

IAdvisor 529 Plan Account Application



Complete this application to establish an IAdvisor 529 Plan account. If you would like help completing this application, contact your financial advisor or call **1-800-774-5127**. Information is also available online at **www.iadvisor529.com**.

Broker/dealer BIN: _____ (if applicable)

IMPORTANT INFORMATION: Prior to opening an account, we require that you provide us with your name/entity's name, street address, date of birth, and Social Security/taxpayer identification number. If you are establishing an account as attorney-in-fact on behalf of the Account Owner, contact the Program Manager for instructions on properly establishing the account.

1 REGISTRATION AND MAILING ADDRESS

Choose One:

- Individual Account**
- UGMA/UTMA:** State _____ If I am funding this account with cash proceeds from the sale of assets held in a UGMA/UTMA custodial account for the benefit of the designated Beneficiary of this account, I am doing so in my capacity as Custodian for the designated Beneficiary. I understand, as Custodian for a UGMA/UTMA 529 account, that I will not be able to change the designated Beneficiary for this account or make withdrawals, other than for the benefit of the designated Beneficiary, as permitted under the laws governing the UGMA/UTMA custodial account. I understand that these same restrictions apply to other contributions made into this account, regardless of the source of funds.
- Trust/Estate:** We require a copy of the title and signature pages of the trust/estate document with the application.

To help ensure timely and accurate processing of this form, please print clearly.

_____ Name of Account Owner, Custodian, Trustee or Executor (first, middle initial, last)	_____ Social Security/taxpayer ID number	_____ Date of birth (mm/dd/yyyy) <i>Must be 18 or older</i>	
_____ Name of trust or estate (if applicable)	_____ U.S. taxpayer identification number	_____ Date of trust (if applicable)	
_____ U.S. residential street address	_____ City	_____ State	_____ ZIP code
_____ U.S. mailing address (if different than U.S. residential street address)	_____ City	_____ State	_____ ZIP code
_____ E-mail address	_____ Daytime phone	_____ Evening phone	

Citizenship of Account Owner: U.S. Citizen Resident alien (Nonresident aliens are not eligible to participate in the Program.)

Country of organization: United States (entity must be organized in the United States to be eligible to participate in the Program)

I am an employee of Voya

2 TRUSTEE OR EXECUTOR INFORMATION

To list additional trustees, include all information in this section on a separate sheet.

_____ Name of trustee/executor (first, middle initial, last)	_____ Name of trustee/executor (first, middle initial, last)				
_____ Social Security number	_____ Date of birth (mm/dd/yyyy)	_____ Social Security number	_____ Date of birth (mm/dd/yyyy)		
_____ U.S. residential street address of trustee	_____ U.S. residential street address of trustee				
_____ City	_____ State	_____ ZIP code	_____ City	_____ State	_____ ZIP code

3 SUCCESSOR ACCOUNT OWNER FOR INDIVIDUAL ACCOUNTS

An Account Owner may designate a Successor Account Owner to assume control of the account upon the Account Owner's death. The Account Owner may revoke or change a Successor Account Owner at any time.

Call 1-800-774-5127 for the appropriate form to designate a Successor Account Owner on a UGMA/UTMA custodial account.

_____ Name of Successor Account Owner (first, middle initial, last) or entity	_____ Social Security/taxpayer ID number	_____ Date of birth (mm/dd/yyyy) <i>Must be 18 or older</i>	
_____ U.S. residential street address	_____ City	_____ State	_____ ZIP code

Citizenship: The Successor Account Owner must be a U.S. citizen or a resident alien.

4 DESIGNATED BENEFICIARY INFORMATION

The Beneficiary is the prospective student. All information in this section is required to establish an account.

Name of designated Beneficiary (first, middle initial, last) Social Security/taxpayer ID number Date of birth (mm/dd/yyyy)

U.S. residential street address City State ZIP code

Relationship to Account Owner **Citizenship:** U.S. Citizen Resident alien
(Nonresident aliens are not eligible to participate in the Program.)

5 INVESTMENT OPTIONS

Before choosing your Investment Option(s), see the Program Description and Participation Agreement (available at www.iadvisor529.com) for more information and a complete and up-to-date list of Investment Options.

Share Class

Select the Share Class you are purchasing. If no class of shares is selected, Class A will be selected for you.

- Class A** with initial sales charge
- Class A** load-waived (Please indicate reason below.)
- Class C**

Reason for waiving sales charge of Class A shares (See Program Description and Participation Agreement for allowable circumstances.)

