

REQUEST TO MAKE-UP SALARY CONTRIBUTIONS To Your Employer-Sponsored Retirement Plan Following a Uniformed Service Leave of Absence

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 your plan's funding agent and/or administrative services provider. That entity is either VRIAC or VIPS. Contact us for more information.

BACKGROUND

The Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) provides members of the uniformed services with certain rights regarding employment, retirement and pension benefits and health benefit coverage. USERRA protects employees who leave for and return from uniformed service generally within a five-year period, if certain requirements are met.

Protections provided by USERRA: If employee contributions are required or permitted under the plan, the employee has a period equal to 3 times the period of military service or 5 years, whichever ends first, to make-up contributions. If the employee makes up contributions, the employer must contribute any matching contributions that are due. If additional non-matching employer contributions are made to the Plan, the employer must credit the accounts of returning employees with the employer contribution the employee would have received during the period of military service.

The employee's make-up contributions are taken into account for the year attributed, not in the year made. The contribution limit for a year will be reduced by any deferrals an employee made out of differential pay.

Additional Resources: Information for both employees and employers is available on the Department of Labor's Employee Web site at www.dol.gov/compliance/laws/comp-userra.htm.

TERMS AND CONDITIONS

To qualify for USERRA benefits, you must meet the following conditions:

1. You gave your employer advance written or verbal notice of the uniformed service.
2. You were eligible to contribute to the plan, but did not make the maximum annual contribution due to the uniformed service. Note that you must reduce this amount by any contributions you made from differential pay while in military service.
3. You had no more than 5 years of total absence from employment due to uniformed service. This rule is subject to certain exceptions.
4. You were not discharged from uniformed service under dishonorable or other punitive conditions. In addition, you must re-apply for employment in a timely manner under the following rules (*some exceptions may apply*):
 - Service of less than 31 days:
 - Generally, by the beginning of the first regularly scheduled work period after the end of duty, plus time required to return home safely and an eight hour rest period
 - Service of 31 to 180 days:
 - Generally, 14 days after completion of military service
 - Service of 181 days or more, generally, 90 days after completion of military service
 - Service-connected injury or illness, up to two years
5. You are permitted to make up contributions within a period not to exceed 3 times the length of uniformed service or 5 years from the date you are reemployed by your employer, whichever ends first. If you choose to start and stop contributions, the period of time to make up contributions cannot be extended, unless an exception is permitted (*e.g., in situations where you are required to return to uniformed service prior to completion of the make up period*).
6. You may make contributions subject to applicable limits. (*See pages 2 - 5 for an explanation of those limits.*)
7. Make-up contributions must be made through payroll deduction after you have returned to employment (*e.g., personal check is not acceptable*).
8. Neither your employer nor Voya is required to credit forfeitures or earnings on the contributions that could have been allocated had you not had uniformed service.
9. If your plan permits designated Roth contributions and you elect to contribute designated Roth contributions as make-up contributions, you must identify the year for which the designated Roth contribution is attributable.

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INITIATING UNIFORMED SERVICES MAKE-UP CONTRIBUTIONS

To make up contributions to the plan that were not made due to a uniformed service leave of absence, you must do the following:

1. Complete this paperwork to determine the amount of your make-up contributions. Attach a copy of your military orders (showing the beginning and ending dates of your uniformed service).
2. Complete a participation agreement or salary deferral agreement. Indicate how much of the new contribution amount is for uniformed services make-up contributions.
3. Carefully read, sign and date all paperwork.
4. Return completed paperwork to your employer for approval. Your employer will review your paperwork to ensure that it is in good order. If it is not, it will be returned to you for correction and will be processed upon re-submission in good order.

CALCULATING MAKE-UP CONTRIBUTIONS

For purposes of calculating the make-up contributions, use the amount that you could have deferred to your 401(k), 403(b) or 457(b) plan had you not had uniformed service. Be sure to take into account any amounts contributed from your differential pay. The contribution limits for the year(s) in which the uniformed service leave occurred apply.

Annual Deferral Limits

Year	Annual Contribution Limit	Age 50+ Catch-up Limit ¹ (If available under your plan.)
2008	\$15,500	+ \$5,000
2009	\$16,500	+ \$5,500
2010	\$16,500	+ \$5,500
2011	\$16,500	+ \$5,500
2012	\$17,000	+ \$5,500
2013	\$17,500	+ \$5,500
2014	\$17,500	+ \$5,500

¹The Age 50+ Catch-up is available to participants in 401(k), 403(b) and governmental 457(b) plans once the annual deferral limit has been satisfied and if permitted under your plan. The Age 50+ catch up is not available to not-for-profit 457 plan participants.

IRS rules require that a 403(b) plan participant who is eligible for both the 15 Years of Service Catch-up and the Age 50+ Catch-up in the same tax year contribute the full amount available under that catch-up before contributing under the Age 50+ Catch-up in that tax year.

IRS rules require that a governmental 457(b) participant who is both eligible for the Special 457 Catch-up and the Age 50+ Catch-up in the same tax year cannot use both catch-ups in the same tax year. IRS rules permit such a participant to contribute using the catch-up the results in the greater amount for that year.

