



Voya Select Advantage IRA

A Mutual Fund Custodial Account for your retirement assets

PLAN | INVEST | PROTECT

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VOYA
FINANCIAL

Disclosures

You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through an individual retirement account carefully before investing. The prospectuses contain this and other information and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.

You should carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges or other important features before transferring assets. Consult your own legal and tax advisors regarding your situation.

Mutual Funds offered through an individual retirement account are considered long-term investments designed for retirement purposes. Withdrawals from a Traditional Individual Retirement Account (IRA) are generally subject to Federal income tax, except for withdrawals of any after-tax or nondeductible contributions. An IRS 10% premature distribution penalty tax will apply to all taxable distributions you receive before you reach age 59 ½, unless another statutory exemption applies. Taxable distributions may also be subject to State income tax. Contributions to a Roth Individual Retirement Account (Roth IRA) are made on an after-tax basis. Distributions of earnings from a Roth IRA are not subject to Federal income tax, provided that certain Internal Revenue Code requirements are met. Distributions that do not meet these requirements may be subject Federal income tax, including an additional 10% Federal penalty tax. Refer to your Voya Select Advantage Disclosure Statement for further information. Taxable distributions may also be subject to State income tax. Tax laws change frequently. Please consult your personal tax advisor regarding taxation. Account values fluctuate with the market conditions, and when redeemed the principal may be worth more or less than the original amount invested.

Voya Institutional Trust Company is the custodian for mutual fund custodial accounts distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a wholesaling or selling agreement. Recordkeeping services provided by Voya Retirement Insurance and Annuity Company (Windsor, CT). Administrative services provided by Venerable Insurance and Annuity Company (Des Moines, IA).

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

Other than the Voya companies identified, no other entities, whether distributing or listed on the material, are affiliated with the Voya® family of companies.

Life brings changes



- ✓ Job changes
- ✓ Rising healthcare
- ✓ Retirement

What impact will these events have on your retirement assets?

