

Part 2B of Form ADV: *Brochure Supplement*

Laurel M. Link
10100 Innovation Drive Ste 120
Miamisburg, OH 45342
937-353-5491

Voya Financial Advisors, Inc.
699 Walnut Street, Suite 1000
Des Moines, IA 50309

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This brochure supplement provides information about Laurel M. Link that supplements the Voya Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Voya FA Licensing Department 800-356-2906 if you did not receive Voya Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Laurel M. Link is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Laurel M. Link **Born:** 1983

Education

- University of Dayton; BS, Marketing and Entrepreneurship; 2005

Business Experience

- Voya Financial Advisors, Inc.; Registered Representative/Investment Adviser Representative; from 09/2014 to Present
- ING Financial Partners, Inc.; Registered Representative; from 01/2011 to 09/2014
- ING; Career Agent; from 04/2005 to 12/2010
- ING Financial Advisers, LLC; Registered Representative; from 04/2005 to 12/2010

Item 3 Disciplinary Information

Laurel M. Link has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Registered representative of a broker-dealer

In addition to acting as an IAR, Laurel M. Link is separately registered with VFA as a Registered Representative. As such, Laurel M. Link may receive separate, yet customary, commission compensation resulting from implementing brokerage transactions on behalf of clients, including clients who may have an investment advisory relationship.

Insurance company or agency

Laurel M. Link is also an independent insurance agent appointed with various insurance companies. As such, Laurel M. Link may receive separate, yet customary, commission compensation resulting from implementing insurance product transactions on behalf of clients, including clients who may have an investment advisory relationship.

Disclosure related to all investment-related activities:

Clients are not under any obligation to engage Laurel M. Link to provide other services. The implementation of any and all recommendations is solely at the discretion and direction of the client.

Laurel M. Link must place the interests of his/her clients first as part of Laurel M. Link's fiduciary obligation. Clients should be aware that the

receipt of additional compensation for other activities, such as brokerage or insurance, creates a conflict of interest for Laurel M. Link. Laurel M. Link and VFA take certain steps to address this conflict of interest. Please refer to Item 10 of the VFA Part 2A to the Form ADV for additional information.

B. Non Investment-Related Activities

Laurel M. Link is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Laurel M. Link is eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that IARs recommend. Laurel M. Link may recommend the services of a third party money manager to his/her clients.

In exchange for this recommendation, the selected third party money manager pays a fee ("Fee") to VFA. VFA does not pay Laurel M. Link direct compensation based on this Fee. The Fee paid by the third party money manager is typically a percentage of the fee charged by that third party money manager to the referred client. VFA and its IARs only recommend investment advisers that pay the Fee.

Billing Schedule

Laurel M. Link charges Advisory Fees to accounts of his / her clients on a quarterly basis.

Item 6 Supervision

Each IAR is assigned to a Designated Supervisor responsible for supervising the investment advisory activities of the IAR.

Supervisor: Terry Harrell

Title: OSJ Supervisor

Phone Number: 937-353-5461

The Designated Advisory Supervisor will periodically review the IAR's investment advisory client files for documentation that account reviews and annual contacts have been conducted and completed. In addition, the Designated Advisory Supervisor will periodically review investment advisory accounts. The Designated Advisory Supervisor will contact the IAR to discuss any identified issue and monitor the progress by the IAR to address the issue. VFA supervises the personal securities transactions of each IAR to ensure that these transactions do not pose a conflict of interest with the IARs' ability to

make investment recommendations to their clients. Please refer to Item 11 of the VFA Part 2A Disclosure Brochure for additional information.