



Sponsor Web/Data Transfer User Guide

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Document Information

This document is maintained by Retirement Services Division of Voya Financial™.

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Introduction

Overview

The *Data Transfer* application on the *Sponsor* web site is used for each Employer to access the Deferral Rate/Loan Feedback Report file along with any other applicable reports the employer might need to access. **This file should be downloaded by each Employer on a weekly basis (if the employer is notified by e-mail) and is the only method by which each Employer will be notified by Voya of a new enrollment or a change in a participant's contribution rate or a change in loan repayment amount.**

Some functions shown may not be available depending on your plan's setup. If you have any questions, please contact your account manager.

Features

Data Transfer is easy to use, with clearly-labeled screens. Data Transfer will enable you to perform the following functions:

- Feedback Reports (contribution rate changes as well as new loan repayment amounts and loan payoff notifications)
- Plan Level reports (if applicable)

Hours of Availability

Data Transfer is available during the hours posted on your plan's Welcome page. Scheduled maintenance may interrupt accessibility.

Gaining Access to Data Transfer

Only Authorized Agents (AAs) and Authorized Users (AUs-those designated by the Authorized Agent) will be granted access to Data Transfer. Authorized Agents must complete the Authorized Agent Notification Form and return the form to OMRF. Upon receipt of these forms OMRF will notify Voya and the request for access will be submitted.

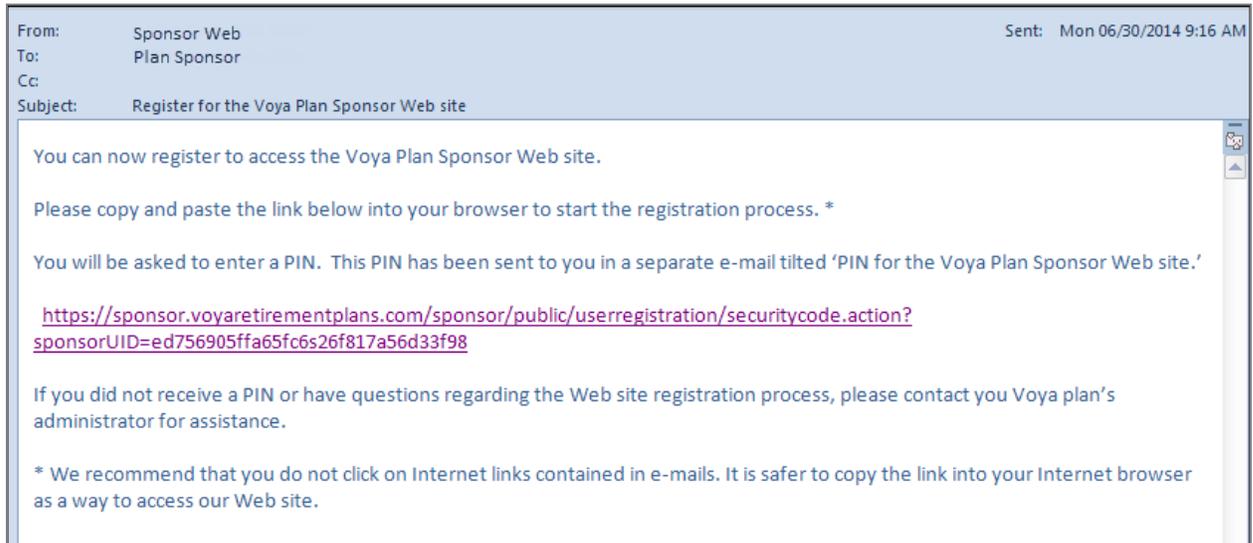
If the AA chooses to designate someone other than themselves to act as an agent for the Employer in matters pertaining to the Plan, the AA should complete the Authorized User Notification Form. These Authorized User forms should be return to Voya so that we can request additional access. Please submit these forms by email to DL-PA-OMRF@voya.com or fax to 844-206-7965. You will only be able to access plans for which you have permission. Please contact your plan manager if you have any questions regarding access.

To deactivate a user ID and password, please complete the Authorized User form and indicate that access should be deleted and return to Voya. Since Data Transfer allows you to access sensitive data, it is important to notify your recordkeeper immediately if a user ID should be terminated.

Initial Registration Process

The steps below detail how you will proceed through the initial registration process and establish a profile for the Sponsor Web before you can reach Data Transfer.

1. After Voya submits your request for access you will receive an e-mail which will include a link to the registration site and instructions on how to begin the registration process.



2. A second e-mail will be sent to you that will include the temporary PIN to enter on the registration site.



3. Copy and paste the link from the first e-mail into a browser window to open the Sponsor New Registration screen and begin the registration process. Enter the PIN number on the initial screen and click **Continue** to proceed.

The screenshot shows the VOYA FINANCIAL logo at the top left. Below it, the text "Enter PIN" is displayed in orange. Underneath, a message reads "Please enter the PIN that was emailed to you." There is a text input field labeled "PIN:" and an orange "Continue" button at the bottom.

4. On the next screen, create a personal user name and password. You must adhere to the required criteria listed in the right margin when constructing your user ID and password.

The screenshot shows the VOYA FINANCIAL logo at the top left. Below it, the text "Create User ID and Password" is displayed in orange. Underneath, a message reads "Please create a User ID and Password for the ING Plan Sponsor website. Please remember to always keep your password confidential and change it regularly." There are three text input fields labeled "Enter New User ID:", "Enter New Password:", and "Re-enter New Password:". To the right of these fields, there are two sections of criteria: "User IDs must meet the following criteria:" and "Passwords must meet the following criteria:". At the bottom, there are two orange buttons: "Cancel" and "Continue".

5. On the next screen, select five security questions from the drop-down options and provide the answer to each question.

VOYA

Security Questions

You are seeing this message because you are using our enhanced login security system. In certain situations we will ask you to answer several security questions to ensure the identity of the person accessing this account.

Please answer the security questions below:

Question 1: What street did your best friend in high school live on? (Enter full name of street only)
Answer 1:

Question 2: What elementary school did you attend?
Answer 2:

Question 3: What is the middle name of your oldest child?
Answer 3:

Save Time!

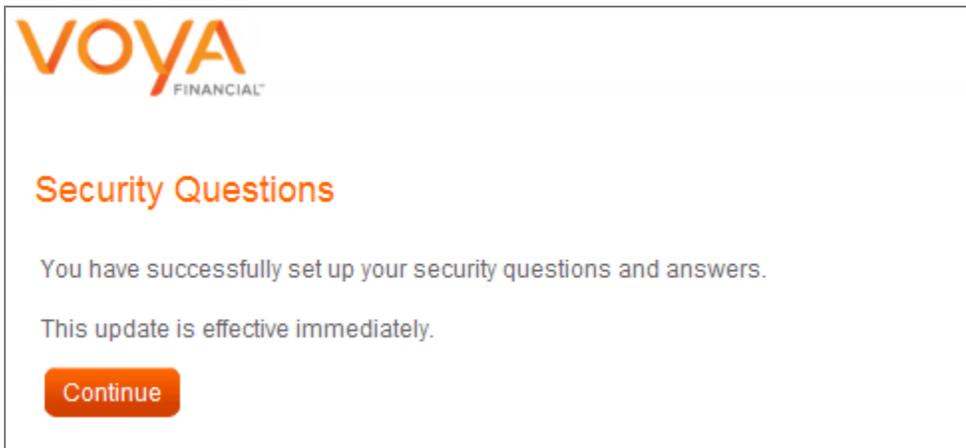
Register this computer/device to skip these security questions next time you sign in. We recommend that you only register computers or devices that are private, such as your home computer.

6. On this screen, you have the option to register the device you are currently using. If you register this device, you will not have to answer the security questions the next time you log in from that device; only the user ID and password will be needed for access. Non-registered devices will require that security questions be answered correctly upon login.

