVERY

OVERVIEW
eDelivery allows users to view statements, reports, trade confirmations, and tax documents quickly in an electronic format. The steps below will guide users to setting up this feature.

Special Note: If you elect to receive Proxy/Shareholder Communications via eDelivery, the system will prompt you to establish a 4 digit pin. These documents are emailed to you and you will need to use the PIN to unlock the attachment. The documents will not be available to view online.

STEP 1
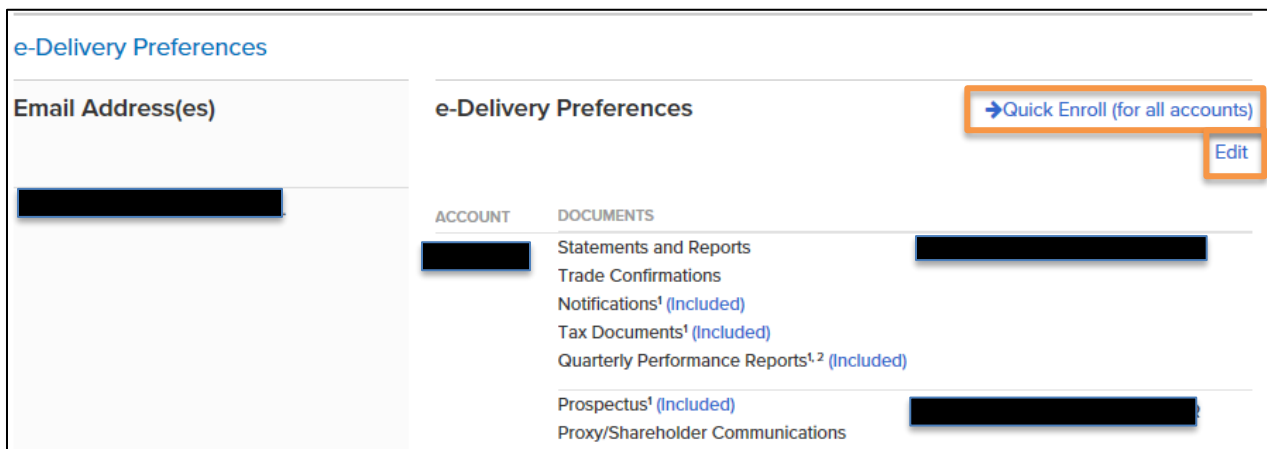Go to: myvoyaira.voya.com and log into your account

STEP 2
Upon signing in, select the profile settings (gear wheel) in the upper right corner of your screen
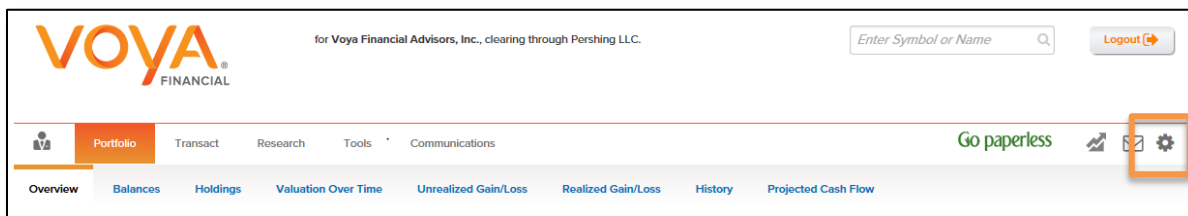
STEP 3
To set up all accounts for e-Delivery click **Quick Enroll**
To set up accounts individually click **Edit**

STEP 4

Select the boxes next to the documents to opt-in for e-delivery.
If **Quick Enroll** was selected all accounts will opt-in.

If **Edit** was selected, selections will need to be made by each account listed on this screen

STEP 5

Click **Save**. A window displays the terms and conditions. Read through the terms and conditions and
click **I Agree**. A window displays stating the e-delivery preferences have been saved. Click
OK to continue

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UPDATE EMAIL ADDRESS FOR E-DELIVERY

