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.

From: Sponsor Web Sent: Mon 06/30/2014 9:16 AM
To: Plan Sponsor
Cc:
Subject: Register for the Voya Plan Sponsor Web site

You can now register to access the Voya Plan Sponsor Web site.

Please copy and paste the link below into your browser to start the registration process. *

You will be asked to enter a PIN. This PIN has been sent to you in a separate e-mail tilted 'PIN for the Voya Plan Sponsor Web site.'

https://sponsor.voyaretirementplans.com/sponsor/public/userregistration/securitycode.action?sponsorUID=ed756905ffa65fc6s26f817a56d33f98

If you did not receive a PIN or have questions regarding the Web site registration process, please contact you Voya plan's administrator for assistance.

* We recommend that you do not click on Internet links contained in e-mails. It is safer to copy the link into your Internet browser as a way to access our Web site.

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

From: Sponsor Web Sent: Mon 06/30/2014 9:47 AM
To: Plan Sponsor
Cc:
Subject: PIN for the Voya Plan Sponsor Web site

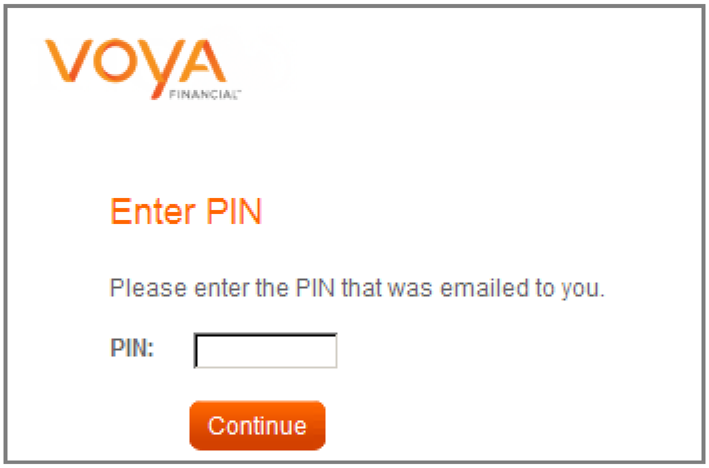
This PIN is only needed for your initial registration for the Voya Plan Sponsor Web site.

PIN: c8922

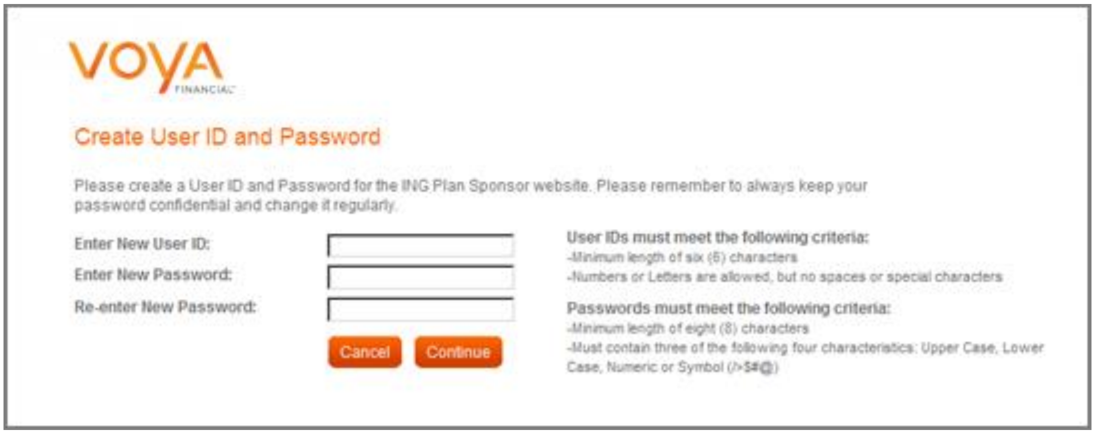
The Web site registration link has been sent to you in a separate e-mail titled 'Register for the Voya Plan Web site.'
If you did not receive the Web site registration link or have questions regarding the Web site registration process, please contact your Voya plan's administrator for assistance.

Thank you.

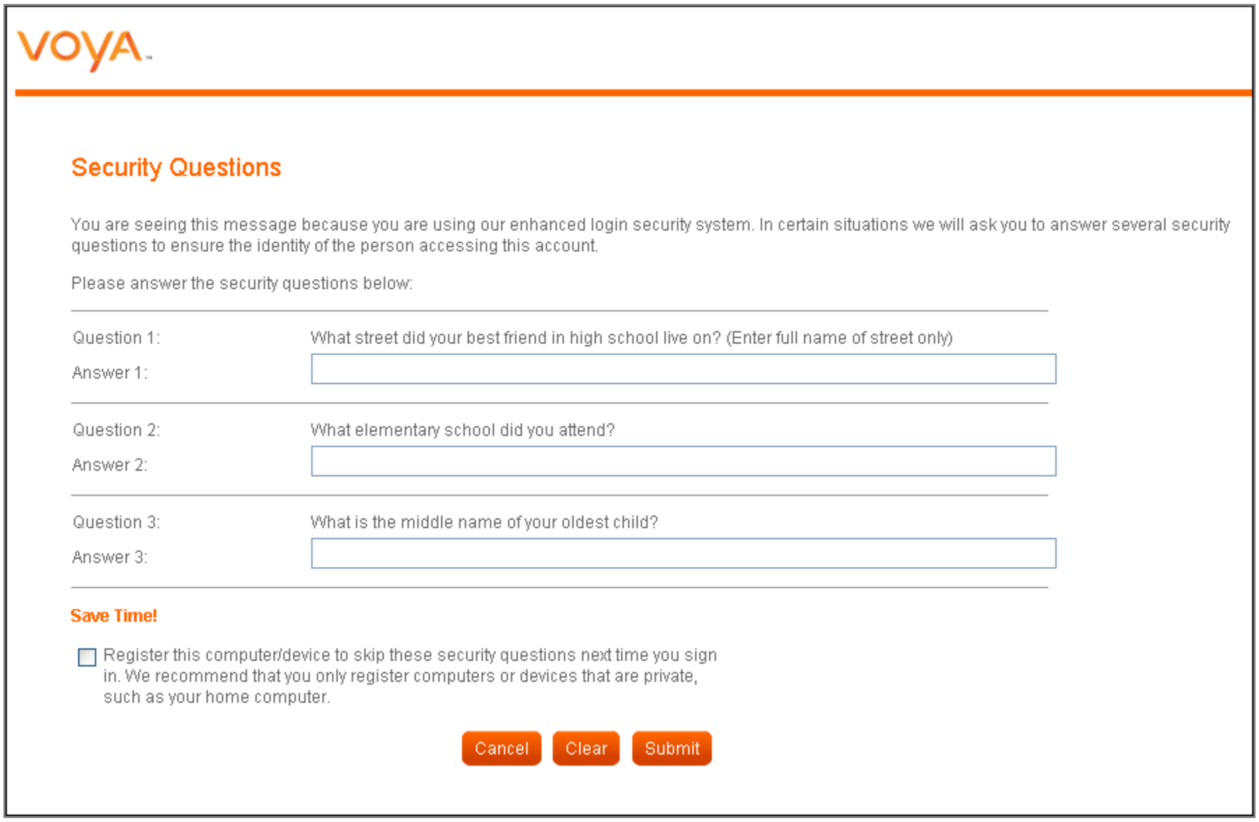
3. Copy and paste the link from the first e-mail into a browser window to open the Sponsor New Registration screen and begin the registration process. Enter the PIN number on the initial screen and click **Continue** to proceed.



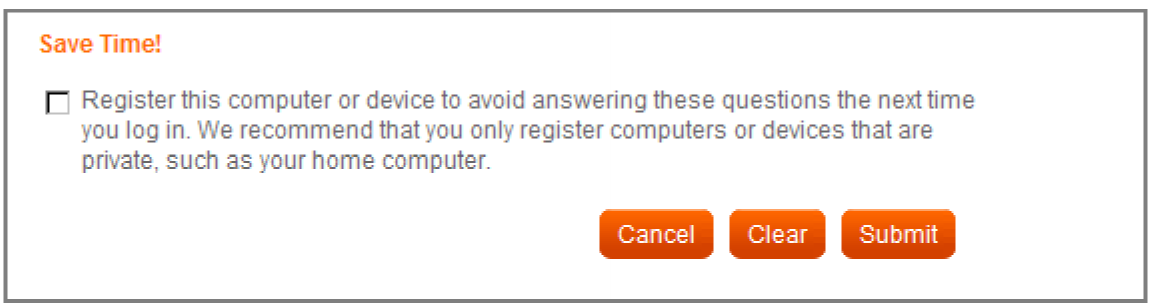
4. On the next screen, create a personal user name and password. You must adhere to the required criteria listed in the right margin when constructing your user ID and password.



