

Supplemental State-Specific Privacy Notice



This notice applies to individuals only as and to the extent required by state law. You may live in a state that does not have an applicable law, or the law may contain exemptions that make this notice inapplicable to you.

SELL / SHARE	<p>VOYA DOES NOT SELL PERSONAL INFORMATION. As used in this Supplemental State-Specific Privacy Notice, the words "sell" and "share" have the specific meanings assigned by the applicable state law. Under some state laws Voya may be considered to share personal information. Additional information on how Voya may share your data is provided below.</p>
Sources of personal information	<p>The sources from which we collect personal information depends on the relationship you have with us. The list below provides the sources for where we collect your personal information.</p> <ul style="list-style-type: none"> • Directly from you, or other individuals on your behalf including when you complete account applications, call customer service, or interact with us through electronic means, such as through Voya websites. • Public records and widely available sources including federal, state, or local records. • Outside organizations to assist in activities such as preventing fraud, marketing, and to support human resources. • Credit and insurance bureaus, program partners, and financial institutions.
Categories of personal information we collect	<p>The categories of personal information we collect depend on the relationship you have with us.</p> <ul style="list-style-type: none"> • If you are a Voya customer, then we may collect your name, physical address, email address, phone number, Social Security number, driver's license number, passport number, professional or employment-related information, biometric information, and other financial information. • If you interact with Voya on behalf of a business entity, then we may collect your name, physical address, email address, phone number. • If you apply for a position within Voya, then we may collect your name, physical address, email address, phone number, Social Security number, demographics, driver's license number, national identifiers, professional or employment-related information and educational information. • If you are a current or former Voya employee, then we may collect your name, physical address, email address, phone number, Social Security number, demographics, driver's license number, national identifiers, professional or employment-related information, educational information, credit information, health information, and spousal and dependent information. • If you visit a Voya website, then we may collect your IP address, browsing history, search history, and information regarding your interaction with our web sites, applications, and advertisements. • Additionally, Voya may collect any personal information you volunteer to Voya including information regarding hobbies, and social and dietary preferences.
Purposes for which we collect personal information	<p>The business purposes for which we collect personal information include the provision of financial products and services (e.g., maintaining accounts, processing payments, servicing customers), auditing consumer interactions and transactions, detecting security incidents and preventing fraud, identifying, and repairing errors that impair functionality, activities to verify or enhance the quality of services, employment purposes and other internal uses permitted under applicable laws.</p>
Third parties with which personal information is shared	<p>All financial companies need to share personal information to run their everyday business. The categories of third parties with which Voya shares the categories of personal information identified above include service providers, third party administrators, brokers, independent agents, plan sponsors, managing general agents, program administrators and affiliates. If you are a participant in a retirement plan sponsored by your current or former employer, our contract with your plan sponsor may contain additional restrictions on the use or sharing of your personal information.</p>
Retention of personal information	<p>Voya retains your personal information and sensitive personal information as long as reasonably necessary for the purposes disclosed in this notice and for other related business purposes and as required or permitted by applicable laws and regulations.</p>
Cookies	<p><u>Voya Sites Terms of Use</u> govern your use of the information, content, tools, products, and services on all of the Voya Sites (the term "Voya Sites" refers to all Voya websites, WAPs and mobile applications and the content within them). As part of your use of Voya Sites, Voya Sites may use cookies and similar technology. Visit <u>Voya Sites Terms of Use</u> for information regarding Voya's use of cookies</p>

Supplemental State-Specific Privacy Notice



Page 2

Individual Rights	Description
Right to deletion	Your right to request that Voya delete your personal information, unless it is necessary for us to retain it for a purpose permitted by law.
Right to correct	Your right to request that Voya correct any inaccurate personal information about you that we maintain, taking into account the nature of the personal information and the purposes of the processing of the personal information.
Right to know and Right to access	Your right to request that Voya disclose to you the following: (1) the categories of personal information we have collected about you, (2) the categories of sources from which the personal information is collected, (3) the business or commercial purpose for collecting the personal information, (4) the categories of third parties with which we share the personal information, and (5) the specific pieces of personal information we have collected about you.
Right to information about onward disclosures	Your right to request that Voya disclose to you the following: (1) the fact that we do not sell your personal information, and (2) the categories of your personal information that we have disclosed for a business purpose.
Right to prohibit sales and sharing	Your right to direct a business that sells or shares personal information to third parties not to sell or share your personal information. <ul style="list-style-type: none"> In the past twelve (12) months Voya has not sold your personal information. In the past twelve (12) months Voya may have “shared” your personal information including third-party cookies or trackers, IP address, pseudonymous identifiers, advertising ID, website interactions, and inferences drawn from website interactions.
Right to limit the use of sensitive personal information	Your right to request that Voya limit the use and disclosure of sensitive personal information to specific “business purposes”.
Right to fair treatment	We may not discriminate against you for exercising any of your privacy rights, such as by denying you products or services, charging you different prices or rates, or providing a different level or quality of products and services.

To Exercise Your Individual Rights	<p>Existing customers with online account access: Log in to your account in order to submit a request.</p> <p>Existing customers without online account access: Call the telephone number listed on your statements and other correspondence. You must complete our standard authentication process, which uses a combination of information possessed by Voya to verify your identity.</p> <p>All other individuals: Visit our website at https://www.voya.com/privacy-notice and follow the instructions under Personal Data Requests or call 855-ONE-VOYA.</p> <p>You may designate an authorized agent to make a request on your behalf. That agent may be subject to a heightened authentication process.</p> <p>Job applicants: Visit the Personal Data Requests section and follow the instructions to submit a request or call 855-ONE-VOYA.</p> <p>Current employees: Follow the instructions provided in the Employee Privacy Notice to submit a request.</p> <p>Former employees: Visit the Personal Data Requests section and follow the instructions to submit a request or call 855-ONE-VOYA.</p>
Contact Us	<p>For More Information</p> <p>If you have questions or concerns about Voya’s Supplemental State Privacy Notice and practices, call the telephone number listed on your statements and other correspondence or go to Contact Us.</p>
Other Important Information	See our additional product and service privacy notices for specific information about how we collect and share personal information relating to those specific products and services.