

Voya's Personal Transition Account



The Voya™ Financial Lifeline Program is a lump sum type payment option for the entire proceeds of a Voya Life Insurance or Annuity policy if the proceeds are \$5,000 or greater. The proceeds of the policy are placed into an interest-bearing Personal Transition Account, and the beneficiary is provided with a draftbook. The account will earn a guaranteed minimum interest rate and is backed by the financial stability of the company that issues the contract or policy.

The Benefits of Voya's Personal Transition Account¹

Access: You have full access to the proceeds, but we encourage you to take the time you need to make informed financial decisions. You may draw on the entire proceeds by writing a draft for the full account balance or write individual drafts for smaller amounts over a period of time.

Interest Rate: The account earns a guaranteed minimum interest rate and will start earning interest from the day the account is established.

Drafts: There are no minimums or limits on the number of drafts you can write from the Account and no fees will be charged to write or reorder drafts.

Security: The account is backed by the financial stability of the insurance company that issued the contract or policy.

No Maintenance Fees: The account does not charge a fee for account maintenance.

Newsletter: A complimentary newsletter on timely topics published specifically for Personal Transition accountholders will accompany each quarterly statement.

Customer Service and Financial Guidance

At Voya's Financial Lifeline we are proud of our ongoing commitment to deliver quality service to our customers.

Toll-Free Phone Support: Our experienced professionals will provide timely answers to your questions about your Voya Personal Transition Account, including terms and conditions, naming or changing a beneficiary or reporting personal information changes.

Convenient Access: To help you manage your Voya Personal Transition Account you will have access to an automated 24-hour service and our website, <http://financiallifeline.voya.com>, where you can sign up to receive your statements online.

Financial Guidance: If you don't have an advisor, Voya Financial, Inc. will assist you in contacting an experienced financial professional who will provide the personalized guidance you need to make informed decisions.

Voya's Personal Transition Account is not available if you live in Alaska, Illinois, Kansas, Nevada or North Carolina.

¹Please refer to the Supplemental Contract for additional information on features of the account, including benefits and fees.

Products and services offered through the Voya Financial, Inc. family of companies: Voya Retirement Insurance and Annuity Company, Voya USA Annuity and Life Insurance Company, Midwestern United Life Insurance Company, ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, Security Life of Denver Insurance Company

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