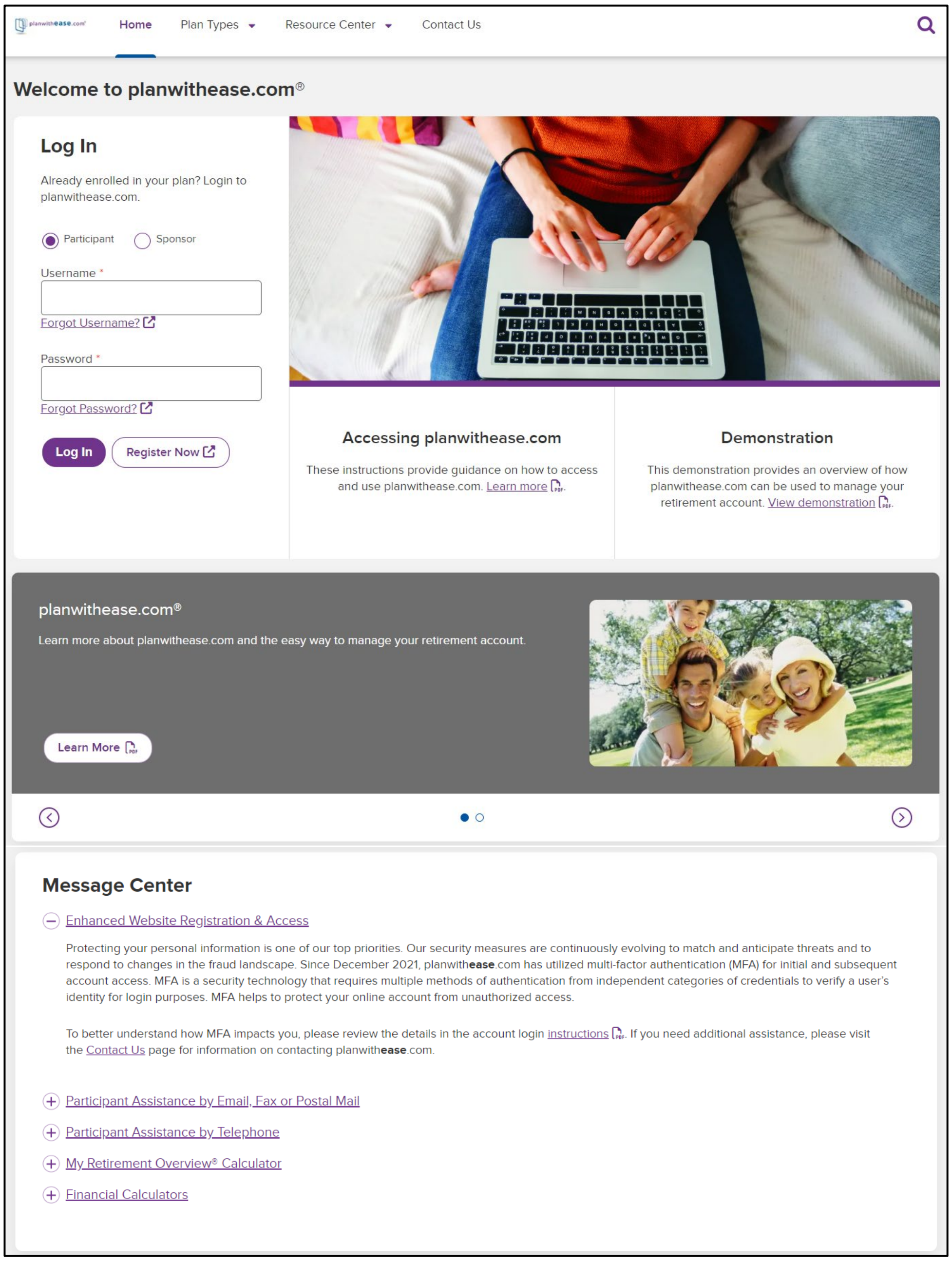
ACCOUNT LOGIN

Protecting your personal information is one of our top priorities. When you login to your planwithease.com account, we utilize multi-factor authentication (MFA) for initial and subsequent account access. MFA is a security technology that requires multiple methods of authentication from independent categories of credentials to verify a user's identity for login purposes. MFA helps to protect your online account from unauthorized access.



