



Voya Retirement Insurance and Annuity Company ('VRIAC')
Voya Institutional Plan Services, LLC ('VIPS')
Members of the Voya family of companies
PO Box 990063
Hartford, CT 06199-0063

www.voyaretirementplans.com

NAME
ADDRESS 1
ADDRESS 2
CITY, STATE, ZIP

Plan Number: ABC1234
Plan Name: ABC PLAN

We have generated the enclosed materials in response to your request to make a withdrawal from your account. These documents were prepared based on the plan provisions in effect, your account status and the information provided as of MM/DD/20YY.

Please give careful consideration to your decision to withdraw funds from your account -- **once processed, your distribution cannot be returned for cancellation.**

If you decide not to apply for this withdrawal, no further action is required -- your account has not been affected and we will not follow-up on your original request. You should properly dispose of or destroy this paperwork because it contains non-public sensitive information. (NOTE: Applications that we have not received within 90 days from your initial request will not be accepted. If you decide to take your withdrawal benefits after 90 days from the date of this letter, please contact your plan sponsor to reinitiate your request.)

To complete your request, follow these easy steps:

Step 1- Review the enclosed documents carefully. It is important that you understand the terms and conditions, which apply to taking a withdrawal from your account.

If you have any questions about the enclosed documents, the withdrawal options available to you, or if you wish to make changes to your original withdrawal request (e.g., the amount or type), please contact your plan sponsor.

Step 2- Sign and date the following paperwork:

Withdrawal Request

Your written request to withdraw money from your account.

You were provided with the Notice Of Your Right To Defer Distribution and the Special Tax Notice at the time you requested this distribution. If you would like to review these documents again, before submitting your withdrawal request, the document is available at: www.voyaretirementplans.com/taxnotice OR please contact your plan Sponsor.

You may wish to consult a professional tax advisor before making an election to change your payment of benefits.

Step 3- To obtain approval for your request, please follow the instructions provided on the enclosed request form in the Account Holder Authorized Signature and Tax Withholding Certification section.

Payment Information

Disbursements will only be made payable to the participant, the participant's beneficiary (in the event of a death), an alternate payee (in the event of divorce or separation) or another investment provider or custodian (in the event of a transfer/rollover). We will not honor a request to pay another party.

We reserve the right to directly or through a third party recover any payments made in excess of amounts to which you are entitled under the terms of the Plan, regardless of the method of payment.

Please make a copy of these documents for your records.

WITHDRAWAL REQUEST

Voya Retirement Insurance and Annuity Company ('VRIAC')
Voya Institutional Plan Services, LLC ('VIPS')
Members of the Voya family of companies
PO Box 990063
Hartford, CT 06199-0063



As used on this form, the term 'Voya', 'Company', 'we', 'us' or 'our' refer to VRIAC or VIPS acting as your plan's funding agent and/or administrative services provider. Contact us for more information.

GOOD ORDER

Good order is receipt by Voya of your request accurately and entirely completed, including any required supporting documentation, to validate your eligibility for this withdrawal. If your request is approved, it will be processed and payment will be sent within seven (7) calendar days of the receipt of the completed withdrawal request in good order. A corresponding transaction confirmation will be generated. Paperwork not received in good order, as determined by Voya, the Plan Sponsor, and/or an authorized representative of the Plan may be returned to you for correction and will be processed upon resubmission in good order at our designated locations.

PLAN INFORMATION

Plan Name ABC PLAN Plan # ABC1234

ACCOUNT HOLDER INFORMATION

Account Holder Name NAME
Street Address ADDRESS PO Box
City CITY State XX ZIP 12345 Primary Phone

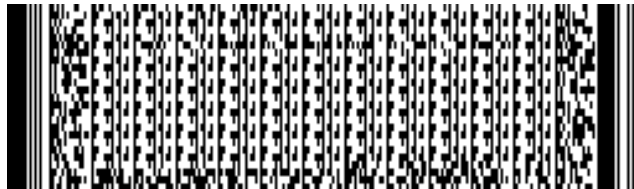
TAX RESIDENCY INFORMATION

- [X] U.S. Citizen/U.S. Resident Alien
[] Under penalties of perjury, I certify that I am a Non-Resident Alien and my country of residence is . The amount paid to you will be subject to 30% withholding, unless you submit an IRS Form W-8, and are entitled to claim a reduced rate of withholding under the applicable U.S. tax treaty.

Note: if you are a Non-Resident Alien with a U.S. address claiming treaty benefits on your Form W-8, please include a letter of explanation for the reason you have a U.S. address along with supporting documentation such as a copy of a passport or other government ID issued by your foreign country of residence.

Non Resident Alien Tax Information (only applies if you're a Non Resident Alien):

- [] Withhold the default 30% federal taxes
[] Withhold the applicable tax treaty rate which is less than the 30% default federal taxes. Form W-8 is required.