STEP 1
Go to: myvoyaira.voya.com and log into your account

STEP 2
Click on settings (gear wheel) in the upper right corner of the screen
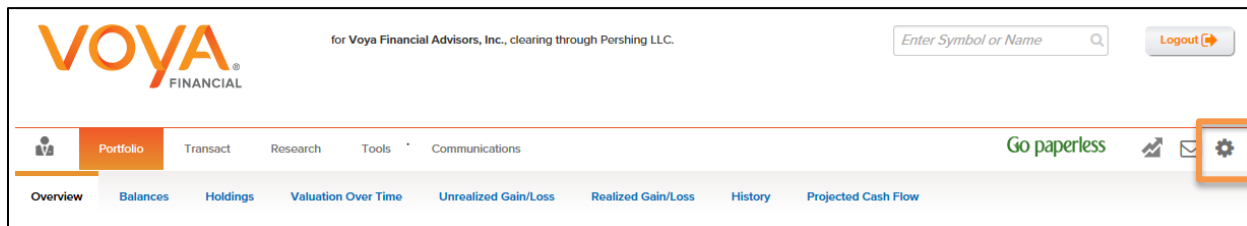
STEP 3
Update the email address under the e-Delivery Preferences – Email Address section
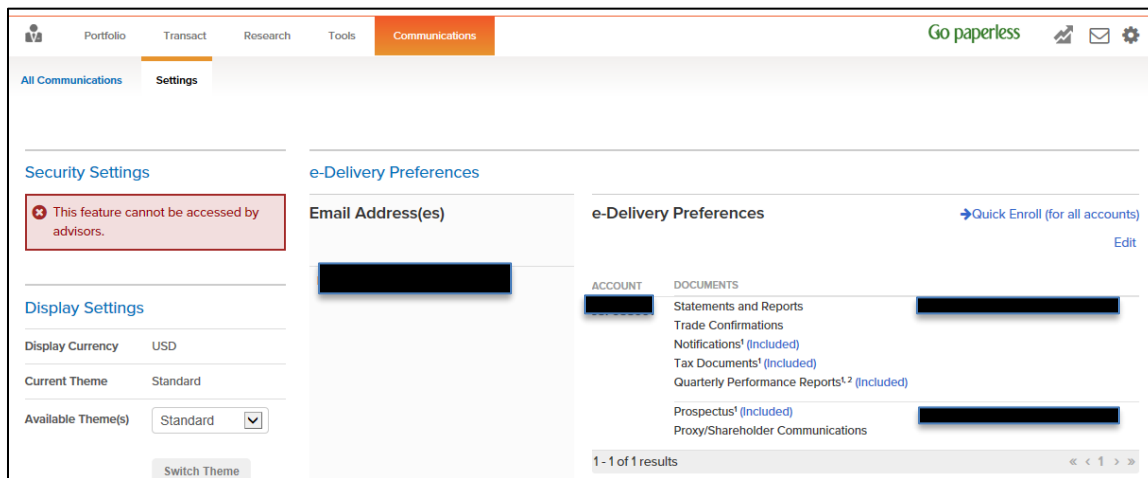
STEP 4
After adding / editing the email address, click on either Quick Enroll (if multiple accounts) or Edit (for an individual account then, if the email address is not showing in the box to the right, use the drop down arrow to select the email address to user for eDelivery.

10
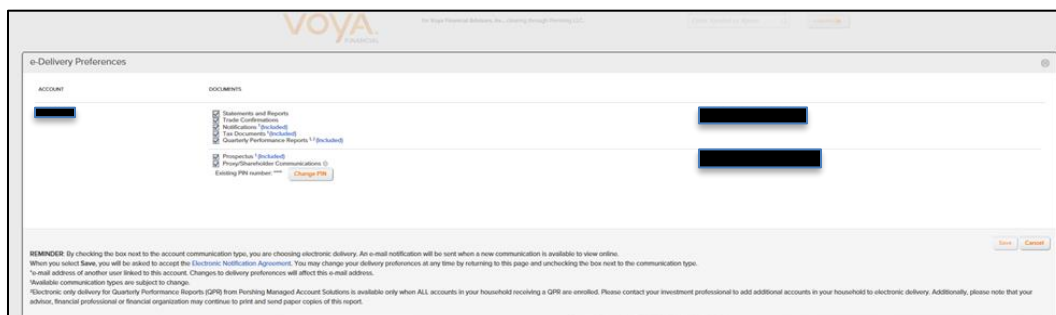
LINKING ADDITIONAL ACCOUNTS

OVERVIEW

Account linking enables you to link all accounts which have the same Social Security number as yours. Through account linking, you can access all your account information from one place. You can link account (s) only if you had created your user ID via online self-registration.

