

Voya Secure Index Opportunities Plus Annuity

issued by Voya Insurance and Annuity Company

Getting a 5% bonus just got easier.

- 5% Premium Bonus*
- Multiple Interest Crediting Strategies with Annual Re-Election Option
- Voya IncomeProtector Withdrawal Benefit Rider
- 10% Annual Free Withdrawal Provision

*Products offering a bonus may offer lower credited interest rates, participation rates, index caps, monthly caps, and/or higher index spreads 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 participation multipliers, credit caps, credited interest rates, participation rates, monthly caps, index caps and/or higher index spreads. Interest rates, participation rates, index caps, monthly caps, participation multipliers and index spreads are subject to change.



Voya Secure Index Opportunities Plus Annuity

Product Concept	Single premium deferred fixed index annuity with a premium bonus and a choice of interest crediting strategies: Fixed Rate; Point-to-Point Cap Index; Performance Trigger Index; Monthly Cap Index; and Interest Rate Benchmark Strategy
Issue Ages	0–80 owner and annuitant (may vary by state)
Premium	<ul style="list-style-type: none"> • \$15,000 minimum single premium (subject to change without notice) • No minimum premium per strategy • \$1 million maximum premium without prior home office approval
Premium Banding	<ul style="list-style-type: none"> • Low Band: \$15,000–\$74,999 (subject to initial premium requirements) • High Band: \$75,000 plus
Premium Bonus	The premium bonus is 5% of the single premium paid. The premium bonus is credited at contract issue and applied pro rata to each strategy in the same ratio as the premium elected to each strategy. The premium bonus will earn interest credits in the same way as the premium elected to each strategy.
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> • Yes <p>The MVA may increase or decrease the accumulation value of your annuity if more than the free withdrawal amount is surrendered before the end of the 10th contract year. The amount of the MVA is determined by a mathematical formula that measures changes in the interest rate environment since the contract was purchased. The MVA may not apply in some states.</p>
Interest Rate Guarantee Period	Annual reset (all strategies)
Death Benefit	Upon death of the owner, the greater of the accumulation value or minimum guaranteed contract value is paid to the beneficiary, potentially avoiding the delay and expense of probate. If the owner dies in the first contract year, a 100% bonus recapture will apply.
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).

Fixed Rate Strategy Minimum Guaranteed Interest Rate	The Fixed Rate Strategy's minimum guaranteed interest rate is 1.0% and is not tied to the minimum guaranteed strategy value rates. The interest rate credited to the Fixed Rate Strategy will be at least equal to the minimum guaranteed interest rate.																								
Voya IncomeProtector Withdrawal Benefit	Available for an additional annual cost calculated as a percentage of the minimum guaranteed withdrawal base to provide flexible, guaranteed income for life. Minimum issue age is 50. May not be available in all states. Please note that the likelihood of obtaining value from the Voya IncomeProtector Withdrawal Benefit rider decreases as issue age increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your accumulation value must be significantly less than would have been credited based on historic averages. Depending on your age and the interest credited to your accumulation value, deferring your payment stream may significantly reduce the likelihood of obtaining value from the Voya IncomeProtector Withdrawal Benefit.																								
Free Withdrawal Provision	In the first contract year, interest only can be withdrawn from the Fixed Rate Strategy. After the first contract year, the owner can withdraw up to 10% of the accumulation value each contract year without an MVA, surrender charge and bonus recapture. If the total partial withdrawals in any contract year exceed the free amount, MVAs, surrender charge and bonus recapture will apply to the excess amount withdrawn in that contract year. The surrender charges will apply to the sum of all withdrawals in the year of a full surrender. Any withdrawal taken prior to the end of an indexing period will not be credited with index interest for that period.																								
Surrender Charge	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>10</td> <td>10</td> <td>10</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>0</td> </tr> </tbody> </table> <p>Charges may differ for some states and for ages 56 plus. The surrender charge is a percentage of the accumulation value surrendered that is associated with the premium and declines over time.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	10	10	10	10	9	8	7	6	5	4	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Percentage	10	10	10	10	9	8	7	6	5	4	0														
Bonus Recapture	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>100</td> <td>100</td> <td>80</td> <td>80</td> <td>60</td> <td>60</td> <td>40</td> <td>40</td> <td>20</td> <td>20</td> <td>0</td> </tr> </tbody> </table> <p>Bonus recapture may differ in some states. The bonus recapture is a percentage of the accumulation value surrendered that is associated with the bonus and declines over time.</p>	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
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														
Annuitization	If you annuitize your contract, the greater of the cash surrender value or minimum guaranteed contract value will be applied to the payout option. Annuitization is available after the first contract year.																								
Cash Surrender Value	The cash surrender value equals the greater of the accumulation value, adjusted for any MVA, less any surrender charge and bonus recapture or the minimum guaranteed contract value.																								
Nursing Home Waiver Terminal Illness Waiver	These features guarantee the owner access to the accumulation value of the annuity, with no surrender charge, if the owner becomes hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60-day period or diagnosed with a terminal illness (life expectancy of 12 months or less) on or after the first contract anniversary. These features are not available in all states. Bonus recapture and MVA still apply.																								



For more information, **contact your agent.**

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. Read the contract for complete details. This is a summary only. 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 59 ½, 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, trigger rate, 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-3050 (07/12), IU-RA-3059 (08/08); IU-RA-3060 (08/08), IU-RA-3108.

©2014 Voya Services Company. All rights reserved. CN0509-9978-0615

146906 09/01/2014