

SUMMARY ANNUAL REPORT

For VRIAC Agents Life and Health Benefits Plan

This is a summary of the annual report of the VRIAC Agents Life and Health Benefits Plan, EIN 52-1317217, Plan No. 527, for period January 01, 2016 through December 31, 2016. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Voya Services Company has committed itself to pay certain self-funded Medical, Dental and Vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Reliastar Life Insurance Company and Reliastar Life Insurance Company of New York to pay Life Insurance, Long-term Disability and Accidental Death and Dismemberment Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$365,424.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Voya Services Company at 5780 Powers Ferry Road, NW, Atlanta, GA 30327, or by telephone at (800) 555-1899.

You also have the legally protected right to examine the annual report at the main office of the plan (Voya Services Company, 5780 Powers Ferry Road, NW, Atlanta, GA 30327) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.