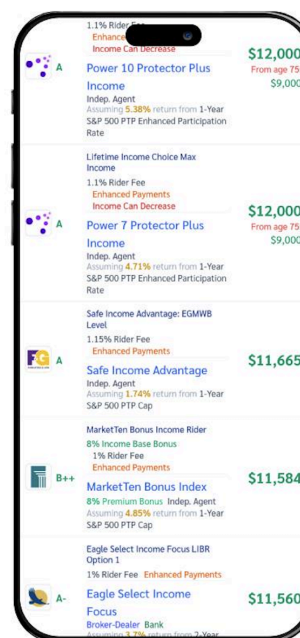




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Voya® Fixed Annuities

Product Guide

New Products Available:

- Voya Wealth Builder Plus Annuity
- Voya Wealth Builder Six Annuity
- Voya Wealth Builder Eight Annuity

Annuities are issued by Voya Insurance and Annuity Company, (Des Moines, IA), a member of the Voya® family of companies.

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Voya Wealth Builder Series

Features	Voya Wealth Builder Plus Annuity																				
Solve This Client Need	Optimal upside potential with principle protection and guaranteed income stream																				
Product Concept	<ul style="list-style-type: none"> • Four interest-crediting strategies • Flexible premium • Minimum Guaranteed Withdrawal Benefit (MGWB) 																				
Issue Ages	50–80																				
Premium	<ul style="list-style-type: none"> • \$15,000 minimum initial premium (Subject to change without notice) • \$1,000 minimum subsequent premium • \$1.5 million maximum premium without prior home office approval • No minimum premium per interest crediting strategy • Additional premium payments are credited with their own interest rate, index cap, trigger rate and interest rate benchmark cap for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year. • Premium banding 																				
Interest-Crediting Strategies	<ul style="list-style-type: none"> • Fixed Rate • Point-to-point Cap Index • Performance Trigger Index • Interest Rate Benchmark 																				
Market Value Adjustment	Yes																				
Interest Rate Guarantee Period	Annual reset (All strategies)																				
Charge Free Amount	Beginning in the second contract year through contract year eight, 5% charge free partial surrenders are available. After the eighth year of the contract you may complete a partial or full surrender free of surrender charges and Market Value Adjustment.																				
Charge Free Window	N/A																				
Surrender Charge (As percentage of Accumulation Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9+</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Percentage</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9+	Percentage	10	10	10	10	9	8	7	6	0
Contract Year	1	2	3	4	5	6	7	8	9+												
Percentage	10	10	10	10	9	8	7	6	0												
Death Benefit	During the surrender charge period, the Death Benefit is the greater of the Accumulation Value or the minimum guaranteed contract value. After the surrender charge period, the Death Benefit is the greater of the Accumulation Value, the minimum guaranteed contract value, or the minimum persistency value.																				
Minimum Guaranteed Contract Value	87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for each strategy elected.																				
Minimum Persistency Value	The sum of the Minimum Persistency Strategy Value (MPSV) for each strategy. The MPSV for each strategy is equal to 100% of premiums elected to the strategy, less premium tax (if applicable), adjusted for any re-elections and withdrawals, and accumulated at the Minimum Persistency Strategy Value Rate (MPSVR) for each strategy elected. The MPV will be calculated from the contract date, however, it will not apply until the end of the surrender charge period.																				
Nursing Home/Terminal Illness Waiver (Available in all states except MA and PA)	Yes																				
Voya RenewalFLEX Feature⁵	No																				
Withdrawal Benefit	Yes																				

