

Voya® Fixed Index Annuities interest rates and features

Effective Date: **06/13/2016**

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

New Voya Quest Series Annuities

Voya Quest Plus Index Annuity (Single Premium) with a 6% Premium Bonus¹

		\$15,000 Band	\$75,000 Band
Monthly Average Index Strategy	Spread	8.50%	5.65%
Point-to-Point Volatility Control Strategy	Spread	6.40%	3.35%
Point-to-Point Cap Index Strategy	Cap	1.25%	2.00%
Monthly Cap Index Strategy	Cap	0.70%	1.15%
Fixed Rate Strategy	Rate	1.00%	1.00%

Voya Quest 7 Index Annuity (Flexible Premium)

		\$15,000 Band	\$75,000 Band
Monthly Average Index Strategy	Spread	5.00%	3.50%
Point-to-Point Volatility Control Strategy	Spread	4.60%	2.55%
Point-to-Point Cap Index Strategy	Cap	2.75%	4.00%
Monthly Cap Index Strategy	Cap	1.30%	1.70%
Fixed Rate Strategy	Rate	1.60%	1.60%

Voya Quest 5 Index Annuity (Flexible Premium)

		\$15,000 Band		\$75,000 Band	
		with ROP ²	without ROP	with ROP ²	without ROP
Monthly Average Index Strategy	Spread	7.20%	5.70%	5.50%	4.00%
Point-to-Point Volatility Control Strategy	Spread	6.15%	4.30%	4.05%	2.20%
Point-to-Point Cap Index Strategy	Cap	1.00%	2.00%	2.25%	3.25%
Monthly Cap Index Strategy	Cap	0.80%	1.20%	1.20%	1.60%
Fixed Rate Strategy	Rate	1.00%	1.40%	1.00%	1.40%

 Learn more at: VoyaQuestAnnuities.com

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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	5.00%	6.00%	6.25%
Performance Trigger Index Strategy:	Trigger	4.15%	4.95%	5.25%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	4.35	5.00	5.20
Fixed Rate Strategy:	Rate	2.50%	2.50%	2.50%

Voya Wealth Builder Eight Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	3.50%	4.25%	4.50%
Performance Trigger Index Strategy:	Trigger	3.15%	3.75%	4.00%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.55	4.05	4.30
Fixed Rate Strategy:	Rate	1.95%	1.95%	1.95%

Voya Wealth Builder Six Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	3.00%	3.75%	4.00%
Performance Trigger Index Strategy:	Trigger	2.70%	3.30%	3.50%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.05	3.60	3.75
Fixed Rate Strategy:	Rate	1.65%	1.65%	1.65%



Ask our Sales Team about:

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

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.

*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.

Voya Secure Series Annuities

Voya Secure Index Opportunities Plus Annuity (Single Premium)

Immediate 5% Premium Bonus Available ¹		\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy:	Cap	1.25%	2.00%
Performance Trigger Index Strategy:	Trigger	1.10%	1.55%
Monthly Cap Index Strategy:	Cap	0.50%	1.05%
Fixed Rate Strategy:	Rate	1.00%	1.00%
Monthly Average Index Strategy:	Spread	8.90%	5.75%
Point-to-Point Volatility Control Strategy:	Spread	9.70%	3.65%

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

		\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy:	Cap	2.25%	3.50%
Performance Trigger Index Strategy:	Trigger	1.80%	2.90%
Monthly Cap Index Strategy:	Cap	1.15%	1.60%
Fixed Rate Strategy:*	Rate	1.40%	1.40%
Monthly Average Index Strategy:*	Spread	5.40%	3.60%
Point-to-Point Volatility Control Strategy:*	Spread	5.65%	2.70%

*RenewalFLEX Feature not available on these strategies.

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

		\$15,000 Band		\$75,000 Band	
		with ROP ²	without ROP	with ROP ²	without ROP
Point-to-Point Cap Index Strategy:	Cap	1.00%	1.50%	2.50%	3.00%
Performance Trigger Index Strategy:	Trigger	0.75%	1.25%	2.00%	2.50%
Monthly Cap Index Strategy:	Cap	0.90%	1.00%	1.30%	1.40%
Fixed Rate Strategy:*	Rate	1.00%	1.05%	1.00%	1.05%
Monthly Average Index Strategy:*	Spread	7.00%	6.50%	4.65%	4.15%
Point-to-Point Volatility Control Strategy:*	Spread	6.35%	5.85%	3.00%	2.50%

*RenewalFLEX Feature not available on these strategies.

