

How to read your account statement

A guide to your Voya™ account statement

When you invest for retirement, you invest in your future. With Voya's account statement, you can follow the progress of your investments, helping you to remain on track as you work toward your financial objectives.

With toll-free and Internet access, Voya makes it easy to track your accounts when it is most convenient to you. These services are complemented by comprehensive reports which detail your account activity, including contributions, asset allocation and investment performance. In addition, you can view your account statement online at smithcollege.beready2retire.com.

Your account statement is visually appealing and rich in detail, presenting your account information through graphical representations, summary totals and in-depth transaction data. We trust you will find your Voya account statement to be a valuable resource as you manage your retirement investments.

Page one:

Account summary

Summary of your current account status

Your account summary

A summary of account activity during the reporting period is displayed.

This shows your total beginning and ending balances, contributions and withdrawals, including Voya's quarterly administration fee.

Your current investment mix

A pie chart represents how your account balances are invested among different asset classes. If you did not make any changes to your designated Target Date Fund, your current investment mix will be listed as asset allocation.

Page two: Your account activity and details

Activity statement

A table shows the activity of each asset included in your current investment portfolio.

Estimated monthly retirement income

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.



In-depth information, detailing your contributions to each investment you chose... and other investment options available under your plan.

Page two: Your account activity and details (cont.)

Your current investment portfolio

A breakdown of account activity by investment option is provided for the reporting period.

Allocation of future contributions

This shows how your future contributions will be allocated to your account by fund and percentage. Note that allocations for each type of contribution available to the plan is displayed (although you may not have current contributions in each one).

Investment Option	Balance as of 03/31/2013	Total Activity	Investment Growth	Balance as of 03/31/2013	Number of Units/Shares	Unit/Share Price
ING Fixed Account	\$9,670.48	\$277.60	\$78.32	\$10,028.41	N/A	N/A
ING GAMA Income Fund - I	\$9,203.80	\$277.65	\$308.84	\$9,790.29	1,118.1020	\$8.700
ING Van Kampen Equity Fund - I	\$7,159.21	\$277.47	\$575.21	\$6,961.37	291.7719	\$23.530
ING Large Cap Growth Portfolio	\$6,517.54	\$277.60	\$1,016.50	\$5,768.65	808.3600	\$7.140
Total	\$33,551.03	\$1,110.32	\$1,368.34	\$30,418.89		

Investment Option	Balance as of 03/31/2013	Contributions	Withdrawals	Investment Growth	Balance as of 03/31/2013	%
ING Fixed Account	\$444.14	\$0.00	\$0.00	\$566.69	\$1,460.75	100.0%
ING GAMA Income Fund - I	\$4,811.81	\$0.00	\$0.00	\$519.24	\$5,331.05	100.0%
ING Van Kampen Equity Fund - I	\$8,761.00	\$202.04	\$0.00	\$370.73	\$9,333.77	100.0%
ING Large Cap Growth Portfolio	\$3,112.53	\$444.14	\$0.00	\$202.38	\$3,758.95	100.0%
Total	\$16,131.48	\$646.14	\$0.00	\$1,158.84	\$16,436.34	

Activity by source of contributions
Tracks the account by contribution type (employee or employer).

Transaction detail
A display of all financial account transactions is detailed by money source, investment option, date and number of units.

Fee detail

If applicable, displays any fees taken within the quarter.

Important messages

Fee Type	Process	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Account Maintenance Fee	03/15/2013	Delinquent	ING Growth and Income Port I	-0.1506	\$24.8028	\$-3.72
			ING Corporate Bond Port I	-0.6032	\$17.7028	\$-10.64
			ING Large Cap Growth Portfolio	-0.3199	\$17.8296	\$-5.70
Total						\$-19.66

Function	Investment Option	Group / Net Fund Expense Ratio	3-Mo	6-Mo	12-Mo	18-Mo	36-Mo	5-Year	10-Year	Fund Inception Date
Investment	ING Fixed Account	0.77%	3.52%	3.98%	4.57%					
Investment	ING GAMA Income Fund - I	0.87% - 0.87%	2.21%	8.00%	4.83%	5.73%	08/11/03			
Investment	ING Van Kampen Equity Fund - I	0.30% - 0.32%	-0.00%	-11.28%	0.30%	4.05%	12/15/98			
Investment	ING Large Cap Growth Portfolio	0.84% - 0.84%	-4.81%	-18.79%	-1.88%	04/05/00				
Investment	ING Corporate Bond Portfolio	1.07% - 1.07%	-7.68%	-28.45%	-4.57%	04/05/00				
Investment	ING Large Cap Growth Portfolio	1.00% - 1.00%	-8.80%	-20.80%	-6.48%	04/05/00				
Investment	ING Large Cap Growth Portfolio	1.12% - 1.12%	-11.21%	-41.02%	-7.01%	04/05/00				

Investment performance

A display of investment performance tracks performance – by quarter, one-year, five-year and ten-year, or since fund inception – for investments available under your plan. It is adjusted to reflect appropriate fees, expenses and charges (based on calendar quarter).

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