Voya Wealth Builder Eight Annuity	Voya Wealth Builder Six Annuity																																				
Optimal upside potential with principal protection	Shorter duration with upside potential and principal protection																																				
<ul style="list-style-type: none"> • Four interest-crediting strategies • Flexible premium 	<ul style="list-style-type: none"> • Four interest-crediting strategies • Flexible premium 																																				
0–80	0–80																																				
<ul style="list-style-type: none"> • \$15,000 minimum initial premium (Subject to change without notice) • \$1,000 minimum subsequent premium • \$1.5 million maximum premium without prior home office approval • No minimum premium per interest crediting strategy • Additional premium payments are credited with their own interest rate, index cap, trigger rate and interest rate benchmark cap for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year. • Premium banding 	<ul style="list-style-type: none"> • \$15,000 minimum initial premium (Subject to change without notice) • \$1,000 minimum subsequent premium • \$1.5 million maximum premium without prior home office approval • No minimum premium per interest crediting strategy • Additional premium payments are credited with their own interest rate, index cap, trigger rate and interest rate benchmark cap for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year. • Premium banding 																																				
<ul style="list-style-type: none"> • Fixed Rate • Performance Trigger Index • Point-to-point Cap Index • Interest Rate Benchmark 	<ul style="list-style-type: none"> • Fixed Rate • Performance Trigger Index • Point-to-point Cap Index • Interest Rate Benchmark 																																				
Yes	Yes																																				
Annual reset (All strategies)	Annual reset (All strategies)																																				
Beginning in the second contract year through contract year eight, 5% charge free partial surrenders are available. After the eighth year of the contract you may complete a partial or full surrender free of surrender charges and Market Value Adjustment.	Beginning in the second contract year through contract year eight, 5% charge free partial surrenders are available. After the eighth year of the contract and during the “charge free window” you may complete a partial or full surrender free of surrender charges and Market Value Adjustment. Surrender charges do not apply after the sixth year.																																				
N/A	There is a 30-day Charge Free Window at the end of contract year 6 during which no MVA will be applied to a Surrender (partial or full).																																				
<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9+	Percentage	10	10	10	10	9	8	7	6	0	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> <td>9</td> <td>8</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7+	Percentage	10	10	10	10	9	8	0
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During the surrender charge period, the Death Benefit is the greater of the Accumulation Value or the minimum guaranteed contract value. After the surrender charge period, the Death Benefit is the greater of the Accumulation Value, the minimum guaranteed contract value, or the minimum persistency value.	During the surrender charge period, the Death Benefit is the greater of the Accumulation Value or the minimum guaranteed contract value. After the surrender charge period, the Death Benefit is the greater of the Accumulation Value, the minimum guaranteed contract value, or the minimum persistency value.																																				
87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first eight contract years then redetermined annually.	87.5% of all premiums less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first eight contract years then redetermined annually.																																				
The sum of the Minimum Persistency Strategy Value (MPSV) for each strategy. The MPSV for each strategy is equal to 100% of premiums elected to the strategy, less premium tax (if applicable), adjusted for any re-elections and withdrawals, and accumulated at the Minimum Persistency Strategy Value Rate (MPSVR) for each strategy elected. The MPV will be calculated from the contract date, however, it will not apply until the end of the surrender charge period.	The sum of the Minimum Persistency Strategy Value (MPSV) for each strategy. The MPSV for each strategy is equal to 100% of premiums elected to the strategy, less premium tax (if applicable), adjusted for any re-elections and withdrawals, and accumulated at the Minimum Persistency Strategy Value Rate (MPSVR) for each strategy elected. The MPV will be calculated from the contract date, however, it will not apply until the end of the surrender charge period.																																				
Yes	Yes																																				
Optional (may not be available in all states)	Optional (may not be available in all states)																																				
No	No																																				

