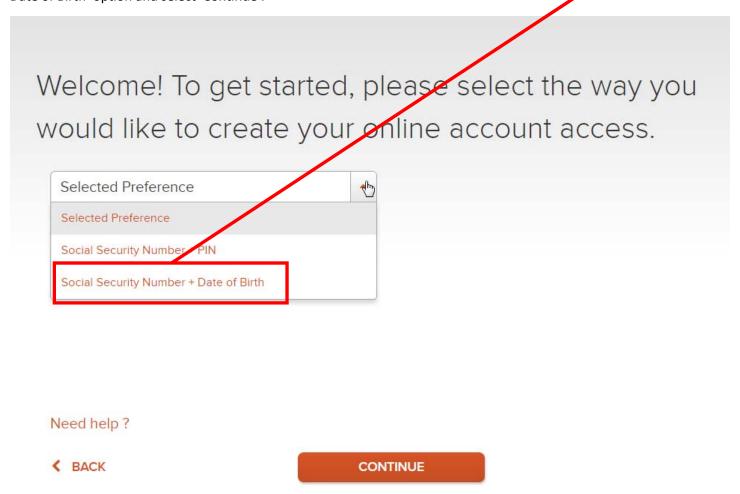


Step 3. Choose how you would like to register. If you do not have your PIN, then select the 'Social Security Number + Date of Birth' option and select 'Continue'.



Step 4. Enter your Social Security Number, Date of Birth, and First/Last name (as they are in EMACS)



Step 5. You will then be asked a series of personal questions to verify your identity. You will be presented with a series of questions to validate your personal identity

Next, please answer the questions below to verify your identity

Step 6. Choose an option for personalization of your username

To simplify how you access your account, you may choose your email to be your username. Which username do you prefer?

Note, this username will be used to access all of your Voya accounts.

CHOOSE EMAIL AS USERNAME

CHOOSE OTHER USERNAME

Step 7. If choosing 'Other Username' you will then be allowed to personalize it and designate your password. Click the box agreeing to the Terms of Use and Privacy Notice, then click 'Continue'

Last Name
Password show
Mobile

Step 7. You will then receive a verification code either via email or text. You will need to provide the verification code to continue the registration process.

We have just sent a verification code to

Please enter the code below to verify your information and confirm your identity.

Enter Code

I didn't receive a code, send me another

Tips:

- · It could take a few minutes to receive your code.
- Make sure the first 4 digits of the code above match the code you receive, then enter only the last 6 digits.
- If you selected email, try opening a separate tab or browser to retrieve and remember, it could be in your junk folder.
- If appropriate, please register your device on the next screen. We won't need to send you a verification code to confirm identify if you are logging in from a registered device.
- If your mobile carrier is Sprint and you are not receiving your code, you must text 'Allow 58286' to number 9999 to unblock the messages. Or, you can change the method to receive verification codes to email.

Step 8. Congratulations! Your online account registration will be complete! You will now be able to designate delivery preference for your account correspondence, review your account information, and take advantage of the helpful retirement planning tools.