



The CNS 401(k) Plans



- Savings Program for Employees of Consolidated Nuclear Security, LLC, at the U.S. Department of Energy Facilities at Oak Ridge, Tennessee
- Consolidated Nuclear Security 401(k) Plan for Non-Bargaining Pantex Location Employees
- Consolidated Nuclear Security 401(k) Plan for Bargaining Pantex Location Employees

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The CNS 401(k) Plans *Overview*

Your Plan's administration is changing to Voya Financial®.

Starting in early October 2017, you can look forward to:

- Access to new investment options
- New Plan features
- New planning tools and resources
- New Plan website and mobile app

Who is Voya Financial?

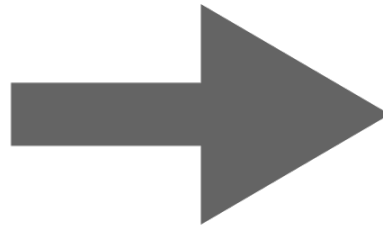
Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better.

- Number 266 on Fortune 500 (as of July 2017)
- Named a 2017 World's Most Ethical Companies® by Ethisphere Institute
- A top-five retirement plan provider based on number of plans and participants¹
- Retirement serves more than 47,000 institutional clients and nearly 4.5 million individual retirement plan investors

Voya Retirement Insurance and Annuity Company		
Rating Agency	Ratings	Outlook
Standard & Poor's	A	Outlook Stable
Moody's	A2	Outlook Stable
Fitch	A	Outlook Stable
A.M. Best	A	

Source: as posted on Voya.com as of August 11, 2017. Ratings as of April 19, 2017 and subject to change
¹ Pensions & Investments Defined Contribution Record Keepers Survey, April 2016

The transition to Voya



The Transition to Voya

Date/Time	Action Steps
September 18, 2017 3:00 p.m. CT / 4:00 p.m. ET	Account access becomes inquiry only and it is the last day to do the following until the transition period is complete: <ul style="list-style-type: none">• Make a loan payoff• Process a rollover into the Plan• Make a fund transfer or investment election change for future contributions• Make beneficiary changes• Request a withdrawal or distribution• Request a loan, including loans requiring paperwork
Week of September 18, 2017	Personal Identification Number (PIN) mailers are mailed by Voya to your address on record.
On or After October 2, 2017	Transition ends and you have account access



The Transition to Voya

Please note that your current contribution rate on file will automatically transfer along with your beneficiary information, and auto escalate preferences if you have those set

If you have auto rebalancing set, you will need to re-elect this feature once the transition is complete

If you are in both Pantex plans today, your account balances (and any loans you may have) will transfer into the Plan in which you are currently active

Unless you wish to make changes, you will not need to make new elections for these features once the transfer is complete

New investment options



New Investment Choices

- **Same Options for all CNS 401(k) Plans** – providing access to lower cost investments for you
- **Choices for Every Type of Investor** – pre-mixed and pre-diversified, index, actively managed, and brokerage
- **New, Simplified Naming Structure** – designed to focus on the key elements of each option and the essential differences between them
- **Flexibility** – more easily manage funds and make changes to underlying fund managers at a lower cost
- **Fund Information**– including fund performance and fund fact sheets will be available on the Plan website, the mobile app, and the CNS 401(k) Plans Information Line

New Investment Options

Lifecycle Target
Date Retirement
Funds

Core Funds

Self-Directed
Brokerage
Account

Keep in mind

To understand how your account will transfer to the new funds, please refer to the fund mapping schedule in your Plan's Transition Newsletter

If you currently use a professional managed account service, your account will transfer based on the fund mapping schedule. You can choose to enroll in the Voya Retirement Advisor, LLC. Managed Account Program once the transition is complete

If you currently invest in the Schwab Self-Directed Brokerage Account, you will remain invested in your brokerage account as you have directed

Lifecycle Target Retirement Funds

- “One-stop shopping” funds
- Pre-diversified mix appropriate for a specific time horizon. Mix becomes more conservative the closer it gets to its date
- Generally, you choose the one fund with the closest date to when you will be age 65, or plan to retire

Target Date Income Fund
Target Retirement 2015 Fund
Target Retirement 2020 Fund
Target Retirement 2025 Fund
Target Retirement 2030 Fund
Target Retirement 2035 Fund
Target Retirement 2040 Fund
Target Retirement 2045 Fund
Target Retirement 2050 Fund
Target Retirement 2055 Fund
Target Retirement 2060 Fund

Note: You cannot transfer out of and back into the same fund within a 30 day period

Core Funds

- You manage your own portfolio
- Stocks, bond and cash investments
- Index – follows the index
- Actively Managed – tries to outperform the index
 - Multi-manager strategy for additional diversification

