

Voya[®] Fixed Annuities Interest Rates and Features

Effective Date: **12/09/2015**

Rates in **orange** indicate a change from previous rate.

Voya Wealth Builder Series Annuities

Voya Wealth Builder Plus Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	6.50%	7.50%	7.75%
Performance Trigger Index Strategy:	Trigger	4.60%	5.20%	5.40%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	4.35	5.00	5.20
Fixed Rate Strategy:	Rate	3.25%	3.25%	3.25%

Voya Wealth Builder Eight Annuity (Flexible Premium)


		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	5.00%	5.75%	6.00%
Performance Trigger Index Strategy:	Trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.55	4.05	4.30
Fixed Rate Strategy:	Rate	2.55%	2.55%	2.55%

Voya Wealth Builder Six Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	4.25%	5.00%	5.25%
Performance Trigger Index Strategy:	Trigger	3.10%	3.50%	3.70%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.05	3.60	3.75
Fixed Rate Strategy^	Rate	3.00%	3.00%	3.00%

^This is a first year rate with a 1% base rate.

1 **Wealth Builder Six**
Get 3% fixed rate in year 1.

 **Ask our Sales Team about:**

Minimum Persistency Value - a unique feature offering 50 bps on 100% of your client's premium.**

New Volatility Control Strategy
available with Voya Secure Series Annuities
09/28/2015

Voya RenewalFLEX Feature Waiver Rates for Wealth Builder Six and Eight Annuities

RenewalFLEX: On Voya Wealth Builder Six & Eight; the Cap, Trigger, are 0.50% less than the rates displayed. Multiplier rates are .50 less than the rates displayed. Not available on Fixed Rate Strategy. RenewalFLEX spreads are applied to these reduced rates to determine the appropriate RenewalFLEX Waiver Rates.

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Voya Secure Series Annuities

Voya Secure Index Opportunities Plus Annuity (Single Premium)

Immediate 5% Premium Bonus Available ²	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	2.00%	Cap	3.25%
Performance Trigger Index Strategy:	1.50%	Trigger	2.50%
Monthly Cap Index Strategy:	0.90%	Monthly Cap	1.30%
Fixed Rate Strategy:	1.25%		1.25%
Monthly Average Index Strategy:*	5.40%	Index Spread	3.65%
Point-to-Point Volatility Control Strategy:*	5.30%	Index Spread	2.40%

*RenewalFLEX Feature not available on these strategies.

Voya Secure Index Seven Annuity (Flexible Premium) with RenewalFLEX Feature

	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	3.50%	Cap	4.75%
Performance Trigger Index Strategy:	2.75%	Trigger	3.75%
Monthly Cap Index Strategy:	1.45%	Monthly Cap	2.00%
Fixed Rate Strategy:	2.00%		2.00%
Monthly Average Index Strategy:*	3.70%	Index Spread	2.35%
Point-to-Point Volatility Control Strategy:*	3.50%	Index Spread	1.50%

*RenewalFLEX Feature not available on these strategies.

Voya Secure Index Five Annuity (Flexible Premium) with RenewalFLEX Feature

	\$15,000 Band	with ROP ³	without ROP		\$75,000 Band	with ROP ³	without ROP
Point-to-Point Cap Index Strategy:		2.00%	2.50%	Cap		3.50%	4.00%
Performance Trigger Index Strategy:		1.50%	2.00%	Trigger		2.50%	3.00%
Monthly Cap Index Strategy:		1.00%	1.10%	Monthly Cap		1.50%	1.60%
Fixed Rate Strategy [^]		2.25%	2.50%			2.25%	2.50%
Monthly Average Index Strategy:*		5.65%	5.15%	Index Spread		3.85%	3.35%
Point-to-Point Volatility Control Strategy:*		5.00%	4.50%	Index Spread		2.45%	1.95%

*RenewalFLEX Feature not available on these strategies.

[^]This is a first year rate with a 1% base rate.

Voya RenewalFLEX Feature Waiver Rates⁴ for Secure Series Annuities

Available with Voya Secure Index Five and Voya Secure Index Seven Annuities. May not be available in all states.	Voya Secure Index Seven		Voya Secure Index Five			
	\$15,000 Band	\$75,000 Band	With Return of Premium Rider ³		Without Return of Premium Rider	
			\$15,000 Band	\$75,000 Band	\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy (Cap Rate)	2.50%	3.75%	1.00%	2.50%	1.50%	3.00%
Performance Trigger Index Strategy (Trigger Rate)	1.75%	2.75%	0.75%	1.50%	1.25%	2.00%
Monthly Cap Strategy (Cap Rate)	0.95%	1.50%	0.50%	1.00%	0.60%	1.10%

Voya Lifetime Income (Single Premium Deferred Fixed Annuity with indexed withdrawal benefit)

- “Boosts” to the benefit base in years five and ten¹
 - 5-year deferral = 150% boost
 - 10-year deferral = 225% boost
 - Potential index-linked increases to the benefit base subject to a 6% cap¹
- Provides an income stream that lasts a lifetime
- Built in withdrawal benefit



Learn more at:
voyalifetimeincome.com
 Passcode: lifetime

Please use Voya Presents illustration software or contact the Sales Desk for quotes.