Voya Secure Series

Features	Voya Secure Index Opportunities Plus Annuity																								
Solves This Client Need	Up front bonus with optional guaranteed lifetime income																								
Product Concept	<ul style="list-style-type: none"> • 5% premium bonus • Six interest-crediting strategies • Single premium 																								
Issue Ages	0–80 owner and annuitant																								
Premium	<ul style="list-style-type: none"> • \$15,000 minimum single premium (Subject to change without notice) • \$1 million maximum premium without prior home office approval • Premium banding 																								
Premium Bonus¹	5%																								
Interest-Crediting Strategies	<ul style="list-style-type: none"> • Fixed Rate • Performance Trigger Index • Point-to-point Cap Index • Monthly Average Index • Monthly Cap Index • Interest Rate Benchmark 																								
Market Value Adjustment	Yes																								
Interest Rate Guarantee Period	Annual reset (All strategies)																								
Free Withdrawal Provision²	<ul style="list-style-type: none"> • Interest may be withdrawn from the Fixed Rate Strategy in the first contract year. • 10% of the Accumulation Value each contract year after the first contract year without an MVA, surrender charge or bonus recapture. 																								
Surrender Charge (As percentage of Accumulation Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Percentage</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	10	10	10	10	9	8	7	6	5	4	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Percentage	10	10	10	10	9	8	7	6	5	4	0														
Bonus Recapture	<p>The bonus recapture is a percentage of the Accumulation Value surrendered that is associated with the bonus upon withdrawal and declines over time as follows.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Percentage</td> <td>100</td> <td>100</td> <td>80</td> <td>80</td> <td>60</td> <td>60</td> <td>40</td> <td>40</td> <td>20</td> <td>20</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	100	100	80	80	60	60	40	40	20	20	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Percentage	100	100	80	80	60	60	40	40	20	20	0														
Voya IncomeProtector Withdrawal Benefit³ (Optional benefit available for an additional cost, may not be available in all states)	Yes																								
Death Benefit	Greater of Accumulation Value or minimum guaranteed contract value.																								
Minimum Guaranteed Contract Value	87.5% of the single premium less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first ten contract years then redetermined annually.																								
Nursing Home/Terminal Illness Waiver (Available in all states except MA and PA)	Yes																								
Return of Premium Rider⁴	No																								
Voya RenewalFLEX Feature⁵	No																								

Voya Secure Index Seven Annuity	Voya Secure Index Five Annuity																																
Upside potential with principal protection and multiple interest crediting strategies	Alternative to low interest products with tax deferred growth and liquidity																																
<ul style="list-style-type: none"> Six interest-crediting strategies Flexible premium 	<ul style="list-style-type: none"> Six interest-crediting strategies Flexible premium 																																
0–80 owner and annuitant	0–80 owner and annuitant																																
<ul style="list-style-type: none"> \$15,000 minimum initial premium (Subject to change without notice); \$50 minimum subsequent premium \$1 million maximum premium without prior home office approval Premium banding 	<ul style="list-style-type: none"> \$15,000 minimum initial premium (Subject to change without notice); \$50 minimum subsequent premium \$1 million maximum premium without prior home office approval Premium banding 																																
N/A	N/A																																
<ul style="list-style-type: none"> Fixed Rate Performance Trigger Index Point-to-point Cap Index Monthly Average Index Monthly Cap Index Interest Rate Benchmark 	<ul style="list-style-type: none"> Fixed Rate Performance Trigger Index Point-to-point Cap Index Monthly Average Index Monthly Cap Index Interest Rate Benchmark 																																
No	No																																
Annual reset (All strategies)	Annual reset (All strategies)																																
<ul style="list-style-type: none"> Interest may be withdrawn from the Fixed Rate Strategy in the first contract year 10% of the Accumulation Value each contract year after the first contract year without surrender charge 	<ul style="list-style-type: none"> Interest may be withdrawn from the Fixed Rate Strategy in the first contract year 10% of the Accumulation Value each contract year after the first contract year without surrender charge 																																
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Contract Year	1	2	3	4	5	6	7	8+																									
Percentage	10	10	10	10	9	8	7	0																									
Contract Year	1	2	3	4	5	6+																											
Percentage	8	7.5	6.5	5.5	4.5	0																											
N/A	N/A																																
Yes	Yes																																
Greater of Accumulation Value or minimum guaranteed contract value	Greater of Accumulation Value or minimum guaranteed contract value																																
87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first seven contract years then redetermined annually.	87.5% of all premiums less withdrawals, and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first nine contract years then redetermined annually.																																
Yes	Yes																																
No	Yes (Optional)																																
Yes	Yes																																

Voya Wealth Builder Plus Minimum Guaranteed Withdrawal Benefit

Americans are living longer, on average, which could mean a 30-year retirement. Voya Wealth Builder Plus Annuity is designed to help create guaranteed retirement income that lasts for one life or the life of two spouses so retirement can be enjoyed.

When clients are ready to begin their guaranteed income stream, the Voya Wealth Builder Plus Minimum Guaranteed Withdrawal Benefit (MGWB) provides flexibility to meet their needs:

- Withdrawals may start immediately.
- Income stream can be turned on/off when needed.