STEP 1

On the myvoyaira.voya.com NetXInvestor home page, click **Settings** (gear wheel).
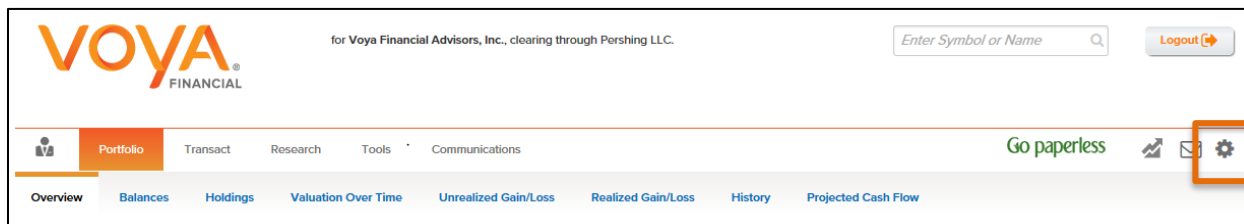
STEP 2

In the **Account Linking** section, select the account to link by clicking on the check box and click **submit**.
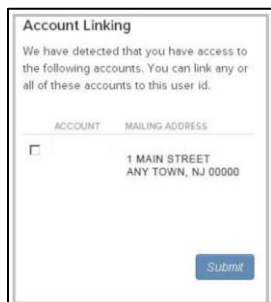
DELETING ACCOUNTS OR USERNAMES

If you need to delete an account or an old user name, please contact your financial professional or the VFA Resource Center for assistance.

FORGOT/RESET PASSWORD

OVERVIEW
NetXInvestor is enabled for users to reset their password directly through the website. The following guide will outlines the steps for online access users to do password resets on the NetXInvestor platform.

Please Note:
If using the netxinvestor.com link, please type **3Z1** in the Financial Org # box located above the user ID box.

After one failed attempt, please use the FORGOT/RESET PASSWORD instructions below to limit the chances of getting locked out. The system will restrict a user's access after three failed attempts to log in. At this time a call will need to be made to the Voya Financial Advisors Resource Center to have the user ID unlocked.

STEP 1
On the myvoyaira.voya.com home page click **Forgot Password.**
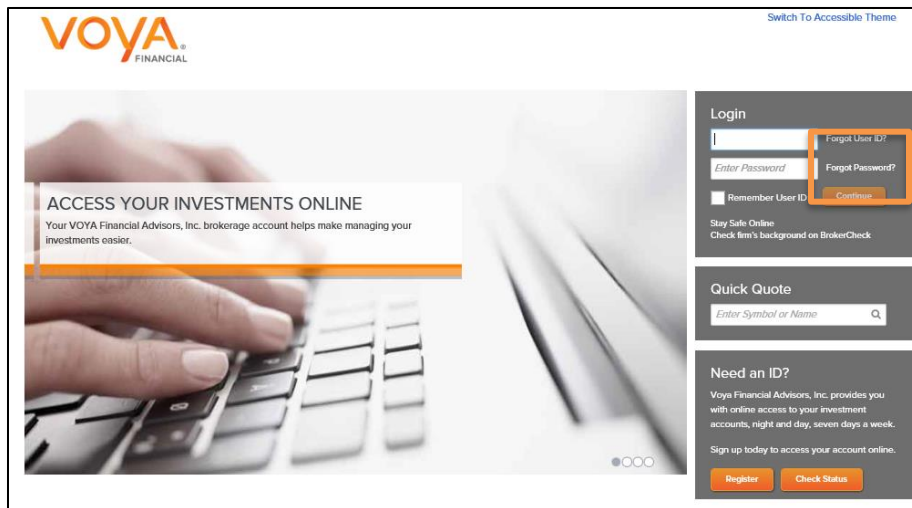
STEP 2
You will be prompted to verify the security email address on file. You will then be sent a one-time passcode via text or voice message. Enter the one-time passcode to reset your password.

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STEP 3

On the next screen enter a new password and confirm the new password in the fields and click **Continue**
Please note the requirement below for the new password. (Also found to the right of the screen)

- Cannot contain VOYA FINANCIAL ADVISORS, INC. ID
- Must contain a minimum of 8 and a maximum of 32 characters
- Special characters may be used. For example, #@$!&*
- Must contain at least one alpha and one numeric character. For example, 1redcar2
- Must contain at least one upper and one lower case letter
- Cannot contain your first, last or middle name

Online Access Setup Allowed via NetXInvestor Website

The following chart details account registration types where a client is allowed to setup access via the website vs those they are not allowed. Please contact your financial professional or the VFA Resource Center to obtain an Online Access Form if your account registration type does not allow online access to be completed via the website.