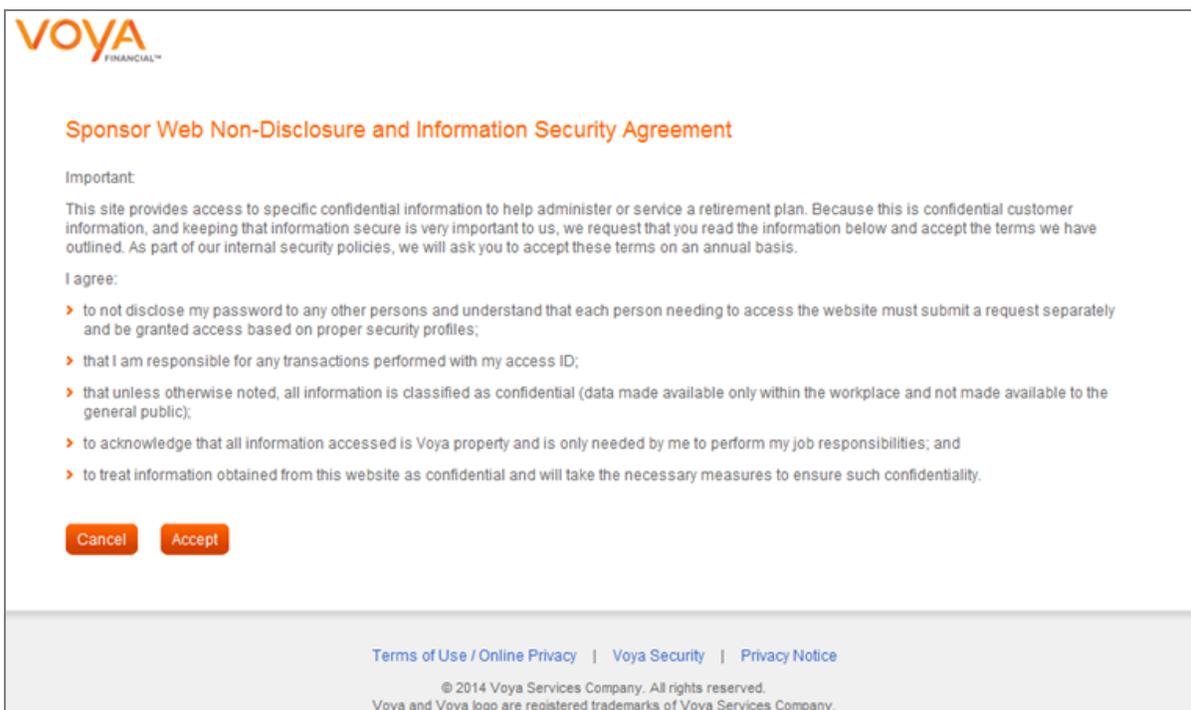
Save Time!

Register this computer or device to avoid answering these questions the next time you log in. We recommend that you only register computers or devices that are private, such as your home computer.

7. On the next screen, you will receive confirmation that your security questions and answers have been successfully established and will be effective immediately. Click **Continue** to proceed to the next screen.



8. This is the final registration screen. Select **Accept** to confirm and complete the registration process. This will bring you to the login screen for Sponsor Web where you can now enter your new user ID and password.



9. When the registration has been completed, a confirmation e-mail will automatically be sent to your e-mail address on record. It will include the URL that should be used for future access the Sponsor Web.

 **Note:** The URL provided in the registration e-mail should no longer be used once the registration process has been completed.

From:	Sponsor Web
To:	Plan Sponsor
Cc:	
Subject:	RE: Voya Plan Sponsor Web Site Registration Confirmation

Thank you for registering for the Voya Financial Plan Sponsor Web Site.

Your Voya Plan Sponsor Website User ID is xxxxxx.

Please keep your User ID in a secure location for future use.

Please click on the link below, enter your User ID and Password and then click GO to access the Voya Plan Sponsor Web site.

<http://sponsor.voyaretirementplans.com>

If you need assistance with the Plan Sponsor Web site, please send detailed information to SponsorWeb@voya.com.

If you need assistance regarding your plan, please contact your Voya plan's administrator.

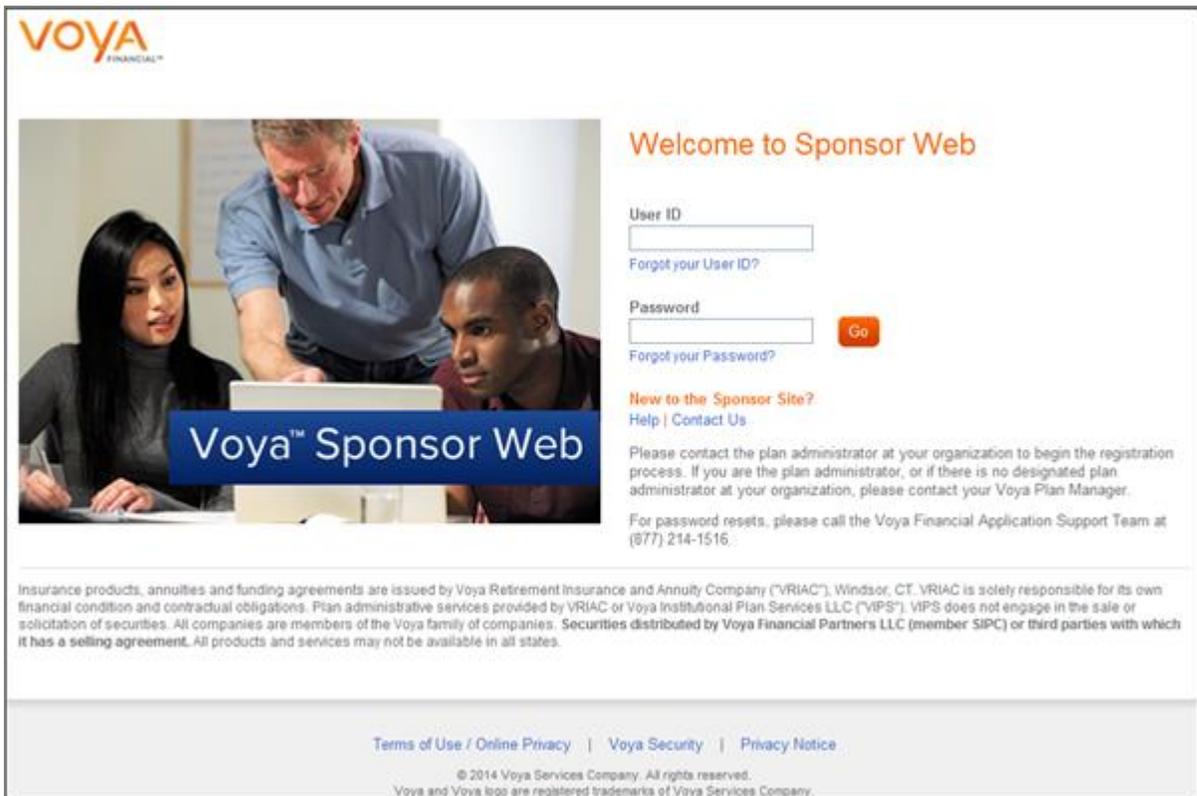
Logging On to Data Transfer

Sponsor Web Logon

This section describes how you will access the Sponsor Web after the *initial registration* process has been completed and a user ID, password and security questions have been established. Plan Access is a function of Sponsor Web and requires that you log into this application first. To access Sponsor Web, open an Internet Browser such as Internet Explorer or Chrome.

1. Use the following URL to access Sponsor Web: <https://sponsor.voya.com>. You will see the Sponsor Web login page.
2. Click on **Sponsor Web Login**.
3. Enter your user ID and password and then click **Go** to continue. If you are logging in from a non-registered device you will also be prompted to answer three of your five security questions before entering the site.

 **Note:** Sponsor Web user IDs cannot be shared between users. Each user needs their own unique user ID and password. If you have any questions about logging in, contact your Sponsor Web support staff.



VOYA
FINANCIAL™

Welcome to Sponsor Web

User ID

[Forgot your User ID?](#)

Password
 Go
[Forgot your Password?](#)

New to the Sponsor Site?
[Help](#) | [Contact Us](#)

Please contact the plan administrator at your organization to begin the registration process. If you are the plan administrator, or if there is no designated plan administrator at your organization, please contact your Voya Plan Manager.

For password resets, please call the Voya Financial Application Support Team at (877) 214-1516.

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Sponsor Web Login Page

Please note that if a user has access to more than one Plan they will see this page and will need to select the Plan that they want to access before they reach the Welcome page.