Different goals through life stages

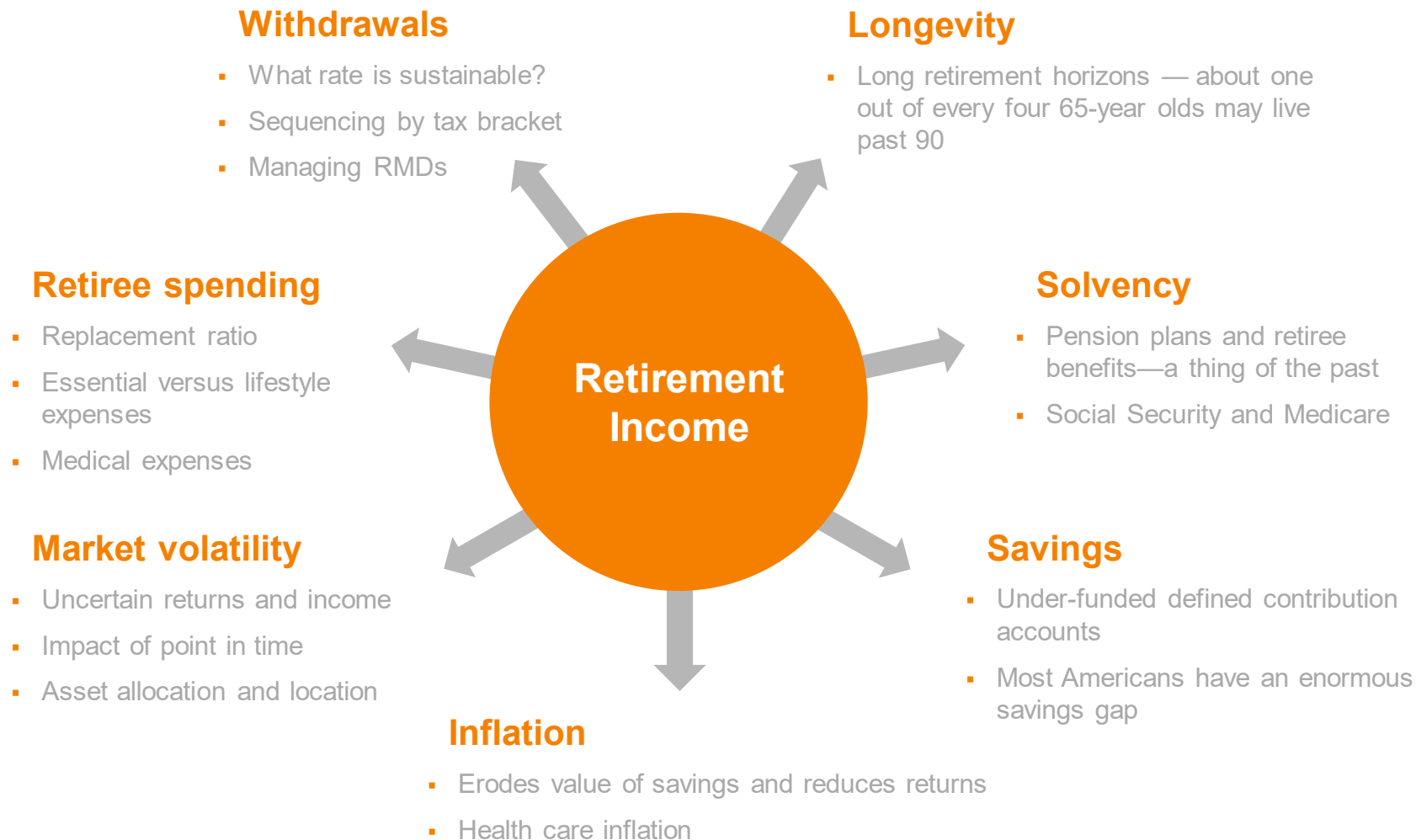
Before Retirement

- Accumulation
- Long-term growth
- Current savings
- Often provides time to recover
- Tax-deferred growth

After retirement

- Preservation of capital
- Current income
- Downturns immediately felt
- Required minimum distributions
- Tax implications

Retirees face numerous risks



Introducing Voya Select Advantage IRA

- **Options** - Freedom to choose from over 100 fund options
- **Access** to well-known fund managers in the industry
- **Easier** account management with quarterly statements and online account access

Freedom to choose

BLACKROCK®

VOYA®
FINANCIAL

PIMCO

 **Fidelity**
INVESTMENTS®

 **EatonVance**
Investment Managers


**AMERICAN
FUNDS®**
From Capital Group

Invest With Confidence
T.RowePrice 

 **IVY FUNDS®**
INVESTED 529 PLAN™


**FRANKLIN TEMPLETON
INVESTMENTS**

Multiple asset classes



Callan Periodic Table of Investment Returns

Annual Returns for Key Indices Ranked in Order of Performance (1999–2018)