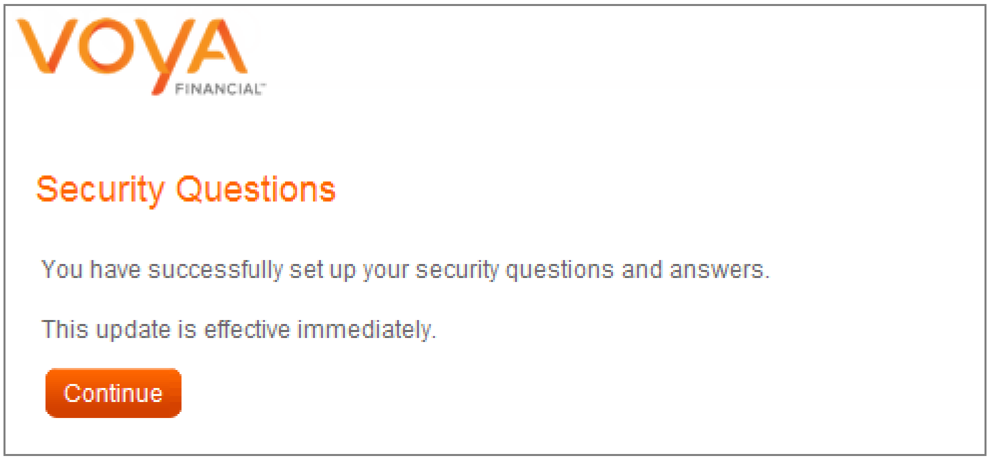
5. On the next screen, select five security questions from the drop-down options and provide the answer to each question.



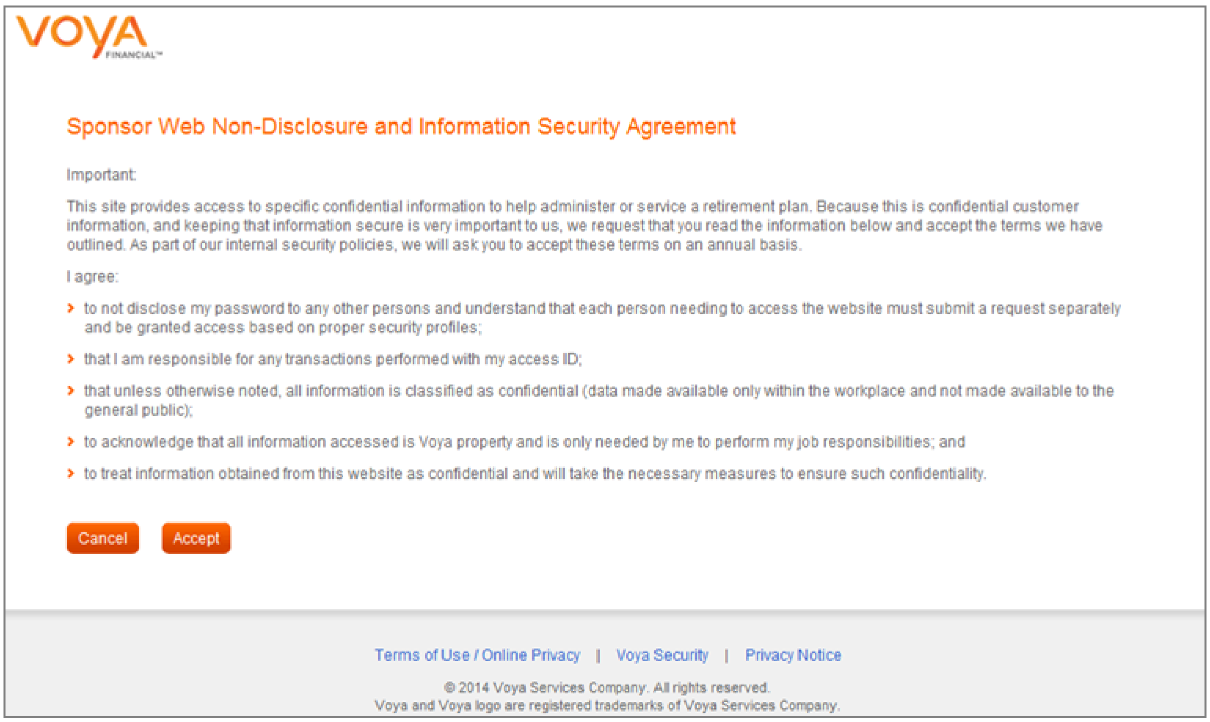
6. On this screen, you have the option to register the device you are currently using. If you register this device, you will not have to answer the security questions the next time you log in from that device; only the user ID and password will be needed for access. Non-registered devices will require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



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

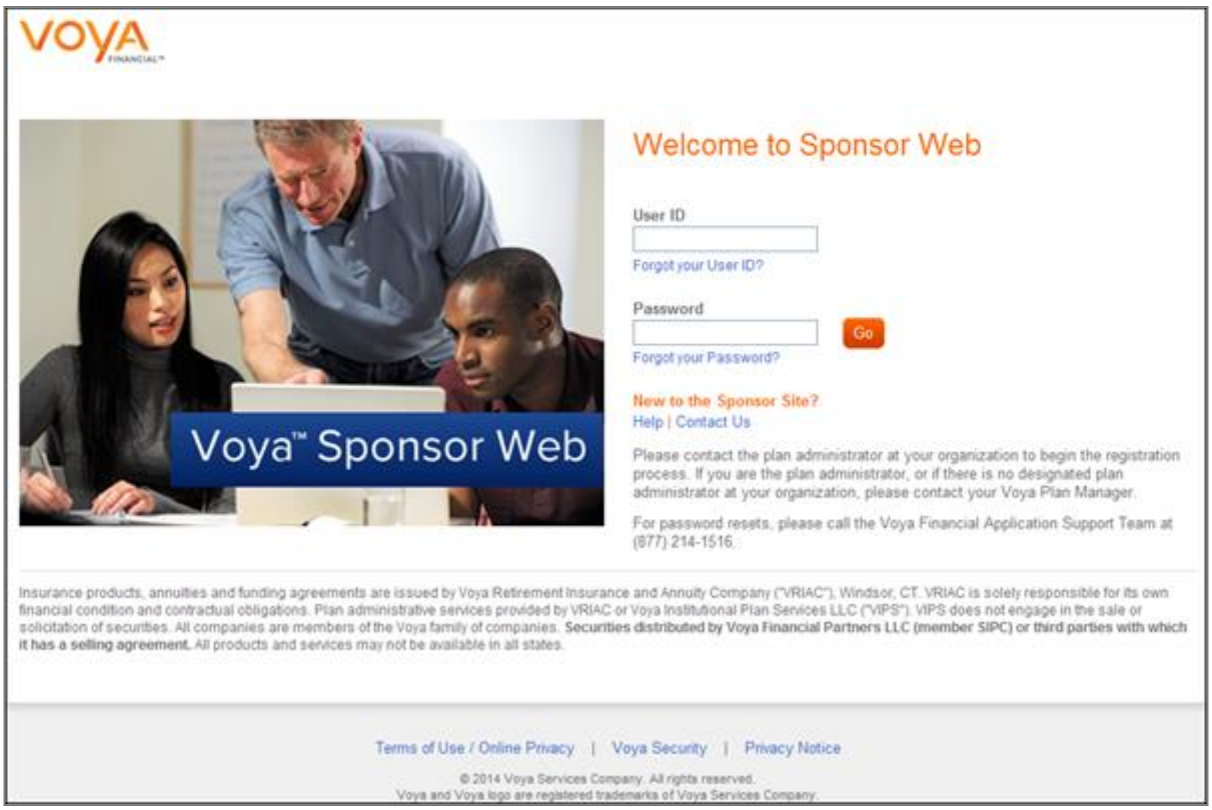
This section describes how you will access the Sponsor Web after the *initial registration* process has been completed and a user ID, password and security questions have been established. Plan Access is a function of Sponsor Web and requires that you log into this application first. To access Sponsor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

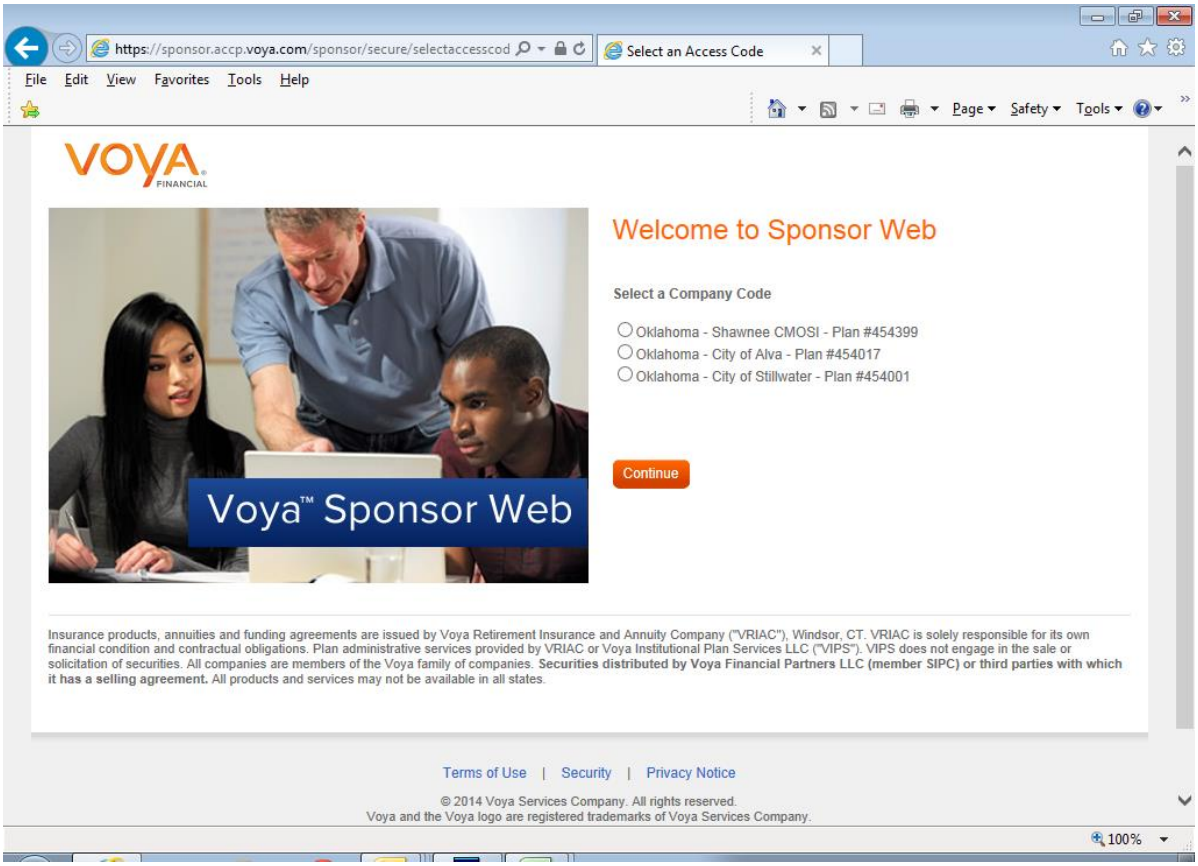
3. Enter your user ID and password and then click **Go** to continue. If you are logging in from a non-registered device you will also be prompted to answer three of your five security questions before entering the site.