The screenshot shows a web browser window with the URL <https://sponsor.accp.voya.com/sponsor/secure/selectaccesscod>. The page features the VOYA FINANCIAL logo at the top left. Below the logo is a photograph of three people (two men and one woman) looking at a laptop. A blue banner across the bottom of the photo reads "Voya™ Sponsor Web". To the right of the photo, the heading "Welcome to Sponsor Web" is displayed in orange. Below this heading, the text "Select a Company Code" is followed by three radio button options: "Oklahoma - Shawnee CMOSI - Plan #454399", "Oklahoma - City of Alva - Plan #454017", and "Oklahoma - City of Stillwater - Plan #454001". An orange "Continue" button is positioned below the options. At the bottom of the page, there is a disclaimer: "Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states." Below the disclaimer are links for "Terms of Use", "Security", and "Privacy Notice". The footer contains the copyright notice "© 2014 Voya Services Company. All rights reserved." and "Voya and the Voya logo are registered trademarks of Voya Services Company." The browser's address bar shows "Select an Access Code" and the zoom level is set to 100%.

VOYA FINANCIAL™

Home | Profile | Help | Contact Us | Logout

Welcome [View My Profile](#) | Your last login: 07/01/2014 at 03:20 PM EDT

ABC Company

Welcome to the new Sponsor Web

[TAKE VIRTUAL TOUR](#)

What's trending with employees?
Insights and analysis at... **fri** retirement research institute

Relationship Summary

Total Defined Contribution Plans: 2
Total Relationship Balance: \$45,512,957.10

Plan Name	Plan Number	Participants	Total Balance	YTD Contributions
ABC SAVINGS AND INVESTMENT PLAN	650253	524	\$24,991,048.18	\$58,717.38
ABC BARGAINING SAVINGS AND INVESTMENT PLAN	650253	460	\$20,521,908.92	\$92,672.14

[Set-Up Top Plans](#) | [View All Plans](#) | [View All Participants >>](#)

News Center

American Taxpayer Relief Act of 2012: In-Plan Roth Rollovers
01/29/2013
A summary of the new "Fiscal Cliff Legislation" pertaining to in-plan Roth rollovers.

[View All News >>](#)

Search

By Participant By Plan

Last Name First Name

OR

SSN (last 4 digits) Employee ID

XXXX - XX -

Partial strings at a minimum of 4 characters may result in a higher number of responses.

[Search](#)

Sponsor Resources

Fiduciary Support on Your Desktop
Our electronic library, PlanFIRSTSM Online, delivers desktop resources to help you navigate today's increasingly complex regulatory environment.
[Visit PlanFIRSTSM Online](#)

"Sponsor Forum" Monthly Newsletter
Your online source for plan, participant and industry news and information.
<http://www.ingsponsorforum.com/>

"Legislative e-Alert" Monthly Newsletter
Monthly updates on legal and regulatory developments shaping the retirement industry.
Government plan sponsors: <http://www.inggovealert.com/>

Participant Web Messaging Library
Your video and carousel message options
[Participant Web Messaging Library](#)

Sponsor Web Home Page

4. Access a specific plan from the Home page by clicking on the plan name in the Relationship Summary (or My Top Plans) section or performing a quick search using the plan name or number.

★ My Top Plans

DC Plans

Plan Name	Plan Number	Total Balance
ABC SAVINGS AND INVESTMENT PLAN	627001	\$119,036,295.61
ABC BARGAINING SAVINGS & INVESTMENT PLAN	627002	\$118,194,500.86
DC Plan Total Relationship	2 Plans	\$237,230,796.47

[Edit Top Plans](#) |
 [View All Plans](#) |
 [View All Participants >>](#)

🔍 Search

By Participant
 By Plan

Plan Name

OR

Plan Number

Partial strings at a minimum of 4 characters are accepted, but may result in a higher number of responses.

[Search](#)

5. After you select the plan you will see the Plan Summary dashboard.

Plan Summary Information as of 09/10/2015

Address: USE CAPITAL LETTERS
TEMPLATE, MA

Total Participants: 41
Plan Type: Other

[View Plan Details](#) | [View All Participants >>](#)

Balance Information

Balance	\$930,317.59
Loan Balance	\$0.00
Self Directed Brokerage	\$ 0.00
Total Balance	\$930,317.59

Balance By Source of Money

- After-tax Un-matched \$363,081.14
- After-tax Matched \$342,923.13
- Muskogee Rollover \$45,534.56
- Employer Part Time \$44,314.70
- Mandatory Pre 87 After-tax \$44,087.08
- Employer 100 Percent Vested \$17,001.37
- 457b Rollover \$13,828.95
- Rollover \$11,062.80
- Remaining Sources \$48,483.86

Show Results By: \$ %

[View Balance Details By: Source | Investment](#)

Search

By Participant By Plan

Last Name: First Name:

OR

SSN (last 4 digits): Employee ID:

xxx - xx -

Partial strings at a minimum of 4 characters may result in a higher number of responses.

Quick Links

Reports

- > Plan Access
- > On Demand Reporting
- > Activity History
- > Activity Summary
- > Activity Balance Summary

Plan links

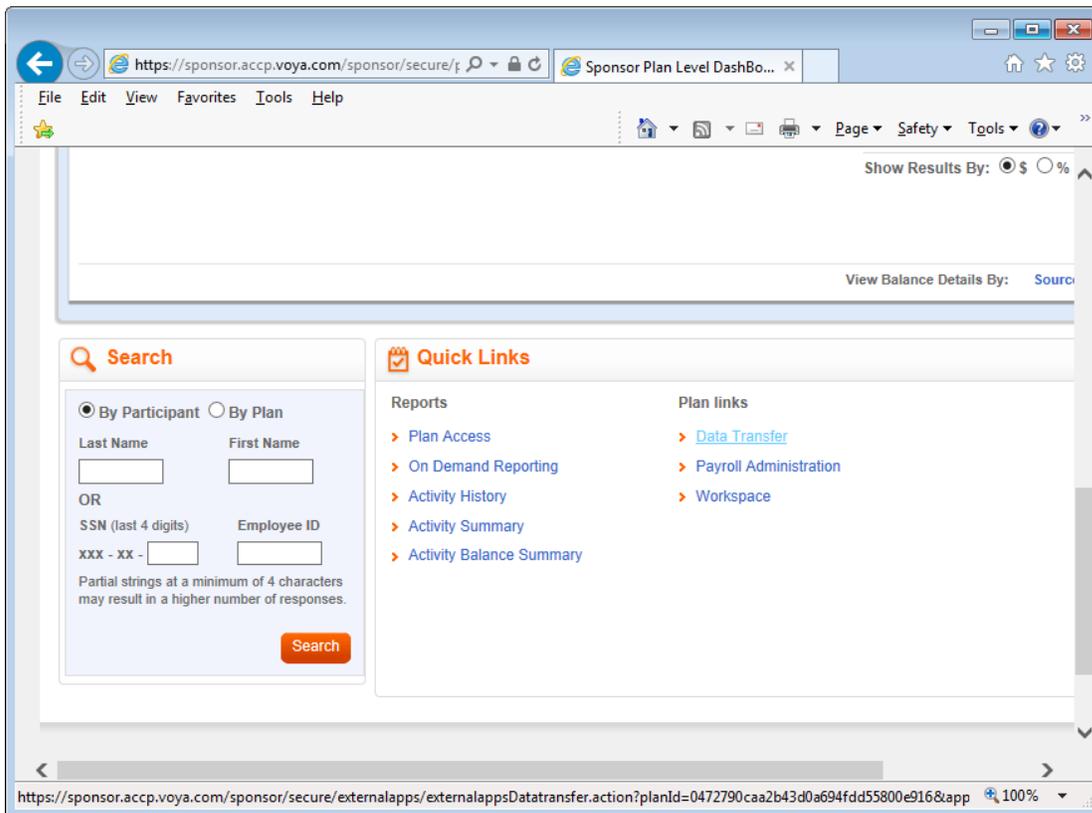
- > Data Transfer
- > Payroll Administration
- > Workspace