The MGWB Base is increased by additional premiums and accumulated for 10 years by the 2% Guaranteed Rollup Rate and the Contract Credits Rollup Rate, which is calculated with the credits earned from the interest-crediting strategies they've selected.

When a client decides to receive payments, he or she may take an amount up to the Maximum Annual Withdrawal (MAW) Percentage and continue to do so for life—even if the Accumulation Value falls to zero. The following table will help you determine your client's MAW as a percentage of the MGWB Base they can take from the Accumulation Value each year.

Maximum Annual Withdrawal Percentage

Age	Individual Withdrawal	Joint Withdrawal
50–64	4.0%	3.5%
65–74	5.0%	4.5%
75–84	6.0%	5.5%
85+	7.0%	6.5%

Does the MGWB Base continue to grow when the income stream begins?

On each anniversary of the date the income stream began, if the Accumulation Value exceeds the MGWB Base, the MGWB Base will be reset to equal the Accumulation Value. This goes on until the contract is annuitized.

Added flexibility

If clients need money before they want to start enjoying the lifetime income stream, they have the flexibility to make a withdrawal without activating the benefit. That way they may continue to enjoy the benefits of the 10-year Accumulation Period and may avoid locking in a lower MAW percentage. Taking a withdrawal before they begin their income stream will reduce the benefit guarantees on a pro-rata basis.

Voya IncomeProtector Withdrawal Benefit

The Voya IncomeProtector Withdrawal Benefit is an optional living benefit that is available only with the Voya Secure Series and can be added for an additional annual cost to a Voya Insurance and Annuity Company fixed-index annuity contract to provide flexible, guaranteed income during retirement.

With the Voya IncomeProtector Withdrawal Benefit, your clients get:

- 6% Compounding Roll-Up during the first 10 years of the Deferral Phase.
- Annual Ratchet during both the Deferral and Withdrawal Phase.
- Ability to turn income stream on or off at any time until the contract is annuitized.

The issue age for this benefit is 50–80. The Voya IncomeProtector Withdrawal Benefit is available for an additional annual cost of 0.85% of the Guaranteed Withdrawal base.

How does the Voya IncomeProtector Withdrawal Benefit work?

The amount of your clients' guaranteed income is based on two factors:

1. Guaranteed Withdrawal Base

The guaranteed withdrawal base is equal to all premiums (and any premium bonus, if applicable) accumulated with the 6% Compounding Roll-Up (first 10 years of Deferral Phase), credited daily, with an Annual Ratchet.

2. Maximum Annual Withdrawal (MAW)

The MAW amount is the maximum amount of the guaranteed withdrawal base that may be withdrawn each year under the rider. The MAW percentage is based on your client's attained age (or the youngest spouse's attained age for the joint rider) at the time of the first withdrawal under the rider. Below is a table that will help determine the Maximum Annual Withdrawal as a percentage of the guaranteed withdrawal base your client can take from the Accumulation Value each year.

Maximum Annual Withdrawal Percentage

Age	Individual Withdrawal	Joint Withdrawal
50–64	3.75%	3.25%
65–74	4.75%	4.25%
75–84	5.75%	5.25%
85+	6.75%	6.25%

Please note that the likelihood of obtaining value from the Voya IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to the Accumulation Value must be significantly less than would have been credited based on historic averages.

Withdrawals within the MAW amount are guaranteed to age 95, at which time the contract owner may annuitize or surrender the annuity. If your client annuitizes the contract using the Life Only payment option, payments are guaranteed to be at least as much as the MAW amount.

Please note, if your client takes a withdrawal that has the effect of surrendering their contract in full, they will not realize any benefits under this rider.

All withdrawals reduce the death benefit and may reduce the value of any optional benefits. Early withdrawals and other distributions of taxable amounts may be subject to ordinary income tax, a surrender charge, and if taken prior to age 59½, an IRS 10% premature distribution penalty tax unless an exception applies.