ROLLOVER ELECTION

Rollover \$ _____ or _____ % of your

- Taxable Balance or Taxable and non-taxable balance

Any amount not eligible for rollover will be paid in a cash distribution directly to you.

- Rollover to Voya IRA: Traditional IRA or Roth IRA

Choose Contract Below:

- B-Voya Funds
- F-Voya Rollover Choice NY
- L-Voya Renuity
- P-Voya Express Fixed Annuity
- R-Voya Fixed Design
- T-Voya Express VA
- Voya Choice IRA
- Voya Select Advantage
- Voya Select Rate
- C-Voya Golden Select Prd Suite
- J-Voya NY Golden Slct PD Suite
- N- Voya Express Mutual Fund
- Q-Voya Secure Index Products
- R/O Qualified Plan - Omni
- U-Voya Flex income
- Voya Guaranteed Choice
- Voya Select Multi 5/7
- E-Voya Rollover Choice
- K-Voya Pen IRA
- O-Voya Rollover Advantage
- Quintaflex
- SingleSaver
- V-Voya Pershing Brokerage
- Voya Premier
- Voya Select Opportunities

- Rollover to IRA at another Financial Carrier: Traditional IRA or Roth IRA

- Rollover to Qualified Plan

After-tax amounts can be directly rolled from a 401(a), 401(k), or a 403(b) plan into a 401(a), 401(k), or 403(b) plan or a traditional IRA that accepts after-tax amounts.

If you have elected to rollover all or a portion of your account to a single or multiple Voya IRA accounts, your rollover disbursement(s) will not be considered in good order and cannot be processed until all of your new accounts are established.

If this distribution is processed in a calendar year that a Required Minimum Distribution (RMD) is due and you have not yet satisfied your RMD from this account for the current year, please be aware of the following: If you are taking a cash distribution, the cash distribution will go towards the amount necessary to satisfy the RMD. If you are transferring or rolling over assets, the transfer/rollover amount will be reduced by the amount needed to satisfy the RMD, and paid to you as a cash distribution. Note: RMD amounts are not rollover eligible.

PAYEE INSTRUCTIONS FOR ROLLOVER OR TRANSFER**Payment Instructions**

Check is to be made payable to _____

For the benefit of _____ Account # _____

Mailing Instructions:

Street Address _____

City _____ State _____ ZIP _____

By making this election, the Account Holder acknowledges Voya is not responsible for the application of rollover amounts by the recipient IRA or eligible retirement plan. **I understand I am responsible for making all necessary arrangements with the recipient financial institution, including the completion of any necessary applications, enrollments or other paperwork, before requesting this direct rollover.**

If your benefit payment is not accepted by the recipient financial institution and returned to Voya, we will credit your account as of the date such amount is received in good order and you will have to submit a new benefit payment election. Note: Amounts directly rolled to a Roth IRA cannot be returned to an eligible retirement plan at Voya. We are not responsible for any lost investment opportunities that may result from a failed direct rollover.

TAX WITHHOLDING**Federal Withholding** (not applicable to amounts rolled over)

- Standard federal withholding will apply
- Standard federal withholding along with an additional \$ _____ or _____ %
- I do not want federal income tax withheld from the RMD portion of this payment.

(Note: Standard Withholding will apply to any additional distribution amounts)

State Withholding (not applicable to amounts rolled over).

State income tax withholding may be withheld from your distribution. Certain states base your withholding election on your federal withholding election. (See attached State Income Tax Withholding Notification.) In the event you live in one of those states, your distribution will be subject to state income tax withholding.

Resident state for tax purposes XX

- I do not want state income tax withheld from this payment
- State withholding \$ _____ or _____ %

DELIVERY OPTIONS

- Withdrawal requested in cash will be deposited directly into my bank account. The rollover amount will be mailed through regular U.S. mail.
- Withdrawal will be sent by expedited delivery for a fee of \$50.00 that will be charged to my account.
- Withdrawal will be mailed through regular U.S. mail.

If you now decide to have a withdrawal deposited directly into your bank account you need to complete the information below; and by doing so you authorize Voya to initiate an electronic funds transfer (EFT). The electronic deposit is immediately available for use once the transfer is completed. The Company does not charge you for this service; the payment is typically completed within 3-4 business days where ACH information is already on file.

Please verify the correct ABA routing number with your bank. If the electronic deposit cannot be completed using the information provided below, we will issue and mail a check to you.

The EFT information must be clear and complete. If we are unable to read the instructions, in order to expedite the request, the payment will be made by check.

EFT will not deposit to a third party account.
EFT cannot be made outside of the U.S.

