



**Voya – Investment Provider Performance Standards
January 2015 – December 2015
Participant Services**

Performance Standard Description	What Participants Can Expect	2015 Performance Results	Results
Respond in writing with a copy to the employer, to written or verbal participant complaints within 5 business days.	Participant should expect to receive a response within 5 business days after making verbal or written complaints. Providers are required to inform the Plan Administrator in order to determine whether plan-level corrective actions are required.	<i>Voya did not receive any phone or in-person participant complaints during the period of 1/1/15 through 12/31/15.</i>	Met
Answer telephone calls to national call center within 90 seconds, 90% of the time.	When participants call the national call center, they should expect their call to be answered within 90 seconds, at least 90% of the time.	<i>During the time period of 1/1/15 through 12/31/15, Voya answered 97.85% of all calls to our customer service center within 90 seconds.</i>	Met
Mail participant statements within 10 business days after quarter end.	Participants should expect to receive their quarterly account statements with a postmark date on or before the 10th business day of the month following the quarter end.	<i>Voya mailed participant statements within 10 business days of each quarters end within the time period of 1/1/15 through 12/31/15.</i>	Met
Process investment fund transfers, contribution reconciliation and posting within one business day after receipt of complete instructions.	Participants should expect their instructions about changes to account investments to be processed within one business day of receipt of complete instructions by the national service center.	<i>Voya processed all investment fund transfers and contributions within one business day of receipt of instructions received in good order.</i>	Met

<p>Process emergency withdrawal distributions, rollover requests, and general distribution requests within 5 business days of receiving fully completed instructions.</p>	<p>When participants request account withdrawals, they should expect the withdrawal to be executed within 5 business days of the national service center's receipt of fully completed paperwork.</p>	<p><i>For the period of 1/1/15 through 12/31/15, Voya processed all hardship distributions, rollover requests, in-service distributions and retiree distributions within 5 business days. This standard was measured by reviewing all such requests for the period through a comparison of the date upon which the request was deemed in good order against the date that the funds were withdrawn or transferred from the participants account.</i></p>	<p>Met</p>
<p>Develop and implement customer satisfaction survey at established intervals.</p>	<p>Participants should expect to receive customer service surveys no later than June of 2017 and June of 2019.</p>	<p><i>Standard is not applicable for 2015.</i></p>	<p>N/A</p>
<p>Provide established number of educational seminars to participants.</p>	<p>Participants should continue to receive numerous educational opportunities on a wide variety of topics related to financial issues in retirement.</p>	<p><i>Voya's representatives held 31 educational seminars for employees of the County in 2015.</i></p> <p><i>Voya will continue to evaluate both the number and scope of these meetings and will adjust them according to the needs of the County.</i></p>	<p>Met</p>

<p>Provide quarterly newsletters to participants.</p>	<p>Participants should receive newsletters about the benefits available through the plan, and other timely related information, on a quarterly basis.</p>	<p><i>Voya provides a custom quarterly newsletter to the County. A copy is also sent to the County for electronic distribution to all employees as well.</i></p>	<p>Met</p>
<p>Representatives will be available on-site according to an established quarterly schedule.</p>	<p>Participants – current and future – should expect the investment provider representatives to be present at County worksites to meet with employees about their retirement savings needs. (Schedule is published on County Deferred Comp website)</p>	<p><i>Voya’s representatives were on-site and available according to an established quarterly schedule which was made available to employees of the County. In 2015, Voya held 179 service days for the year.</i></p> <p><i>Although Voya believes that this number is sufficient to meet the County’s needs, we continue to evaluate both the number and scope of these meetings and will adjust them according to the needs of the County’s locations.</i></p>	<p>Met</p>
<p>Provide communication to participants describing investment advice services, access to advice, and any fees charged for investment advice services.</p>	<p>Participants should receive clear communication regarding their options to receive investment advice, and any associated fees, upon approval of such communication by the Plan Administrator. <i>Note: Advice is available through Morningstar online free of charge. Comprehensive financial plan is available free of charge. Participants enrolling in a Self Directed Brokerage Account will be charged an annual fee of \$50 plus fees for account trades.</i></p>	<p><i>Although much of Voya’s external communications were related to plan specific changes as a result of the transition in Advantis assets to Voya, an ongoing focus for the plan has been upon the issue of retirement readiness.</i></p> <p><i>Issues related to this topic were communicated to both employees and retirees within the plan. In particular, Voya’s communication and education services focused upon the overall need of retirement readiness, PERS benefits</i></p>	<p>Met</p>

		<p><i>overview and classes related to the PERS on-line system. Voya also continued its practice of focusing upon the availability of investment guidance and advice education.</i></p> <p><i>Throughout the year, Voya communicated the availability of these services through a number of methods including but not limited to Voya's "Local Service Sheet" which highlights the availability of investment, financial and retirement planning seminars and advice at no additional cost. This service sheet was provided to all participants through enrollment kits and is provided at all group meetings.</i></p> <p><i>This information is also communicated to participants within all seminars, all group meetings and all online accessed classes. This information is personally communicated during all new enrollments and account review meetings held.</i></p> <p><i>Additionally, these services were posted upon the County's website, included in the County's Wednesday Wire, discussed at all financial fitness fair events and throughout Voya's National Save for Retirement activities.</i></p> <p><i>In 2015, Voya also released to County employees an Online Scheduling Tool. This tool allows County employees to access our representatives onsite service day schedule to</i></p>	
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		<i>set appoints at various County locations or at Voya's local office as well. The tool also allows County employees to provide a description of the nature of the desired appointment to help our representatives prepare for the meeting itself.</i>	
Provide annual summary of results of Performance Standards for communication to participants.	Participants can expect an annual report of how well the performance standards were met, to be published to the County's Deferred Compensation website. Report would be updated each summer.	<i>A written summary of Voya's adherence to the agreed upon performance standards was provided to the County at its meeting in February of 2015.</i>	Met
Encrypt all laptops and computers containing information about County plan participants. Notify Plan Administrator within 24 hours of any data compromise.	Participants should expect their information to be treated with the highest level of security and to be immediately informed in the event of a security breach.	<i>All laptops and computers containing data related to the County's participants are encrypted. There were no instances of compromised data in 2015.</i>	Met