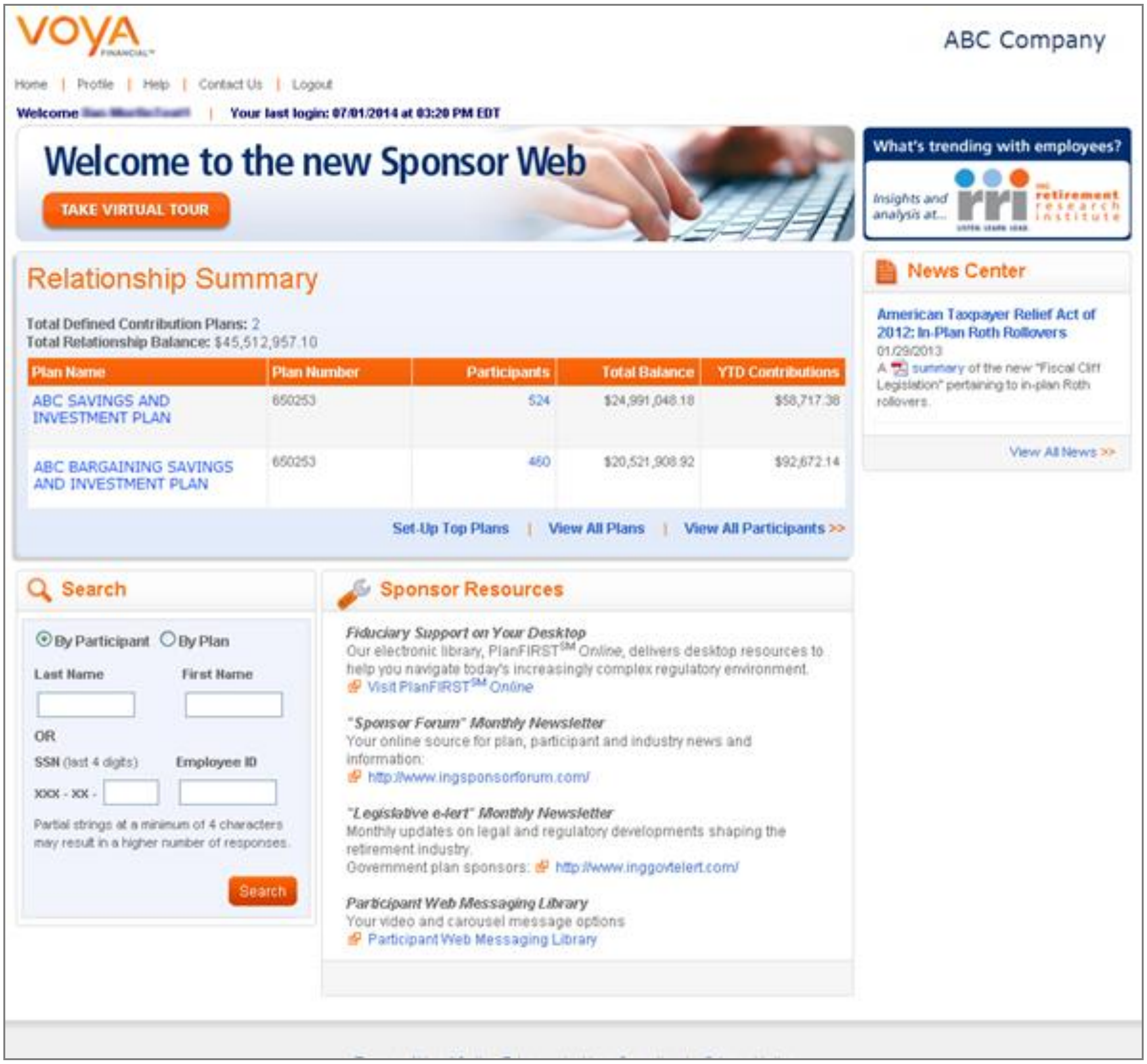
   Note: Sponsor Web user IDs cannot be shared between users. Each user needs their own unique user ID and password. If you have any questions about logging in, contact your Sponsor Web support staff.



Sponsor Web Login Page

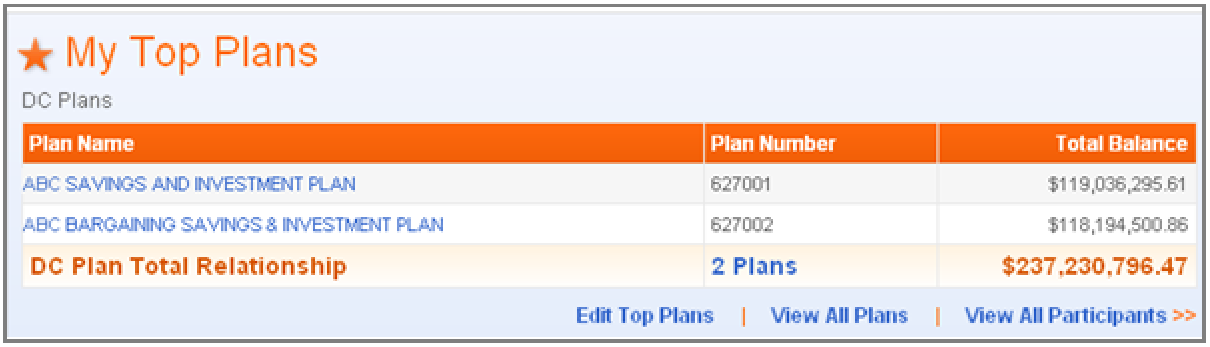
Please note that if a user has access to more than one Plan they will see this page and will need to select the Plan that they want to access before they reach the Welcome page.