11:05 AM
09/11/2015

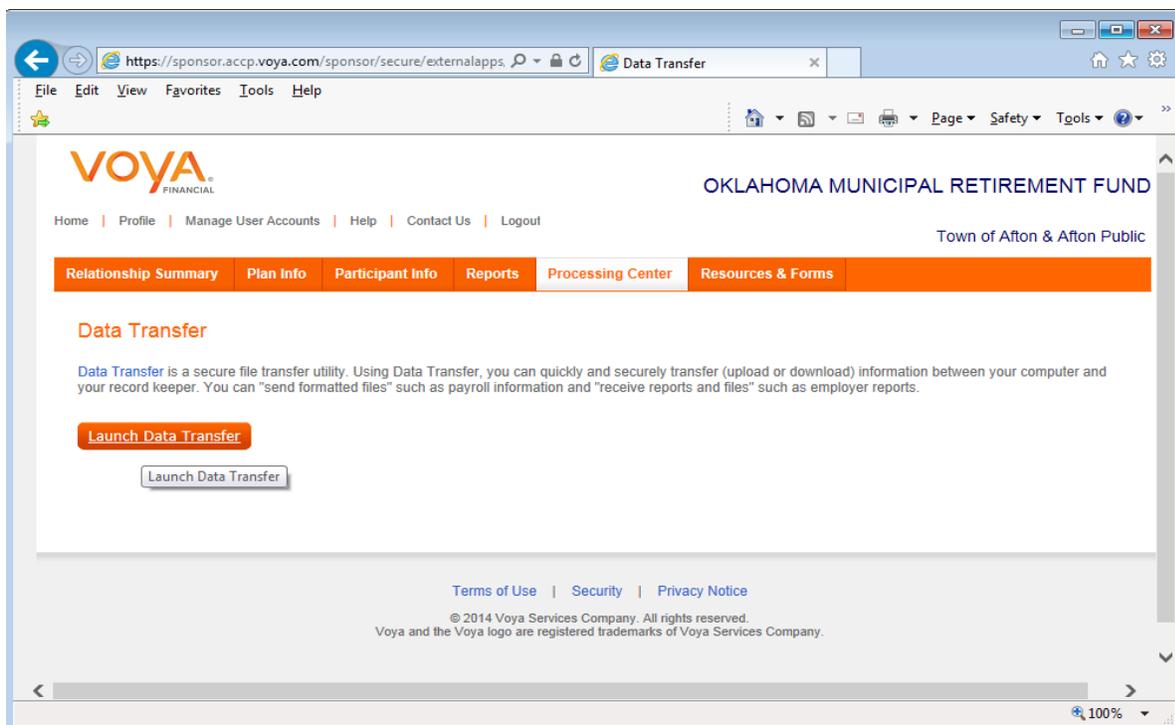
Data Transfer Logon

1. Select **Data Transfer** under **Quick Links**.

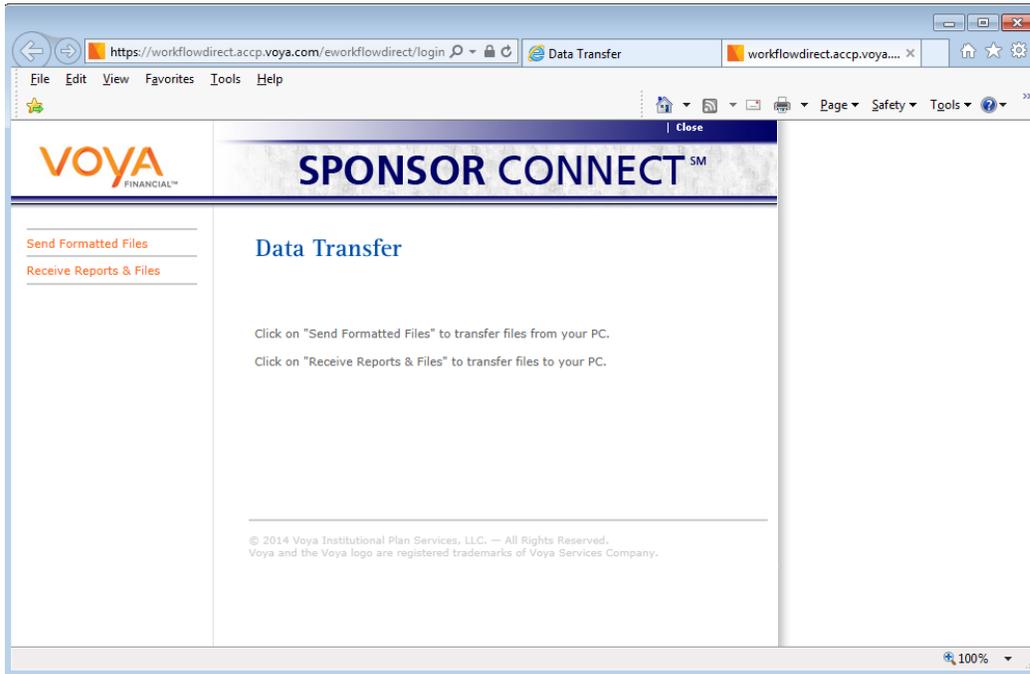
Please note that browser popup blockers should be disabled to run the Data Transfer application.



2. Click **Launch Data Transfer**.



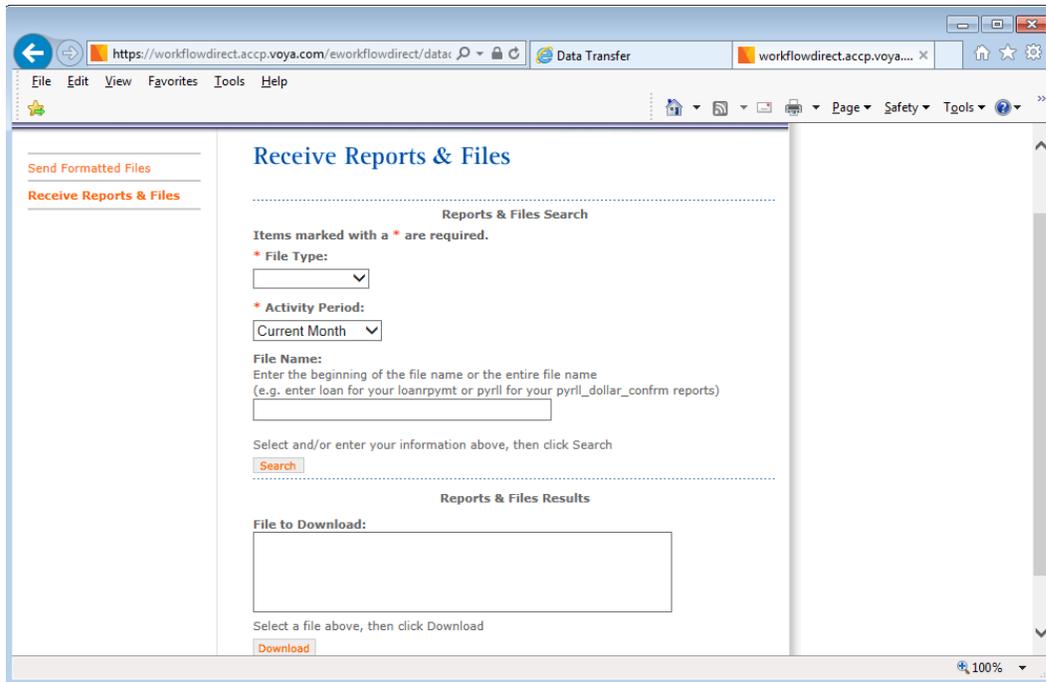
3. You will see the Data Transfer Welcome Screen.



