



Mapping Your Retirement Destination

Voya Secure Index Seven Annuity

Flexible Premium Deferred Fixed Index Annuity
issued by Voya Insurance and Annuity Company

Where will retirement take you?

Before and during your retirement, you plan “trips” to different places. Vacation destinations.

A path to more time with friends and family. A second career, volunteer pursuits, or special interests.

Whatever your plans, mapping your route to retirement satisfaction means stopping at the right places to ensure your savings won't run out of “gas” before you reach your destination.

The Road to Retirement

Research shows that the road to retirement satisfaction is paved with good health and financial well-being.

A Voya Secure Index Seven Annuity can help provide the fuel you need to make your income last for three reasons:

1. Fixed Index Annuities Protect Your Assets

Voya Secure Index Seven Annuity is a long-term fixed index annuity issued by Voya Insurance and Annuity Company (VIAC). 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 growth, if any, of an index or benchmark. They provide you with minimum guarantees and interest crediting potential.

2. Interest Crediting

You can choose from among several interest crediting strategies and a fixed rate strategy. Each strategy credits potential interest to your annuity value differently. You can elect more than one strategy, and re-elections of strategies are allowed during the 30 days following each contract anniversary.

3. Protection for Life

One of the biggest challenges facing investors today is providing adequate payments for retirement. That's why VIAC offers the Voya IncomeProtector Withdrawal Benefit, available for an additional cost, which can help provide and protect your current and future retirement needs.





Fueling the Value of Your Annuity

Flexible Premium

The amount of money that you put into the Voya Secure Index Seven Annuity is called the premium. Multiple premiums may be paid into this annuity.

This annuity requires a minimum initial premium of at least \$15,000 (subject to change without notice). Subsequent premiums must be a minimum of \$50. 100 percent of your premium is put into the contract.

Interest Crediting Strategies

Fixed Rate Strategy

Premium placed in the Fixed Rate Strategy receives interest credited at a fixed rate that is declared at the beginning of each election year by the company. This strategy may be ideal if you want to know at the beginning of the year how much interest will be credited to your contract during the upcoming year.

Choice of Index-Linked Interest Crediting Strategies

You also have the choice of several strategies where the interest credit to the contract is related to the increase, if any, in the S&P 500® Index during the contract year. The S&P 500® Index is widely regarded as the premier benchmark for U.S. stock market performance. The index contains stocks from 500 large, leading companies in various industries. These interest crediting strategies may offer more interest crediting potential than the Fixed Rate Strategy may in any given year, with the assurance that your interest credit can never be less than zero.

Interest Rate Benchmark Strategy

With this strategy, interest credit is related to the increase, if any, in the 3-Month London Inter-Bank Offered Rate (LIBOR) Interest Rate. The LIBOR is a benchmark for global short term interest rates. It provides an indication of the interest rate at which banks can borrow funds from other banks in the London interbank market, in a given currency, for a given period of time. The LIBOR is set on a daily basis by the British Bankers' Association and is derived from an average of the rates submitted to it by the world's largest banks.

This strategy is designed to provide interest credit in the event that short term interest rates rise over the interest rate benchmark period. If short term interest rates remain level or decrease over the period, this strategy will not provide interest credit. Movement of future interest rates is unknown.

How the Interest Crediting Strategies Work

With the interest crediting strategies, interest is credited annually at the end of the contract year. The interest credit is calculated over the contract year, **not** the calendar year. Since the interest credit is related, in part, to movements in the S&P 500® Index or the 3-Month LIBOR Interest Rate, the interest your annuity will be credited at the end of the contract year cannot be known or predicted prior to the end of the contract year.

Once interest credits are made, they are protected. Neither your premium, nor any previously credited amount can be diminished due to movements in the Index or Benchmark.

Look at the descriptions of the interest crediting strategies and the Fixed Rate Strategy on the pages ahead to see how collectively they help you potentially maximize interest crediting potential.