Voya Secure Index Outlook Annuity (Single Premium)

Immediate 3% Premium Bonus Available ²	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	2.00%	Cap	3.25%
Performance Trigger Index Strategy:	1.50%	Trigger	2.50%
Monthly Cap Index Strategy:	0.90%	Monthly Cap	1.30%
Fixed Rate Strategy:	1.25%		1.25%
Monthly Average Index Strategy:	5.40%	Index Spread	3.65%
Point-to-Point Volatility Control Strategy:*	5.30%	Index Spread	2.40%

*RenewalFLEX Feature not available on these strategies.

Voya Guarantee Choice Annuity (Single Premium)⁵

	\$15,000 Band	\$75,000 Band
10- Year Guarantee Period:	1.50%	1.50%

New! Classic Choice NY⁶ (Single Premium)

5- Year Guarantee	7- Year Guarantee	10- Year Guarantee
1.00%	1.25%	1.85%



Contact Voya Annuities Sales Desk: 800-369-5301

Contracts issued by Voya Insurance and Annuity Company. (Des Moines, IA). Contract Form Series Numbers: Voya Wealth Builder Contract Series IU-IA-3128 with contract schedule IU-IA-3128(6SC)-A and IU-IA-3128(8SC)-A; Voya WealthBuilder Plus Annuity - Contract Form Series IU-IA-3128 with contract schedule IU-IA-3128(8SC)-A and Minimum Guaranteed Withdrawal Benefit Riders ICC14 VI-RA-3141, VI-RA-3141, ICC14 VI-RA-3142, VI-RA-3142; Voya Secure Index Opportunities Plus Annuity – IU-IA-3050(07/11), ICC12 IU-IA-3050(01/12); Voya Secure Index Seven Annuity IU-IA-3034(07/11), ICC 12 IU-IA-3034(01/12); Voya Secure Index Five Annuity – IU-IA-3033(07/11), ICC12 IU-IA-3033(01/12); Voya Secure Index Outlook Annuity IU-IA-3038; Voya Guarantee Choice Annuity – IU-IA-3036; Voya IncomeProtector Withdrawal Benefit – IU-RA-3059(08/08), ICC12 IU-RA-3059-NRU (01/12), ICC12 IU-RA-3059-WRU (01/12) IU-RA-3060(08/08), ICC12 IU-RA-3060-NRU (01/12), ICC12 IU-RA-3060-WRU (01/12); 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, ICC12 IU-RA-3058; Voya RenewalFLEX Feature – IU-RA-3139; ICC14 IU-RA-3139; Point-to-Point Volatility Control Strategy - Rider Form Number Series: ICC15 VI-RA-3144, ICC15 VI-RA 3145, VI-RA-3144(2015), VI-RA-3145(2015).

Contracts issued by Reliastar Insurance Company of New York (Woodbury, NY). Contract Form Series Numbers: Classic Choice NY NY2001 (Rev. 2014)(5yr), NY2001 (Rev. 2014)(7yr), NY2001 (Rev. 2014)(10yr).

All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company and ReliaStar Life insurance Company of New York, who are solely responsible for all obligations under their policies. Rates are subject to change without notice.

Annuities are long-term investments designed for retirement planning. They are a contract between your client and an insurance company, under which the insurer agrees to make periodic payments to your client.

*The maximum annual index credit and participation multiplier for the Voya Interest Rate Benchmark Strategy are subject to change without notice.

**Available after the surrender charge period.

¹ Benefit base boosts to 150% of premium in year five and 225% in year ten, less withdrawals, subject to deferring lifetime income withdrawals. Boost percentage and index cap are subject to change at any time.

² Products offering a bonus may offer lower credited rates 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 rates.

³ Return of Premium Rider (IU-RA-3058) offers lower interest crediting potential in return for enhanced guarantees

⁴ If a renewal rate for an eligible indexed rate strategy doesn't meet a minimum waiver rate set at the time of premium election, you will have the opportunity to withdraw –without surrender charges – all or part of your accumulation value associated with a given premium and index strategy combination. Exercising the Voya RenewalFLEX Feature must occur during the 30-day window beginning on the indexing period anniversary. An index strategy does not include the Fixed Rate Strategy or Monthly Average Index Strategy.

⁵ The surrender charge on Voya Guarantee Choice is waived for 30 days following the end of an interest rate guarantee period. Surrender charge will then continue, but will not reset.

⁶ The surrender charge on Classic Choice NY is waived for 30 days following the end of an interest rate guarantee period. Surrender charge will then restart for 5 years, regardless of guarantee period.

Interest rates, participation rates, index caps, monthly caps, multipliers and index spreads subject to change. Products and features not available in all states. 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. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice.

Effective July 1, 2014, the 30-calendar day rate lock period for any contract begins the day its application is received unless: (i) an application signed prior to the effective date of a rate change is received on or after the aforementioned effective date; and (ii) said application is received by close of business no more than seven days after the aforementioned effective period begins. In this case, the 30-calendar day rate lock period begins on the effective date of the rate change. This is effective for any application received after July 1, 2014.

Visit voyaprofessionals.com for state approvals.

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