

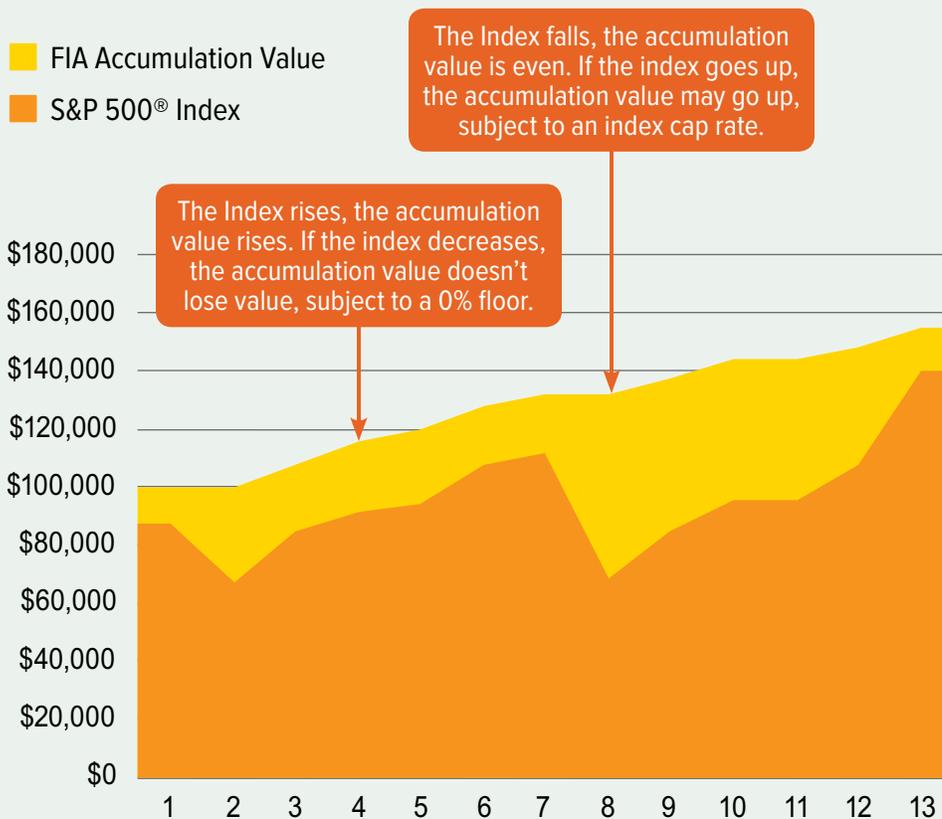
What goes up doesn't have to come down

The market goes up, and down. And up. And down again.

Sound familiar? Recent stock market volatility has left many investors feeling like they're on a roller coaster ride that just won't stop. If you're one of the passengers close to retirement, you may be looking for a place that allows your money the opportunity to earn an interest credit while offering protection from market free falls.

A fixed index annuity may provide you with exactly that. A fixed index annuity (FIA) is an insurance contract 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.

Fixed index annuities help you stay protected



This chart compares the historical performance of the S&P 500® Index with the hypothetical performance of a fixed index annuity. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your annuity. Guarantees are based on the claims-paying ability of Voya Insurance and Annuity Company. It assumes an initial premium of \$100,000 and the Point-to-Point Cap Strategy with the following index cap rates: 7.25% 2002; 7.50% 2003; 8.00% 2004; 7.50% 2005; 7.00% 2006; 7.00% 2007; 7.25% 2008; 4.25% 2009; 5.00% 2010; 3.00% 2011; 2.75% 2012; 4.25% 2013. The Point-to-Point Cap Strategy bases interest credits upon the annual index change in the linked index up to the index cap. Credited Interest Rates and Index Caps are subject to change. The total annual return for the S&P 500® Index during this period is as follows: -23.36% 2002; 26.39% 2003; 8.99% 2004; 2.97% 2005; 13.62% 2006; 3.53% 2007; -38.47% 2008; 23.44% 2009; 12.79% 2010; 0.00% 2011; 13.41% 2012; 29.60% 2013. Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. Performance figures are inclusive of dividends reinvested. The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Voya Insurance and Annuity Company (VIAC). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Voya Financial. The S&P 500 Index does not reflect dividends paid on the underlying stock.

The hypothetical fixed index annuity accumulation value does not reflect withdrawals, surrender charges, market value adjustment or premium tax, if applicable.

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

For complete information see applicable product brochure for details.

©2014 Voya Services Company. All rights reserved. CN0716-20419-0815

152742 09/01/2014

RETIREMENT | INVESTMENTS | INSURANCE

Voya.com

VOYA
FINANCIAL™