

CLIENT INFORMATION FORM

Voya Financial Advisors, Inc.
Member SIPC
699 Walnut Street, Ste. 1000
Des Moines, IA 50309-3975
Phone: 800-356-2906



UPDATE ONLY

1. PROFILE INFORMATION

Name _____

Legal Address (No PO Boxes allowed.) _____

City _____ State _____ ZIP _____

Mailing Address (if different than legal address) _____

City _____ State _____ ZIP _____

SSN/TIN _____ Date of Birth (Entity Establishment Date) _____

Home Phone _____ Cell Phone _____ Business Phone _____

E-mail Address _____

Gender Male Female Marital Status Married Single Number of Dependents _____

Employment Employed Unemployed Retired

Occupation _____

Employer Name _____

Employer Address _____
(PO Boxes not allowed. Client must provide legal physical address of employer.)

City _____ State _____ ZIP _____

Citizenship/Entity Domicile United States Resident Alien Country _____

ID Number _____ State/Country of Issuance _____

Issue Date _____ Expiration Date _____

ID Type Driver's License Passport Other Government ID _____

Was original ID verified in person by Representative? Yes No



2. AFFILIATIONS

“Immediate family” includes spouse, parents, in-laws, siblings, and dependents. “Associated” is defined as being a registered representative, a non-registered employee of a broker/dealer, or a non-registered employee of a registered representative.

Are you or a member of your immediate family associated with Voya Financial Advisors, Inc.? Yes No

Are you associated with another Broker-Dealer?..... Yes No
 If “Yes”, specify Firm name & provide a letter pursuant to FINRA Rule 3210 from the Firm’s Compliance Department _____

Are you or a member of your immediate family associated with a stock exchange, FINRA, or any other securities industry or insurance regulatory organization?..... Yes No
 If “Yes”, specify Firm name _____

Are you or a member of your immediate family a director, 10% shareholder or policy-making officer of a publicly traded company?..... Yes No
 If “Yes”, specify Firm name _____

Are you or anyone with an interest in this account either (1) a senior military, governmental, or political official in a non-US country, or (2) closely associated with an immediate family member of such an official? Yes No
 If “Yes”, identify the name of the official, office held, and country _____

3. FINANCIAL & INVESTMENT INFORMATION

Net Worth¹ \$ _____ Gross Annual Income \$ _____

Total Liabilities² \$ _____ Estimated Annual Expenses \$ _____

Tax Bracket: 0 - 15% 15.1% - 32% 32.1% - 50% 50.1%+

¹Net worth includes all assets, less liabilities, and also excluding the value of real estate, automobiles, and furnishings.

²Outstanding loans, credit card balances, etc., not including mortgages.

General Investment Knowledge: Limited Moderate Extensive None

(If General Investment Knowledge is “None”, skip Knowledge chart below.)

Knowledge and Experience by Type:

Investment	Investment Knowledge		
	Limited: <2 years	Moderate: 2-5 years	Extensive: >5 years
Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Partnerships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alt Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variable Annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variable Universal Life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. FINANCIAL & INVESTMENT INFORMATION (Continued)

Investment Holdings

Please provide us with additional information about your investments including investments held outside Voya Financial Advisors to help us more fully understand your investment profile and identify what types of investments or other strategies may be suitable for you. If nothing is marked, it indicates no investments.

Asset Type	Gross Value
Checking, Savings and Money Market	\$
CDs	\$
Mutual Funds	\$
Stocks, Bonds, ETFs, Unit Investment Trusts, Options	\$
Employer sponsored Plans - 401(k), 403(b), 457, etc.	\$
Variable Annuities	\$
Fixed & Equity Indexed Annuities	\$
Fixed/VUL Life Insurance Cash Value	\$
Alternative Investments (Real Estate Investment Trusts, Limited Partnerships, Futures, Commodities)	\$
Other (Please specify.)	\$

RECOMMENDED STRATEGIES

Only applicable if the advisor recommended the investment technique(s)/strategy(ies) to the client. If applicable, select all that apply:

- Long Term Purchases:** Holding securities for a year or longer.
- Short Term Purchases:** Selling securities within a relatively short time (*typically one year or less*).
- Margin Transactions:** Purchasing securities using a margin loan collateralized by securities. (*Brokerage Accounts only*.)
- Option Writing:** Purchasing options to have the right, but not obligation, to buy or sell a security at a specific price or before a certain date; may be used to speculate. (*Brokerage Accounts Only*.)
- Risk of Loss:** Investing conservatively to avoid risk of loss.
- Other:** _____

4. TRUSTED CONTACT INFORMATION

You authorize us to contact the person listed below and disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of a power of attorney, or as otherwise permitted by FINRA rules.

First _____ Middle _____ Last _____

Address _____ City/State/ZIP _____

Primary Phone _____ E-mail _____

Client Relationship to Listed Contact _____

Decline to provide.

5. ELECTRONIC DELIVERY TERMS, CONDITIONS & CONSENT

By selecting the box below, I am providing my informed consent to the electronic delivery by Voya Financial Advisors, Inc. ("VFA") of regulatory, transactional, and educational information, including but not limited to VFA-specific information, VFA's Form ADV Part 2A Disclosure Brochure, and the VFA Privacy Notice, relating to my account(s) (collectively, "Documents") via the World Wide Web, and further agree that I have carefully read the information below and fully understand it.

I understand that this consent will apply to certain Documents (both current and future) that are related to my VFA account(s) and for which VFA makes electronic delivery available. I hereby agree to the conditions outlined below concerning electronic delivery, and further understand that my use of VFA's website ("Site") is subject to the legal conditions posted and available on the Site.