Online Access Setup Allowed via Website	Online Access NOT Allowed via Website
Individual	Account has a foreign Address
Joint (if primary SSN)	Minors
Transfer on Death Individual	Entity Account (i.e. trust, corporations, etc.)
Transfer on Death Joint (if primary SSN)	Any account with a TIN
IRA	Any account without an SSN
SEP IRA	Trust account using an SSN
SAR SEP	COD/Institutional
403(b)(7) Custodian	"Retail" accounts with participant role of "Third Party Custodian"
Prototype SEP	
Simple IRA	
Roth IRA	
Education Savings Account	
Roth Conversion Account	

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ONE-TIME PASSCODE FAQ

What is a One-Time Passcode?

Clients who are either locked out of NetXInvestor or who have forgotten their password can request a One-Time Passcode and reset their password. This replaces the process of answering security questions and provides an additional layer of security.

When logging into NetXInvestor, instead of answering security questions, clients can request a One-Time Passcode to authenticate their device. They can then select to remember the device and avoid having to enter a One-Time Passcode or answer security questions each time they log in.

What are the benefits of One-Time Passcode?

One-Time Passcode allows clients the ability to regain access to their accounts any time of the day. One-Time Passcodes are delivered instantly and securely directly to clients.

Do clients need to enter a One-Time Passcode each time they log in to NetXInvestor?

No. Following their first log in with a One-Time Passcode, they will be presented with a "remember this device" box. By checking this box the device will be remember and as long as they log in from the same device they will not need to enter a new One-Time Passcode.

How are One-Time Passcodes sent?

A One-Time Passcode is sent to the client via either voice or text message. As part of the One-Time Passcode set up process, clients will choose a contact method to identify how they will receive the passcode.

For clients that do not have a cell phone, choosing to send the code via voice message will also work on a land line phone.

How is a One-Time Passcode set up?

Please review Self Registration section for detailed steps on setting up a One-Time Passcode.

Why does One-Time Passcode ask to verify a client's identity?

An initial step in setting up of One-Time Passcode will ask to verify the client's identity. This is an important step Pershing takes to protect the security of clients and their assets.

How long is a requested One-Time Passcode valid?

One-Time Passcodes are sent to a client immediately after being requested. The requested passcode is then valid for 30 minutes. If a client requests multiple passcodes during that time they will be sent the same passcode each time and those additional requested codes will only be valid for 30 minutes from when the first code sent.

Clients can request the passcode up to five times during the 30 minutes. If a passcode is requested five time in 30 minutes and no attempt to enter the passcode is made, as an extra security precaution the ability to request more codes will be suspended for ten minutes.

What happens in the One-Time Passcode is entered incorrectly?

If entered incorrectly three times, the account will be locked and you will need to contact the Resource Center for assistance.

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What phone number will One-Time Passcode calls come from if the client selects the "voice" option?

Upon selection of the "voice" one-time passcode method a phone call will be placed to the clients preferred number. This automated call will be made from 888-878-3142.

What if a client is experiencing issues with One-Time Passcode?

If a client is having issues with One-Time Passcode when logging into NetXInvestor, use the following troubleshooting tips as a guide.

- Access internet options within their internet browser. Delete all temporary internet files, history, and cookies. Verify that "Delete browsing history on exit?" box is unchecked.
- Delete any old bookmarks to NetXInvestor sites that may exist.
- Close their internet browser, then open a new window.
- Enter in the address bar
- Save and favorite the page as a new bookmark
- Enter login ID and click Continue. They will need to select a delivery method to receive a One-Time Passcode (voice or text message).
- Follow the prompts and then enter the One-Time Passcode received via voice or text.
- Once verified, they will be prompted to enter their password to log in successfully. It is important to make sure the continue remembering this device box is check to prevent needing a One-Time Passcode for each login.

What if a client wants to use Security Questions instead of One-Time Passcode when accessing their account?

We strongly suggest clients utilize One-Time passcode to securely access their account from public devices or to regain their account access if locked out. Should a client request to move back to security questions, please have them call the Voya Financial Advisors Resource Center. The VFA Resource Center can make this change over the phone on a person by person basis.

WHO DO I CONTACT WITH QUESTIONS?

Your financial advisor or your Voya Financial Advisors Resource Center at (800)356-2906

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