

## A New Era for Retirement:

Retirement today has been fundamentally redefined. With record numbers of Americans reaching retirement age, longer life spans, the uncertain future of Social Security and the decline of traditional pension plans, individuals are assuming increased responsibility for building and eventually generating their retirement income.

In this new landscape, many Americans are uncertain about how to address the critical aspect of planning for retirement income. Research from Voya Financial underscores this uncertainty:

- ❑ More than one-third (**36%**) of individuals believe **\$500,000 or less** is enough to provide them with a comfortable level of retirement income...or else they **don't know** how much is needed.<sup>1</sup>
- ❑ Nearly the same amount (**37%**) believe they are **likely to run out** of their retirement savings.<sup>2</sup>
- ❑ More Americans know how to **change a flat tire (59%)** than know where their retirement income will come from (**38%**).<sup>2</sup>
- ❑ More than half (**53%**) of individuals **don't know** how their current savings translates into future monthly income in retirement.<sup>3</sup>

## Shifting the Mindset: From Accumulation to Income

Voya Financial is focused on **changing the way** individuals think about their retirement savings — from an “accumulation-only” mindset to an **income replacement** mindset.

**FROM:**



How much  
**DO** I have?



**TO:**



How much  
**WILL** I have?

*Lots and lot  
and lots and lots  
and lots of text*

**TEXT-HEAVY**  
Content



**VISUALLY**  
Engaging



Defined  
**CONTRIBUTION**



Defined  
**OUTCOME**

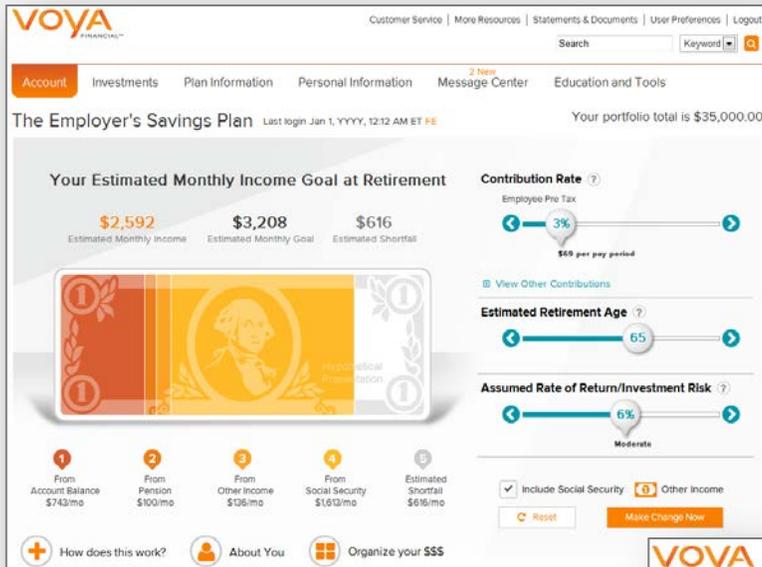
<sup>1</sup> Voya Financial online poll of 2,400 consumers, conducted June 2013

<sup>2</sup> Voya Financial phone-based survey of 900 adults ages 30+, conducted June 2013

<sup>3</sup> Voya Financial online poll of 300 consumers, conducted July 2014

## Leading the Transformation: myOrangeMoney

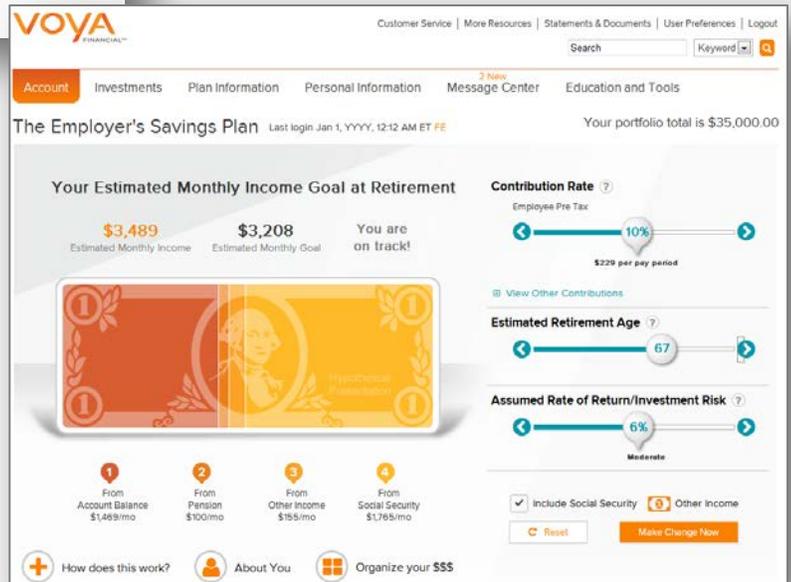
Voya is leading this transformation with **myOrangeMoney**. This latest addition to Voya's suite of retirement readiness capabilities transforms the way individuals manage, engage and interact with their retirement account. Instead of simply showing consumers their accumulated balance as the main component of their online account, **myOrangeMoney** prominently illustrates their savings as **future monthly income** and the progress they are making towards their personal goals.



After an account holder enters their age and annual income, a large dollar bill appears, showing their savings as estimated future monthly income. The bill prominently functions as a virtual command center for retirement account decision-making.

As they view and interact with **myOrangeMoney**, a portion of the dollar bill appears in orange, representing retirement income needs that could be met based on current saving and investing activity. The rest of the bill shows the gap that exists in reaching their retirement income goal.

A series of sliders lets an individual adjust their savings, investing and retirement age assumptions. For example, increasing contributions or delaying their expected retirement date instantly shows how they can reduce their gap — and increase their orange retirement income dollars.



## Mission & Vision:

Voya Financial is committed to delivering on its vision to be **America's Retirement Company™** and its mission to make a secure financial future possible — one person, one family, one institution at a time.

For more information, visit <http://voya.com>. Follow Voya Financial on [Facebook](#) and Twitter [@Voya](#).