Electronic Delivery of Documents and Notice

For purposes of receiving electronic delivery of Documents, I understand that I must elect to receive notice of the availability of Documents at the designated e-mail address I provide, and that the most recent versions of these Documents, with the exception of Personalized Documents, as described below, will be available on the Site or provided directly to me at my designated e-mail address. I acknowledge that I have the right to receive a paper copy of a Document by contacting my financial advisor or VFA Customer Service at 800-356-2906.

Documents that include my personally identifiable and/or account information ("Personalized Documents") will be provided via a personalized secure page ("Secure Page") on the Site. I understand that by providing my informed consent herein, a temporary username and password will be created for me and will be unique to my Secure Page. I understand that I may and am encouraged to change my username and password at my discretion, subject to character and length limitations for such usernames and passwords. I further understand that I am responsible for logging into the Secure Page to view Personalized Documents.

When a notice is delivered to my designated e-mail address, the notice will provide me with a link to the Site or the Secure Page, and I will be able to access the Site or Secure Page (after logging on) where the Documents are posted and from where they can be viewed, downloaded and printed.

In order to receive timely notices concerning the Documents, I agree to immediately notify VFA of any change to my designated e-mail address, either through my financial advisor or by calling VFA Customer Service.

Notices sent to my designated e-mail address shall be deemed delivered to me until notice of a change of my designated e-mail address is received by VFA.

If a notice sent to my designated e-mail address is returned or otherwise determined to be undeliverable, I understand that my VFA account(s) will commence sending all Documents to me by United States mail as soon as administratively practical and the Documents will continue to be sent to the Site or the Secure Page for me to access in the meantime. If I wish to resume electronic delivery, I may update my designated e-mail address by contacting my financial advisor or VFA Customer Service.

Changes, Revocation and Duration of Consent

I understand that my consent to electronic delivery is effective until further notice by VFA, or as soon as administratively practical for VFA to cease electronic delivery after such time I revoke it. I understand that VFA may discontinue this electronic delivery program in whole or in part at any time, and may add or remove Documents subject to electronic delivery in its sole discretion. A listing of documents subject to electronic delivery is available at <https://www.voyafinancialadvisors.com>. I understand that I may verify, change, or revoke my consent of electronic delivery, including but not limited to my designated e-mail address, by contacting my financial advisor or VFA Customer Service.

Hardware/Software Requirements

I understand that in order to receive electronic delivery of Documents, I must have access to a computer with Internet access, a valid e-mail address (where applicable), the ability to download PDF files using Adobe Acrobat (Adobe Acrobat is available for download at no cost through a link provided on VFA's website) and a printer or other device to download and print or save any Documents I wish to retain. I acknowledge that I have the ability to view Documents via both PDF and HTML. PDF documents may be saved by selecting the Save icon from the Adobe Acrobat menu. HTML documents may be saved by clicking on your browser's file menu. VFA will notify me of any changes in the hardware and software requirements needed to access electronic documents.

Enroll me in Electronic Delivery for my applicable Documents with Voya Financial Advisors.

6. W-9 TAXPAYER CERTIFICATION AND AGREEMENT

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

If you are subject to backup withholding, please check here.

3. I am a U.S. citizen or other U.S. person as defined below:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

If you are exempt from FATCA reporting (if you are unsure, ask us for a complete set of IRS instructions), enter your exemption from FATCA reporting code, if any, here: _____

Voya Financial Advisors, Inc. (VFA) will hold customers' checks made payable to third parties, such as insurance companies, investment companies, and VFA's clearing broker-dealer, Pershing, LLC (Pershing) in connection with subscription-way (directly held) transactions and the opening of a new account with VFA and Pershing. VFA holds such checks during the pendency of its principal review of the transaction or the new account in accordance with applicable FINRA and SEC guidance and rules. Each check held by VFA is safeguarded in accordance with VFA's procedures. VFA may hold a check for no more than seven (7) business days. If the VFA principal reviewer approves the transaction or new account, the check will be forwarded to the product issuer or Pershing, respectively, no later than Noon on the business day following approval of the transaction or new account. If the VFA principal reviewer rejects the transaction or new account, the check will be returned to the customer no later than Noon on the business day following rejection of the transaction or new account.

ACKNOWLEDGEMENT

I acknowledge that I have received, read, understand, and agree with all of the information in this document; and if any of the information is missing or incomplete, it may be obtained from my VFA financial adviser. I understand that I may not receive a copy in writing.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE THAT I CONSENT TO ANY PROVISION OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

 Client Signature _____ Date _____

Financial Adviser Name *(Please print.)* _____ FA Number _____

 Financial Adviser Signature _____ Date _____

Print Trade OSJ/Home Office Principal Name *(Please print.)* _____

 Trade OSJ/Home Office Principal Signature _____ Date _____

Privacy Notice



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

Why?	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.
What?	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"> • Social Security number and account balance • Assets and transaction or loss history • Investment experience and employment information
How?	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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, detect and prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call our toll-free number (855) 685-9519 – our menu will prompt you through your choice(s) <p>Please note:</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>
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Questions?	Call the telephone number listed on your statements and other correspondence or go to http://voya.com/contact-us
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Privacy Notice



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

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with the Voya name; financial companies such as Voya Retirement Insurance and Annuity Company; and nonfinancial companies such as Voya Services Company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • 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. • 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.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Voya does not jointly market.

Other important information

If you live in 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. Your advisor is required to obtain your consent before your advisor can take your information with him or her should your advisor leave Voya.