Voya Lifetime Income

Features	Voya Lifetime Income Single Premium Deferred Fixed Annuity																						
Product Concept	<ul style="list-style-type: none"> • Single premium deferred fixed annuity with an indexed Minimum Guaranteed Withdrawal Benefit (MGWB) • Designed for clients that want income that lasts for a lifetime (This is not an accumulation product) 																						
Issue Ages	50–80 owner and annuitant																						
Premium	<ul style="list-style-type: none"> • \$15,000 minimum single premium, qualified and non-qualified (Subject to change without notice) • Low band: \$15,000–\$74,999 (Subject to minimum premium requirements) • High band: \$75,000 plus • \$1 million maximum premium without prior home office approval 																						
Premium Bonus¹	N/A																						
Market Value Adjustment	No																						
Interest Rate Guarantee Period	N/A																						
Surrender Charge Free Withdrawal Provision²	<ul style="list-style-type: none"> • After first contract year, withdrawal up to 10% of account value each contract year without surrender charge • If total partial withdrawals in any contract year exceed free amount, surrender charges apply to excess amount withdrawn in that contract year • Surrender charges apply to sum of all withdrawals in year of full surrender 																						
Surrender Charge (As percentage of Accumulation Value)	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	Percentage	9	8	7	6	5	4	3	2	1	0
Contract Year	1	2	3	4	5	6	7	8	9	10													
Percentage	9	8	7	6	5	4	3	2	1	0													
Bonus Recapture	N/A																						
Minimum Guaranteed Withdrawal Benefit	Income withdrawal percentages based on age at issue, fixed for the life of the contract, lower for joint life than single, and may change for new issues																						
Death Benefit	Greater of Accumulation Value or Minimum Guaranteed Contract Value																						
Optional Death Benefit	<ul style="list-style-type: none"> • Maximum benefit amount of 225% of premium minus any withdrawals • Cost is a reduction in income withdrawal percentage compared to the income withdrawal percentage if the optional death benefit were not elected • Payable over a period no less than 5 years or as a lump sum of 75% of the optional death benefit amount • Terminates upon attainment of age 90 																						
Minimum Guaranteed Contract Value	Not less than 90% of single premium less withdrawals of the account value and premium taxes, if applicable, accumulated at the applicable minimum guaranteed contract rate for the first ten contract years, subject to change annually thereafter																						
Nursing Home/Terminal Illness Waiver	Yes (Not available in MA)																						
Return of Premium Rider⁴	No																						
Voya RenewalFLEX Feature⁵	No																						

Please refer to page 11 for footnotes.

Income when it counts

Voya Lifetime Income is designed to help create guaranteed retirement income that lasts for one life or the life of two spouses.

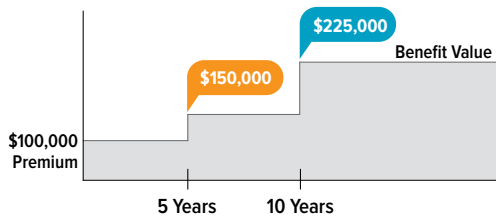
All increases related to the guarantees and any index-linked growth increase the benefit value, which is used to determine the income withdrawal amount and do not increase the account value. This product is not designed for accumulation of assets.

How does it work?

Voya Lifetime Income helps turn a portion of a client's savings into supplemental retirement income. The longer your clients wait to start lifetime income, the larger the income withdrawal amount will be. The benefit value—the amount used to determine the lifetime income withdrawal amount—grows over time. It has the potential to grow in two ways:

1. “Boosts” in years five and ten

If your client defers lifetime income withdrawals for five years, the benefit value will get a boost to equal 150% of premium, less withdrawals. After ten years of deferral, the benefit base gets another boost to equal 225% of premium, less withdrawals. These boosts are guaranteed increases to the benefit value.



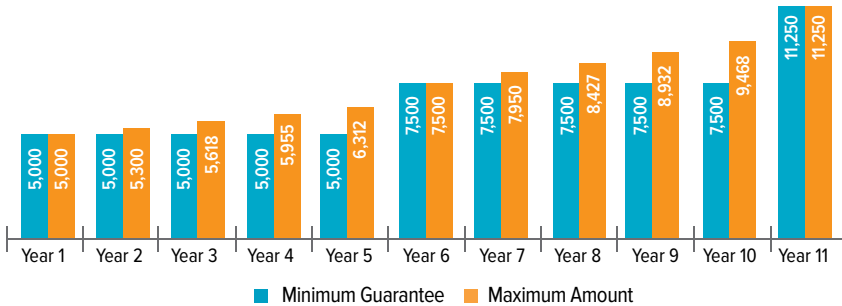
This illustration assumes no index credits, a premium of \$100,000, and a deferral period of at least ten years.