Stable Value Fund

Bond Index Fund

U.S. Large Cap Index Fund

U.S. Small/Mid Cap Index Fund

International Index Fund

Bond Fund

U.S. Large Cap Fund

U.S. Small/Mid Cap Fund

International Fund

Actively Managed Funds

Fund/Underlying Fund Managers

Target Weight

Fund/Underlying Fund Managers	Target Weight
Bond Fund	
Prudential Core Plus Bond Fund Class 5	47.5%
Metropolitan West Total Return Bond I	47.5%
BlackRock US. Debt Index Fund M	5.0%
U.S. Large Cap Fund	
AJO Large Cap - Absolute Value	47.5%
Loomis Large Cap Growth	47.5%
BlackRock Equity Index Fund J	5.0%
U.S. Small/Mid Cap Fund	
Epoch U.S. Small/SMID Cap Equity CIT - Class 1	47.5%
Driehaus SMID Growth	47.5%
BlackRock Russell 2500 Index Fund M	5.0%
International Fund	
Marathon-London Global Ex US Collective Investment Fund Tier A	47.5%
Templeton International Equity Fund	47.5%
BlackRock ACWI ex US Index Fund M	5.0%

Self-Directed Brokerage Account

- You select and manage
- Access to most publicly traded investments:
 - More than 8,000 mutual funds
 - Exchange-traded funds
 - Individual stocks
 - Bonds
 - Fixed income investments, CDs and money market funds
- Separate application is required

Schwab Self-Directed Brokerage Account Schwab Personal Choice Retirement Account (PCRA)

Note: Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing. Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer which also provides other brokerage and custody services to its customers.

Plan features



Account Management Features

Contribution Rate Escalator

- You choose amount and timeframe
- 1% up to plan limit
- Start or stop at anytime



Fund Transfers

- Fund to fund transfer
- Reallocate balance to all new funds
- Automatic account rebalancing to current investment elections



ACH Banking

- Direct deposit of withdrawals, distributions and loans
- Direct payment of loans (prior employees only)



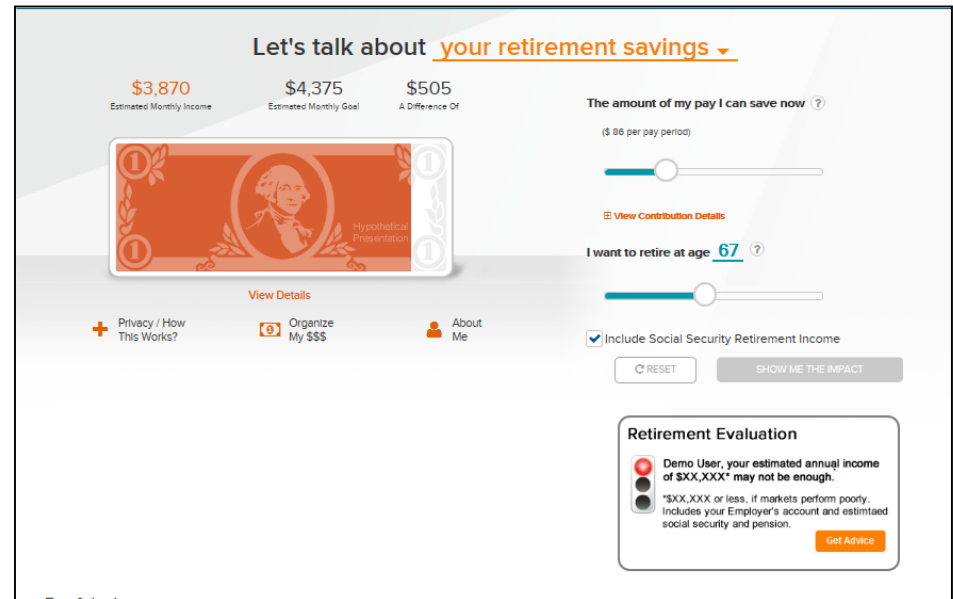
Reduced Fees

- With the new fund line up, many of the investment management fees are now lower.
 - Please refer to the fund fact sheets for details
 - These can be found on the internal Benefit Plans website or at FundInformationCNS401kPlans.com
- The annual recordkeeping fee is \$43 annually.
 - Expensed as \$10.75 quarterly and reflected on your statement
 - For Pantex participants this is a change from a revenue sharing model to a per participant fee
 - For Oak Ridge participants, this is reduced from \$52 to \$43

New **planning** tools



- Visual and interactive experience on Plan website and mobile app.
- View how your current retirement assets may translate into future potential retirement income.
- Use the sliders to model different savings and retirement age scenarios.
- Model Social Security estimates
- View estimated health care costs in retirement
- Model loans in context of retirement income potential
- Link to advice



For Illustrative Purposes Only

Personalized & Professional Advice

Advisory services offered through Voya Retirement Advisors, LLC,
and powered by Financial Engines®



Savings

Help participants save adequately for retirement.



Investing

Properly diversify and manage risk-appropriate portfolios.