The impact of MFA on you depends on your personal situation:

1. **Already registered for planwithease.com** – If you registered for online account access *before 12/6/2021*, enter your Username and Password and select “Log In”. You will be directed to the registration process to select a Username and Password to use for subsequent logins.

2. **Already registered for the Voya Participant Website** – If you have a retirement account with Voya and already registered for the Participant Website (but not planwith**ease**.com), your Username and Password for your Voya account can also be used to access planwith**ease**.com *after* you select “Register Now” to initiate the account registration process. To verify your identity, you’ll be asked for your Social Security Number and temporary Personal Identification Number (PIN) assigned by planwith**ease**.com and mailed to your home address. If you don’t know your PIN, follow the prompts to complete the registration process with your Social Security Number and date of birth.

3. **Not registered for planwithease.com or the Voya Participant Website** – If you have a retirement account with Voya and have not yet registered for either website, select “Register Now” to initiate the account registration process. To verify your identity, you’ll be asked for your Social Security Number and temporary Personal Identification Number (PIN) assigned by planwith**ease**.com and mailed to your home address. If you don’t know your PIN, follow the prompts to complete the registration process with your Social Security Number and date of birth. During the registration process, you will create a Username and Password for subsequent logins.

4. **Not registered for planwithease.com** – If you do not have a retirement account with Voya and have not yet registered for planwith**ease**.com, select “Register Now” to initiate the account registration process. To verify your identity, you’ll be asked for your Social Security Number and temporary Personal Identification Number (PIN) assigned by planwith**ease**.com and mailed to your home address. If you don’t know your PIN, follow the prompts to complete the registration process with your Social Security Number and date of birth. During the registration process, you will create a Username and Password for subsequent logins.

   Please note that some characters in your temporary PIN may look similar as shown in this sample PIN:

Sample PIN

If you are unable to login and access your account, please email us at customerservice@planwithease.com or contact the customer service team at 855-464-6928. Customer Service Associates are available for plan participants Monday-Friday, 9 AM to 7 PM ET. Associates are authorized to speak only with plan participants to provide login assistance or help with site navigation. All withdrawal requests must be submitted by participants through planwith**ease**.com.

USING PLANWITHEASE.COM

Your employer has selected planwith**ease**.com as the website to be used to request approval for certain distributions (e.g., loans, hardship withdrawals, transfers, etc.) from your retirement plan. While planwith**ease**.com provides approval for distribution transactions, the actual distribution of assets from your account must be processed by the Investment Provider(s) you have elected for your retirement plan. The Participant User Guide in planwith**ease**.com provides further explanation and an overview of each screen. The Guide can be found on the navigation menu once logged into planwith**ease**.com.

Communication from planwithease.com

To ensure that you can receive and view all the information you will need from planwith**ease**.com, please take the following steps:

- Add "customerservice@planwithease.com" to your email contacts list to ensure that you receive all communications from planwith**ease**.com. You can use your work email address if your employer allows, or a personal email address.
- Enable or allow "pop-up" windows from planwith**ease**.com in your Internet browser.

Requesting Approval for Distributions

If you want to take a distribution from your account, select "Request Transactions" from the navigation menu in planwith**ease**.com and then select the type of distribution desired. The options available to you will be determined by your plan's guidelines and your eligibility for the requested distribution. Follow the instructions on screen to submit your request. Note: Some distribution requests require additional documentation be mailed or faxed (866-771-5047) to planwith**ease**.com for review before approval can be granted.

Obtaining an Approval Certificate

After you have successfully completed the request and been approved, you will receive an online notice confirming your request and alerting you that an Approval Certificate is available for download. A link to the Certificate will appear on screen. In addition, the Certificate can also be found by selecting "Documents" from the navigation menu in planwith**ease**.com and then "Reports/Letters". The Certificate confirms the details of your request and is required by your Investment Provider.

Requesting Distribution of Assets from Your Account(s)

Once you have an Approval Certificate from planwith**ease**.com, you can contact your Investment Provider to initiate the distribution of assets from your retirement plan. Your Investment Provider will require that you provide a copy of the Approval Certificate. The Certificate serves as your employer's signature and authorization for your distribution request. Note: Your Investment Provider may apply contractual terms and restrictions in addition to your plan's provisions.

Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, provides these plan administration services under the trade name planwith**ease**.com®. planwith**ease**.com services may not be available in all states.