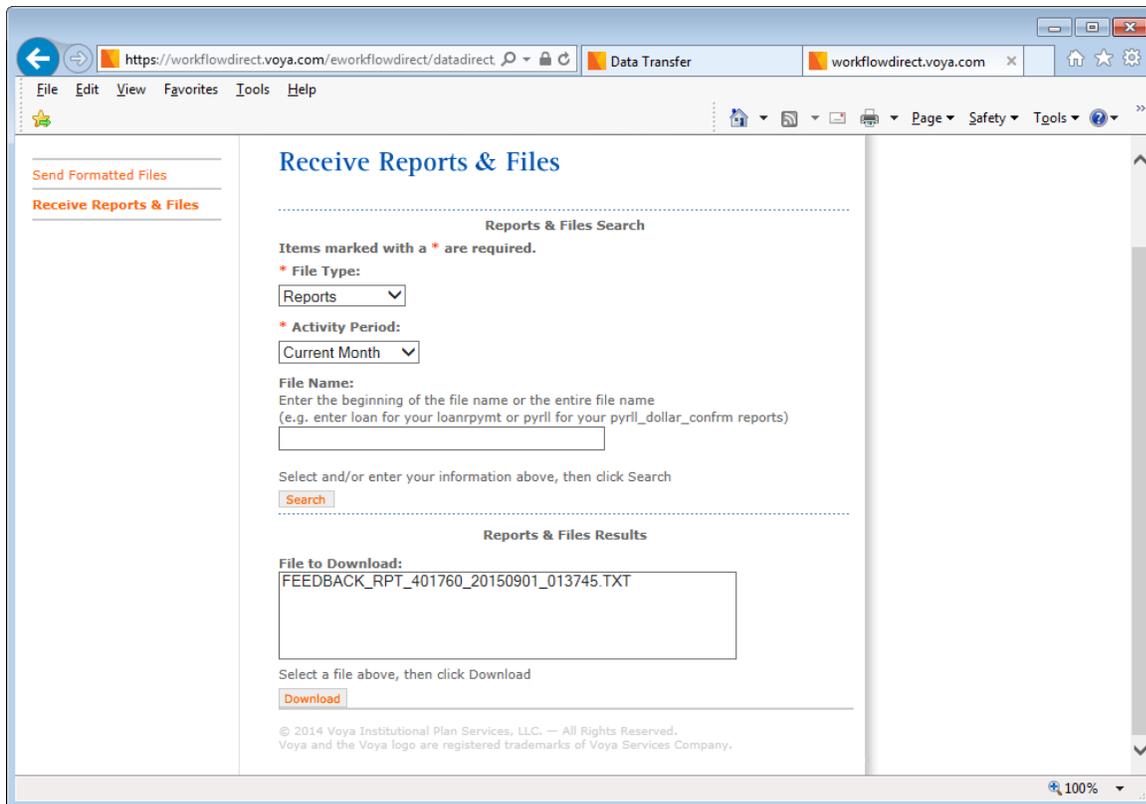
Data Transfer Welcome Screen

 **Note:** **Browser popup blockers should be disabled to run the Data Transfer application.** Once in the Data Transfer application, your user ID and password will determine which retirement plan(s) and division(s) you may access. Contact your Account Manager with any questions regarding login. If you have access to only one plan, you will go directly to your plan's Welcome screen. If you have access to multiple plans, you must choose one on the Welcome Screen by clicking on it.

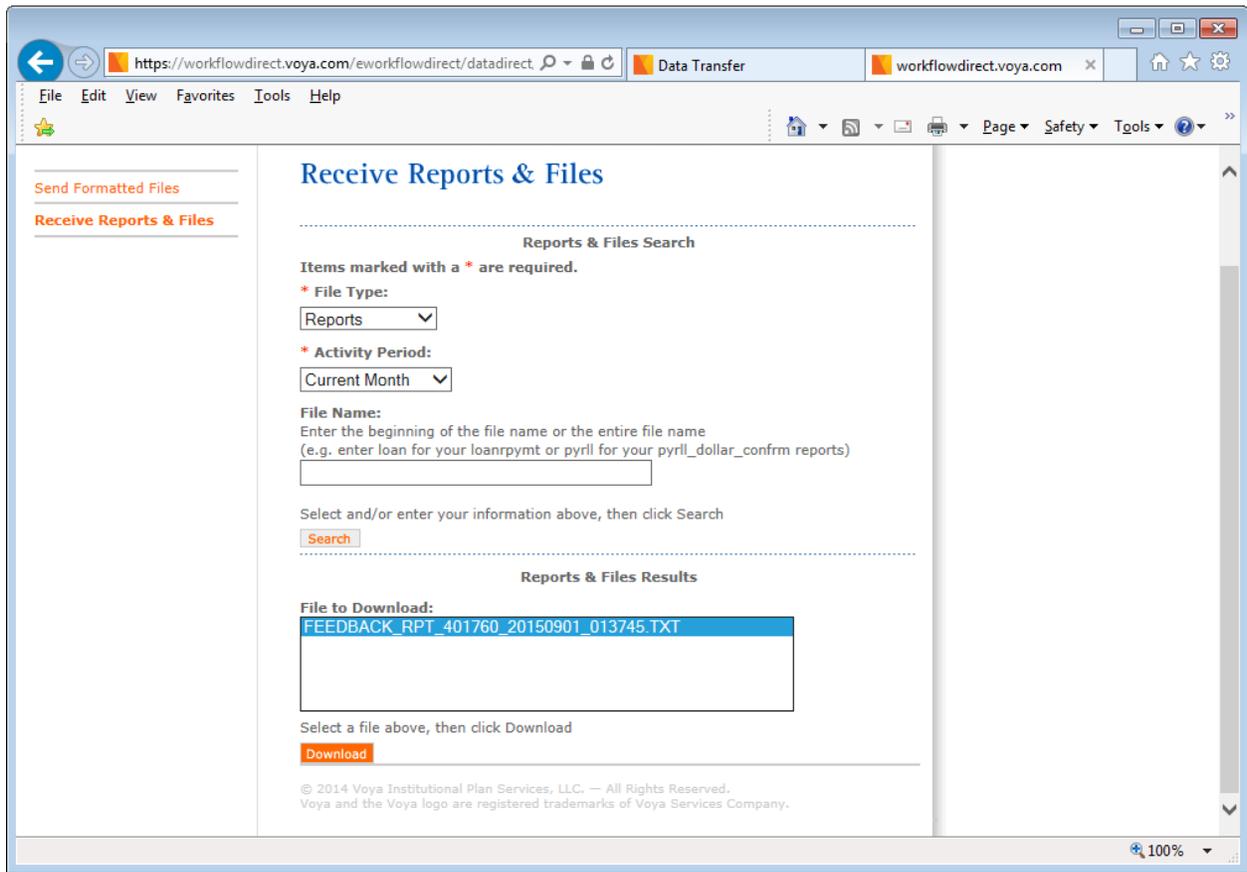
4. Click on **Receive Reports & Files**.



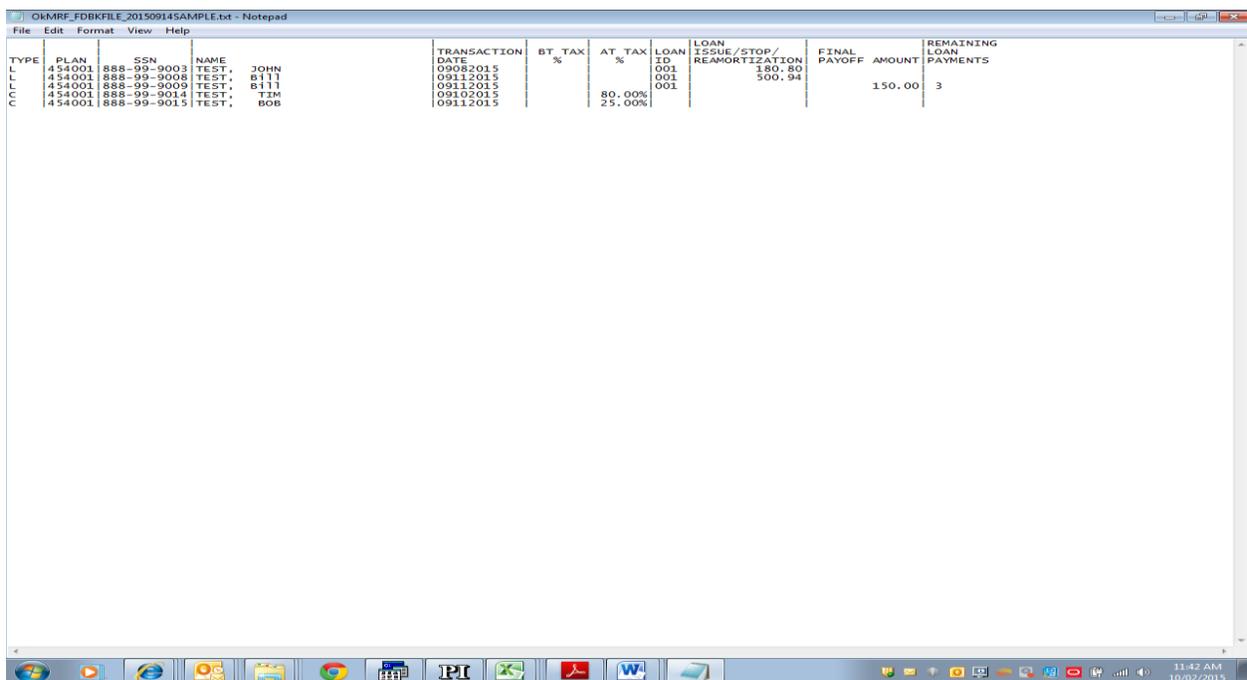
5. Once the Receive Reports & Files page is displayed, select "Reports" under file type and "Current Month" under activity period, and then click on "Search". If there are any reports available (feedback, etc.) then they will be displayed in the "File to Download" box.



