

ABC Company Savings Plan

Average Annual Total Returns as of: MM/DD/YYYY (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month end performance, which may be lower or higher than the performance data shown, please call 800-XXX-XXXX. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
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Stable Value Fund	0.13	0.37	1.00	1.49	1.23	1.14	1.10				
<i>Benchmark-MFR</i>	<i>0.41</i>	<i>1.25</i>	<i>3.37</i>	<i>5.13</i>	<i>3.17</i>	<i>2.05</i>	<i>1.70</i>				
Bonds											
Bond Fund	0.80	3.60	5.04	9.69	1.98	3.49	4.18		MM/DD/YYYY	0.20	0.20
<i>Benchmark</i>	<i>1.44</i>	<i>4.54</i>	<i>3.07</i>	<i>7.30</i>	<i>-2.11</i>	<i>-0.04</i>	<i>1.64</i>				
Asset Allocation											
Retirement 2050 Fund	8.77	6.18	9.30	15.25	8.12	8.95	8.31		MM/DD/YYYY	0.08	0.08
<i>Benchmark-2050</i>	<i>1.82</i>	<i>5.31</i>	<i>9.36</i>	<i>15.34</i>	<i>2.44</i>	<i>7.37</i>	<i>6.63</i>				
Large Cap Growth											
<i>Large Growth</i>											
Large Company Growth Fund	8.04	8.83	24.62	33.00	11.70	19.86	17.36		MM/DD/YYYY	0.39	0.39
<i>Benchmark</i>	<i>2.08</i>	<i>7.11</i>	<i>21.12</i>	<i>30.75</i>	<i>8.87</i>	<i>19.08</i>	<i>16.03</i>				

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.