2. Index increase potential

In addition, the benefit value has the potential to grow each year using a point-to-point cap index method.

Start Lifetime Income when it counts

Lifetime Income Withdrawal is a certain percentage—based on age when the contract is issued—of the benefit value. For joint life benefits, it's based on the age of the younger spouse.² Once they begin taking lifetime income withdrawals, that amount is locked in for their lifetime. However, deferring income longer can help increase the amount they lock in.



Hypothetical illustration showing the income withdrawal amounts if you defer income until each year shown. The **blue bar** represents the minimum guarantee if there were no index increases. The **orange bar** represents the maximum withdrawal amount assuming the index increases reached the 6% cap during each year. Your results will likely be somewhere in between. The graph assumes a premium of \$100,000, income withdrawal percentage of 5%, an index cap of 6%, and no withdrawals. Ask your financial professional for a personalized illustration. The index cap is declared in advance and fixed for the life of the contract.

All withdrawals reduce the death benefit and may reduce the value of any optional benefits. Early withdrawals and other distributions of taxable amounts may be subject to ordinary income tax, a surrender charge, and if taken prior to age 59½, an IRS 10% premature distribution penalty tax unless an exception applies.

Multi Year Guarantee Annuities (MYGA)

Features	Voya Guarantee Choice Annuity																						
Product Concept	<ul style="list-style-type: none"> Guaranteed interest rate for up to 10 years Single premium 1.5% minimum guaranteed interest rate upon renewal 																						
Issue Ages	0–80 owner and annuitant																						
Premium	<ul style="list-style-type: none"> \$15,000 minimum single premium (must be put into one interest rate guarantee period) \$1 million maximum premium without prior home office approval 																						
Premium Bonus¹	N/A																						
Interest-Crediting Strategies	N/A																						
Market Value Adjustment	Yes																						
Interest Rate Guarantee Period	<ul style="list-style-type: none"> 5, 7 and 10 years Interest rate guarantee periods may vary by state 																						
Free Withdrawal Provision²	<ul style="list-style-type: none"> Interest only in the first contract year 10% of the Accumulation Value each contract year after the first contract year without an MVA or surrender charge 																						
Surrender Charge (As percentage of Accumulation Value)	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	Percentage	9	8	7	6	5	4	3	2	1	0
Contract Year	1	2	3	4	5	6	7	8	9	10													
Percentage	9	8	7	6	5	4	3	2	1	0													
Bonus Recapture	N/A																						
Voya IncomeProtector Withdrawal Benefit³ (Optional benefit available for an additional cost, may not be available in all states)	No																						
Death Benefit	Accumulation Value																						
Minimum Guaranteed Contract Value	N/A																						
Nursing Home/Terminal Illness Waiver (Available in all states except MA and PA)	Yes																						
Return of Premium Rider⁴	No																						
Voya RenewalFLEX Feature⁵	No																						

Please refer to page 11 for footnotes.

Voya brings you solutions across the Retirement Continuum

Products to help your clients grow, protect and enjoy their retirement savings.



Solid foundation and ratings

These ratings are for Voya Insurance and Annuity Company and do not refer to the safety or performance of any products or underlying portfolios, meaning they are not applicable to the obligations of the separate accounts. The ratings are as of February 17, 2015, and are subject to change.

A (Strong) by Standard & Poor's Standard and Poor's rating reflects strong financial security. Rating is 6th out of 20 possible. Standard & Poor's assigns ratings from AAA to CC.

A (Excellent) by A.M. Best A.M. Best's rating reflects strong financial strength and ability to meet obligations to contract holders. Rating is 3rd out of 15 possible. A.M. Best assigns ratings from A++ to F.

A- (Strong) by Fitch Fitch's rating reflects strong claims paying ability. Rating is 7th out of 19 possible. Fitch assigns ratings from AAA to C.