Available Make-up Contributions For 401(k) Plans

Tax Year	Eligible to Contribute (Y or N)	Actual Amount Deferred (A)	Annual Deferral Limit for That Tax Year (B) (see chart above)	Age 50+ Catch-up for That Tax Year, if Applicable (C) (see chart above)	Available Make-up Contribution Amount (B+C)-A
		\$	\$	\$	\$

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CALCULATING MAKE-UP CONTRIBUTIONS *(continued)*

For 403(b) Plans

If:

- you have at least 15 years of service with your current employer;
- that employer is an educational institution, hospital, home health service agency, health and welfare service agency, church or convention or association of churches;
- your prior contributions to your 403(b) plan averaged less than \$5,000 annually; and
- this option is permitted by your plan

you may be eligible for the 15 Years of Service Catch-up. The following worksheet will assist you in determining if you are eligible for the 15 Years of Service Catch-up.

Annual Deferral Limit Worksheet, including the 15 Years of Service Catch-up

1.	Maximum annual deferral for the tax year in which the make-up contribution is intended	1.	
2.	Amount per year of service	2.	\$ 5,000
3.	Enter your years of service	3.	
4.	Multiply line 2 by line 3	4.	
5.	Enter the total of all elective deferrals made for you by the employer (if your employer is one of the entities noted above) for prior years	5.	
6.	Subtract line 5 from line 4. If zero or less, enter zero (-0-)	6.	
7.	Maximum increase in limit for long service	7.	\$15,000
8.	Enter the total of additional pre-tax elective deferrals made in prior years under the 15-year rule	8.	
9.	Enter the aggregate amount of all designated Roth contributions permitted for prior years under the 15-year rule	9.	
10.	Add line 8 and line 9	10.	
11.	Subtract line 10 from line 7	11.	
12.	Maximum additional contributions	12.	\$ 3,000
13.	Enter the least of lines 6, 11, or 12. This is your increase in the limit for long service	13.	
14.	Add lines 1 and 13. This is your limit on elective deferrals	14.	

Available Make-up Contributions For 403(b) Plans

Tax Year	Eligible to Contribute (Y or N)	Actual Amount Deferred (A)	Annual Deferral Limit for That Tax Year (B) (see chart above)	Annual Deferral Limit (including 15 Years of Service Catch-up for That Tax Year), if applicable (C) (see worksheet above)	Age 50+ Catch-up for That Tax Year, if applicable (D) (see chart above)	Available Make-up Contribution Amount ((greater of B or C)+D)-A

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CALCULATING MAKE-UP CONTRIBUTIONS (continued)

For Governmental 457(b) Plans

If this option is permitted by your plan and you are within three years before the year in which you will reach Normal Retirement Age (as defined in your 457(b) plan and you have not contributed the maximum amount to your 457(b) plan in prior years, you may be eligible for the Special 457 Catch-up. The following worksheet will assist you in determining if you are eligible for the Special 457 Catch-up.

457(b) Special Catch-Up Calculation Worksheet

1	2	3	4	5	6	7	8	9	10	11
Year	Eligibility Check Years	Includible Comp	% Limit	3 x 4 =	\$ Limit	Lesser of 5 or 6 Max. Contrib.	Deferrals to 401(k), SARSEP or SIMPLE	Contributions to 403(b)	Contributions to Eligible 457(b)	7 - 8 + 9 + 10 = Unfertilized Contributions
1979		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1980		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1981		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1982		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1983		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1984		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1985		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1986		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1987		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1988		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1989		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1990		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1991		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1992		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1993		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1994		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1995		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1996		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1997		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1998		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
1999		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2000		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2001		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2002		\$	100%	\$	\$11,000	\$	N/A	N/A	(\$)	\$
2003		\$	100%	\$	\$12,000	\$	N/A	N/A	(\$)	\$
2004		\$	100%	\$	\$13,000	\$	N/A	N/A	(\$)	\$
2005		\$	100%	\$	\$14,000	\$	N/A	N/A	(\$)	\$
2006		\$	100%	\$	\$15,000	\$	N/A	N/A	(\$)	\$
2007		\$	100%	\$	\$15,500	\$	N/A	N/A	(\$)	\$
2008		\$	100%	\$	\$15,500	\$	N/A	N/A	(\$)	\$
2009		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2010		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2011		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2012		\$	100%	\$	\$17,000	\$	N/A	N/A	(\$)	\$
2013		\$	100%	\$	\$17,500	\$	N/A	N/A	(\$)	\$
									TOTAL	\$

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CALCULATING MAKE-UP CONTRIBUTIONS *(continued)*

Available Make-up Contributions For Governmental 457 Plans

Tax Year	Eligible to Contribute (Y or N)	Actual Amount Deferred (A)	Annual Deferral Limit for That Tax Year (B) (see chart above)	Special 457 Catch-up for That Tax Year, if applicable (C) (see worksheet above)	Age 50+ Catch-up for That Tax Year, if applicable (D) (see chart above)	Available Make-up Contribution (B+ (greater of C or D)) - A

For Nonprofit 457(b) Plans

If this option is permitted by your plan and you are within three years before the year in which you will reach Normal Retirement Age (as defined in your 457(b) plan and you have not contributed the maximum amount to your 457(b) plan in prior years, you may be eligible for the Special 457 Catch-up. The following worksheet will assist you in determining if you are eligible for the Special 457 Catch-up.