The minimum initial contribution is \$250 per Option unless the account is opened with an Automatic Investment Plan (AIP) or payroll direct deposit. Each account will be subject to an annual \$25 maintenance fee unless waived as disclosed. See Program Description and Participation Agreement for details.

Choose only one of the following three Investment Strategies

With the exception of Single Fund Investment Options, only one option may be selected for an account.

1 ■ Age-Based Investment

Contributions will be allocated to the appropriate Age-Based Option corresponding to your Beneficiary's current age unless you indicate a hypothetical age upon which contributions will be invested. Age-Based Options are designed for college savings and may not be appropriate for K-12 time horizons.

- IAdvisor 529 Age-Based Option

I wish to invest in the Age-Based Option that corresponds to:

- Beneficiary's current age Hypothetical age: _____

Total Amount Invested in the Age-Based Option \$ _____ or _____%

2 ■ Static Allocation Investments ■ Select only one option below

- IAdvisor 529 Aggressive Option IAdvisor 529 Moderate Option
- IAdvisor 529 Growth Option IAdvisor 529 Conservative Option

Total Amount Invested in the Static Allocation Options \$ _____ or _____%

3 ■ Single Fund Investments ■ You may select multiple options below

Select your Investment Option(s) below and write the amount of your initial investment next to each Option in which you choose to invest.

\$ _____ or _____% Voya Gov. Money Market Option	\$ _____ or _____% Voya Multi-Mgr. Mid Cap Value Option
\$ _____ or _____% Voya Intermediate Bond Option	\$ _____ or _____% Voya Short Term Bond Option
\$ _____ or _____% Voya Large Cap Growth Option	\$ _____ or _____% Voya U.S. Stock Index Option
\$ _____ or _____% Voya Large Cap Value Option	\$ _____ or _____% VY JPMorgan Small Cap Core Equity Opt.
\$ _____ or _____% Voya MidCap Opportunities Option	
\$ _____ or _____% Voya Multi-Mgr. International Equity Opt.	

Total Amount Invested in the Single Fund Investment Options \$ _____

6 CONTRIBUTION METHODS

Investments to your account may be made in the form of a check, an ACH, a rollover contribution, an AIP, or a payroll direct deposit. The minimum initial contribution is \$250 per Option. This minimum is reduced if you establish an AIP or a payroll direct deposit for your account.

- Check \$_____ Make check payable to IAdvisor 529 Plan.** We do not accept cash, starter checks, checks drawn on banks outside the United States, or credit card checks, and we may refuse checks if IAdvisor 529 Plan is not the original payee.
- Rollover from an Education Savings Account/Qualified U.S. Savings Bond** - All proceeds held by the current Custodian must be liquidated before establishing the account. The entire contribution will be treated as earnings unless we receive appropriate documentation as described in the Program Description and Participation Agreement.
- Rollover from another 529 Account** - Enclose an IAdvisor 529 Plan rollover form. A rollover form can be obtained by visiting www.iadvisor529.com or by calling **1-800-774-5127**.
- Automatic Investment Plan (AIP)** - Complete the AIP information in section 7 of this application.
- Payroll Direct Deposit** - You may be able to contribute to your account via payroll direct deposit. We will send information that you may forward to your employer, which includes your new account number(s). Confirm that your employer offers payroll direct deposit before selecting this option.

Name of Employer: _____

- Ownership Change** - A Change of Registration Form with an medallion signature guarantee must be included to transfer the account to a new owner.

Previous Account Number: _____

- One time bank draft from bank account.** Amount \$ _____
Please make a purchase by withdrawing funds from my bank listed in "Bank Information" (in Section 7).

7 ACCOUNT OPTIONS

Complete Section 8, Bank Information, to establish an Electronic Funds Transfer from your banking institution.

To establish subsequent contribution options by Automatic Investment Plan (AIP) or Electronic Funds Transfer (EFT), your bank account registration MUST have one name in common with the IAdvisor 529 Plan Account Owner/Custodian.

- Automatic Investment Plan (AIP)** - Automatic purchases can be made from your bank account into your IAdvisor 529 Plan account. There is a \$50 minimum per investment, per Option.

