

Voya® Fixed Index Annuities interest rates and features

Effective Date: **01/08/2018**

Rates in **orange** indicate a change from previous rate.

Voya Quest Series Annuities

Voya Quest Plus Index Annuity (Single Premium) with a 6% Premium Bonus¹

		\$15,000 Band	\$75,000 Band
Monthly Average Index Strategy	Spread	4.35%	3.25%
Point-to-Point Volatility Control Strategy	Spread	5.50%	3.50%
Point-to-Point Cap Index Strategy	Cap	1.00%	2.25%
Point-to-Point Participation Index Strategy	Participation	15.00%	25.00%
Monthly Cap Index Strategy	Cap	0.70%	1.10%
Fixed Rate Strategy	Rate	1.10%	1.10%

Voya Quest 7 Index Annuity (Flexible Premium)

		\$15,000 Band	\$75,000 Band
Monthly Average Index Strategy	Spread	2.75%	1.95%
Point-to-Point Volatility Control Strategy	Spread	4.00%	2.25%
Point-to-Point Cap Index Strategy	Cap	2.25%	3.50%
Point-to-Point Participation Index Strategy	Participation	25.00%	35.00%
Monthly Cap Index Strategy	Cap	1.10%	1.60%
Fixed Rate Strategy	Rate	1.75%	1.75%

Voya Quest 5 Index Annuity (Flexible Premium)

		\$15,000 Band		\$75,000 Band	
		with ROP ²	without ROP	with ROP ²	without ROP
Monthly Average Index Strategy	Spread	4.60%	3.10%	3.60%	2.10%
Point-to-Point Volatility Control Strategy	Spread	6.85%	5.00%	4.85%	3.00%
Point-to-Point Cap Index Strategy	Cap	1.00%	2.00%	2.25%	3.25%
Point-to-Point Participation Index Strategy	Participation	10.00%	20.00%	20.00%	30.00%
Monthly Cap Index Strategy	Cap	0.65%	1.05%	1.15%	1.55%
Fixed Rate Strategy	Rate	1.05%	1.55%	1.05%	1.55%

 Learn more at: VoyaQuestAnnuities.com

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Voya Wealth Builder Series Annuities

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%	7.00%	7.25%
Performance Trigger Index Strategy	Trigger	4.25%	5.25%	5.50%
Interest Rate Benchmark Strategy*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.75	5.00	5.50
Fixed Rate Strategy	Rate	3.00%	3.00%	3.00%

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%	5.00%	5.25%
Performance Trigger Index Strategy	Trigger	3.00%	4.00%	4.20%
Interest Rate Benchmark Strategy*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.50	4.00	4.25
Fixed Rate Strategy	Rate	2.30%	2.30%	2.30%

Voya Wealth Builder Six Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy	Cap	3.50%	4.50%	4.75%
Performance Trigger Index Strategy	Trigger	2.90%	3.70%	3.95%
Interest Rate Benchmark Strategy*	Cap	10.00%	10.00%	10.00%
	Multiplier	3.25	3.75	4.00
Fixed Rate Strategy	Rate	2.00%	2.00%	2.00%



Ask our Sales Team about:

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

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.

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

**Available after the surrender charge period.

New Voya Journey Index Annuity

Voya Journey Index Annuity (Single Premium)

	Annual Performance Interest Credit	Term Rate
Citi Dynamic Asset Selector Index	2.00%	0.00% Spread
J.P. Morgan Meridian SM Index	2.00%	0.00% Spread
Fixed Rate Strategy	N/A	1.75% Annual Return

Other Voya Annuities

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

- “Boosts” to the benefit base in years five and ten³
 - 5-year deferral = 150% boost
 - 10-year deferral = 225% boost
 - Potential index-linked increases to the benefit base subject to a 6% cap
- 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 Guarantee Choice Annuity (Single Premium)⁴

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

Classic Choice NY⁵ (Single Premium)

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



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

Contracts issued by Voya Insurance and Annuity Company, (Des Moines, IA). Contract Form Series Numbers:

Quest 5 & 7 Contract Form Series VI-IA-3147(2015) with Contract Schedules VI-IA-3147(2015)(5SC) and VI-IA-3147(2015)(7SC), and ICC16 VI-IA-3147, with Contract Schedules ICC16 VI-IA-3147(5SC) and ICC16 VI-IA-3147(7SC); 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; Point-to-Point Participation Index Strategy Rider VI-IA-3129 (2015). Quest Plus Contract Form Number Series VI-IA-3148(2015) with Contract Schedule VI-IA-3148(2015) (10SC) and ICC16 VI-IA-3148 with Contract Schedule ICC16 VI-IA-3148(10SC); Strategy Form Rider Series: Monthly Average Index Strategy Rider VI-RA-3157(2015) and ICC16 VI-RA-3157; Point-to-Point Cap Index Strategy Rider VI-RA-3156(2015) and ICC16 VI-RA-3156; 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) and ICC16 VI-RA-3158; Point-to-Point Participation Index Strategy Rider VI-RA-3155(2015) or ICC16 VI-RA-3155.

Voya Wealth Builder Contract Form Series: IU-IA-3128 with contract schedule IU-IA-3128(6SC)-A and IU-IA-3128(8SC)-A Voya WealthBuilder Plus Annuity Contract Form Series: IU-IA-3128 with contract schedule IU-IA-3128(8SC)-A and Minimum Guaranteed Withdrawal Benefit Riders ICC14 VI-RA-3141, VI-RA-3141, ICC14 VI-RA-3142, VI-RA-3142.

Voya Journey Index Annuity Contract Form Series: ICC16 VI-IA-3165 with Contract Schedules ICC16 VI-IA-3165(A) and ICC16 VI-IA-3165(B), Rider Form Series: ICC16 VI-RA-3166 and ICC16 VI-RA-3167 or Annuity Contract Form Series: VI-IA-3165(2016) (12/16) with Contract Schedules VI-IA-3165(2016)(12/16)(A) and VI-IA-3165(2016)(12/16)(B), Rider Form Series: VI-RA-3166(2016) (12/16) and VI-RA-3167(2016)(12/16). Forms may vary by state and may not be available in all states.

Voya Guarantee Choice Annuity Form Series: IU-IA-3036; IU-RA-3059(08/08); IU-RA-3060(08/08).

Voya Lifetime Income Annuity Form Series: IU-IA-3119; IU-RA-3120; IU-RA-3121; IU-RA-3122; IU-RA-3123.

Return of Premium Rider Form Series: IU-RA-3058, ICC12 IU-RA-3058, VI-RA-3058(2016).

Voya RenewalFLEX Feature – IU-RA-3139; ICC14 IU-RA-3139.

Contracts issued by Reliastar Insurance Company of New York (Woodbury, NY). Contract Form Series Numbers: Classic Choice NY NY 2001 (Rev. 2014) with Schedules NY2001 (Rev. 2014) (5yr), NY2001 (Rev. 2014)(7yr), NY2001 (Rev. 2014)(10yr).

All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company and ReliaStar Life Insurance Company of New York, who are solely responsible for all obligations under their 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.

¹Products 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.

²Return of Premium Rider offers lower interest crediting potential in return for enhanced guarantees

³Benefit 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.

⁴The 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.

⁵The 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.

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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. 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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