457(b) Special Catch-Up Calculation Worksheet

1	2	3	4	5	6	7	8	9	10	11
Year	Eligibility Check Years	Includible Comp	% Limit	3 x 4 =	\$ Limit	Lesser of 5 or 6 Max. Contrib.	Deferrals to 401(k), SARSEP or SIMPLE	Contributions to 403(b)	Contributions to Eligible 457(b)	7 - 8 + 9 + 10 = Unfertilized Contributions
1979		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1980		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1981		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1982		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1983		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1984		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1985		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1986		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1987		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1988		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1989		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1990		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1991		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1992		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1993		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1994		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1995		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1996		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1997		\$	33 1/3%	\$	\$7,500	\$	(\$)	(\$)	(\$)	\$
1998		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
1999		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2000		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2001		\$	33 1/3%	\$	\$8,000	\$	(\$)	(\$)	(\$)	\$
2002		\$	100%	\$	\$11,000	\$	N/A	N/A	(\$)	\$
2003		\$	100%	\$	\$12,000	\$	N/A	N/A	(\$)	\$
2004		\$	100%	\$	\$13,000	\$	N/A	N/A	(\$)	\$
2005		\$	100%	\$	\$14,000	\$	N/A	N/A	(\$)	\$

(continued on next page)

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CALCULATING MAKE-UP CONTRIBUTIONS (continued)

457(b) Special Catch-Up Calculation Worksheet (continued)

1	2	3	4	5	6	7	8	9	10	11
Year	Eligibility Check Years	Includible Comp	% Limit	3 x 4 =	\$ Limit	Lesser of 5 or 6 Max. Contrib.	Deferrals to 401(k), SARSEP or SIMPLE	Contributions to 403(b)	Contributions to Eligible 457(b)	7 - 8 + 9 + 10 = Unfertilized Contributions
2006		\$	100%	\$	\$15,000	\$	N/A	N/A	(\$)	\$
2007		\$	100%	\$	\$15,500	\$	N/A	N/A	(\$)	\$
2008		\$	100%	\$	\$15,500	\$	N/A	N/A	(\$)	\$
2009		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2010		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2011		\$	100%	\$	\$16,500	\$	N/A	N/A	(\$)	\$
2012		\$	100%	\$	\$17,000	\$	N/A	N/A	(\$)	\$
2013		\$	100%	\$	\$17,500	\$	N/A	N/A	(\$)	\$
									TOTAL	\$

Available Make-up Contributions For Nonprofit 457 Plans

Tax Year	Eligible to Contribute (Y or N)	Actual Amount Deferred (A)	Annual Deferral Limit for That Tax Year, (B) (see chart above)	Special 457 Catch-up for That Tax Year, if applicable (C) (see worksheet above)	Available Make-up Contribution Amount (B+C)-A

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REQUEST TO MAKE-UP SALARY CONTRIBUTIONS To Your Employer-Sponsored Retirement Plan Following a Uniformed Service Leave of Absence

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



PARTICIPANT INFORMATION

Participant Name *(last, first, middle initial)* _____ SSN **(Required)** _____
Participant Resident Address **(Required)** _____ PO Box _____
City/Town _____ State _____ ZIP _____
Daytime Phone () _____

PLAN INFORMATION

Plan Name _____ Billing Group/Plan # _____

MAKE UP CONTRIBUTION ELECTION

1. Beginning date of Uniformed Service: _____ *(attach copy of your military orders)*
2. Date of Discharge from Uniformed Service: _____
3. Length of Uniformed Service: _____ *(in months)*
4. Date of return to employment with employer: _____
5. End date for period to make-up contributions: _____ *(refer to item 5 of Terms and Conditions on page 1)*
6. Total make-up contribution amount: _____ *(copy from Calculating Make-Up Contributions on page 2)*
7. Amount you wish to make up: \$ _____ *(cannot be greater than amount in line 6)*
8. Date make up contributions to begin: _____
9. Year of Designated Roth Contribution: _____ *(if make-up contribution is to a 401(k), 403(b), or governmental 457 plan that permits Roth contributions)*
10. Number of pay periods during which make up contributions will be made: _____
11. Amount of make up contributions per pay period: \$ _____ *(line 7 / line 10)*

PARTICIPANT CERTIFICATION AND SIGNATURE

I, the Participant, certify that I have read the terms and conditions section and agree to its provisions. I also agree with and certify to the accuracy of any information that has been pre-filled on my behalf.

By signing below, I hereby apply to make up contributions to the Plan following a uniformed service leave of absence and understand it is my responsibility to ensure conformance with all requirements of this benefit. I understand that my employer has the authority to approve or deny this request.

Participant Signature _____ Date _____

Participant SSN _____

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