



Dear Valued Client,

On behalf of Voya, we hope that you, your family, and your co-workers are safe and healthy. These are anxious times for us all, as the global events of recent weeks impact our personal and professional lives. We understand many business leaders have concerns about the challenges of adapting to the current environment, and many American workers are faced with mounting bills at a time when compensation may be affected by reduced hours, furloughs or layoffs.

We are grateful for the emergency relief being provided to business owners and Americans in the Coronavirus Aid Relief and Economic Security (CARES) Act. As our nation works together to address the many challenges that COVID-19 has created, we want to do our part to help our customers, and all Americans, manage through this difficult situation.

While we continue to encourage plan participants to stay the course, remain invested and contribute to their retirement plan, we appreciate this is a challenging situation and some participants may need access to their money. To that end, for plans that permit the following distributions and loans, Voya will:

- **Credit participant accounts an amount equal to the Hardship or Unforeseen Emergency Withdrawal Distribution Fee** for new distributions processed between April 1 and September 30, 2020.
- **Credit participant accounts an amount equal to the Loan Initiation Fee** for new loans processed between April 1 and September 30, 2020 (including loans qualifying for special treatment under the CARES Act). Please note: loans will reduce account balances, may impact withdrawal values and limit participation in future growth potential. Other restrictions may apply.
- **Credit to participant accounts an amount equal to Coronavirus Related Distribution (CRD) fee for CRDs** processed between April 1 and September 30, 2020.

Click below to access our Resource Hub where you will find additional content including the press release, a fact sheet describing the fee credit process for participants and a participant email.

[Resource Hub](#)

At Voya, we believe the right thing to do is to help individuals when they need it most. We hope the fee credits will help your participants during these challenging times.

Thank you for your business. Together, we will get through this crisis.



Charles Nelson
CEO, Retirement &
Employee Benefits



Heather H. Lavalley,
President, Tax Exempt
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William S. Harmon,
President, Corporate
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