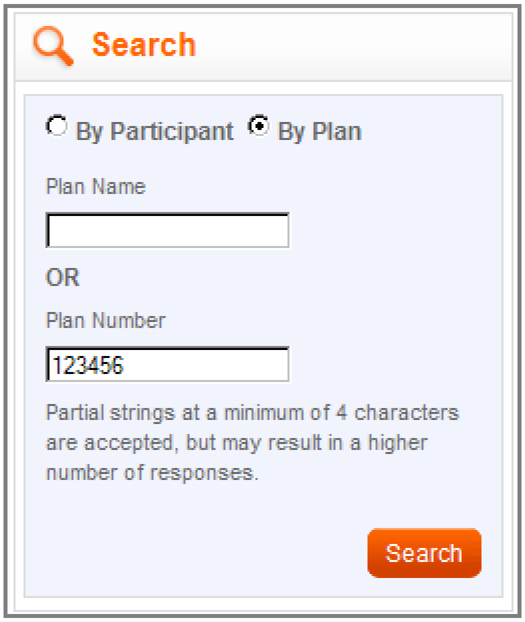




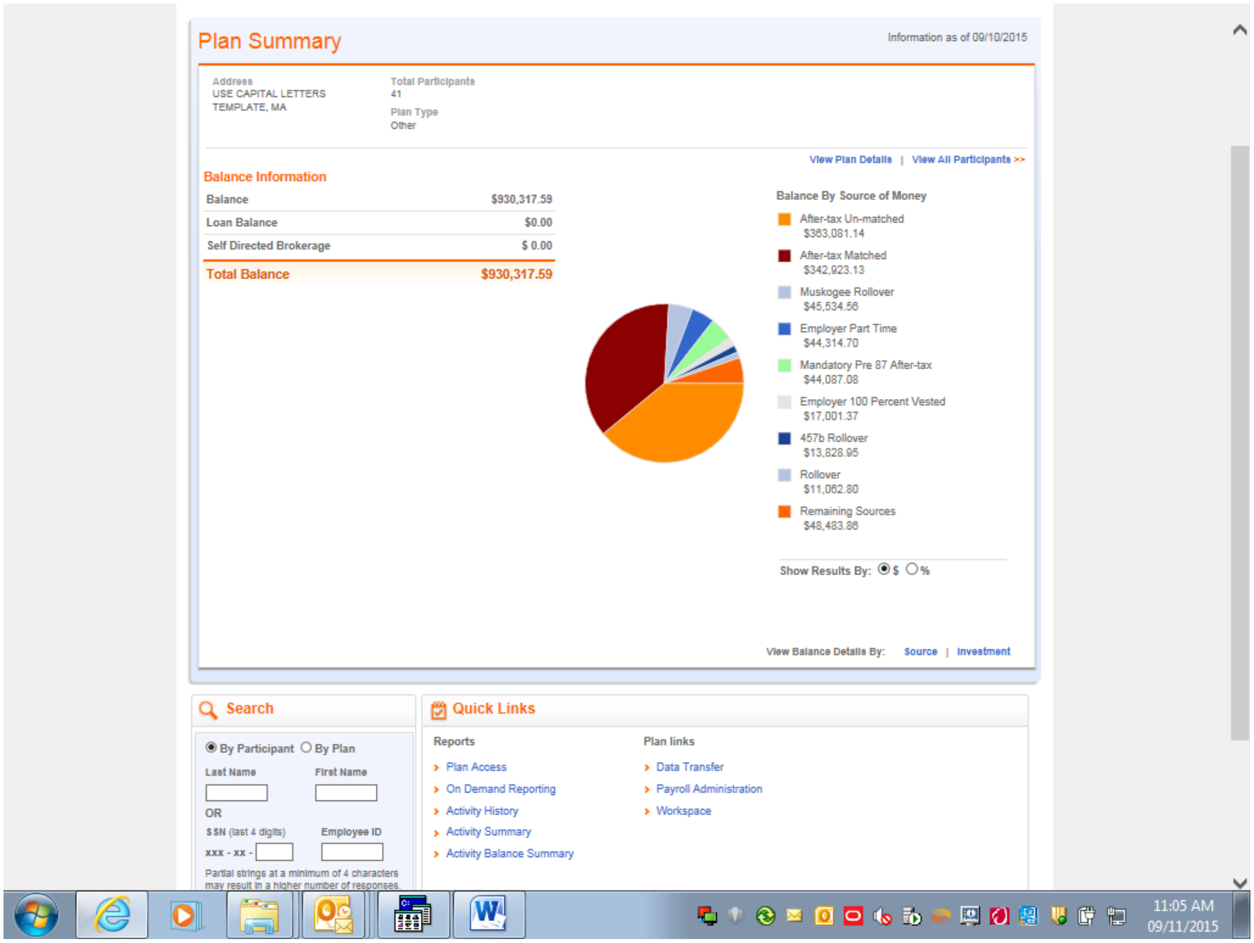
Sponsor Web Home Page

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.





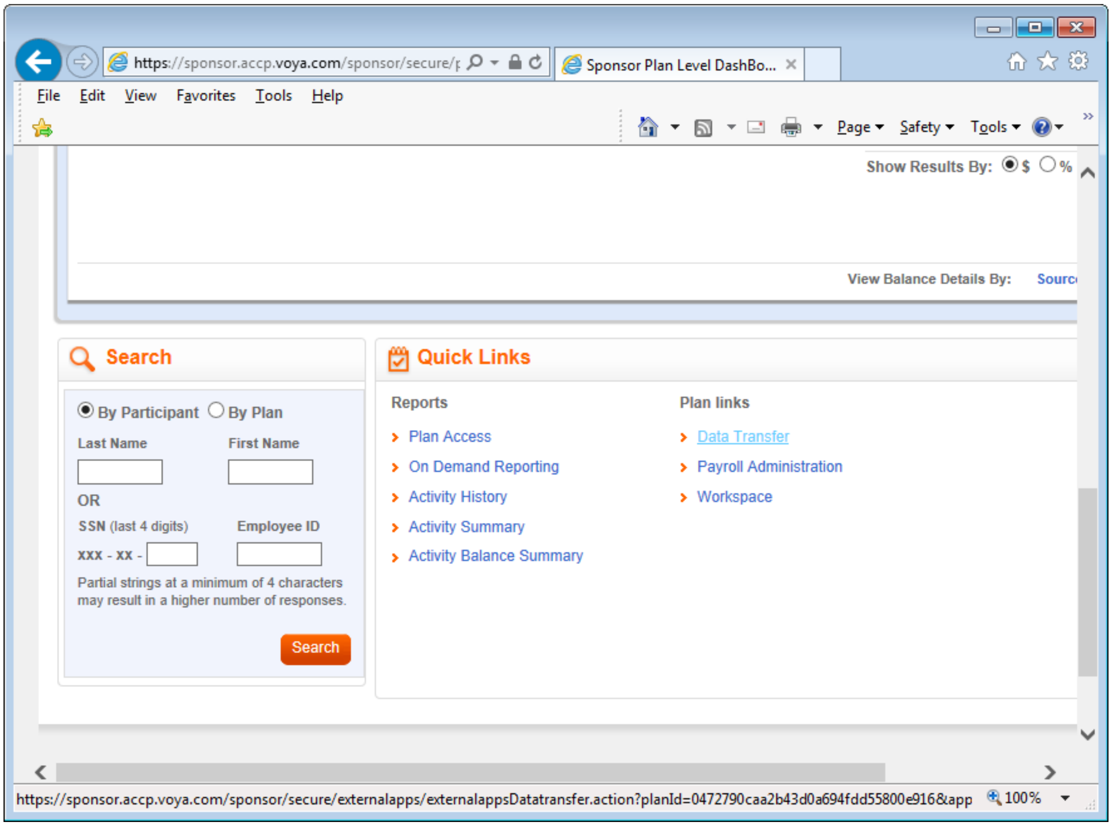
5. After you select the plan you will see the Plan Summary dashboard.