Interest Crediting Strategy

	How It Works	Advantage
<p>Point-to-Point Cap Index Strategy</p>  <p>Receive the percentage increase, not to exceed the index cap rate.</p>	<p>This strategy bases interest credits upon the entire percentage change in the S&P 500® Index, as measured by comparing its value at the beginning and the end of the contract year, not to exceed a predetermined annual index cap rate. The index cap is declared in advance, guaranteed for one year and subject to change annually.</p>	<p>This strategy provides 100% index participation up to an annual index cap. It tends to credit more interest than the other strategies in years when the market return is near or below the index cap.</p>
<p>Performance Trigger Index Strategy</p>  <p>Receive the Trigger Rate if the index change is 0% or greater.</p>	<p>This strategy bases interest credits on a predetermined rate (called the trigger rate) if the S&P 500 Index value at the end of the contract year is greater than or equal to the S&P 500 index value at the beginning of the contract year. The trigger rate is declared in advance, guaranteed for one year and subject to change annually.</p>	<p>This strategy will credit the trigger rate if the percentage change of the S&P 500® Index during a contract year is 0% or greater. It tends to credit more interest than other strategies in years when the Index percentage change is below the trigger rate, and is at least 0%.</p>
<p>Monthly Cap Index Strategy</p>  <p>Receive the sum of 12 monthly percentage changes in the index, with no monthly positive percentage exceeding the monthly index cap rate.</p>	<p>This strategy bases interest credits upon the sum of 12 monthly percentage changes in the S&P 500® Index occurring during the contract year, as measured by comparing its value at each monthly anniversary with its value at the prior monthly anniversary. The sum of the monthly index changes used to calculate your index credit may be significantly different than the annual change in the index.</p> <p>A monthly index cap is applied to positive monthly changes, but a floor is not applied to negative monthly changes. As a result, negative monthly changes may cause the index credit for this strategy to be zero for the contract year even if the overall annual index change is positive. The monthly index cap rate is declared in advance, guaranteed for one year, and subject to change annually.</p>	<p>This strategy provides 100% participation in monthly S&P 500® Index increases up to a monthly cap. It tends to credit more interest than the other strategies in years when the S&P 500® Index displays stable and steady growth throughout the year.</p>
<p>Interest Rate Benchmark Strategy</p>  <p>Receive the annual increase in the LIBOR times the Multiplier.</p>	<p>This strategy bases interest credits on the increase during the contract year in the 3-Month LIBOR multiplied by a predetermined factor (the Interest Rate Benchmark Participation Multiplier) up to a stated cap and floored at zero. The Interest Rate Benchmark Credit Cap and Interest Rate Benchmark Participation Multiplier are declared in advance, guaranteed for one year, and may change annually for each contract.</p>	<p>This strategy bases interest credit on the positive difference in the 3-Month LIBOR. This strategy tends to credit more interest than other strategies in an environment where interest rates are rising.</p>

Case Studies

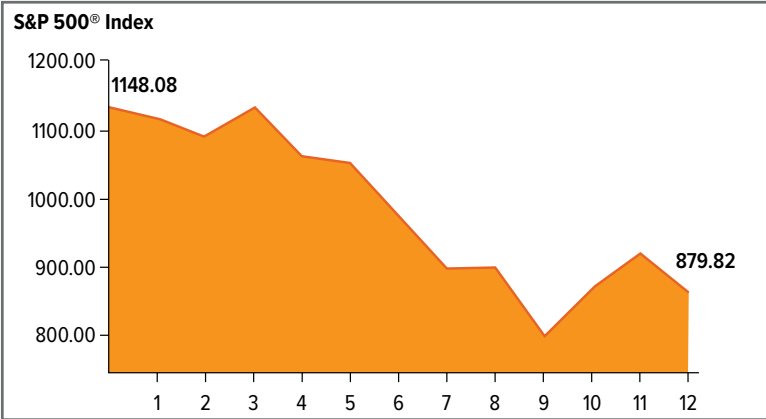
With the Voya Secure Index Seven Annuity, you have access to several different interest crediting strategies and a fixed rate strategy. Let's see how each of these strategies might work in different markets. Please note, for multiple premiums, each premium has its own indexing period, which may or may not coincide with the contract anniversary. Actual interest rates, caps, and participation multiplier are set at the beginning of the contract year, are guaranteed for the first period and may change for future periods.

Fixed Rate Strategy

In 2002, the market ended significantly lower than at the beginning of the year. The graph below shows the annual performance of the index.

How It Works

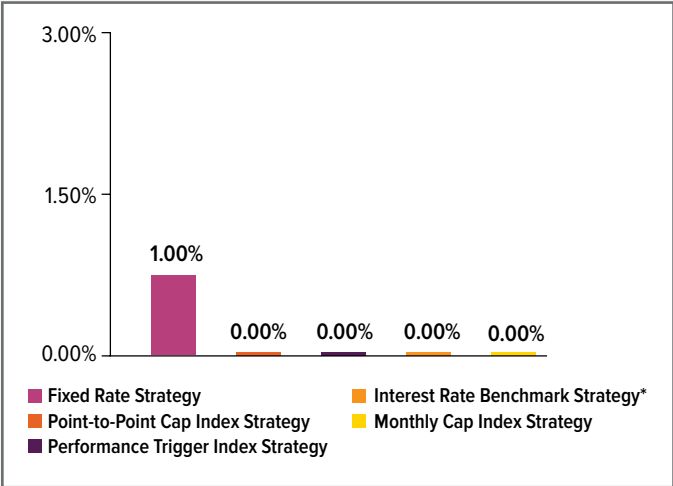
January – December 2002 S&P 500® Index Performance



No matter how the market performs throughout the indexing period, your contract is credited the fixed rate. In a falling market, the fixed rate may credit more interest than other index strategies.

