

Voya[®] Fixed Annuities Interest Rates and Features


Effective Date: 04/15/2015


Rates in orange indicate a change from previous rate.

Voya Wealth Builder Series Annuities

New Voya Wealth Builder Plus Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	5.25%	6.00%	6.25%
Performance Trigger Index Strategy:	Trigger	3.75%	4.25%	4.50%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	Rate	2.15%	2.15%	2.15%

 **Wealth Builder Plus** also provides guaranteed income for life.

 **Ask our Sales Team about:**

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

Voya Wealth Builder Eight Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	4.00%	4.75%	5.00%
Performance Trigger Index Strategy:	Trigger	2.60%	3.10%	3.25%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	Rate	2.00%	2.00%	2.00%

Voya Wealth Builder Six Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	Cap	3.25%	4.00%	4.25%
Performance Trigger Index Strategy:	Trigger	2.00%	2.50%	2.60%
Interest Rate Benchmark Strategy:*	Cap	10.00%	10.00%	10.00%
	Multiplier	2.60	3.00	3.25
Fixed Rate Strategy:	Rate	1.50%	1.50%	1.50%

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Voya Secure Series Annuities

Voya Secure Index Opportunities Plus Annuity (Single Premium)

Immediate 5% Premium Bonus Available ²	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	1.50%	Cap	1.75%
Performance Trigger Index Strategy:	1.25%	Trigger	2.00%
Interest Rate Benchmark Strategy:*	10.00%	Cap	10.00%
	1.00	Multiplier	1.50
Monthly Cap Index Strategy:	0.35%	Monthly Cap	0.90%
Fixed Rate Strategy:	1.05%		1.05%
Monthly Average Index Strategy:	8.00%	Index Spread	5.80%

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

	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	2.00%	Cap	3.00%
Performance Trigger Index Strategy:	2.25%	Trigger	2.75%
Interest Rate Benchmark Strategy:*	10.00%	Cap	10.00%
	1.50	Multiplier	2.50
Monthly Cap Index Strategy:	0.85%	Monthly Cap	1.30%
Fixed Rate Strategy:	1.35%		1.35%
Monthly Average Index Strategy:	5.00%	Index Spread	3.65%

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

	\$15,000 Band	with ROP**	without ROP		\$75,000 Band	with ROP**	without ROP
Point-to-Point Cap Index Strategy:		1.00%	1.50%	Cap		1.50%	2.00%
Performance Trigger Index Strategy:		0.75%	1.25%	Trigger		1.50%	2.00%
Interest Rate Benchmark Strategy:*		10.00%	10.00%	Cap		10.00%	10.00%
		0.25	1.00	Multiplier		1.25	2.00
Monthly Cap Index Strategy:		0.50%	0.60%	Monthly Cap		1.00%	1.10%
Fixed Rate Strategy:		1.00%	1.15%			1.00%	1.15%
Monthly Average Index Strategy:		7.20%	6.70%	Index Spread		5.25%	4.75%

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

Voya RenewalFLEX Feature* Waiver Rates⁴ 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 ³		Without Return of Premium Rider	
			\$15,000 Band	\$75,000 Band	\$15,000 Band	\$75,000 Band
Interest Rate Benchmark Strategy (Multiplier)	0.25	0.25	0.00	0.00	0.75	0.75
Point-to-Point Cap Index Strategy (Cap Rate)	1.00%	2.00%	0.00%	0.50%	0.50%	1.00%
Performance Trigger Index Strategy (Trigger Rate)	1.25%	1.75%	0.00%	0.50%	0.50%	1.00%
Monthly Cap Strategy (Cap Rate)	0.35%	0.80%	0.00%	0.50%	0.10%	0.60%

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

- * “Boosts” to the benefit base in years five and ten¹
 - 5-year deferral = 150% boost
 - 10-year deferral = 225% boost
 - Potential index-linked increases to the benefit base subject to a 6% cap¹
- * 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 Secure Index Outlook Annuity (Single Premium)

Immediate 3% Premium Bonus Available ²	\$15,000 Band		\$75,000 Band
Point-to-Point Cap Index Strategy:	1.50%	Cap	1.75%
Performance Trigger Index Strategy:	1.25%	Trigger	2.00%
Interest Rate Benchmark Strategy:*	10.00%	Cap	10.00%
	1.00	Multiplier	1.50
Monthly Cap Index Strategy:	0.35%	Monthly Cap	0.90%
Fixed Rate Strategy:	1.05%		1.05%
Monthly Average Index Strategy:	8.00%	Index Spread	5.80%

Voya Guarantee Choice Annuity (Single Premium)⁵

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

New! Classic Choice NY⁶ (Single Premium)

5- Year Guarantee	7- Year Guarantee	10- Year Guarantee
1.00%	1.25%	1.85%

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.



For more information on Voya RenewalFLEX Waiver Rates and Wealth Builder Series Annuities [click here](#).



Contact **Voya Annuities Sales Desk: 800-369-5301**

Contracts issued by Voya Insurance and Annuity Company (Des Moines, IA). Contract Form Series Numbers: Voya Wealth Builder Six and Eight Annuities – Contract Form Series IU-IA-3128(6SC)-A and IU-IA-3128(8SC)-A; Voya Wealth Builder Plus Annuity - Contract Form Series IU-IA-3128 with contract schedule IU-IA-3128(8SC)-A; Voya Secure Index Opportunities Plus Annuity – IU-IA-3050 (07/12); Voya Secure Index Seven Annuity – IU-IA-3034 (07/12); Voya Secure Index Five Annuity – IU-IA-3033 (07/12); Voya Guarantee Choice Annuity – IU-IA-3036; Voya IncomeProtector Withdrawal Benefit – IU-RA-3059 (08/08), IU-RA-3060 (08/08); Voya Lifetime Income Annuity – IU-IA-3119; IU-RA-3120; IU-RA-3121; IU-RA-3122; IU-RA-3123; Return of Premium Rider – IU-RA-3058; Voya RenewalFLEX Feature – IU-RA-3139 Withdrawal Benefit ICC14 VI-RA-3141, ICC14 VI-RA-3142, VI-RA-3141, VI-RA-3142.

All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company, 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 your client and an insurance company, under which the insurer agrees to make periodic payments to your client.

*The maximum annual index credit and participation multiplier for the Voya Interest Rate Benchmark Strategy are subject to change without notice.

***\$10,000 for qualified money.

****Available after the surrender charge period.

¹ Benefit 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.

² Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or participation multipliers 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 interest rates, index caps, monthly caps, participation rates, and/or multipliers.

³ Return of Premium Rider (IU-RA-3058) offers lower interest crediting potential in return for enhanced guarantees

⁴ If a renewal rate for an eligible indexed rate strategy doesn't meet a minimum waiver rate set at the time of premium election, you will have the opportunity to withdraw –without surrender charges – all or part of your accumulation value associated with a given premium and index strategy combination. Exercising the Voya RenewalFLEX Feature must occur during the 30-day window beginning on the indexing period anniversary. An index strategy does not include the Fixed Rate Strategy or Monthly Average Index Strategy.

⁵ The surrender charge on Voya 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.

⁶ The 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.

Contracts issued by Voya Insurance and Annuity Company (Des Moines, IA). 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. 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.

Effective July 1, 2014 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. This is effective for any application received after July 1, 2014.

Visit voyaprofessionals.com for state approvals.

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