Preparing to request a withdrawal

Requesting a withdrawal: Things to know before you begin

Voya Financial® makes it easier for you to request a withdrawal from your account. Before you proceed, you may wish to review the items below. Having the information you will need available should make this process faster to complete.

1. **The type of withdrawal you are requesting from your plan.** The withdrawal options available to you are defined by your retirement plan. They may include:
   - Age-related withdrawals
   - Withdrawals associated with recognized hardship events
   - Standard withdrawals
   - Withdrawals associated with termination from employment.
2. **You may wish to review the Special Tax Notice.** Federal law may require you to have reviewed the Special Tax Notice prior to requesting a withdrawal, and you may be asked to acknowledge that you have received and read this notice when requesting a withdrawal. You can get a copy at **VoyaRetirementPlans.com/taxnotice** or speak to a Voya Customer Service Associate at **1-800-584-6001** to have a copy mailed to you.
3. **You should know the amount you are requesting.**
4. **If you wish to rollover any portion of your withdrawal to a new tax-qualified account, you will need to provide the following information:**
   - Payee/Trustee Name
   - Account Number
   - Type of Account
   - Mailing address
5. **If you wish to take a cash withdrawal, you will need to provide the following information:**
   - Whether you want to receive the money by check or through an Electronic Funds Transfer.
   - If you would like to use Electronic Funds Transfer, you will need to provide your checking or savings account number and routing information before starting this transaction. You can add or change your banking information by accessing your account information at **VoyaRetirementPlans.com**, or you can call the Retirement Readiness Service Center at **1-800-584-6001**. In some instances we may require that your banking information be on file with us for 7 days before we will release money to your account. Electronic Funds Transfer payments are not available on all plans.
6. **You may wish to determine your tax or wage withholding preferences, such as additional amounts withheld, if applicable.**
7. **If additional paperwork is required, you will need to tell us how you would like it delivered to you.** Your choices may include:
   - US mail
   - PDF file posted to your retirement plan account online in the "Statements & Documents" section under "Correspondence".

Additional Information: Transactions may require additional approval prior to processing. Some transactions may also require you to provide further information or complete additional paperwork. If necessary you will be provided with specific instructions and any supplemental forms. If you do need a form, once you have completed it, you will need to provide us with:
- All required signatures.
- All relevant pages except the cover letter – some sections may be informational so please review your instructions carefully.
- Any supporting documentation, if required.
- Your Social Security Number (SSN), if required.

We ask that you do not write any notes or other special instructions on your form.

Are you ready?

When you have collected the information you will need, you will be ready to make your request. You can request a withdrawal online at **VoyaRetirementPlans.com**, or call the Retirement Readiness Service Center at (**800) 584-6001**.

Need help?

Call the Retirement Readiness Service Center **(800) 584-6001** Monday – Friday, 8 a.m. to 9 p.m. ET (except New York Stock Exchange (NYSE) holidays)