Retirement Income

Identify their retirement income needs and set goals.

IMPORTANT: Forecasts regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Personalized & Professional Advice

Online Advice

Web-based service to help participants make their own decisions. Based on user's input, which can include outside accounts to personalize one's profile, Online Advice provides:

- A retirement income goal and forecast based on current choices
- Saving rate and investment recommendations
- Available to all participants at no additional cost.

IMPORTANT: Forecasts regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Professional Management

Designed for the investor seeking to have investment professionals pro-actively manage their 401(k) account.

- Enroll online or talk with an Advisor
- Automatic account optimization
- Receive Quarterly Retirement Updates
- Available for an additional fee based on balance

Balance	Monthly Fee as a Percent of Assets
First \$100,000	0.050%
Next \$150,000	0.045%
Amounts over \$250,000	0.030%

Advisory services disclosure

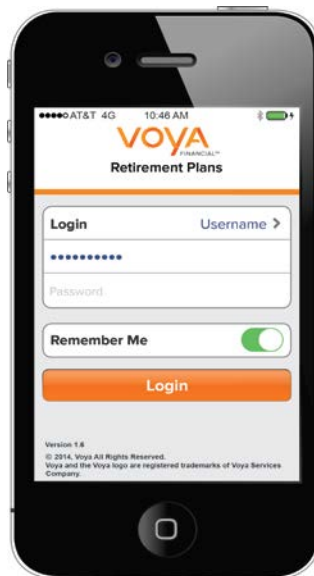
Advisory Services provided by Voya Retirement Advisors, LLC (VRA). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site at <https://CNS.voya.com>. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at **877-CNS-VOYA (877-267-8692)**. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

New account access



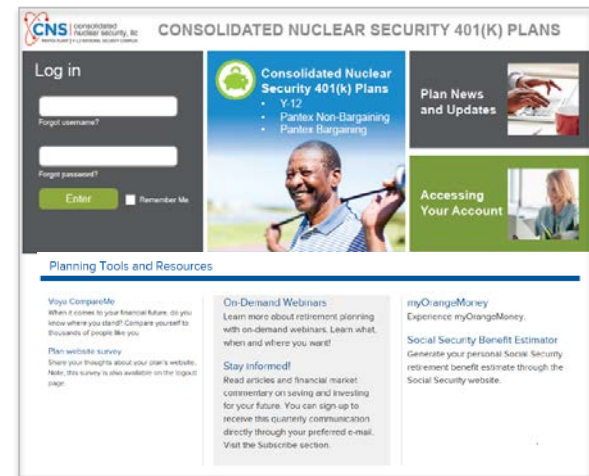
Plan Website & Mobile

Mobile Search: Voya Retire



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Online CNS.voya.com



CNS 401(k) Plan Information Line

- **877-CNS-VOYA (877-267-8692)**
- **TDD: 800-579-5708**
- **Customer Service Associates**
8:00 a.m. to 8:00 p.m. ET (7:00 a.m. to 7:00 p.m. CT)
Monday through Friday (excluding New York Stock Exchange holidays)



Account Access



Voya will mail you a PIN in a small security mailer – you'll use your Social Security Number and PIN to set up your account access

- **Plan website**
 - You'll change to a Username and Password of your choosing, and establish security credentials

- **Voya Retire Mobile App**
 - Use the same Username and Password you established for the Plan website
 - If you **have** not registered on the Plan website, use your Social Security Number and PIN
 - You can set “thumbprint” authentication if your device allows

- **Information Line**
 - Requires you always use your Social Security Number and PIN you received from Voya

If you lose or don't receive a PIN, you can still register on the Plan website but for Information Line access you will need to request a PIN reminder or hold for a Customer Service Associate.

Important reminders



Transition Dates

The “Blackout” Period to Transfer Records

**4:00 p.m. ET (3:00 PM CT) on Monday, September 18, 2017
to (on or after) Monday, October 2, 2017**

During the blackout period...

- You won't be able to access your account to perform transactions.
- Since you cannot make changes to your investment elections during the blackout period, it is very important that you review the appropriateness of your current investment strategy and make any desired changes before the blackout period begins.
- During the blackout period, your account will remain invested and will reflect the performance of your current investment options.



Account Access Up To September 18

- Continue to access your account as you do today

Fidelity

1-800-835-5095

www.401k.com

Schwab

1-800-724-7526

www.workplace.schwab.com

Questions?

- The CNS 401(k) Plan Information Line is currently open and Customer Service Associates can answer questions you may have about the transition.
- They cannot provide support for your account until the transition is complete.

877-CNS-VOYA (877-267-8692)



Important notes

- Today's workshop was designed to provide you with fundamental information on retirement planning and to outline other sources of information to assist you in managing your personal finances
- This presentation does not constitute legal, investment or financial advice of any kind
- Please consult your own financial, legal and/or tax advisors for such advice

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