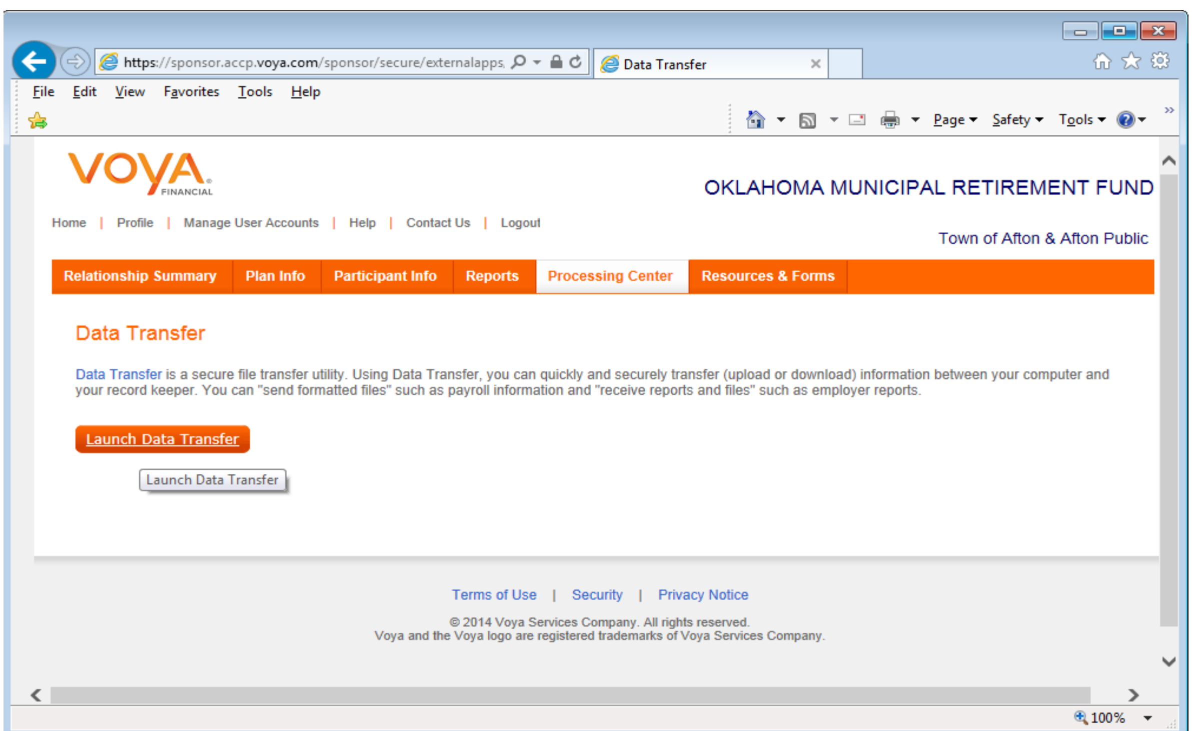
Data Transfer Logon

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

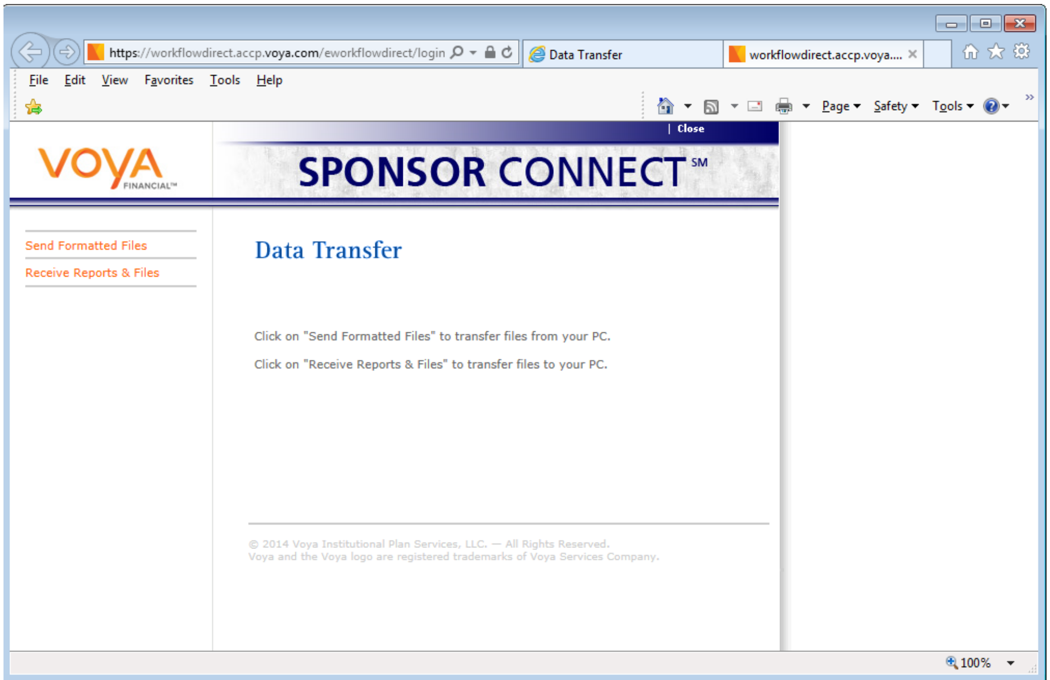
Please note that browser popup blockers should be disabled to run the Data Transfer application.



2. Click **Launch Data Transfer**.



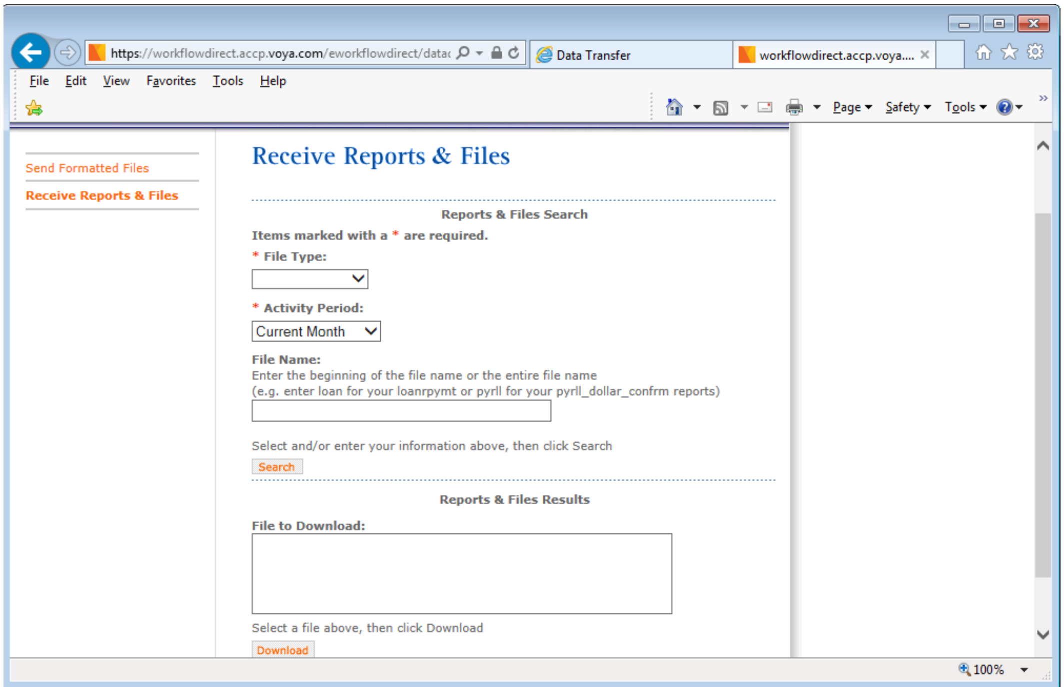
3. You will see the Data Transfer Welcome Screen.



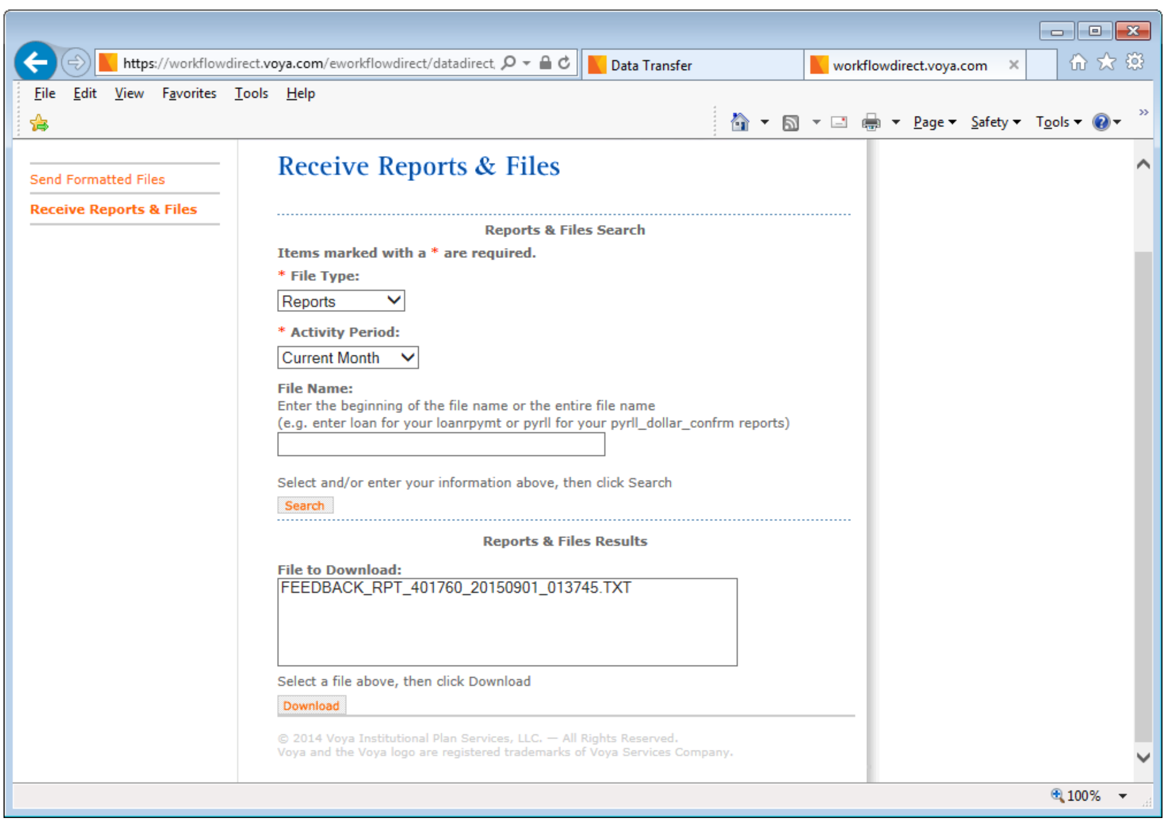
Data Transfer Welcome Screen

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.

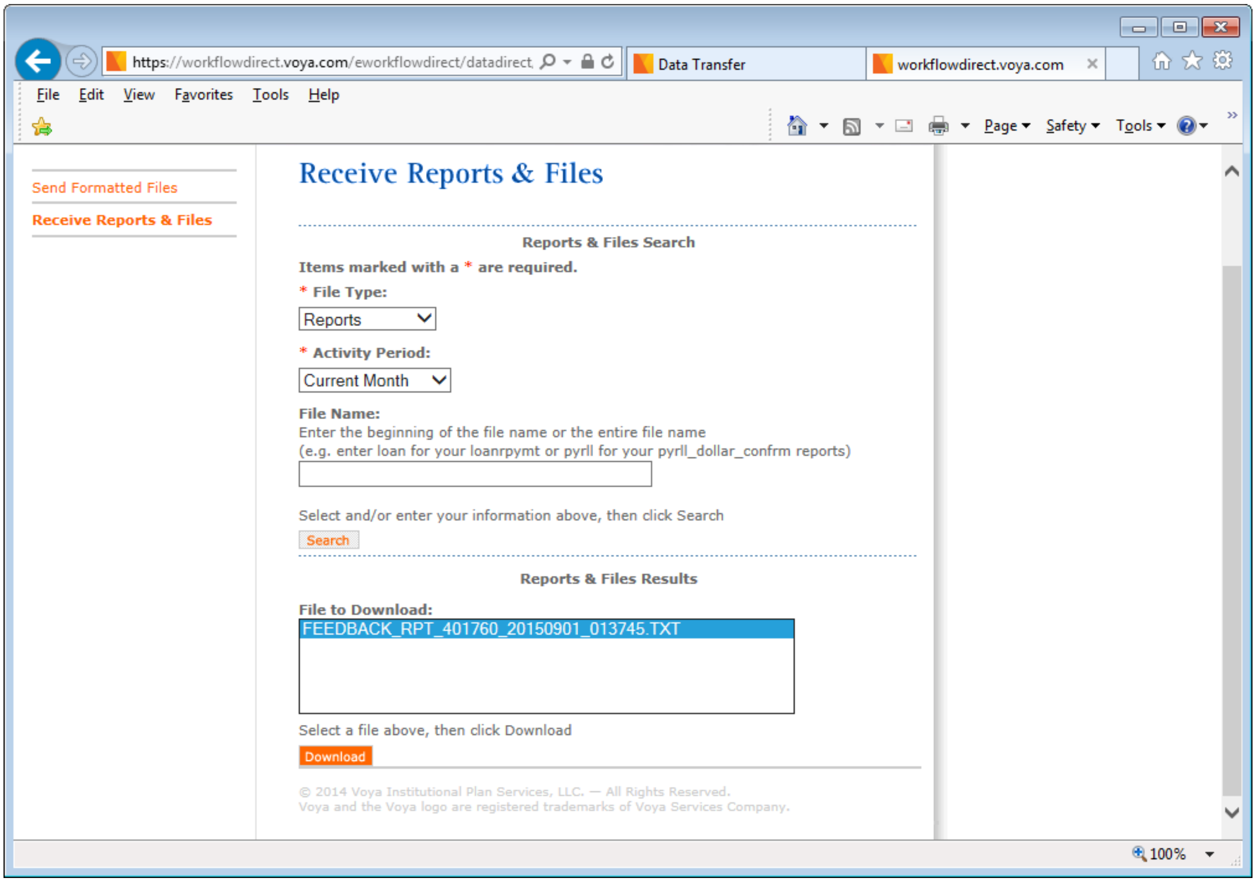
4. Click on **Receive Reports & Files**.