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Non-U.S. Equity	Real Estate	U.S. Fixed Income	Non-U.S. Fixed Income	Emerging Market Equity	Real Estate	Emerging Market Equity	Real Estate	Emerging Market Equity	U.S. Fixed Income	Emerging Market Equity	Small Cap Equity	U.S. Fixed Income	Real Estate	Small Cap Equity	Real Estate	Large Cap Equity	Small Cap Equity	Emerging Market Equity	Cash Equivalent
27.92%	13.84%	8.43%	22.37%	55.82%	37.96%	34.00%	42.12%	39.38%	5.24%	78.51%	26.85%	7.84%	27.73%	38.82%	15.02%	1.38%	21.31%	37.28%	1.87%
Small Cap Equity	U.S. Fixed Income	High Yield	U.S. Fixed Income	Small Cap Equity	Emerging Market Equity	Real Estate	Emerging Market Equity	Non-U.S. Equity	Non-U.S. Fixed Income	High Yield	Real Estate	High Yield	Emerging Market Equity	Large Cap Equity	Large Cap Equity	U.S. Fixed Income	High Yield	Non-U.S. Equity	U.S. Fixed Income
21.26%	11.63%	5.28%	10.26%	47.25%	25.55%	15.35%	32.17%	12.44%	4.39%	58.21%	19.63%	4.98%	18.23%	32.39%	13.69%	0.55%	17.13%	24.21%	0.01%
Large Cap Equity	Cash Equivalent	Cash Equivalent	Real Estate	Real Estate	Non-U.S. Equity	Non-U.S. Equity	Non-U.S. Equity	Non-U.S. Fixed Income	Cash Equivalent	Real Estate	Emerging Market Equity	Non-U.S. Fixed Income	Non-U.S. Equity	Non-U.S. Equity	U.S. Fixed Income	Cash Equivalent	Large Cap Equity	Large Cap Equity	High Yield
21.04%	6.18%	4.42%	2.82%	40.69%	20.38%	14.47%	25.71%	11.03%	2.06%	37.13%	18.88%	4.36%	16.41%	21.02%	5.97%	0.05%	11.96%	21.83%	-2.08%
Real Estate	Small Cap Equity	Small Cap Equity	Cash Equivalent	Non-U.S. Equity	Small Cap Equity	Large Cap Equity	Small Cap Equity	U.S. Fixed Income	High Yield	Non-U.S. Equity	High Yield	Large Cap Equity	Small Cap Equity	High Yield	Small Cap Equity	Real Estate	Emerging Market Equity	Small Cap Equity	Non-U.S. Fixed Income
8.87%	-3.02%	2.49%	1.78%	39.42%	18.33%	4.91%	18.37%	6.97%	-26.16%	33.67%	15.12%	2.11%	16.35%	7.44%	4.89%	-0.79%	11.19%	14.65%	-2.15%
Cash Equivalent	Non-U.S. Fixed Income	Emerging Market Equity	High Yield	High Yield	Non-U.S. Fixed Income	Small Cap Equity	Large Cap Equity	Large Cap Equity	Small Cap Equity	Small Cap Equity	Large Cap Equity	Cash Equivalent	Large Cap Equity	Real Estate	High Yield	Non-U.S. Equity	Real Estate	Non-U.S. Fixed Income	Large Cap Equity
4.85%	-3.91%	-2.61%	-1.37%	28.97%	12.54%	4.55%	15.79%	5.49%	-33.79%	27.17%	15.06%	0.10%	16.00%	3.67%	2.45%	-3.04%	4.06%	10.51%	-4.38%
High Yield	High Yield	Non-U.S. Fixed Income	Emerging Market Equity	Large Cap Equity	High Yield	Cash Equivalent	High Yield	Cash Equivalent	Large Cap Equity	Large Cap Equity	Non-U.S. Equity	Small Cap Equity	High Yield	Cash Equivalent	Cash Equivalent	Small Cap Equity	Non-U.S. Equity	Real Estate	Real Estate
2.39%	-5.86%	-3.75%	-6.16%	28.68%	11.13%	3.07%	11.85%	5.00%	-37.00%	26.47%	8.95%	-4.18%	15.81%	0.07%	0.03%	-4.41%	2.75%	10.36%	-5.63%
U.S. Fixed Income	Large Cap Equity	Real Estate	Non-U.S. Equity	Non-U.S. Fixed Income	Large Cap Equity	High Yield	Non-U.S. Fixed Income	High Yield	Non-U.S. Equity	Non-U.S. Fixed Income	U.S. Fixed Income	Real Estate	U.S. Fixed Income	U.S. Fixed Income	Emerging Market Equity	High Yield	U.S. Fixed Income	High Yield	Small Cap Equity
-0.83%	-9.11%	-3.81%	-15.80%	19.36%	10.88%	2.74%	8.16%	1.87%	-43.56%	7.53%	6.54%	-6.46%	4.21%	-2.02%	-2.19%	-4.47%	2.65%	7.50%	-11.01%
Non-U.S. Fixed Income	Non-U.S. Equity	Large Cap Equity	Small Cap Equity	U.S. Fixed Income	U.S. Fixed Income	U.S. Fixed Income	Cash Equivalent	Small Cap Equity	Real Estate	U.S. Fixed Income	Non-U.S. Fixed Income	Non-U.S. Equity	Non-U.S. Fixed Income	Emerging Market Equity	Non-U.S. Fixed Income	Non-U.S. Fixed Income	Non-U.S. Fixed Income	U.S. Fixed Income	Non-U.S. Equity
-8.83%	-13.37%	-11.89%	-20.48%	4.10%	4.34%	2.43%	4.85%	-1.57%	-48.21%	5.93%	4.95%	-12.21%	4.09%	-2.60%	-3.09%	-6.02%	1.49%	3.54%	-14.09%
		Non-U.S. Equity	Large Cap Equity	Cash Equivalent	Cash Equivalent	Non-U.S. Fixed Income	U.S. Fixed Income	Real Estate	Emerging Market Equity	Cash Equivalent	Cash Equivalent	Emerging Market Equity	Cash Equivalent	Non-U.S. Fixed Income	Non-U.S. Equity	Emerging Market Equity	Cash Equivalent	Cash Equivalent	Emerging Market Equity
		-21.40%	-22.10%	1.15%	1.33%	-8.65%	4.33%	-7.39%	-53.33%	0.21%	0.13%	-18.42%	0.11%	-3.08%	-4.32%	-14.92%	0.33%	0.86%	-14.58%

