

# An Alternative to Bank CDs

## A Simple Strategy for Today's Low Interest Rate Environment



We've been in a generally low interest rate environment for most of the past decade. The last few years have produced record low interest rates.

These low rates are not an accident. They have been shaped by the Federal Reserve to help consumers borrow money more cheaply – with the hope that it will help spur the economy after the financial crisis of 2008.

Unfortunately, low rates don't just benefit borrowers. They also affect savers. Interest rates from savings accounts, bank CDs and bonds are still near record lows. On March 21, 2014 Bankrate.com showed that the national average yield on a 1-year CD was just 0.85%.

Some people renew their maturing CDs because they believe they have no other viable option due to current conditions. It makes you wonder ... are there other alternatives in this low rate environment?

### Another Option ... A Fixed Index Annuity

The Voya Secure Index family of annuities are fixed index annuities issued by Voya Insurance and Annuity Company. Fixed index annuities are long-term insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and earnings potential that is linked to participation in the growth, if any, of an index or benchmark. **Please see the specific product's disclosure statement for more complete information.**

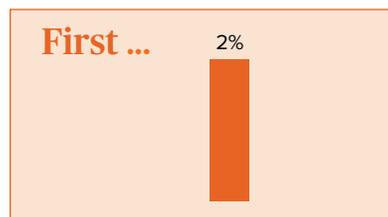
Annuities provide you with minimum guarantees and interest potential you may not be able to find in other sources of fixed income like savings accounts, certificates of deposit and savings bonds. Guarantees are based on the financial strength and claims paying ability of the issuing insurance company and are not FDIC insured.

If an annuity is suitable for your needs, here's one strategy that's an attractive alternative to a bank CD.

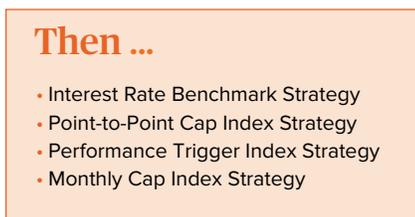
### Split the Difference and Come Out Ahead

One strategy that may help would be to take advantage of the current 2% fixed rate strategy available within the Voya Secure Index Seven Annuity - which is a fixed index annuity. You could elect half of your premium into this 2% fixed rate strategy, and elect the other half of your premium into one of the indexed strategies – providing upside potential for your premium dollars. Even if the portion in the index strategy credited 0%, you would still have 2% interest credited to monies in the fixed rate strategy. This would give you a minimum cumulative 1-year interest credit of 1% within your Voya Secure Index Seven Annuity.

However, depending on the indexing strategy chosen (subject to various index caps and calculation methods) it's possible to get additional interest credits on the indexed portion of your premium. This potentially gives you a better chance to keep up with inflation.



Elect 50% of your premium to the Fixed Rate strategy, which currently provides a guaranteed 2% interest.



Elect the remaining 50% of your premium to any combination of the above interest crediting strategies.



1% = Minimum cumulative 1-year interest credit (with further upside potential)\*

.23% = National average of 1-year bank CDs as of 03/21/2014, assuming 0% interest credit in non-guaranteed strategies.\*\*

\* A Voya Secure Index Seven Annuity has a seven year surrender charge schedule, for full or partial surrenders. Interest credits on annuities and CD's are subject to change at any time.

\*\* Bankrate.com

Annuities	Bank CDs
Issued by an insurance company and typically intended to be a long-term insurance contract designed for retirement planning.	Issued by a bank and typically used for short-term goals.
Annuity guarantees are based on the financial strength and claims paying ability of the issuing insurance company.	Bank certificates of deposit are FDIC insured up to applicable limits and offer a fixed rate of return.
May provide a death benefit and avoid probate.	Do not provide a death benefit or avoid probate.
Earnings accumulate tax-deferred and are not treated as taxable income until they are withdrawn.	Earnings on CDs are taxable in the year the interest is earned.
Partial surrenders taken prior to age 59½, are subject to an IRS 10% premature distribution penalty tax unless an exception applies. Partial or full surrenders that exceed 10% of the accumulation value will incur a surrender charge during the initial 2 - 10 years depending on the annuity selected.	No IRS penalty tax for withdrawals prior to age 59½. There is an interest penalty for withdrawal prior to the maturity date.



**Contact me today, and if a fixed index annuity is right for you, I can help you with retirement strategies like this.**

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

All guarantees are based upon the financial strength and claims-paying ability of the issuing company, which is solely responsible for all obligations under its contracts. This is a summary. Read the contract for complete details. The product and its features may not be available in all states and are subject to change.

Fixed index annuities are insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and earnings potential that is linked to participation in the increase, if any, of an index or benchmark. 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 credits of benchmark, index, or interest. Federal law requires that withdrawals be taken first from interest credited. A withdrawal includes any partial surrender. 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 the company nor its agents or representatives can provide tax, legal or accounting advice. Please consult your attorney or tax advisor about your specific circumstances. The contract does not directly participate in any stock or equity products.

For premium elected to the index or benchmark strategies, no amount is credited in the current contract year if the contract is annuitized, surrendered or re-elected prior to the end of the contract year. The interest rate, index cap, monthly cap, participation rate, index spread, participation multipliers and credit caps are set at the beginning of the period, are guaranteed for the first period and may change for future periods. 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: IU-IA-3033 (07/12), IU-RA-3058, IU-RA-3059 (08/08); IU-RA-3060 (08/08), IU-RA-3107, may vary by state and may not be available in all states.

Not A Deposit Of A Bank | Not Bank Guaranteed | Not FDIC/NCUA Insured | Not Insured By Any Federal Government Agency

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