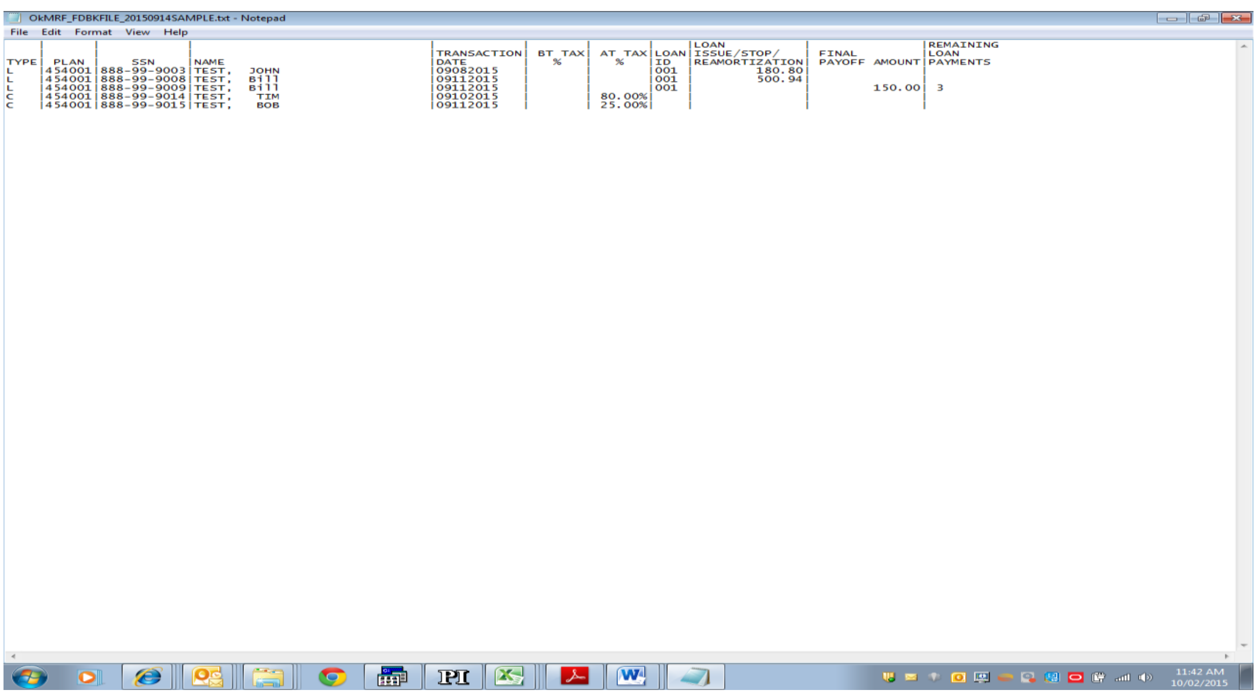
5. Once the Receive Reports & Files page is displayed, select "Reports" under file type and "Current Month" under activity period, and then click on "Search". If there are any reports available (feedback, etc.) then they will be displayed in the "File to Download" box.



6. In order to download the report, click on the applicable file you would like to open, then click the "Download Button"



7. 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

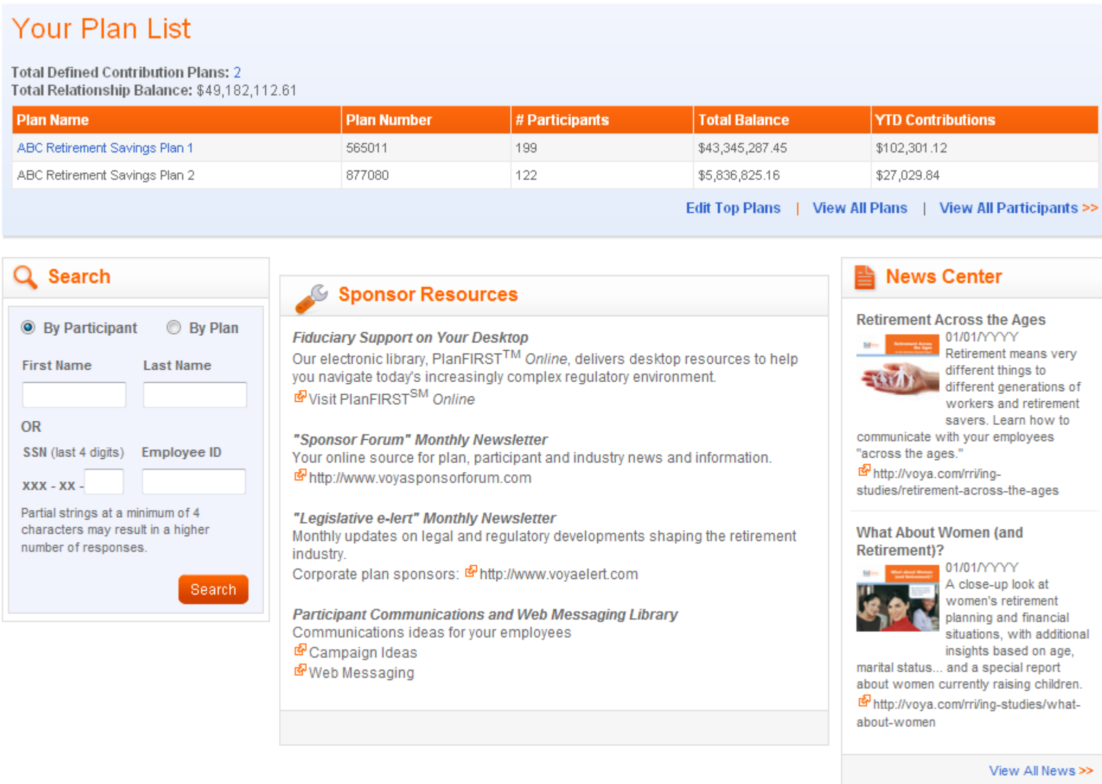
(I)- LOAN ISSUE/STOP/REAMORTIZATION- This is the loan repayment amount for new or reamortized loans. When a loan has been paid off manually the amount will be $0.00.

(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

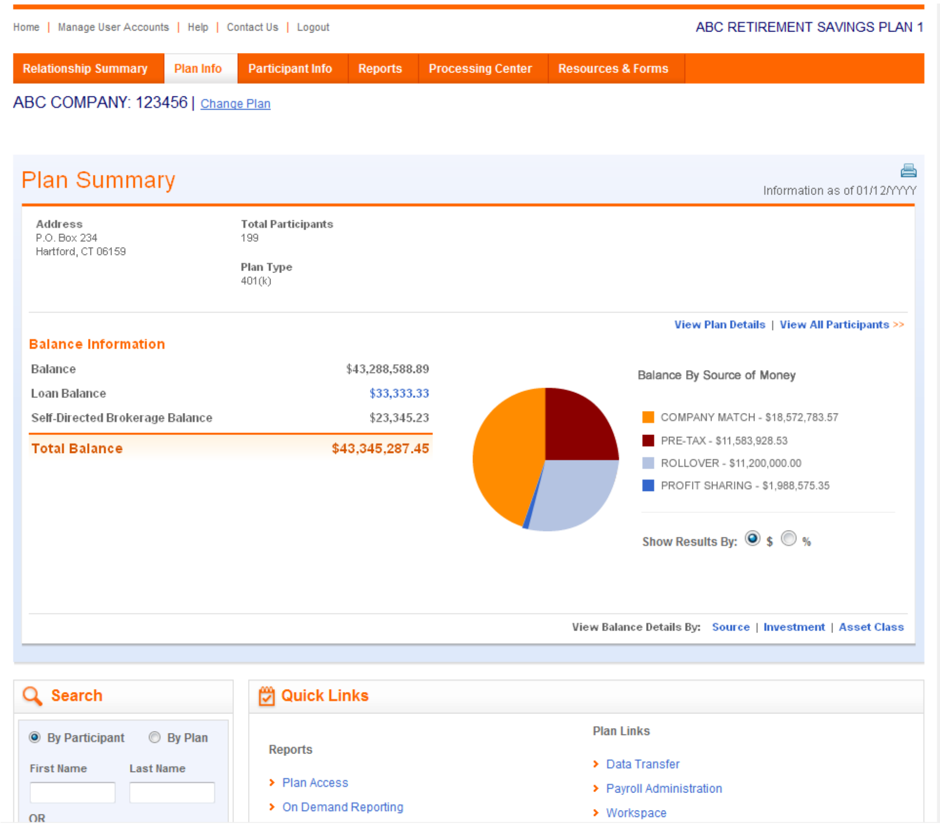


2. On this Plan Information page you have the ability to move from one Plan to another, view the Plan's Core Fund Balances, Loan fund Balance and Self-Directed Brokerage,