- In order to download the report, click on the applicable file you would like to open, then click the “Download Button”



- After you click on the “Download” button the actual report document should open, which will allow you to view and/or save the document.



Details on the Feedback Report -

TYPE (A)	PLAN (B)	SSN (C)	Name (D)	Transaction Date (E)	BT TAX % (F)	AT TAX % (G)	LOAN ID (H)	LOAN Issue /Stop/ Reamortization (I)	Final Payoff Amount (J)	Remaining Loan Payments (K)
L	454001	888-99-9003	Test, John	09082015			001	180.80	180.80	
L	454001	888-99-9008	Test, Bill	09112015			001	500.94	500.94	
L	454001	888-99-9009	Test, Bill	09112015			001		150.00	3
C	454001	888-99-9014	Test, Tim	09102015		80.00%				
C	454001	888-99-9015	Test, Bob	09112015		25.00%				

- (A)- TYPE- indicates whether or not the feedback information is related to a Loan (L) or a Contribution (C).
- (B)- PLAN – indicates which Plan needs to be updated
- (C)- SSN- provides the social security number of the participant
- (D)- NAME- lists the participant by last name, first name
- (E)- TRANSACTION DATE- indicates the date of the deferral change, loan issuance or loan payment
- (F)- BEFORE TAX %- this is the deferral percentage for Before-Tax contributions and this will need to be updated on the payroll system (Stillwater ONLY)
- (G)- AFTER TAX %- this is the deferral percentage for After-Tax contributions and this will need to be updated on the payroll system
- (H)- LOAN ID – indicates which loan has an update
- (I)- LOAN ISSUE/STOP/REAMORTIZATION- This is the loan repayment amount for new or reamortized loans. When a loan has been paid off manually the amount will be \$0.00.
- (J)- FINAL PAYOFF AMOUNT- indicates the amount of the final loan payoff. This column will only be populated when (K) = 1, 2 or 3
- (K)- REMAINING LOAN PAYMENTS- provides the number of payments remaining before the loan is paid off.

Accessing Plan Information

- 1- Choose the Plan by clicking on the Plan Name under the orange NAV bar

Your Plan List

Total Defined Contribution Plans: 2
Total Relationship Balance: \$49,182,112.61

Plan Name	Plan Number	# Participants	Total Balance	YTD Contributions
ABC Retirement Savings Plan 1	565011	199	\$43,345,287.45	\$102,301.12
ABC Retirement Savings Plan 2	877080	122	\$5,836,825.16	\$27,029.84

[Edit Top Plans](#) | [View All Plans](#) | [View All Participants >>](#)

Search

By Participant By Plan

First Name Last Name

OR

SSN (last 4 digits) Employee ID

XXX - XX -

Partial strings at a minimum of 4 characters may result in a higher number of responses.

Search

Sponsor Resources

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"Sponsor Forum" Monthly Newsletter
Your online source for plan, participant and industry news and information.
<http://www.voyasponsorforum.com>

"Legislative e-Alert" Monthly Newsletter
Monthly updates on legal and regulatory developments shaping the retirement industry.
Corporate plan sponsors: <http://www.voyaealert.com>

Participant Communications and Web Messaging Library
Communications ideas for your employees
[Campaign Ideas](#)
[Web Messaging](#)

News Center

Retirement Across the Ages
01/01/YYYY
Retirement means very different things to different generations of workers and retirement savers. Learn how to communicate with your employees "across the ages."
<http://voya.com/rr/ing-studies/retirement-across-the-ages>

What About Women (and Retirement)?
01/01/YYYY
A close-up look at women's retirement planning and financial situations, with additional insights based on age, marital status... and a special report about women currently raising children.
<http://voya.com/rr/ing-studies/what-about-women>

[View All News >>](#)

2. On this Plan Information page you have the ability to move from one Plan to another, view the Plan's Core Fund Balances, Loan fund Balance and Self-Directed Brokerage,

There are also a number of links from this Plan Summary Page that will provide additional Plan details:

*Balances by Source *Balances by Investment *Balances by Asset Class

You can also View Plan Details or View All Participants.

Home | Manage User Accounts | Help | Contact Us | Logout
ABC RETIREMENT SAVINGS PLAN 1

Relationship Summary
Plan Info
Participant Info
Reports
Processing Center
Resources & Forms

ABC COMPANY: 123456 | [Change Plan](#)

Plan Summary Information as of 01/12/2012

<p>Address P.O. Box 234 Hartford, CT 06159</p>	<p>Total Participants 199</p> <p>Plan Type 401(k)</p>
---	---

Balance Information
[View Plan Details](#) | [View All Participants >>](#)

Balance	\$43,288,588.89
Loan Balance	\$33,333.33
Self-Directed Brokerage Balance	\$23,345.23
Total Balance	\$43,345,287.45



Balance By Source of Money

- COMPANY MATCH - \$18,572,783.57
- PRE-TAX - \$11,583,928.53
- ROLLOVER - \$11,200,000.00
- PROFIT SHARING - \$1,988,575.35

Show Results By: \$ %

[View Balance Details By: Source | Investment | Asset Class](#)

Search

By Participant By Plan

First Name Last Name

OR

Quick Links

Reports

- > Plan Access
- > On Demand Reporting

Plan Links

- > Data Transfer
- > Payroll Administration
- > Workspace

3. You can View All Participants by clicking on the View All Participants link or using the link 'Participant Info' on the top orange NAV bar.

Once on this page you can search for a Participant by using First Name, Last Name, Last 4 Digits of their SSN, Age Between and Total Balance Between.

To view more details, click on the Participant's name to get to the Participant Summary Page.


ABC COMPANY

Home | Manage User Accounts | Help | Contact Us | Logout
ABC RETIREMENT SAVINGS PLAN 1

Relationship Summary
Plan Info
Participant Info
Reports
Processing Center
Resources & Forms

Participant List

Plan Type: DC Plans
 Participants: 199
 Total Balance: \$43,345,287.45

View Inactive Plans >>

Filter Search Results by: First Name + Add Search Criteria Clear Apply

First Name
Last Name
SSN (last 4 digits)
Age Between
Total Balance Between

199 Results Found View All | 1-20 of 199 >>

Participant Name	SSN	Age	Location	Total Balance
John Smith	xxx-xx-1234	52.0	ABC1	\$125,673.89 🔗
Frank Rogers	xxx-xx-1234	39.2	ABC4	\$12,903.78 🔗
John Doe	xxx-xx-1234	41.3	ABC1	\$562,890.01 🔗
Michael Simmons	xxx-xx-1234	32.1	ABC2	\$11,902.04 🔗
Michelle Field	xxx-xx-1234	25.6	ABC2	\$1,422.21 🔗
Joe Doe	xxx-xx-1234	65.5	ABC3	\$1,102,472.99 🔗
Roger Waters	xxx-xx-1234	48.9	ABC1	\$57,012.09 🔗
Frank Reese	xxx-xx-1234	32.7	ABC2	\$21,567.04 🔗
Linda Williams	xxx-xx-1234	38.0	ABC3	\$39,989.54 🔗
Sarah Simmons	xxx-xx-1234	41.2	ABC5	\$79,902.92 🔗
John Doe	xxx-xx-1234	24.8	ABC6	\$798.03 🔗
Michael Johnson	xxx-xx-1234	49.7	ABC1	\$198,021.98 🔗
Michelle Field	xxx-xx-1234	32.1	ABC2	\$11,902.04 🔗
Joe Doe	xxx-xx-1234	50.8	ABC2	\$201,907.34 🔗

4. The Participant Summary Page provides the same information as the Plan Summary page but the information is limited to the specific participant.