Hypothetical Credited Rate = 1.00%

Interest Credit for All Strategies in January – December 2002



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. Hypothetical annual changes effective 2002. Since this product was not available in 2002, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only.

*Credit for the Interest Rate Benchmark Strategy is calculated by subtracting beginning 3-Month LIBOR rate (2.08%) from the ending rate (1.43%) times the multiplier (4), and comparing to the cap rate of 10%. Since the change in the 3-Month LIBOR was negative, the interest credit is 0%.

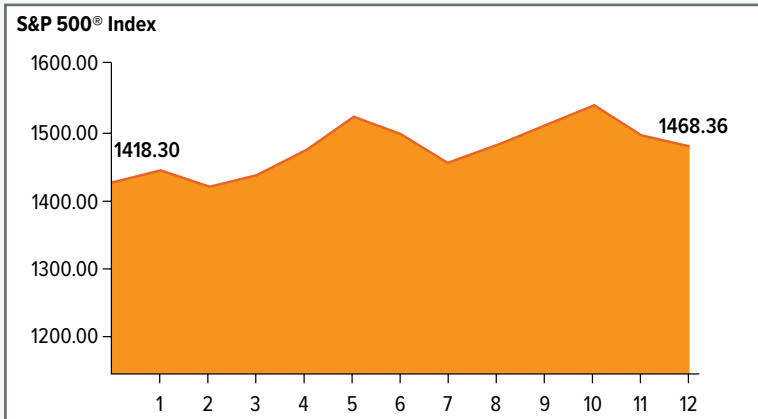
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.0%; an Index Cap of 5.00%; a Trigger rate of 3.0%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.

Point-to-Point Cap Index Strategy

This strategy bases interest credit upon the annual index change, if any, in the S&P 500® Index up to the annual index cap rate. The graph below shows the annual performance of the index.

How It Works

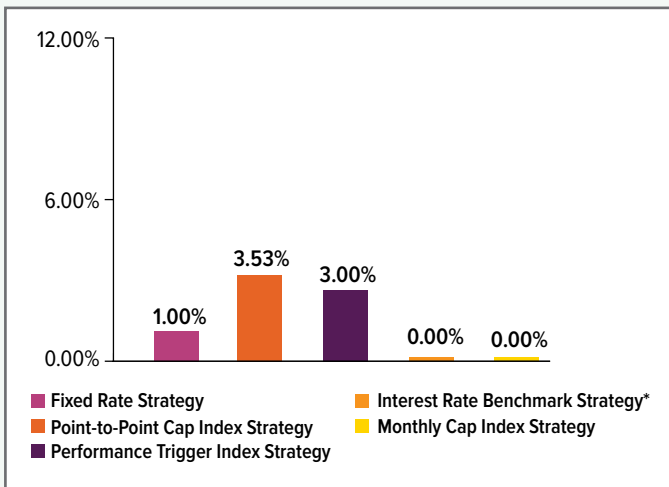
January – December 2007 S&P 500® Index Performance



Since the index ended the period higher than it began, the Point-to-Point Cap strategy credits the lesser of the percentage change in the index and the cap rate. In this case, you would have received the credited rate of 3.53%.

Beginning Index Value	=	1,418.30
Ending Index Value	=	1,468.36
% Change	=	3.53%
Cap Rate	=	5.00%
Credited Rate	=	3.53%

Interest Credit for All Strategies in January – December 2007



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. Hypothetical annual changes effective 2007. Since this product was not available in 2007, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only.

*Credit for the Interest Rate Benchmark Strategy is calculated by subtracting beginning 3-Month LIBOR rate (5.36%) from the ending rate (4.99%) times the multiplier (4), and comparing to the cap rate of 10%. Since the change in the 3-Month LIBOR was negative, the interest credit is 0.00%.