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

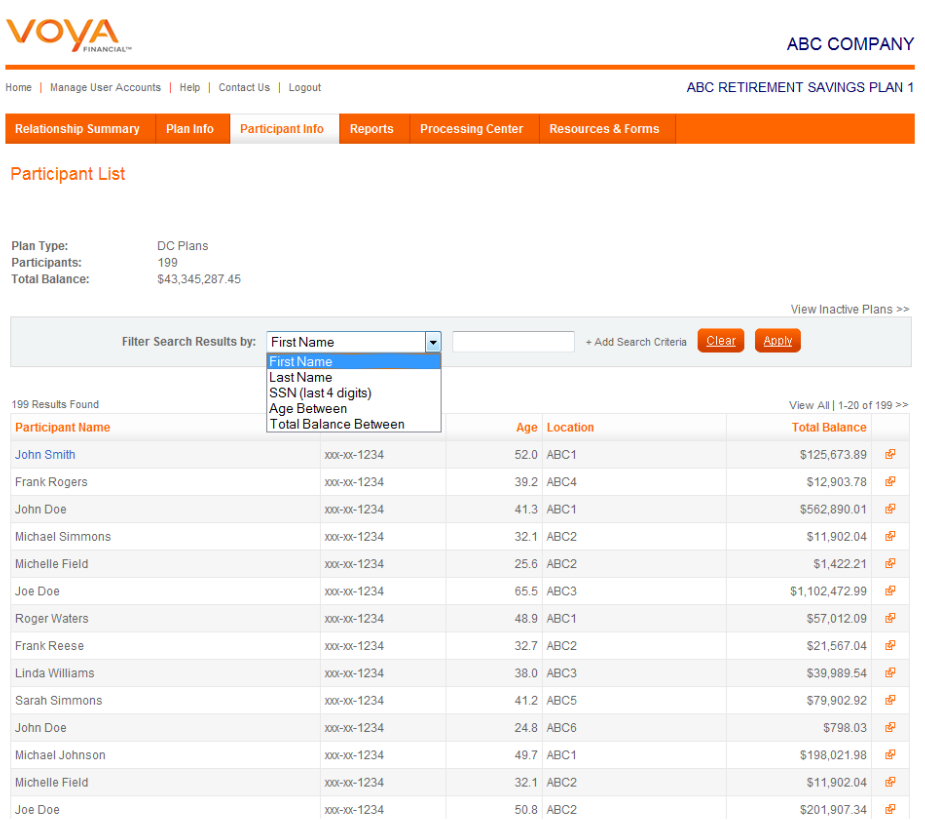
You can also View Plan Details or View All Participants.



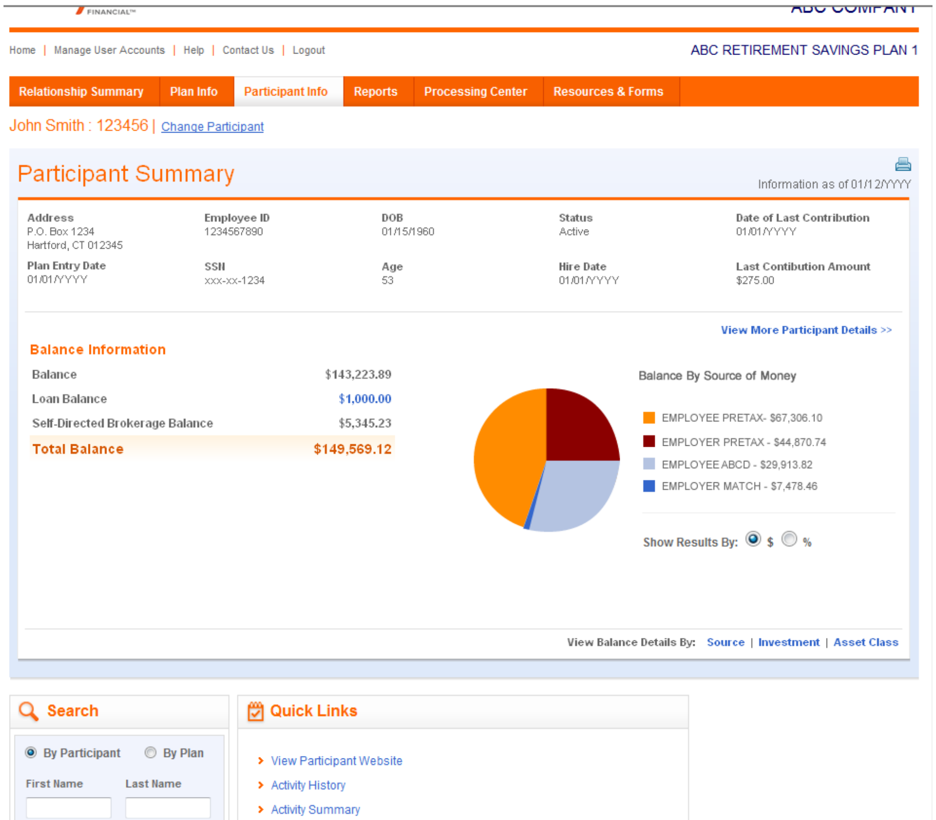
3. You can View All Participants by clicking on the View All Participants link or using the link 'Participant Info' on the top orange NAV bar.

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.

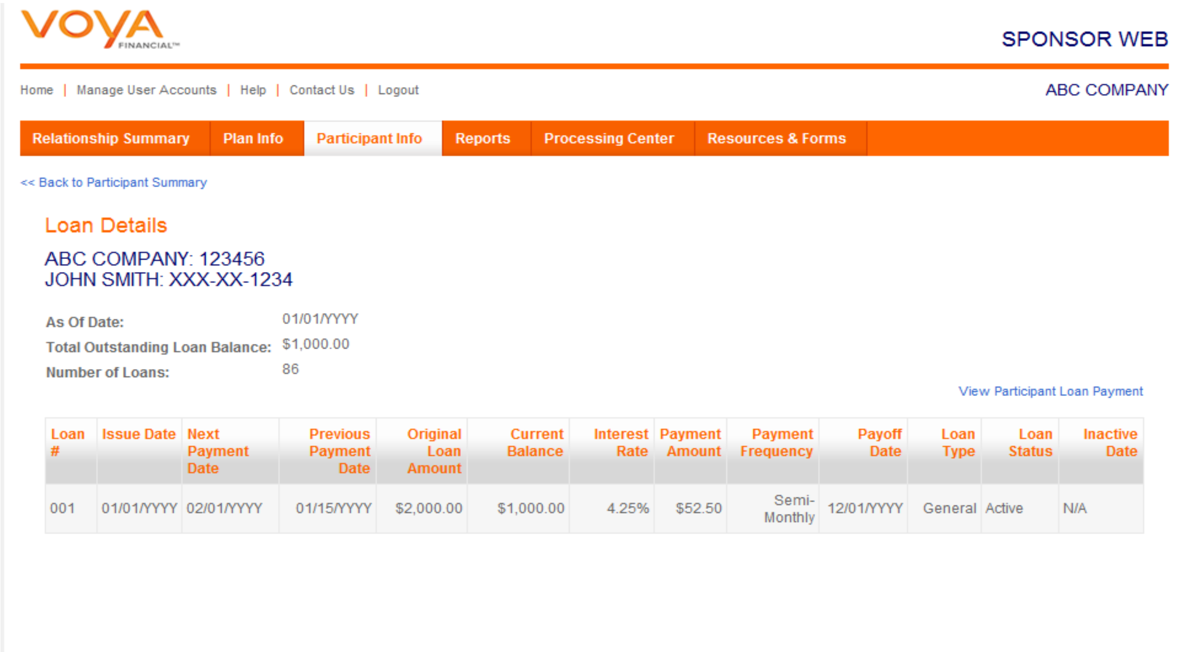
To view more details, click on the Participant's name to get to the Participant Summary Page.



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



5. 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.



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.