The Callan Periodic Table of Investment Returns conveys the strong **case for diversification** across asset classes (stocks vs. bonds), investment styles (growth vs. value), capitalizations (large vs. small), and equity markets (U.S. vs. non-U.S.). The Table highlights the uncertainty inherent in all capital markets. Rankings change every year. Also noteworthy is the difference between absolute and relative performance, as returns for the top-performing asset class span a wide range over the past 20 years. © 2019 Callan Associates Inc.

The case for diversifying

2007	2008	2009
MSCI Emerging Markets 39.38%	Bloomberg Barclays Agg 5.24%	MSCI Emerging Markets 78.51%
MSCI World ex USA 12.44%	Bloomberg Barclays High Yield -26.16%	Bloomberg Barclays High Yield 58.21%
S&P 500 Growth 9.13%	Russell 2000 Value -28.92%	Russell 2000 Growth 34.47%
Russell 2000 Growth 7.05%	Russell 2000 -33.79%	MSCI World ex USA 33.67%
Bloomberg Barclays Agg 6.97%	S&P 500 Growth -34.92%	S&P 500 Growth 31.57%
S&P 500 5.49%	S&P 500 -37.00%	Russell 2000 27.17%
S&P 500 Value 1.99%	Russell 2000 Growth -38.54%	S&P 500 26.47%
Bloomberg Barclays High Yield 1.87%	S&P 500 Value -39.22%	S&P 500 Value 21.17%
Russell 2000 -1.57%	MSCI World ex USA -43.56%	Russell 2000 Value 20.58%
Russell 2000 Value -9.78%	MSCI Emerging Markets -53.33%	Bloomberg Barclays Agg 5.93%

Effective diversification requires combining assets that behave differently when held during changing economic or market conditions.

Callan Periodic Table of Investment Returns. © 2018 Callan Associates Inc.

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Bloomberg Barclays Agg 0.55%	S&P 500 Value 17.40%	MSCI World ex USA 24.21%
Russell 2000 Growth -1.38%	Bloomberg Barclays High Yield 17.13%	Russell 2000 Growth 22.17%
MSCI World ex USA -3.04%	S&P 500 11.96%	S&P 500 21.83%
S&P 500 Value -3.13%	Russell 2000 Growth 11.32%	S&P 500 Value 15.36%
Russell 2000 -4.41%	MSCI Emerging Markets 11.19%	Russell 2000 14.65%
Bloomberg Barclays High Yield -4.47%	S&P 500 Growth 6.89%	Russell 2000 Value 7.84%
Russell 2000 Value -7.47%	MSCI World ex USA 2.75%	Bloomberg Barclays High Yield 7.50%
MSCI Emerging Markets -14.92%	Bloomberg Barclays Agg 2.65%	Bloomberg Barclays 3.54%

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MSCI Emerging Markets -14.92%	Bloomberg Barclays Agg 2.65%	Bloomberg Barclays 3.54%

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Invest for minimal fees*

- No front-end loads
- No back-end fees
- No transaction fees**
- No deferred sales charges
- No transfer-out fees

*Accounts with values less than \$15,000 will incur a \$50 annual maintenance fee. An annual recordkeeping fee of 0.50%-0.60% applies to all accounts. Fund operating expenses also apply.

