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**Voya Financial**

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## Retirement AUM Rollforward by Product Group

(in millions USD)	Three Months Ended					Year-to-Date	
	9/30/2017	6/30/2017	3/31/2017	12/31/2016	9/30/2016	9/30/2017	9/30/2016
<b>Full service - Corporate markets</b>							
Assets under management, beginning of period	55,535.8	53,162.5	49,920.7	48,963.8	48,848.4	49,920.7	45,088.5
Transfer/Single deposits	1,211.7	1,429.9	1,499.2	1,498.5	1,036.7	4,140.8	2,616.5
Recurring deposits	1,306.7	1,296.0	1,502.3	1,102.9	1,173.8	4,105.0	3,695.1
Total Deposits	2,518.4	2,725.9	3,001.5	2,601.4	2,210.5	8,245.8	6,311.6
Surrenders, benefits, and product charges	(1,951.6)	(1,881.1)	(2,061.3)	(2,160.0)	(1,787.3)	(5,894.0)	(5,141.9)
Net Flows	566.8	844.8	940.2	441.4	423.2	2,351.8	1,169.7
Interest credited and investment performance	1,907.4	1,526.5	2,301.6	568.9	1,692.2	5,737.5	2,705.6
Transfer to reinsurer / between markets <sup>(1)</sup>	—	—	—	(53.4)	—	—	—
<b>Assets under management, end of period</b>	<b>58,010.0</b>	<b>55,535.8</b>	<b>53,162.5</b>	<b>49,920.7</b>	<b>48,963.8</b>	<b>58,010.0</b>	<b>48,963.8</b>
<b>Full service - Tax-exempt markets</b>							
Assets under management, beginning of period	58,548.6	57,185.3	55,497.0	54,796.4	52,699.4	55,497.0	51,641.9
Transfer/Single deposits	788.8	293.5	613.0	442.8	957.7	1,695.3	1,536.8
Recurring deposits	723.8	786.1	868.4	743.4	663.3	2,378.3	2,251.7
Total Deposits	1,512.6	1,079.6	1,481.4	1,186.2	1,651.0	4,073.6	3,788.5
Surrenders, benefits, and product charges	(1,154.9)	(1,011.1)	(1,728.5)	(1,728.5)	(997.7)	(3,894.5)	(3,043.9)
Net Flows	357.6	68.4	(247.1)	71.1	653.3	179.1	744.6
Interest credited and investment performance	1,684.0	1,294.9	1,935.4	629.5	1,443.9	4,914.3	2,410.1
Transfer to reinsurer / between markets <sup>(1)</sup>	—	—	—	—	—	—	—
<b>Assets under management, end of period</b>	<b>60,590.2</b>	<b>58,548.6</b>	<b>57,185.3</b>	<b>55,497.0</b>	<b>54,796.4</b>	<b>60,590.2</b>	<b>54,796.4</b>
<b>Stable value <sup>(1)</sup> and Pension risk transfer</b>							
Assets under management, beginning of period	12,088.2	12,535.6	12,505.5	12,346.5	11,967.3	12,505.5	10,762.9
Transfer/Single deposits	414.9	24.5	157.8	404.9	381.8	597.2	1,359.3
Recurring deposits	94.5	87.4	133.0	120.7	129.3	314.9	336.5
Total Deposits	509.4	111.9	290.8	525.6	511.1	912.1	1,695.8
Surrenders, benefits, and product charges	(263.0)	(670.4)	(336.5)	(239.1)	(213.1)	(1,289.9)	(475.4)
Net Flows	246.4	(558.5)	(45.7)	286.5	298.0	(377.8)	1,220.4
Interest credited and investment performance	88.5	111.1	75.8	(180.9)	61.2	275.4	363.2
Transfer to reinsurer / between markets <sup>(1)</sup>	—	—	—	53.4	—	—	—
<b>Assets under management, end of period</b>	<b>12,403.1</b>	<b>12,088.2</b>	<b>12,535.6</b>	<b>12,505.5</b>	<b>12,346.5</b>	<b>12,403.1</b>	<b>12,346.5</b>
<b>Retail wealth management</b>							
Assets under management, beginning of period	3,562.3	3,559.4	3,485.1	3,461.7	3,397.0	3,485.1	3,313.7
Transfer/Single deposits	149.8	161.4	220.9	231.3	236.5	532.1	728.8
Recurring deposits	0.5	1.1	1.1	0.5	0.3	2.7	1.7
Total Deposits	150.3	162.5	222.0	231.8	236.8	534.8	730.5
Surrenders, benefits, and product charges	(210.7)	(237.0)	(259.1)	(227.8)	(254.4)	(708.8)	(733.6)
Net Flows	(60.4)	(74.5)	(37.1)	4.0	(17.6)	(172.0)	(3.1)
Interest credited and investment performance	79.5	77.4	111.4	19.3	82.3	268.3	151.1
<b>Assets under management, end of period</b>	<b>3,581.4</b>	<b>3,562.3</b>	<b>3,559.4</b>	<b>3,485.1</b>	<b>3,461.7</b>	<b>3,581.4</b>	<b>3,461.7</b>
<b>Total AUM <sup>(2)</sup></b>							
Assets under management, beginning of period	129,734.9	126,442.8	121,408.3	119,568.4	114,912.1	121,408.3	110,807.1
Transfer/Single deposits	2,565.2	1,909.3	2,490.8	2,577.6	2,612.7	6,965.3	6,241.4
Recurring deposits	2,125.5	2,170.5	2,504.9	1,967.5	1,996.7	6,800.9	6,285.0
Total Deposits	4,690.7	4,079.8	4,995.7	4,545.1	4,609.3	13,766.2	12,526.3
Surrenders, benefits, and product charges	(3,600.2)	(3,799.6)	(4,385.5)	(3,742.0)	(3,252.6)	(11,785.3)	(9,394.8)
Net Flows	1,090.5	280.2	610.2	803.1	1,356.7	1,980.9	3,131.5
Interest credited and investment performance	3,759.3	3,011.9	4,424.3	1,038.9	3,299.6	11,195.5	5,629.8
Transfer to reinsurer / between markets <sup>(3)</sup>	—	—	—	—	—	—	—
<b>Assets under management, end of period</b>	<b>134,584.7</b>	<b>129,734.9</b>	<b>126,442.8</b>	<b>121,408.3</b>	<b>119,568.4</b>	<b>134,584.7</b>	<b>119,568.4</b>

<sup>(1)</sup> Where Voya is the Investment Manager.

<sup>(2)</sup> Excludes Recordkeeping and Stable Value where Voya is not the Investment Manager.

<sup>(3)</sup> AUM transfers between Retirement market.

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