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

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/YYYY
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

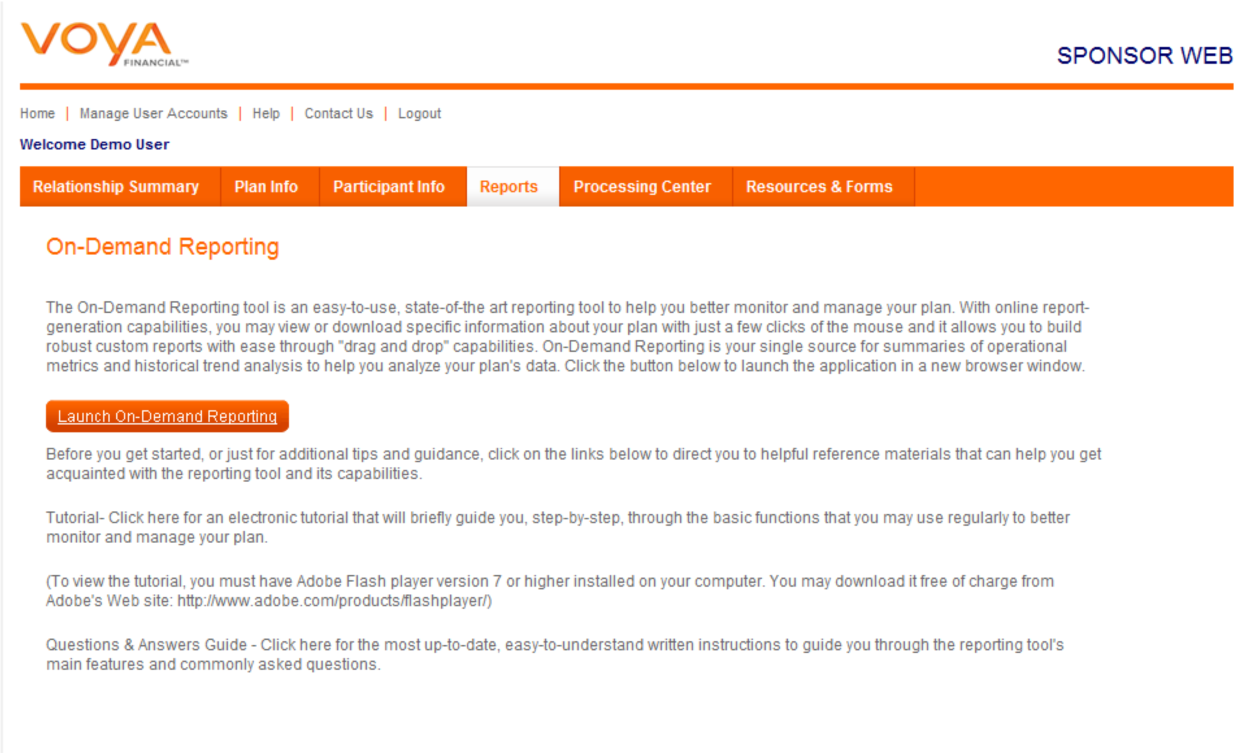
Investment Name	Percent
Fixed Account	25%
Solution 2035 Portfolio	25%
Solution 2045 Portfolio	15%
American Funds Washington Mutual Investors	15%
PIMCO Total Port - Initial Class	20%

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

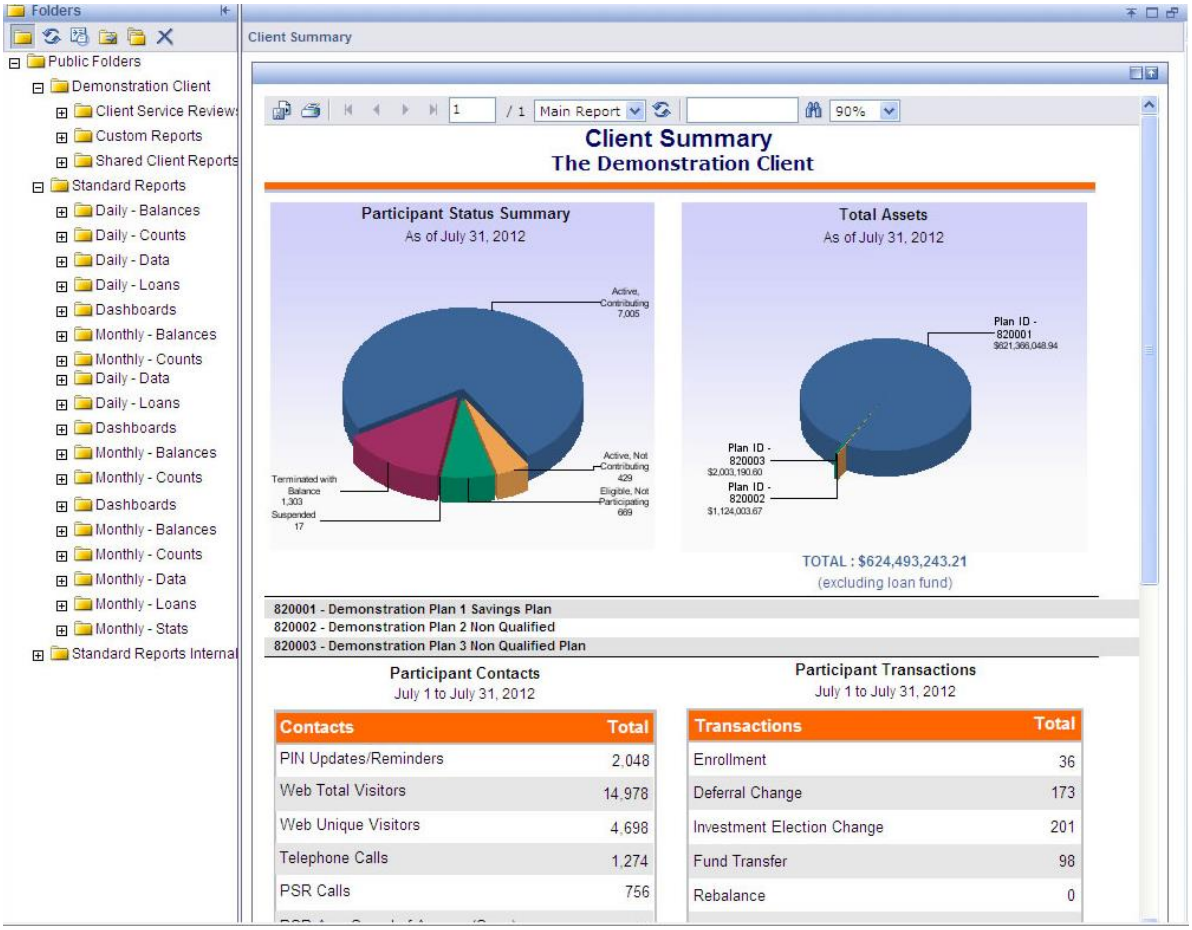
1. To access the On-Demand Reporting tool, click on the ‘Reports’ link in the top Orange NAV and Launch On-Demand Reporting.



2. 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.

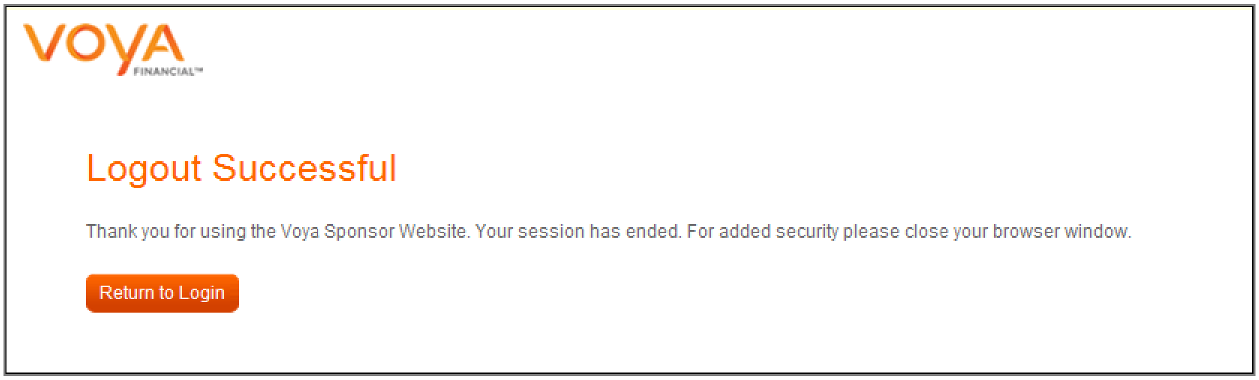
   Reports are identified as Daily or Monthly depending on the data pulled for each report. Daily reporting uses information as of the close of the prior business day and monthly reporting is run based on the last business day of the month. Some reports will prompt you for additional information before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

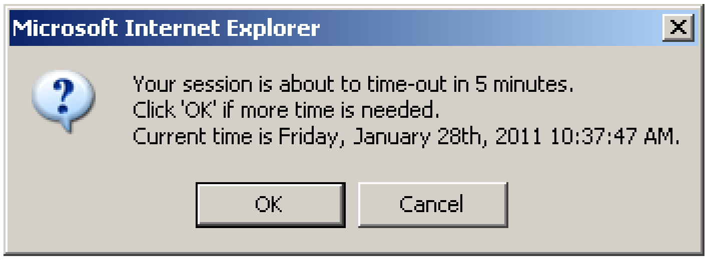
We also use a commercial product to run our own internal scans and publish Web-readable reports for management and audit reviews. The most significant purpose of the internal scan is to confirm that new firewalls were installed per the certification standard and as a check against new vulnerabilities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