

May 1, 2014

## INTRODUCTION OF VOYA FINANCIAL

In April 2013, ING U.S. revealed its future name and brand identity: **Voya Financial**. You will begin to see the new name during the second quarter of 2014 as we transition to Voya Financial according to the following schedule:

- On *April 7, 2014*, ING U.S., Inc., ING U.S.'s publicly listed holding company, changed its name to Voya Financial, Inc.
- On *May 1, 2014*, ING U.S. Investment Management changed its name to Voya Investment Management and our Employee Benefits business began using the Voya Financial brand.
- On *September 1, 2014*, all our other businesses, including ING U.S. Retirement Solutions and our Insurance businesses, will begin using the Voya Financial brand. At this point, all ING U.S. legal entities that currently have names incorporating the ING U.S. brand will have changed their names to reflect the Voya brand.

Even though we have a new name, nothing changes with our commitment to serving you. As *America's Retirement Company*, our mission is to make a secure financial future possible – one person, one family, and one institution at a time.

## CHANGES TO PRIVACY PRACTICES

Effective **May 1, 2014**, this notice describes how ING Financial Partners, Inc., doing business as Voya Financial Advisors, Inc. ("Voya"), can use and disclose your personal information.

- Voya can share your personal information *with our affiliates* for our affiliates to market their products and services to you. You can limit this sharing by taking the action described in the attached Privacy Notice next to the heading "**To limit our sharing**".
- Voya can share your personal information with *nonaffiliates* in the following circumstances:
  - With other financial services firms that your current representative may transfer his/her securities registration to should they leave Voya, or unaffiliated representatives that may purchase your representative's securities business. Your representative's ability to service your account will be restricted if you opt-out or do not opt-in to sharing your personal information. If you are a participant of any employer sponsored plan, your registered representative may be under a contractual agreement that restricts the transfer of your personal information and/or your employer sponsored plan account to the new firm.
  - If your account was opened because of your relationship with a third-party financial institution (such as a bank, thrift or credit union), we will share your personal and account information if your financial institution enters into a new agreement with another broker-dealer.

You can limit this sharing by taking the action described in the attached Privacy Notice next to the heading "**To limit our sharing**".

# Privacy Notice



## FACTS WHAT DOES VOYA FINANCIAL ADVISORS, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balance</li> <li>• Assets and transaction or loss history</li> <li>• Investment experience and employment information</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Voya chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Voya share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call our toll-free number (855) 685-9519 – our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

<b>Questions?</b>	Call the telephone number listed on your statements and other correspondence or go to <a href="http://ing.us/individuals/contact-us">http://ing.us/individuals/contact-us</a>
-------------------	---

# Privacy Notice



Page 2

<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by Voya Financial Advisors, Inc. (ING Financial Partners, Inc.)
<b>What do we do</b>	
<b>How does Voya protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Voya collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• apply for insurance or seek advice about your investments</li> <li>• tell us about your investment or retirement portfolio</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Our affiliates include companies with the Voya name; financial companies such as ReliaStar Life Insurance Company; and nonfinancial companies such as Voya Services Company.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates we share with may include other financial services firms that your current representative may transfer his/her securities registration to should they leave Voya or unaffiliated representatives that may purchase your representative's securities business. Your representative's ability to service your account will be restricted if you opt-out or do not opt-in to sharing your personal information. If you are a participant of any employer sponsored plan, your registered representative may be under a contractual agreement that restricts the transfer of your personal information and/or your employer sponsored plan account to the new firm.</li> <li>• If your account was opened because of your relationship with a third-party financial institution (such as bank, thrift or credit union), we will share your personal and account information if your financial institution enters into a new agreement with another broker-dealer.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Voya does not jointly market.</li> </ul>

## Other important information

We will comply with more restrictive state laws to the extent that they apply. If you live in an "opt-in" state such as Alaska, California or Vermont, we will obtain your affirmative consent to share your nonpublic personal information with nonaffiliates who do not currently assist us in servicing your account or conducting our business, and your advisor is required to obtain your consent before your advisor can take your information with him or her should your advisor leave Voya.