_____	\$	_____	\$	_____		_____
Option name		Amount		Option name		Amount

Investment frequency for all Options selected (choose one):

- Monthly or semimonthly**, on the _____ and _____ day(s) of each month.
- Periodically**, on the _____ and _____ day(s) of the month(s) indicated below.
 - January February March April May June
 - July August September October November December

***This privilege will be effective upon receipt of valid bank information.** If no amount is chosen, your bank account will be debited \$50 on the date(s) you have chosen. If no date is chosen, your account will be debited on the 25th day of the month. If the date falls on a weekend or holiday, your AIP purchase will occur on the next business day. If the next business day falls in the next month, the AIP will cycle on the previous business day. Funds are drawn two to three days prior to the date provided above so that the funds are available to invest on the dates provided above.*

8 BANK INFORMATION

To establish account options by EFT at any time, your bank account registration MUST have one name in common with the IAdvisor 529 Plan Account Owner/Custodian. If a personal investment check is enclosed with this application we will use the information contained on the personal investment check to establish a requested AIP. The IAdvisor Program, Voya Investment Management Co. LLC, affiliates, and subcontractors—as well as the officers, directors, employees, and agents of these entities ("Program Manager")—will not be responsible for banking system delays beyond their control.

I understand that by executing this application, I herein authorize my bank to honor all entries to my bank account initiated through BNY Mellon Investment Servicing (U.S.) Inc., or any successor, on behalf of the applicable 529 plan. I acknowledge and understand that the Program Manager will not be liable for acting upon instructions believed genuine and in accordance with the procedures described in the Program Description and Participation Agreement or the rules of the Automated Clearing House. I further agree that any such authorization, unless previously terminated by my bank in writing, is to remain in effect until the Program Manager receives, and has a reasonable amount of time to act upon, a subsequent notice.

9 FINANCIAL ADVISOR INFORMATION (REQUIRED)

Name of financial advisor (first, middle initial, last)

Name of dealer

U.S. street address

Rep number

Branch number

City

State

ZIP code

Daytime phone

Fax number

The financial advisor (FA) represents and warrants: (1) that he/she is registered as an investment advisor with the Securities and Exchange Commission (SEC) and under the laws of each state in which he/she does or intends to do business or is exempt from such registration; or (2) that he/she is a registered representative of a licensed broker/dealer; and (3) that, to the best of the FA's knowledge, no proceeding, enforcement action, disciplinary action, investigation, or arbitration by or before the SEC or any self-regulatory organization is pending against the FA. The FA agrees to indemnify and hold the Iowa Educational Savings Plan Trust harmless for any loss, cost, or damage (including reasonable attorneys' fees) resulting from acting upon any verbal, written, or electronic instructions that IAdvisor 529 Plan believes to have originated from the FA or other authorized individuals in connection with this authorization. If the FA is the addressee of record for the Account Owner's account(s) in section 1 of this authorization, the FA agrees to promptly forward all Program descriptions, shareholder reports, and other regulatory mailings from IAdvisor 529 Plan required by rule, statute, or other applicable regulation to be provided to the Account Owner. To the extent that the FA describes or distributes performance information concerning an Option, the FA agrees to obtain from IAdvisor 529 Plan and disseminate to his/her clients or prospective clients the most current performance information relating to the Options. The FA further agrees that he/she will not: (1) alter or change in any respect any sales materials relating to the Option provided to him/her by IAdvisor 529 Plan without the prior consent of IAdvisor 529 Plan; (2) distribute, disseminate, or publish any sales materials regarding IAdvisor 529 Plan or the Options that are misleading or otherwise in violation of applicable law; and/or (3) disseminate any sales materials marked "For Financial Professional Use Only" or similarly restricted as to distribution.

The financial advisor must sign and date here or the application will be returned.

x

Signature of financial advisor

Date

Check here if you are a Registered Investment Advisor (RIA)

10 TRUSTED PERSON

If a "Dealer Information" was provided in the section 9, please do not provide a "Trusted Person" to Voya.

In 2018, FINRA, the primary regulator of Voya Investment Management (Voya), put in place regulations designed to protect retail customers from financial exploitation. These regulations, which are set forth in FINRA Rule 4512, require that FINRA members such as Voya make reasonable efforts to obtain the name of and contact information for a trusted contact person at the time a customer's account is opened. In instituting these regulations, FINRA has stated that the trusted contact person is intended to be a resource for the member firm in administering the customer's account, protecting assets and responding to possible financial exploitation. Voya may use its discretion in relying on any information provided by the trusted contact person. Voya may also elect to notify an individual that he or she was named as a trusted contact person; however, the Rule does not require such notification.

