

Voya™ Fixed Annuities Interest Rates and Features

Effective Date:

Rates in orange indicate a change from previous rate.

New! Voya Wealth Builder Series Annuities

Voya Wealth Builder Eight Annuity		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap			
Performance Trigger Index Strategy:	Trigger			
Interest Rate Benchmark Strategy:*	Cap Multiplier			
Fixed Rate Strategy:	Rate			

Voya Wealth Builder Six Annuity		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap			
Performance Trigger Index Strategy:	Trigger			
Interest Rate Benchmark Strategy:*	Cap Multiplier			
Fixed Rate Strategy:	Rate			



Ask our Sales Team about:

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

Voya Secure Series Annuities

Voya Secure Index Opportunities Plus Annuity (Single Premium)		\$15,000 Band	\$75,000 Band
Immediate 5% Premium Bonus Available ²			
Point-to-Point Cap Index Strategy:	Cap		
Performance Trigger Index Strategy:	Trigger		
Interest Rate Benchmark Strategy:*	Cap Multiplier		
Monthly Cap Index Strategy:	Monthly Cap		
Fixed Rate Strategy:			

Voya Secure Index Seven Annuity (Flexible Premium) with RenewalFLEX Feature		\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy:	Cap		
Performance Trigger Index Strategy:	Trigger		
Interest Rate Benchmark Strategy:*	Cap Multiplier		
Monthly Cap Index Strategy:	Monthly Cap		
Fixed Rate Strategy:			



For more information on Voya RenewalFLEX Waiver Rates, [click here](#) to view our client rate sheet for details.

Voya Secure Index Five Annuity (Flexible Premium) with RenewalFLEX Feature		\$15,000 Band	with ROP**	without ROP	\$75,000 Band	with ROP**	without ROP
Point-to-Point Cap Index Strategy:					Cap		
Performance Trigger Index Strategy:					Trigger		
Interest Rate Benchmark Strategy:*					Cap Multiplier		
Monthly Cap Index Strategy:					Monthly Cap		
Fixed Rate Strategy:							

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

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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:	Cap	
Performance Trigger Index Strategy:	Trigger	
Interest Rate Benchmark Strategy:*	Cap Multiplier	
Monthly Cap Index Strategy:	Monthly Cap	
Fixed Rate Strategy:		

Voya Envoy Nine Annuity

	\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy:6		
Fixed Rate Strategy:		

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategies

Voya Guarantee Choice Annuity (Single Premium)³

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

New! Classic Choice NY⁴

5- Year Guarantee	7- Year Guarantee	10- Year Guarantee

New! Voya RenewalFLEX Feature Waiver Rates

RenewalFLEX: On Voya Wealth Builder Six & Eight; the Cap, Trigger, and Multiplier Rates are 0.50% 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.

 Contact Voya Annuities Sales Desk: 800-369-5301

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

**Return of Premium Rider, IU-RA-3058. Return of Premium rider offers lower interest crediting potential in return for enhanced guarantees.

***\$10,000 for qualified money.

****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 interest rates, index caps, monthly caps, participation rates, and/or participation multipliers 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 multipliers.

³ 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.

⁴ 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.

Contracts issued by Voya Insurance and Annuity Company (Des Moines, IA). 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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