FINANCIAL™
ABC COMPANY

Home | Manage User Accounts | Help | Contact Us | Logout
ABC RETIREMENT SAVINGS PLAN 1

Relationship Summary
Plan Info
Participant Info
Reports
Processing Center
Resources & Forms

John Smith : 123456 | [Change Participant](#)

Participant Summary

Information as of 01/12/2012

Address	Employee ID	DOB	Status	Date of Last Contribution
P.O. Box 1234 Hartford, CT 012345	1234567890	01/15/1960	Active	01/01/YYYY
Plan Entry Date	SSN	Age	Hire Date	Last Contribution Amount
01/01/YYYY	xxx-xx-1234	53	01/01/YYYY	\$275.00

Balance Information

Balance	\$143,223.89
Loan Balance	\$1,000.00
Self-Directed Brokerage Balance	\$5,345.23
Total Balance	\$149,569.12

Balance By Source of Money



- EMPLOYEE PRETAX - \$67,306.10
- EMPLOYER PRETAX - \$44,870.74
- EMPLOYEE ABCD - \$29,913.82
- EMPLOYER MATCH - \$7,478.46

Show Results By: \$ %

[View More Participant Details >>](#)
[View Balance Details By: Source | Investment | Asset Class](#)

Search

By Participant By Plan

First Name Last Name

Quick Links

- > [View Participant Website](#)
- > [Activity History](#)
- > [Activity Summary](#)

- Click on the Participant's Loan Balance to bring up this screen that provides the details of the participant's loan history, including original loan issuance, outstanding loan balance, repayment amount, interest rate, etc.


SPONSOR WEB

Home | Manage User Accounts | Help | Contact Us | Logout
ABC COMPANY

Relationship Summary
Plan Info
Participant Info
Reports
Processing Center
Resources & Forms

[<< Back to Participant Summary](#)

Loan Details

ABC COMPANY: 123456
JOHN SMITH: XXX-XX-1234

As Of Date: 01/01/YYYY
Total Outstanding Loan Balance: \$1,000.00
Number of Loans: 86

[View Participant Loan Payment](#)

Loan #	Issue Date	Next Payment Date	Previous Payment Date	Original Loan Amount	Current Balance	Interest Rate	Payment Amount	Payment Frequency	Payoff Date	Loan Type	Loan Status	Inactive Date
001	01/01/YYYY	02/01/YYYY	01/15/YYYY	\$2,000.00	\$1,000.00	4.25%	\$52.50	Semi-Monthly	12/01/YYYY	General	Active	N/A

6 - By clicking on View More Participant Details- (Link in upper right hand corner) to view even more details on each participant including their deferral rates, investment elections and beneficiary information.



<< Back to Participant Summary

View Plan Highlights >>

Participant Details

JOHN SMITH: 123-45-6789

Details	
Termination Date	01/01/2012
Location Code	123456 - Location Name ABC
Phone Number	(860) 123-4567
Email	john.smith@abccompany.com
Eligibility Date	01/01/1999
Hardship Suspension Date	N/A
Years of Service	10
Marital Status	Married
HCE	N
168 Flag	N
QDRO	N
Payment Frequency	Semi-Monthly

Contribution Rate

Source	Current	Prior
Employee Pre-Tax	6%	3%
Employee After-Tax		N/A
Employee Roth		N/A
Catch-up	\$300.00	\$200.00
Catch-up Roth		N/A

Marital Status	Married
HCE	N
168 Flag	N
QDRO	N
Payment Frequency	Semi-Monthly

Contribution Rate

Source	Current	Prior
Employee Pre-Tax	6%	3%
Employee After-Tax		N/A
Employee Roth		N/A
Catch-up	\$300.00	\$200.00
Catch-up Roth		N/A

Investment Elections

Investment Name	Percent
Fixed Account	25%
Solution 2035 Portfolio	25%
Solution 2045 Portfolio	15%
American Funds Washington Mutual Investors	15%
PIMCO Total Port - Initial Class	20%

Beneficiary Information

Type	Name	SSN	Date of Birth	Relationship	Percentage
Primary	Jill Smith	xxx-xx-1234	01/01/1962	Spouse	100%
Contingent	Frank Smith	xxx-xx-1234	01/01/1992	Child	100%

On-Demand Reporting

1. To access the On-Demand Reporting tool, click on the 'Reports' link in the top Orange NAV and Launch On-Demand Reporting.

The screenshot displays the VOYA Financial Sponsor Web interface. At the top left is the VOYA FINANCIAL™ logo. At the top right is the text "SPONSOR WEB". Below the logo is a navigation bar with links: Home | Manage User Accounts | Help | Contact Us | Logout. Below the navigation bar is a user greeting: "Welcome Demo User". A horizontal menu contains several items: Relationship Summary, Plan Info, Participant Info, Reports (highlighted in white), Processing Center, and Resources & Forms. Below the menu is the "On-Demand Reporting" section. It contains a paragraph describing the tool, a "Launch On-Demand Reporting" button, and three links for additional resources: "Before you get started...", "Tutorial-", and "Questions & Answers Guide -".

VOYA
FINANCIAL™

SPONSOR WEB

Home | Manage User Accounts | Help | Contact Us | Logout

Welcome Demo User

Relationship Summary | Plan Info | Participant Info | **Reports** | Processing Center | Resources & Forms

On-Demand Reporting

The On-Demand Reporting tool is an easy-to-use, state-of-the-art reporting tool to help you better monitor and manage your plan. With online report-generation capabilities, you may view or download specific information about your plan with just a few clicks of the mouse and it allows you to build robust custom reports with ease through "drag and drop" capabilities. On-Demand Reporting is your single source for summaries of operational metrics and historical trend analysis to help you analyze your plan's data. Click the button below to launch the application in a new browser window.

[Launch On-Demand Reporting](#)

Before you get started, or just for additional tips and guidance, click on the links below to direct you to helpful reference materials that can help you get acquainted with the reporting tool and its capabilities.

Tutorial- Click here for an electronic tutorial that will briefly guide you, step-by-step, through the basic functions that you may use regularly to better monitor and manage your plan.

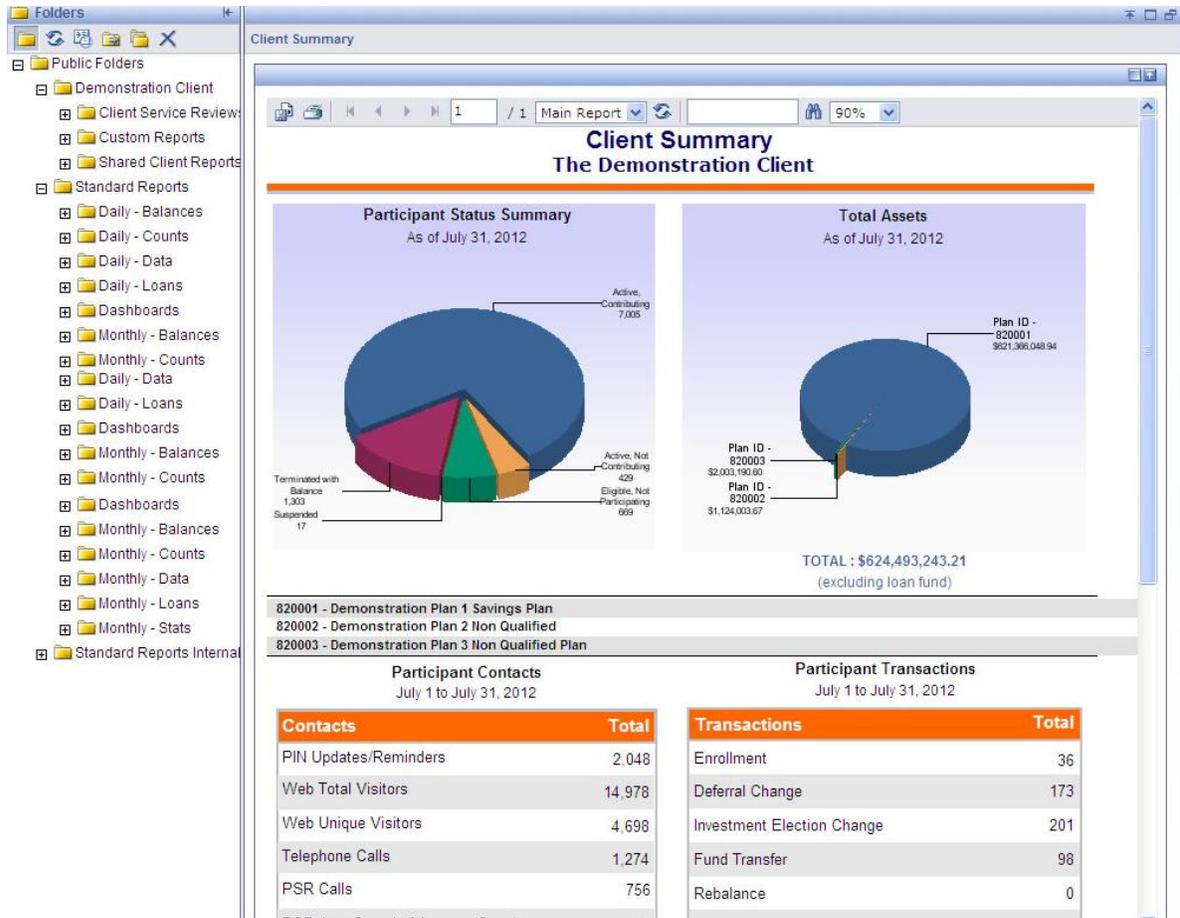
(To view the tutorial, you must have Adobe Flash player version 7 or higher installed on your computer. You may download it free of charge from Adobe's Web site: <http://www.adobe.com/products/flashplayer/>)