If you choose to provide Voya with the name and contact information of a trusted contact person, Voya or a Voya-associated person is authorized to contact the trusted contact person and disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rules. In such circumstances, if you have chosen to provide Voya with the name and contact information of a trusted contact person, Voya is authorized under FINRA Rule 2165, if it reasonably believes that financial exploitation has occurred, is occurring, has been attempted or will be attempted, to place a temporary hold on the disbursement of funds or securities from the account of a customer. Be advised that Rule 2165 creates no obligation for Voya to withhold a disbursement of funds or securities in such circumstances.

Do you wish to provide Voya with the name and contact information of a trusted contact person?

Yes, my trusted contact person is:

Name

Telephone

Email Address

Street Address

City

State

ZIP code

No, I decline to provide a name and contact information of a trusted contact person

Initial above

11 ACCOUNT OWNER CONSENT FOR E-DELIVERY

I would like to receive my account statements, transaction confirmations, Program descriptions, and Program description supplements electronically. If I do not consent below, I understand that I will receive my documents/statements in paper format.

- I consent to delivery of my 529 plan documents/statements in electronic format and have provided my e-mail address in section 1 of this application.

I understand that I will receive an e-mail notice indicating that the most recent documents or statements are available for viewing and downloading at **www.iadvisor529.com** and that I will need to establish a login ID and password to view these materials. I may change my electronic delivery preferences or unsubscribe from e-delivery at any time by logging into my account online or by calling **1-800-774-5127**.

12 ACCOUNT AGREEMENT AND SIGNATURE(S)

By signing this application, I hereby initiate the opening of an IAdvisor 529 Plan account. I certify that I am opening the account to provide funds for the qualified higher education expenses of the designated Beneficiary. I have received and have read and agree to the terms set forth in the Program Description and Participation Agreement and will retain a copy of this document for my records. I have had the opportunity to consult with a financial and/or legal advisor before signing this application. I understand that my account will be subject to a \$25 annual maintenance fee unless qualifying for a waiver as disclosed in the Program Description and Participation Agreement.

I acknowledge that I am required to provide certain personal information, which will be used to verify my identity, and that my account may not be opened if I do not provide this information. I further acknowledge that the Program Manager reserves the right to close my account, or take other reasonable steps, if it is unable to verify my identity. I represent that I am of legal age and have legal capacity to make this purchase.

I hereby authorize the FA designated on this application, and individuals acting on behalf of the FA (collectively, "authorized individuals"), to have full access to my account and acknowledge that they may receive duplicate account statements. I authorize these individuals to execute documents and act on my behalf, in accordance with the Program Manager's procedures. I understand that this does not grant the authorized individuals discretionary control over my account, but allows them to act according to the instructions I provide to them. **I understand that if I do not want to authorize the FA (or RIA) to act on my behalf, I must check the box below:**

- I do **not** authorize my FA (or RIA) to act on my behalf, but he/she may receive duplicate account statements.

To the extent authorized above, the Program Manager and the Iowa Educational Savings Plan Trust may treat the authorized individuals as authorized to act for me and on my behalf in the same manner and with the same force and effect as I could. I agree to notify the Program Manager in writing immediately if this authority is revoked and further agree that, in the case of my death, disability, incapacity, or incompetency, the Program Manager may continue to act on the instructions of the authorized individuals until a reasonable period after the Program Manager is notified in writing that my authorization has been terminated or revoked. I agree that the Program Manager and IAdvisor 529 Plan are not responsible for suitability of investment recommendations or transactions initiated by the authorized individuals on my behalf. I further agree to indemnify and hold the Program Manager and the Iowa Educational Savings Plan Trust harmless from acting upon any transactions on my IAdvisor 529 Plan account resulting from verbal, written, or electronic instructions that the Program Manager reasonably believes to have originated from any and all acts of the authorized individuals.

I acknowledge that my FA receives compensation when I purchase shares of the Program Option.

I certify that the information I have provided on this application—and all future information I will provide with respect to my IAdvisor 529 Plan account—is true, complete, and correct. I authorize the Program Manager and IAdvisor 529 Plan to open and maintain the account(s) based on this information.

To complete this application, you must sign and date here.

x _____
Signature of Account Owner, Custodian, or Trustee/Executor Print name Date

x _____
Signature of Co-Trustee or Co-Executor (if applicable) Print name Date

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by any person opening a new account on behalf of a **legal entity** with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; and (v) an introducing broker in commodities.

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

When you open a new account on behalf of a legal entity, we will ask for information about the **legal entity’s beneficial owner(s)**, including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons). The financial institution may also ask to see a copy of a driver’s license or other identifying document for each beneficial owner listed on this form. Beneficial owners are:

- (1) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation; **and**
- (2) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of “beneficial owner” may vary. Under section (1) below, depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (1), you must provide the identifying information of one individual under section (2). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (2)), and up to five individuals (i.e., one individual under section (2) and four 25 percent equity holders under section (1))

The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).