Voya RenewalFLEX Feature Waiver Rates³ 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 ²		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)	1.25%	2.50%	0.00%	1.50%	0.50%	2.00%
Performance Trigger Index Strategy (Trigger Rate)	0.80%	1.90%	0.00%	1.00%	0.50%	1.50%
Monthly Cap Strategy (Cap Rate)	0.65%	1.10%	0.40%	0.80%	0.50%	0.90%

Voya Secure Index Outlook Annuity (Single Premium)

Immediate 3% Premium Bonus Available ¹		\$15,000 Band	\$75,000 Band
Point-to-Point Cap Index Strategy:	Cap	1.25%	2.00%
Performance Trigger Index Strategy:	Trigger	1.10%	1.55%
Monthly Cap Index Strategy:	Cap	0.50%	1.05%
Fixed Rate Strategy:	Rate	1.00%	1.00%
Monthly Average Index Strategy:	Spread	8.90%	5.75%
Point-to-Point Volatility Control Strategy:	Spread	9.70%	3.65%

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

- “Boosts” to the benefit base in years five and ten⁴
 - 5-year deferral = 150% boost
 - 10-year deferral = 225% boost
 - Potential index-linked increases to the benefit base subject to a 6% cap
- 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 Guarantee Choice Annuity (Single Premium)⁵

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

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:

Quest 5 & 7 Contract Form Series VI-IA-3147(2015) with Contract Schedules VI-IA-3147(2015)(5SC) and VI-IA-3147(7SC)(2015); Strategy Rider Form Series: Monthly Average Index Strategy Rider IU-RA-3131; Point-to-Point Cap Index Strategy Rider IU-RA-3130; Point-to-Point Volatility Control Strategy Rider ICC15 VI-RA-3145 or VI-RA-3145(2015); Monthly Cap Index Strategy Rider IU-RA-3132. Quest Plus Contract Form Number Series VI-IA-3148(2015) with Contract Schedule VI-IA-3148(2015)(10SC); Strategy Form Rider Series: Monthly Average Index Strategy Rider VI-RA-3157(2015); Point-to-Point Cap Index Strategy Rider VI-RA-3156(2015); Point-to-Point Volatility Control Strategy Rider ICC15 VI-RA-3144 or VI-RA-3144(2015); Monthly Cap Index Strategy Rider VI-RA-3158(2015);

Voya Wealth Builder Contract Form Series: IU-IA-3128 with contract schedule IU-IA-3128(6SC)-A and IU-IA-3128(8SC)-A Vova 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 Form Series: IU-IA-3050(07/11), ICC12 IU-IA-3050(01/12); Vova Secure Index Seven Annuity Form Series: IU-IA-3034(07/11), ICC 12 IU-IA-3034(01/12); Vova Secure Index Five Annuity Form Series: IU-IA-3033(07/11), ICC12 IU-IA-3033(01/12). Vova Secure Index Outlook Annuity Form Series: IU-IA-3038(07/11).

Voya Guarantee Choice Annuity Form Series: IU-IA-3036; IU-RA-3059(08/08); IU-RA-3060(08/08).

Voya Lifetime Income Annuity Form Series: IU-IA-3119; IU-RA-3120; IU-RA-3121; IU-RA-3122; IU-RA-3123.

Return of Premium Rider Form Series: IU-RA-3058, ICC12 IU-RA-3058, VI-RA-3058(2016); Vova 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 NY 2001 (Rev. 2014) with Schedules 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.

¹Products 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.

²Return of Premium Rider IU-RA-3058 or VI-RA-3058(2016) offers lower interest crediting potential in return for enhanced guarantees

³If a renewal rate for an eligible indexed rate strategy doesn't meet a minimum waiver rate set at the time of premium election, the client will have the opportunity to withdraw –without surrender charges – all or part of their accumulation value associated with a given premium and index strategy combination. Exercising the Vova RenewalFLEX Feature must occur during the 30-day window beginning on the indexing period anniversary and is not available on the following strategies: Fixed Rate, Monthly Average Index and Point-to-Point Volatility Control.

⁴Benefit 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.

⁵The surrender charge on Vova 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.

⁶The 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. 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.

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.

Visit voyaprofessionals.com for state approvals.

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