Questions & Answers Guide - Click here for the most up-to-date, easy-to-understand written instructions to guide you through the reporting tool's main features and commonly asked questions.

- Upon launching the On-Demand Reporting tool you will be brought to the screen with Participant Status Summary and Total Asset reports.

On the left side of the screen will be Standard Reports. These reports have already been created and all you will need to do is choose the report you need and follow the instructions to have the report run. All Authorized Agents and Authorized Users will only have access to the reporting that corresponds to the Plans for which they have access.

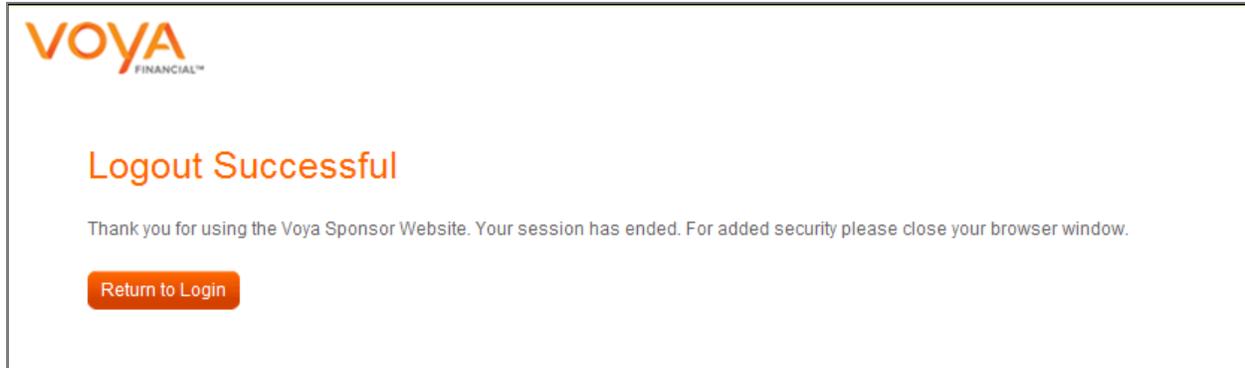
Reports are identified as Daily or Monthly depending on the data pulled for each report. Daily reporting uses information as of the close of the prior business day and monthly reporting is run based on the last business day of the month. Some reports will prompt you for additional information before they are run.



Logging Off

To log out of Data Transfer, click **Close** in the upper-right corner of the screen. This closes the Data Transfer application, although the Sponsor Web Home page will still be open in the first window.

Other applications can be accessed at this point, or you can log out.



System Security

Summary

Our Internet security strategy protects corporate and customer assets from unauthorized access at all times and monitors activities of both insiders and outsiders to ensure that customer data is protected from Internet abuse. In recognition of the fact that the Internet is a fast-changing environment and new threats are always emerging, we contract with outside firms for scheduled and as-needed security audits of our Internet security architecture and implementation.

Security Design

All Internet servers are protected by firewalls. The firewalls support a configuration commonly referred to as a "DMZ." This configuration lets the firewall permit service requests from the Internet to the DMZ and from the DMZ to internal databases. No databases are located in the DMZ. Secure connections using 40 or 128-bit encryption are available.

All servers in the DMZ, both UNIX and NT, are configured according to a standard process that certifies the machines as "production ready" and secured to a standard acceptable to our Corporate Audit department. The certification process enables controlled monitoring of the servers and logging of system administrators' activities to a centralized log server.

The firewalls themselves are similarly configured. They are monitored and secured according to a certification process customized for firewalls. Today, all firewalls run on UNIX servers that can support up to 16 Ethernet or Fast-Ethernet interfaces. Switches are used in DMZ rather than shared-media hubs, as switches provide not only dedicated access, but also would prevent a compromised machine from being able to "sniff" packets to/from the other machines in the LAN.

Firewall oversight includes 7x24 monitoring of firewall administrative activity (largely the loading of new rule bases) and events logged by the server management processes.

Security Monitoring Controls

The Certification Process

The Certification process is the first step in the process of security monitoring controls.

Certification starts with the configuration of a server for its specific purpose. As the operating system is installed, processes are enabled or disabled. In general, UNIX servers "out-of-the-box" will run any service and have a number of standard accounts set up. The certification process strips the machine down to its bare necessities: required daemons, a cleaned-up version of sundial, minimal, if any, trust relationships to other machines, and deletion of standard user IDs. NT servers are handled similarly at the operating system level, the goal being to run only what is needed and with the latest security patches installed from the start.

Monitoring processes are then installed that will enable 7x24 monitoring of the server's important processes. In the case of Web servers, the http daemon would be monitored. Each server is supported by on-site and on-call staff identified prior to the server being placed in production. At the top level is the application "owner," who is responsible for investigating unusual or suspect application problems or activities.

Intrusion Detection

Voya Financial uses intrusion detection software and has intrusion detection engines in all of our North American Internet access points and DMZ. Alerts are generated to monitoring systems and, depending on the severity, an investigation is begun or remedial action started. We receive updated attack patterns approximately every quarter and sooner if a dangerous attack is released. Intrusion detection is not virus detection, which is handled by the LAN departments. Intrusion detection is a supplement to packet inspection in that it can inspect across multiple packets and into the data portion of a packet.

Intrusion detection is emerging as a powerful security function and we expect to continue to expand the service to other [non-Internet] access points to our network and to use its more advanced remedial action features to respond to network-launched attacks.

Vulnerability Scans

We contract with a top Internet security firm to run vulnerability scans against all firewall interfaces facing the Internet. Scans are run quarterly and reports are presented within a few weeks of the scans.

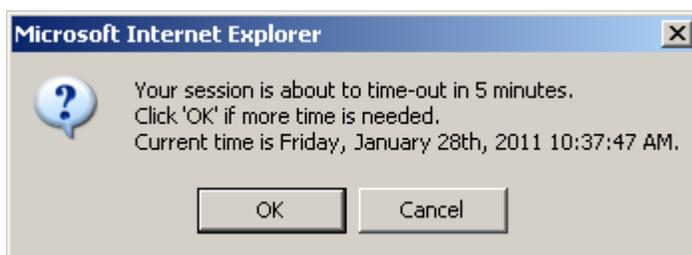
We also use a commercial product to run our own internal scans and publish Web-readable reports for management and audit reviews. The most significant purpose of the internal scan is to confirm that new firewalls were installed per the certification standard and as a check against new vulnerabilities in previously installed firewalls.

Firewall Log Analysis

Our firewalls are under the auspices of the security certification process. This enables system activity to be logged and reviewed in a timely manner. In addition, this review is conducted independently of the firewall design and installation processes. This separation of duties functions as a control point over the network engineering departments involved in planning, deployment and support.

Session Timeout

The login session will expire after 30 minutes of inactivity. After 25 minutes, the following message appears:



Click **OK** to continue working or **Cancel** to allow your session to expire