

For Immediate Release

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Institutional Retirement Income Council Announces Lincoln Financial Group, Voya Financial as Newest Sponsors

Iselin, NJ April 23, 2014 – The Institutional Retirement Income Council (IRIC), a non-profit think tank for the retirement income planning community, announced today that Lincoln Financial Group and Voya Financial have become sponsors of this elite group of organizations and professionals dedicated to promoting the need for retirement income adequacy for participants in defined contribution plans. IRIC also announced that retirement plan industry veterans Bob Melia and Ralph Ferraro will join its group of advisors as part of the new sponsorships.

“We are very pleased that Lincoln Financial Group and Voya Financial have become IRIC members,” said William Charyk, President of IRIC. “These leading organizations are committed to developing retirement income solutions for plan sponsors that fully support our mission to facilitate the culture shift of defined contribution plans from supplemental savings plans to programs that provide retirement security. The individuals who will become part of IRIC’s advisory group bring knowledge and perspective regarding retirement plan solutions. We look forward to benefiting from their participation in the identification, refinement and prioritization of IRIC’s future areas of focus in this critical field.”

Melia is vice president of product development for the retirement plan services product and solutions management team at Lincoln Financial Group. In this role, Melia is responsible for identifying applicable trends, regulatory changes, legislative changes, competitive product developments, plan sponsor needs and participant needs as they affect Lincoln’s retirement plan services business and the employer-sponsored retirement plan industry.

Ferraro is currently head of product management in the small and mid-corporate markets segment within Voya Financial’s corporate markets retirement solutions business. He is responsible for the segment’s financials and product management, which includes design and development of new products and features for defined contribution programs. Prior to the firm’s acquisition of CitiStreet, Ferraro was an executive vice president of corporate markets within CitiStreet’s retirement services division.

About The Institutional Retirement Income Council

The Institutional Retirement Income Council (IRIC) is a non-profit, membership-based organization of industry advisors who are dedicated to sharing best practices, informing about legislative and regulatory issues, and facilitating solutions for plan sponsors and their participants. IRIC’s mission is to facilitate the

culture shift of defined contribution plans from supplemental savings programs to programs that provide retirement security. By providing a forum for insightful, solutions-oriented thought leadership on institutional retirement income, the IRIC is promoting the need for retirement income adequacy for defined contribution plan participants.

About Lincoln Financial Group

Built on Abraham Lincoln's ideals of courage, strength and optimism, Lincoln Financial Group has been a proven provider of retirement solutions for more than 60 years. We manage thousands of retirement plans that enroll millions of people in organizations of all sizes in the small business, corporate, healthcare, education and non-profit sectors. Lincoln Financial Group champions the commitment of plan sponsors and intermediaries to drive better retirement outcomes by personally engaging and motivating employees to invest in their futures with optimism.

As a leading retirement plan provider, we are committed to offering our partners a broad array of plan solutions to meet their needs including independent, market-driven investments, superior plan design and fiduciary and compliance guidance. We currently provide recordkeeping services to over 1.4 million defined contribution plan participants.

About Voya Financial

Voya Financial, Inc. (NYSE: VOYA), which is rebranding from ING U.S., 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, Voya provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of approximately 7,000 employees, Voya is grounded in a clear mission to make a secure financial future possible — one person, one family, one institution at a time. For more information, visit <http://voya.com>. Follow Voya Financial on [Facebook](#) and Twitter [@VoyaFinancial](#).