**Transfers are subject to Voya's Excessive Trading Policy. Please read the disclosure document for more details.

Additional features

- Dollar Cost Averaging*
- Automatic Rebalancing*
- Fund Reallocation
- Online Contributions

* Dollar cost averaging is available for a minimum of a 3 month period. Automatic Asset Rebalancing and Dollar Cost Averaging cannot be elected together. Having one of these features prohibits the election of the other. The above strategies neither ensure an investment in mutual funds will profit nor guarantee against a loss.

Dollar Cost Averaging

These savings can add up over time.

Month	Amount Invested	Share Price	Shares Purchased
January	\$1,000	\$15.00	66.67
February	\$1,000	\$14.00	71.43
March	\$1,000	\$11.00	90.91
April	\$1,000	\$12.00	83.33
May	\$1,000	\$13.00	76.92
June	\$1,000	\$15.00	66.67
Total	\$6,000	\$80.00	455.93

Ave. share price: \$13.33

Ave. cost/share: \$13.16


Savings = \$0.17/share

For illustrative purposes only; not intended to show the actual performance or price of any product. Dollar-cost averaging is a periodic investment program that cannot guarantee a profit or protect against a loss in a declining market. Periodic investment programs can help you avoid the possibility of investing all of your money at the wrong time – when prices may be at their highest. Periodic investing involves continuous investment in securities, regardless of fluctuating price levels in securities. As a result, you should consider your financial ability to continue to participate in this program during periods of low price levels.

Automatic Rebalancing

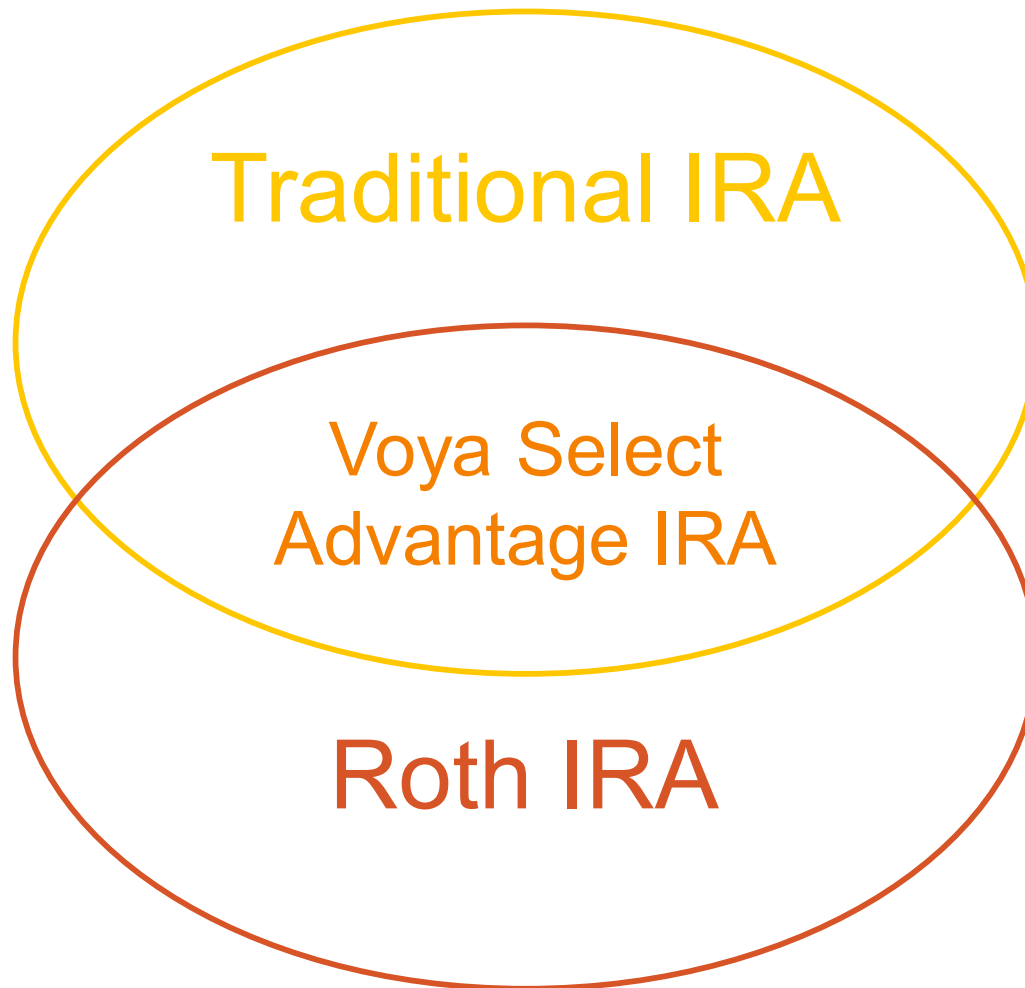
Helps your investment portfolio stay in line with your risk tolerance.

