

# myOrangeMoney™ web experience

Helping participants know they are ready for retirement

**Will your employees be financially ready for retirement? More importantly, how will they know?** Understanding their future financial needs in real, everyday terms – what income they are going to need each and every month from their retirement resources – is key to determining if they will be ready.

Voya's participant website experience – myOrangeMoney – focuses on what employees need today:

- Know where they stand now
- Get guidance on how to improve their retirement readiness
- Take action now



Screen shots are for illustrative purposes only; actual screen experience may vary.

## Changing the mindset

Today, participants check their account balance and see a number. But do they really understand how that number translates into potential monthly income? myOrangeMoney helps them do that!

How it works ►

be ready™

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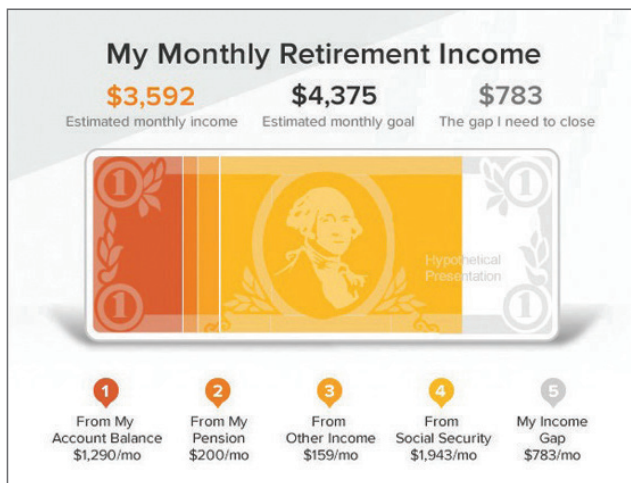
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## How does it work?

Users learn by “doing” with myOrangeMoney. After logging into their account, a dollar bill appears to show their level of retirement readiness – an estimate of future monthly income.

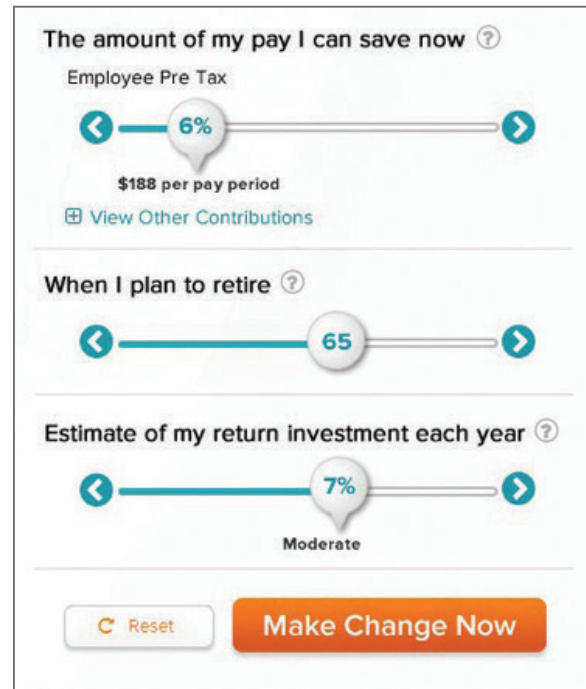
The large and prominently-positioned dollar bill functions as a **virtual command center** for retirement savings and decision-making activities. Rather than focusing on the account balance, participants see savings through this visual representation of their future retirement income.

As they view and interact with myOrangeMoney the orange portion of the dollar bill changes, representing the amount of their retirement income need that could potentially be achieved based on current saving and investing behaviors. Anything not colored orange represents money that they may need, but currently are not estimated to have: their **retirement income gap**.



Next to the dollar bill is a series of sliders that lets participants easily adjust their savings assumptions and then instantly see how their choices impact the level of their orange-colored monthly retirement income dollars. Clicking on the links under the dollar bill opens new slider screens that help model the effect of future healthcare costs, as well as the effect of the age at which users elect to start receiving monthly Social Security benefits. Knowing how today’s behavior impacts the ability to pay themselves in retirement, participants can adopt better habits and take the right actions today to enjoy a more comfortable tomorrow.

When they want to take action as a result of using myOrangeMoney, they simply click the “**Make Change Now**” button and follow the prompts.



## Engaging, personalized, holistic experience drives positive actions

myOrangeMoney shows participants where they stand today, highlights areas that need improvement, and lets them take immediate action to improve their readiness. This back-to-basics approach helps participants see the steps they need to follow to take control of their financial future.

View the overview video at <http://voyacdn.com/myOrangeMoney> to experience the site, or contact your Voya representative for more information.

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