

Rebranding Update

ING U.S. Becomes Voya Financial in 2014

In April 2013, ING U.S. revealed its future name and brand identity: Voya Financial. We announced the name prior to our May 1, 2013 initial public offering so that we could begin trading under the “VOYA” ticker symbol on the New York Stock Exchange.

This year, ING U.S. conducts its operational rebranding. You will begin to see the new name in the market during the second quarter as the various ING U.S. businesses and legal entities transition to Voya Financial according to the following schedule:

- On **April 7, 2014**, **ING U.S., Inc.**, ING U.S.’s publicly listed holding company, plans to change its name to Voya Financial, Inc. In connection with this change, “Voya Financial” will start to appear in certain places such as investor relations materials and resources, on company press releases, and on the Voya.com public website, which will expand throughout the year as we add new content to the site.
- On **May 1, 2014**, **ING U.S. Investment Management** will rebrand to Voya Investment Management and the **Employee Benefits** business will begin using the Voya Financial brand.
- On **September 1, 2014**, all other businesses, including **ING U.S. Retirement Solutions**, will begin using the Voya Financial brand and all remaining ING U.S. legal entities that currently have names incorporating the ING U.S. brand will change their names to reflect the Voya brand.

Until rebranding starts, ING U.S. will operate with its current name and logo. As we conduct this process, you may see both the ING U.S. and Voya Financial names in use between April and September 2014.

One of the first communication events will be to notify clients and customers about the upcoming rebranding of ING U.S. Investment Management and the ING Funds. This communication, planned for February, will explain the timing of the name change and reinforce that nothing else about ING U.S. Investment Management or the ING Funds (such as their investment objective) will change as a result of the rebranding.

As key rebranding dates and events approach, we will continue to update you to ensure the transition is executed smoothly and successfully. **Even though our name and logo will be different, the vision we have to be *America’s Retirement Company* and the commitment we have to helping customers with their retirement readiness remains the same.** The new brand will support our mission to make a secure financial future possible – one person, one family, one institution at a time.

Attached is an ING U.S. press release announcing additional rebranding details.

PRESS RELEASE

New York, January 13, 2014

ING U.S. to Become Voya Financial in 2014

Rebranding details announced; new identity supports vision to be America's Retirement Company

ING U.S., Inc. (NYSE: VOYA), today announced details associated with the company's rebranding activities in 2014. Stakeholders of ING U.S. will begin to see the new Voya Financial name in use during the second quarter of the year. The various ING U.S. businesses and legal entities plan to complete their transition to Voya throughout the year according to the following schedule:

- **April 7, 2014** – ING U.S., Inc., ING U.S.'s publicly listed holding company, plans to change its name to Voya Financial, Inc.
- **May 1, 2014** – ING U.S. Investment Management will rebrand to Voya Investment Management and the Employee Benefits business will begin using the Voya Financial brand.
- **September 1, 2014** – all other ING U.S. businesses will begin using the Voya Financial brand and all remaining ING U.S. legal entities that currently have names incorporating the ING brand will change their names to reflect the Voya brand.

Until rebranding begins in April, ING U.S. will operate using its current name and logo. As the rebranding process advances between April and September, both the ING U.S. and Voya Financial names will be in use. Given the volume of material to change and the many aspects of the project to consider, the company chose to stagger the rebranding in order to accomplish an orderly transition for its 13 million individual and institutional customers. Even as it rebrands, nothing will change as a result of the rebranding with respect to customer accounts or policies, or the manner in which clients and financial professionals work with the company.

"The 7,000 ING U.S. employees who live and breathe our values each day will soon embrace their new roles as ambassadors of Voya," said Rodney O. Martin Jr., chairman and CEO of ING U.S. "Even though our name and logo will be different, the vision we have to be *America's Retirement Company* and our commitment to helping customers advance their retirement readiness remains the same. As we transition to Voya, the new brand will support our mission to make a secure financial future possible — one person, one family, and one institution at a time."

The Journey to Voya Financial

On May 1, 2013, ING U.S. made its initial public offering as part of a program conducted by its Dutch parent, ING Group N.V., to divest certain global businesses. ING U.S. common stock currently trades under the ticker symbol "VOYA" on the New York Stock Exchange.

ING Group currently owns approximately 57% of the outstanding common stock of ING U.S., Inc., and expects to completely divest its ownership by December 31, 2016.

The Voya Financial identity represents a new era for ING U.S. At the same time, it closely aligns with what the company is already known for — proactively and optimistically guiding Americans on their journeys to and through retirement. The name builds upon ING U.S.'s track record as a leader in key retirement, investment and insurance market segments.

"Voya is an abstract name coined from the word 'voyage.' It reflects momentum and optimism, and a view towards the future," said Ann Glover, chief marketing officer of ING U.S. "The name also reminds us that a secure financial future is more than simply reaching a destination; it's about a journey to financial empowerment, and taking control along the way in order to create positive experiences."

The name also brings to mind bright, vivid colors, and associates well with orange.

"We're partial to the color orange. It's differentiating, optimistic and part of our heritage in the U.S.," noted Glover. "The color will still be an important element in our new identity. However, the Voya brand incorporates its own distinctive shade of orange."

The businesses that make up ING U.S. today were formed through a series of acquisitions dating back to the 1970s. It wasn't until 2001, however, that ING introduced its brand in the United States through advertising. Since then, the company's branding efforts have received national awards for creativity and effectiveness. They have included the trademark ING "Bench" campaign, as well as an integrated marketing effort that reminds individuals to know and plan for their retirement "Number."

In March 2013, the company launched "Orange Money," its newest creative concept that underscores the importance of carefully managing one's retirement dollars. This campaign supports ING U.S.'s focus on advancing retirement readiness, and will bridge the transition to Voya Financial.

For a look at the Voya logo and colors, a brief web page can be accessed at www.voya.com.

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About ING U.S.

ING U.S. (NYSE: VOYA), which will rebrand as Voya Financial in 2014, is a premier retirement, investment and insurance company serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. Working directly with clients and through a broad group of financial intermediaries, independent producers, affiliated advisors and dedicated sales specialists, ING U.S. provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of approximately 7,000 employees, ING U.S. is grounded in a clear mission to make a secure financial future possible — one person, one family and one institution at a time. For more information, visit <http://ing.us>.