



The 403(b) Pooled Employer Plan

Voya is built for retirement and laser-focused on improving retirement outcomes. We have over 50 years of experience with retirement plans and help more than six million retirement plan participants. We understand the intricacies of various types of multiple employer solutions and bring comprehensive tools designed to help employers achieve the benefits they seek — **administrative ease, risk mitigation and retirement outcomes for their employees**. Voya provides proven retirement plan administration services for multiple employer solutions including Multiple Employer Plans (MEPs) and Pooled Employer Plans (PEPs).

Voya has more than four decades of experience

working with multiple employer solutions, both in corporate and non-profit markets, that include Multiple Employer Plans (MEPs), Pooled Employer Plans (PEPs) and other customized multiple employer arrangements, accounting for approximately:



¹Voya internal data as of 6/30/23.

Proudly serving various types of multiple employer solutions, including but not limited to:



The 403(b) pooled employer plan

Who's who?

PlanPILOT

Pooled Plan Provider (PPP)

The PPP assumes responsibility for all plan administrative and investment duties. The PPP may choose to collaborate with other specialists (listed below) to manage some responsibilities.

Voya

Recordkeeper

Provides a retirement platform and services for participating employers and their participants to help employees save for a safe and secure retirement.

National Benefit Services (NBS)

Third party administrator/ERISA 3(16) Plan Administrator

Manages daily plan administration and oversees plan compliance (e.g. vesting, eligibility, testing), employee notices and 5500s. Also serves as 3(16) Fiduciary Plan Administrator. NBS has the ability to recordkeep individual contracts through TIAA and Corebridge.

PlanPILOT

Investment Professional/3(38) or 3(21)

Provides investment management services, such as selecting, managing and monitoring the investment menu available to all participating employers.

Voya Institutional Trust Company

Trust Company

Serves as the directed trustee for the plan.

PlanPILOT, National Benefit Services, TIAA, and Corebridge are not affiliated with the Voya® family of companies.

Participating in a multiple employer plan arrangements relieves employers of certain responsibilities

Fiduciary acts and decisions	Typical plan Responsible party	The 403(b) Pooled Employer Plan Responsible party
Oversee all plan administrative and investment duties	Employer	PlanPILOT
Select and monitor investment advice service provider to participants	Employer	The 403(b) Pooled Employer Plan
Select plan recordkeeper	Employer to hire	The 403(b) Pooled Employer Plan
Select and monitor trustee, investment manager and recordkeeper	Employer	The 403(b) Pooled Employer Plan
Development and maintenance of Investment Policy	Employer or employer to hire a 3(38) or 3(21) investment fiduciary, if desired	PlanPILOT
Select, terminate and monitor fund managers, and investment options consistent with the Investment Policy	Employer or employer to hire a 3(38) or 3(21) investment fiduciary, if desired	PlanPILOT
Monitor investment advisor purchase/sale activity for compliance with investment guidelines	Employer or employer to hire a 3(38) or 3(21) investment fiduciary, if desired	PlanPILOT

Participating employer services keep the plan running smoothly

In addition to all the services you would expect from a recordkeeper such as, daily valuation, implementation, reporting, loan modeling, trust and custody services Voya brings unique advantages.

Plan sponsor website

“One stop” functionality to an array of reporting tools; this site provides you with secure access to plan and participant level information to effectively manage and monitor your plan. Each participating employer will receive:



Plan health

Visualize your employees' retirement readiness in real time; deep dive into segments of your employee population to uncover behaviors, trends and actionable insight



Plan review

Understand your plan trends, benchmarks and overall performance regarding client health, plan activity and investment review



Request management center

Submit and track administrative requests, tasks and stay connected to the Voya team simply and efficiently

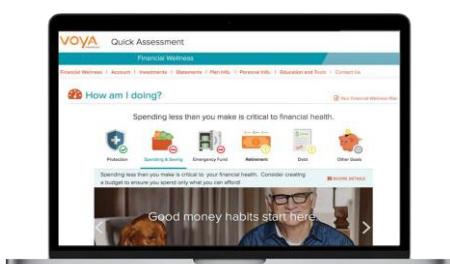
Automatic plan services

We believe in making the right choice the easy choice, so we offer automatic enrollment processing and automatic deferral rate escalation backed by science to drive participant results.

Financial wellness

The The 403(b) Pooled Employer Plan may choose to offer additional Voya solutions to help your employees achieve holistic financial wellness, including:

- Managed Accounts
- Self directed brokerage accounts
- Health Savings Accounts
- Student loan support



Employee engagement



Financial confidence



Employees
on track

Easy and effective participant experience

Through personalized communications, Voya reaches participants with the right message, at the right time, in their preferred media.

Participant website



myOrangeMoney*

estimates balance and future contributions into potential future monthly retirement income and shows employees their current level of retirement readiness. 32% engagement, 15% took action, 20% deferral increase from those who engaged with myOrangeMoney¹.



Financial wellness assessment

A brief set of questions, aligned with Voya's financial wellness pillars, provides users with a personalized summary of their results in real time.



Interactive budget calculator

this bilingual tool helps engage employees in creating a personalized budget for emergency savings.



Voya Learn

Voya's innovative educational platform that provides employees access to live and on-demand sessions 24/7 7—and allows employees to learn at their own pace with fresh, relevant topics.



Behaviorally optimized enrollment experience

Average savings rates of employees that use our enrollment website are 10% higher after implementing a series of science-based design changes. (average initial savings rate in 2016 was 6.6%, compared to 7.3% in 2022).



Personalized communications

Voya's personalized email journeys help participants take the next best step for them. These journeys have a 25% higher open rate than the industry average.²



27% who used our guidance tool decided *not* to take out a loan after all

Our offering is only meaningful if we can prove that we are positively impacting outcomes
Results in numbers.

¹ Source: Digital Engagement Tableau report. Voya Internal Data. 12/31/22

² https://knowledgebase.constantcontact.com/articles/KnowledgeBase/5409-average-industry-rates?lang=en_US

* Some of these services are dependent upon participating employers providing timely and accurate data to Voya

Rely on Voya's experience to make a measurable difference for your organization and its employees

With more than forty years' experience recordkeeping various types of multiple employer solutions, Voya understands how to drive results while making the complex simple. Our innovative tools, services and reporting help employers understand plan utilization and measure success.

For employees, Voya strives to make the right choice the easy choice. Backed by behavioral science and insights garnered from working with six million plan participants, we understand how design of tools and services can make a big impact on retirement outcomes.



**Contribution rates
are 40% higher
with Voya Enroll¹**

¹Voya internal data as of 12/31/22



Contact a Voya Representative

or your advisor or call **866.481.3653 Option 4** to learn how to harness the power of Voya for your organization and your employees

¹Digital Solutions – data as of 12/31/22.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

* IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision. Products and services offered through the Voya® family of companies.

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