

Voya® Quest Series interest rates and features

Effective date: **06/13/2016**

With a variety of interest-crediting options, surrender periods and optional benefits, the Voya Quest series of indexed annuities are designed to help you grow, protect and enjoy your retirement savings. Rates are subject to change at any time. Changes in market conditions may affect current rates.

Voya Quest Plus Index Annuity with a 6% Premium Bonus ¹					
Premium	Monthly Average Index Strategy	Point-to-Point Volatility Control Strategy	Point-to-Point Cap Index Strategy	Monthly Cap Index Strategy	Fixed Rate
	Spread	Spread	Cap	Cap	
\$15,000 - \$74,999	8.50%	6.40%	1.25%	0.70%	1.00%
\$75,000 +	5.65%	3.35%	2.00%	1.15%	1.00%

Voya Quest 7 Index Annuity					
Premium	Monthly Average Index Strategy	Point-to-Point Volatility Control Strategy	Point-to-Point Cap Index Strategy	Monthly Cap Index Strategy	Fixed Rate
	Spread	Spread	Cap	Cap	
\$15,000 - \$74,999	5.00%	4.60%	2.75%	1.30%	1.60%
\$75,000 +	3.50%	2.55%	4.00%	1.70%	1.60%

Voya Quest 5 Index Annuity						
	Premium	Monthly Average Index Strategy	Point-to-Point Volatility Control Strategy	Point-to-Point Cap Index Strategy	Monthly Cap Index Strategy	Fixed Rate
		Spread	Spread	Cap	Cap	
With Return of Premium Rider ²	\$15,000-\$74,999	7.20%	6.15%	1.00%	0.80%	1.00%
	\$75,000+	5.50%	4.05%	2.25%	1.20%	1.00%
Without Return of Premium Rider	\$15,000-\$74,999	5.70%	4.30%	2.00%	1.20%	1.40%
	\$75,000+	4.00%	2.20%	3.25%	1.60%	1.40%

Please see reverse for important footnotes and disclosures.

Features	Voya Quest Plus	Voya Quest 7	Voya Quest 5
Issue Ages	0-80 owner and annuitant		
Premium	Single Premium; \$15,000 minimum (subject to change without notice); Premium banding	Flexible Premium; \$15,000 minimum (subject to change without notice); 1,000 minimum subsequent premium; Premium banding	
Interest Rate Guarantee Period	Annual Reset (all strategies)		
Market Value Adjustment(MVA) (Applicable during surrender charge period)	Yes	Yes	Yes
Free Withdrawal Provision	Interest may be withdrawn from the Fixed Rate Strategy in the first year; 10% of the accumulation value each contract year after the first without a MVA, surrender charge or bonus recapture	Interest may be withdrawn from the Fixed Rate Strategy in the first year; 10% of the accumulation value each contract year after the first without a surrender charge and Market Value Adjustment	
Surrender Charge (as a % of accumulation value)	Contract Year	1 2 3 4 5 6 7 8 9 10 11+	1 2 3 4 5 6 7 8+
	Percentage	10 10 10 10 9 8 7 6 5 4 0	9 8 7 6 5 4 3 0
Bonus Recapture	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.	N/A	
	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	
Optional Benefits (Optional living benefit available for an additional cost)	Voya myIncome Withdrawal Benefit ³		<ul style="list-style-type: none"> Voya myIncome Withdrawal Benefit³ Return of Premium Rider²
Death Benefit	Greater of the accumulation value, Minimum Guaranteed Contract Value or MPV (applicable after surrender charge period)		
Minimum Guaranteed Contract Value	The cash surrender value will not be less than 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 10 contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 10 years (subject to change annually thereafter).	The cash surrender value will not be less than 87.5% of all premiums less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first 7 contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 7 years (subject to change annually thereafter).	The cash surrender value will not be less than 87.5% of all premiums less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first 5 contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 5 years (subject to change annually thereafter).
Nursing Home/Terminal Illness Waiver	Surrender charges will be waived if the owner is confined to a qualified nursing home for at least 45 days during any continuous 60 day period or is diagnosed with a terminal illness (life expectancy of 12 months or less) anytime on or after the first contract anniversary. Not available in all states.		

To learn more about the Voya Quest Series of Index Annuities, contact your Financial Professional.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

¹ 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.

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

³ Voya MyIncome Withdrawal Benefit (Guaranteed Living Withdrawal Benefit Rider) Form Series: VI-RA-3162(2016) and VI-RA-3163(2016)

All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company (Des Moines, IA), 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 you and an insurance company, under which the insurer agrees to make periodic payments to you.

Contracts issued by Voya Insurance and Annuity Company (Des Moines, IA). Contract Form Series: Quest 5 & 7 Contract Form Number Series VI-IA-3147(2015) with Contract Schedules VI-IA-3147(2015)(SSC) 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). 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.

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.

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