Investment Option	Investment Allocation		Investment Balance Before Reallocation		Investment Balance After Reallocation	
Investment 1	\$1,000	20%	\$975	15%	\$1,300	20%
Investment 2	\$1,000	20%	\$1,625	25%	\$1,300	20%
Investment 3	\$1,000	20%	\$1,950	30%	\$1,300	20%
Investment 4	\$1,000	20%	\$1,430	22%	\$1,300	20%
Investment 5	\$1,000	20%	\$520	8%	\$1,300	20%
Total	\$5,000	100%	\$6,500	100%	\$6,500	100%



This hypothetical example shows how rebalancing works by dividing your assets into five parts and showing how market conditions affect those investments. The “Investment Balance After Reallocation” shows how your balance returns to the original allocation.

Traditional IRA vs. Roth IRA



Terms to know

- **Tax-deferred Growth** – You don't pay current income taxes on earnings until you withdraw money – generally, when you retire. At that time, you may be in a lower tax bracket.
- **Pre-tax Contributions** – With a Traditional IRA, your contributions are made before taxes – so you don't pay any taxes until you withdraw money. This reduces your current taxable income.
- **Tax-free Growth** – You pay no taxes on investment growth, even when you withdraw money.

Neither Voya, its affiliated companies or representatives offer legal or tax advice. Consult with your tax and legal advisors regarding your individual situation.

Case Study: Traditional IRA



Jeff

- 57 years old
- \$100,000 401(k) rollover
- Wants to keep tax-deferred status
- Wants to diversify his assets

His choice . . .

Traditional Voya Select Advantage IRA

- Pay taxes when withdrawals begin
- Continue tax-deferred status

Before considering an IRA rollover, you and your financial adviser should carefully consider other options available, including: leaving money in your current retirement plan, rolling assets into the new employer plan, if available, or cashing out the account value.

Case Study: Roth IRA



- 35 years old
- \$32,000 Traditional IRA
- Wants power to choose investments
- Is considering advantages of Roth IRA
- Wants to continue contributions to her IRA

Her choice . . .

Roth Voya Select Advantage IRA

- Funded with after tax money
- Potential to grow assets tax-free
- Taxes are due at time of conversion

Contribution limits

	2020 Max Contribution
401(k), 403(b), 457 contribution (age 50+ catch-up contribution)	\$19,500 (\$6,500)
IRA and Roth IRA contributions (age 50+ catch-up contribution)	\$6,000 (\$1,000)
SEP IRA annual additions (Maximum compensation considered is \$285,000)	\$57,000
SIMPLE IRA salary deferral amount (age 50+ catch-up contribution)	\$13,500 (\$3,000)

Facts at-a-glance

Account types available:

- Traditional IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA

Minimum Contributions:

- \$2,500 minimum initial contribution, rollover, or transfer*
- \$1,000 minimum for additional contributions
- \$50 minimum automatic monthly investments

*Minimum contribution waived for SEP/SIMPLE Plans

Facts at-a-glance

Annual Record Keeping Fee:

- 0.60% \$0 to \$49,999
- 0.55% \$50,000 to \$99,999
- 0.50% \$100,000 to above

Fund operating expenses also apply. Fees are deducted quarterly.

Annual Maintenance Fee*:

- \$50 \$0 to \$14,999
- \$0 \$15,000 and over

Fee will be assessed annually or at the time of account closure.

*Maintenance fee waived for SEP/SIMPLE plans with assets of \$250,000 or more.

Voya Select Advantage IRA provides:

- Low cost way to access multiple well known fund companies
- A diversified mix of management styles
- Flexibility to change your investment options
- Tax deferred growth
- Access to your money, if you need it



Thank you.



Helping you grow, protect and enjoy your Orange Money®