

## How to access your account

**Web:** [EVRAZ.voya.com](http://EVRAZ.voya.com)

**Phone:** 877-893-0690

Customer Service Associates are available weekdays from 7 a.m. to 7 p.m., CT, excluding stock market holidays. You will need your Social Security number and PIN each time you call.

**Mobile:** Download the **Voya Retire** mobile app from your favorite app store.

## Account transaction processing

Transactions (such as selecting funds and transferring money from one fund to another) that are confirmed before 3 p.m., CT, will be processed the same business day. Transactions confirmed after 3 p.m., CT, on weekends or holidays, will be processed the next business day.

## Voya's S.A.F.E® Guarantee

If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account, subject to you taking action to satisfy the following key steps:

1. Register your account online
2. Review your account information on a regular basis and keep your contact information current
3. Promptly report any suspected identity theft or unauthorized activity
4. Contact us if you receive any communication or alert that you did not initiate
5. Practice safe computing habits

## How to register your account

1. When you first access the website, select *Register Now* below the Enter button and choose the way you would like to create your online account access.
2. Enter either  
The PIN that was sent to you by Voya and your Social Security number,  
**or**  
Your Social Security number and Date of Birth (and answer some questions).
3. Create a Username and Password. You will use these to access your account going forward through the Plan website and the **Voya Retire** mobile app. You will always need your PIN to access the phone line to make automated transactions or speak to a Customer Service Representative.
4. Provide an alternate email address and your mobile number for future recovery of your Username and Password, if needed.

This guide is a brief, non-technical description of certain provisions of the 401(k) Savings Plan for the Employees of EVRAZ NA. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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