Account Type: Checking Savings Account

ABA Routing # (9 digits, verify with your bank) _____

Bank Account # _____

TAXPAYER CERTIFICATION

Under penalties of perjury, I certify that:

1. The number on this form is my correct taxpayer identification number; and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (including U.S. resident alien).

ACCOUNT HOLDER AUTHORIZED SIGNATURE AND TAX WITHHOLDING CERTIFICATION

Under penalties of perjury, I declare that I have examined the tax withholding for state and federal purposes and to the best of my knowledge and belief it is true, correct and complete, including state and federal opt out elections, as applicable.

I declare that, to the best of my belief, the information on this form is true, correct and complete. It is understood that the furnishing of this form by the Company does not constitute an admission that there is any benefit due to me. I certify that I have received and understand the Notice of Your Right to Defer and the Special Tax Notice and, if applicable, waive the 30 day notice requirement. I understand that any loan must be repaid prior to withdrawal or be subject to applicable taxes and penalties.

The Account Holder must sign and date this section. (If signature or date is missing, this request will not be processed.)

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Account Holder Signature: _____ Date Signed (required) _____

Account Holder SSN (required): _____

Mail or fax the completed Withdrawal Request form to:

Voya
PO Box 990063
Hartford, CT 06199-0063
Fax: 1-800-643-8143

STATE INCOME TAX WITHHOLDING NOTIFICATION

401, 403(b), 408 and Governmental 457 Plan Distribution

Voya Retirement Insurance and Annuity Company
(‘VRIAC’)

Voya Institutional Plan Services, LLC (‘VIPS’)

Members of the Voya family of companies

PO Box 990063

Hartford, CT 06199-0063



NOTIFICATION

If you are a resident of Arkansas, California, Delaware, District of Columbia, Georgia, Iowa, Kansas, Maine, Maryland¹, Massachusetts, Michigan, Nebraska², North Carolina³, Oklahoma, Oregon, Vermont, or Virginia¹, your state requires state income tax withholding on the taxable portion of your distribution from your 401, 403(b), 408 Individual Retirement or Governmental 457 Plan. This state income tax withholding is in addition to the mandatory 20% (or, in some cases, 10%) federal income tax withholding. Please note, when a state cost basis differs from federal, the federal cost basis will be used in determining taxability for state income tax withholding purposes.

- If you are a resident of **California** or **Oregon** state income tax withholding will be calculated **unless** you elect "out" of state income tax withholding.
- If you are a resident of **Arkansas**, **North Carolina**³ or **Vermont**, state withholding will be automatically calculated when federal income tax withholding applies. If you do not elect "out" of 10% federal income tax withholding, you can still choose to elect out of state withholding. Requesting North Carolina withholding over mandatory amounts requires their Form NC-4P, Withholding Certificate for Pension or Annuity Payments.
- If you are a resident of **Iowa**, **Maine**, **Massachusetts**, **Nebraska**², or **Oklahoma**, state income tax withholding will be automatically calculated as these states do not allow an election "out" of state income tax withholding when federal income tax withholding applies.
- If you are a resident of **Delaware**, **Kansas** or **Maryland**¹ and are subject to mandatory 20% federal income tax withholding, state income tax withholding will be automatically calculated. State withholding is not required when 10% federal income tax withholding applies.
- If you are a resident of **Virginia**¹ or **Michigan**, state income tax withholding will be calculated automatically **unless** you meet certain criteria and claim an exemption from withholding. To claim an exemption or to request withholding over mandatory amounts, complete Form VA-4P for Virginia or Form MI-W4P for Michigan, and return the appropriate form to us with, and to the same designated location as, your Withdrawal Request.
- If you are a resident of the **District of Columbia** and are receiving a total distribution of your account balance, state income tax withholding will be automatically calculated. State withholding is not required for partial distributions.
- If you are a resident of **Georgia** and are receiving periodic payments, state income tax withholding will be automatically calculated unless you elect out.
- If you are a resident of Connecticut and are receiving partial non-periodic payments, state income tax withholding will be taken at the highest marginal rate unless you claim exemption from withholding or request additional withholding by completing Form CT-W4P. If you are receiving a total payment of your account balance, state income tax withholding will be taken at the highest marginal rate unless you request additional withholding by completing Form CT-W4P. You cannot claim exemption from withholding for a total payment. If you are receiving a periodic payment, state income tax withholding will be taken at the highest marginal rate unless you complete Form CT-W4P. Form CT-W4P must be returned to us with, and to the same designated location as, your Withdrawal Request.

¹Maryland and Virginia state income tax withholding is not required for distributions from 408 Plans.

²Nebraska state income tax withholding is not required for premature distributions from 408 Plans.

³North Carolina does not apply to distributions from NC state and local government or federal retirement systems for those vested as of 8/12/89.