All persons opening an account on behalf of a legal entity must provide the following information:

Last Name and title of Natural Person Opening Account	First Name	Middle Initial
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Name and type of Legal Entity For Which The Account Is Being Opened	Tax ID Number
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Street Address	City	State	ZIP code
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Section 1

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above. Use additional sections below for up to four individuals.

Check here if no individual meets this definition and complete Section 2.

Last Name	First Name	Middle Initial	Date of Birth
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Address	City	State	Zip/Postal Code
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Country	SSN (U.S. Persons)
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For Non-U.S. Persons (SSN, Passport Number or other similar Identification number)	Country of Issuance
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Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Additional Section 1 - Second Beneficial Owner (If required)

_____	_____	_____	_____
Last Name	First Name	Middle Initial	Date of Birth
_____	_____	_____	_____
Address	City	State	Zip/Postal Code
_____	_____	_____	
Country	SSN (U.S. Persons)		
_____		_____	
For Non-U.S. Persons (SSN, Passport Number or other similar Identification number)		Country of Issuance	

Additional Section 1 - Third Beneficial Owner (If required)

_____	_____	_____	_____
Last Name	First Name	Middle Initial	Date of Birth
_____	_____	_____	_____
Address	City	State	Zip/Postal Code
_____	_____	_____	
Country	SSN (U.S. Persons)		
_____		_____	
For Non-U.S. Persons (SSN, Passport Number or other similar Identification number)		Country of Issuance	

Additional Section 1 - Fourth Beneficial Owner (If required)

_____	_____	_____	_____
Last Name	First Name	Middle Initial	Date of Birth
_____	_____	_____	_____
Address	City	State	Zip/Postal Code
_____	_____	_____	
Country	SSN (U.S. Persons)		
_____		_____	
For Non-U.S. Persons (SSN, Passport Number or other similar Identification number)		Country of Issuance	

Section 2

Please provide the following information for one individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

_____	_____	_____	_____
Last Name	First Name	Middle Initial	Date of Birth
_____	_____	_____	_____
Address	City	State	Zip/Postal Code
_____	_____	_____	
Country	SSN (U.S. Persons)		
_____		_____	
For Non-U.S. Persons (SSN, Passport Number or other similar Identification number)		Country of Issuance	

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

I, _____ (name of person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

_____	_____
Signature	Date

Legal Entity Identifier (Optional)

14 ACCOUNT PROFILE (OPTIONAL)

The following information is being requested by the state administrator of the Program for internal reporting purposes. Your responses will be kept confidential. If you have questions regarding our privacy policy, visit www.iadvisor529.com or call **1-800-774-5127**.

Annual Household Income (from all sources):

- Under \$25,000
- \$25,000–\$39,999
- \$40,000–\$74,999
- \$75,000–\$99,999
- \$100,000–\$249,999
- \$250,000+

Education Level of the Account Owner (select highest level completed):

- High school graduate
- GED
- Associate’s degree
- Bachelor’s degree
- Master’s degree
- Ph.D.
- Other

Ethnicity of Beneficiary (select only one):

- African American
- Asian
- Caucasian
- Hispanic
- Native American
- Other

Gender of Beneficiary:

- Female
- Male

15 MAILING INSTRUCTIONS

Before you mail, have you:

- Provided all required information in section 1?
- Completed designated Beneficiary information in section 4?
- Selected an Investment Option in section 5?
- Had your financial advisor complete section 9?
- Signed your application in section 12?
- Enclosed your check made payable to IAdvisor 529 Plan?

Additionally, for Trust and other entity accounts, have you:

- Enclosed the appropriate documents as required in section 1?

REGULAR MAIL

IAdvisor 529 Plan
c/o Voya Investment Management
PO Box 534469
Pittsburgh, PA 15253-4469

OVERNIGHT/COURIER

IAdvisor 529 Plan
Attention: 534469
500 Ross Street 154-0520
Pittsburgh, PA 15262

IAdvisor 529 Plan is a part of the Iowa Educational Savings Plan Trust, a state-sponsored 529 college savings plan administered by the State of Iowa, for which the Treasurer of the State of Iowa serves as the Trustee. Voya Investment Management Co. LLC provides investment management and administrative services for the IAdvisor 529 Plan. Shares in the Program are distributed by Voya Investments Distributor, LLC, Member FINRA/SIPC.