A3 (Good) by Moody's Moody's rating reflects strong financial security. Rating is 7th out of 21 possible. Moody's assigns ratings from Aaa to C.

¹Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, participation multipliers, credit caps and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads.

²Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of the annuity.

³Please note that the likelihood of obtaining value from the Voya IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your Accumulation Value must be significantly less than would have been credited based on historic averages. Rider may not be available in all states.

⁴Return of Premium Rider offers lower interest crediting potential in return for enhanced guarantees and cannot be elected concurrently with the Voya IncomeProtector Withdrawal Benefit Rider.

This feature guarantees that if the owner withdraws the entire Accumulation Value to terminate the contract, the amount paid to the owner will never be less than all premiums paid minus any prior net withdrawals and any applicable premium tax the company withholds for the contract owner. This rider is only available at contract issue and cannot be terminated once selected. If elected, credited rates applied to the contract will be less favorable than credited rates on the contract without the rider.

⁵The Voya RenewalFLEX Feature gives your clients the opportunity to withdraw all or part of the Accumulation Value associated with a given Premium, Index Strategy, and indexing period combination without Surrender Charges when a renewal rate for an indexed strategy is less favorable than the associated previous waiver rate. An index strategy does not include the Fixed Rate Strategy. Exercising the Voya RenewalFLEX Feature, if eligible, must occur during the 30-day window beginning on the premium anniversary.

Access to Sales Support

Annuity New Business

1-800-369-5303

Fax: 1-515-698-2000

P.O. Box 617

Des Moines, IA 50303-0617

Licensing, Contracting and Commissions

1-800-369-5305

Fax: 1-515-698-2010

Email: ingds@voya.com

909 Locust Street

Des Moines, IA 50309-2899

Sales Desk

1-800-369-5301, option 2

Fax: 1-515-698-6999

909 Locust Street

Des Moines, IA 50309-2899

Customer Service

1-800-369-5303

Fax: 1-515-698-2001

P.O. Box 1337

Des Moines, IA 50305-1337

Overnight Address:

909 Locust Street

Des Moines, IA 50309-2899

Supplies

1-800-369-5301

Fax: 1-515-698-6999

Email: fixedannuitiesalesdesk@voya.com

909 Locust Street

Des Moines, IA 50309-2899



Call the sales desk for current product availability by state.

Annuities are issued by Voya Insurance and Annuity Company (Des Moines, IA), member of the Voya® family of companies.

All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company, which is solely responsible for all obligations under its policies.

This is a summary only. Read the contract for complete details. The product and its features may not be available in all states and are subject to change. Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, trigger rates, participation rates, and/or higher index spreads. Interest rates, participation rates, index caps, monthly caps and index spreads are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax.

Withdrawals do not participate in index interest. Federal law requires that withdrawals be taken first from interest credited.

All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits, such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

Neither Voya nor its affiliated companies or representatives offer legal or tax advice. Consult with your tax and legal advisors regarding your individual situation.

The contract does not participate in any stock or equity products.

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Annuity income is defined as a series of periodic payments, a part of which may be return of your premium or principal, which is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant.

Contract Form Series Numbers: Voya Wealth Builder Six and Eight Annuities – Contract Form Series IU-IA-3128(6SC)-A and IU-IA-3128(8SC)-A; Voya Wealth Builder Plus Annuity - Contract Form Series IU-IA-3128 with contract schedule IU-IA-3128(8SC)-A; Voya Secure Index Opportunities Plus Annuity – IU-IA-3050 (07/12); Voya Secure Index Seven Annuity – IU-IA-3034 (07/12); Voya Secure Index Five Annuity – IU-IA-3033 (07/12); Voya Guarantee Choice Annuity – IU-IA-3036; Voya IncomeProtector Withdrawal Benefit – IU-RA-3059 (08/08), IU-RA-3060 (08/08); Voya Lifetime Income Annuity – IU-IA-3119; IU-RA-3120; IU-RA-3121; IU-RA-3122; IU-RA-3123; Return of Premium Rider – IU-RA-3058; Voya RenewalFLEX Feature – IU-RA-3139. Withdrawal Benefit ICC14 VI-RA-3141, ICC14 VI-RA-3142, VI-RA-3141, VI-RA-3142.

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