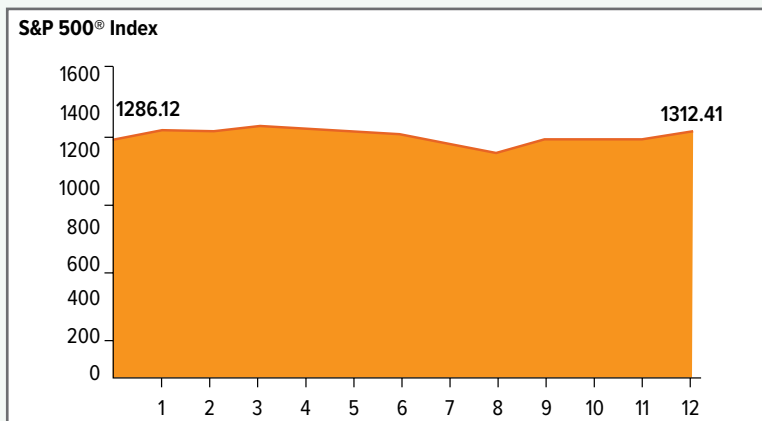
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.0%; an Index Cap of 5.00%; a Trigger rate of 3.0%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.

Performance Trigger Index Strategy

This strategy bases interest credits on a predetermined rate (called the trigger rate) if the S&P 500® Index value at the end of the contract year is greater than or equal to the S&P 500® index value at the beginning of the contract year. The graph below shows the performance of the S&P 500® Index from January 2011 through January 2012.

How It Works

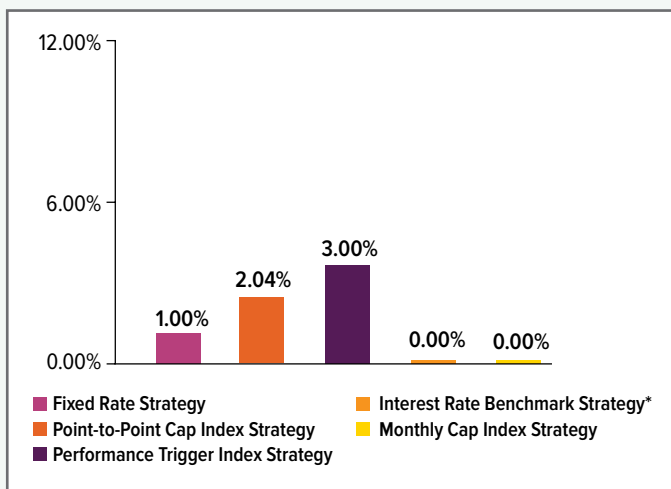
January 2011 – January 2012 S&P 500® Index Performance



In this example, since the Index was slightly higher, the contract would have been credited an amount using the Trigger Rate.

Beginning Index Value = 1,286.12
Ending Index Value = 1,312.41
Trigger Rate = 3.00%
Credited Rate = **3.00%**

Interest Credit for All Strategies in January 2011 – January 2012



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. Hypothetical annual changes effective 2011. Since this strategy was not available in 2011, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only.

*Credit for the Interest Rate Benchmark Strategy is calculated by subtracting beginning 3-Month LIBOR rate (0.30%) from the ending rate (0.26%) times the multiplier (4), and comparing to the cap rate of 10%. Since the change in the 3-Month LIBOR was negative, the interest credit is 0%.

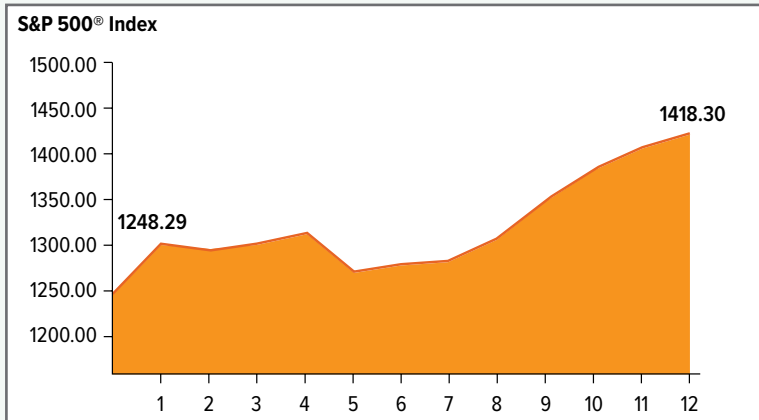
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.0%; an Index Cap of 5.00%; a Trigger rate of 3.0%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.

Monthly Cap Index Strategy

This strategy bases interest credit upon the sum of 12 monthly percentage changes in the S&P 500® Index occurring during the indexing period, as measured by comparing its value at each monthly anniversary with its value at the prior monthly anniversary. The graph below shows the performance of the S&P 500® Index in 2006.

How It Works

2006 S&P 500® Index Performance



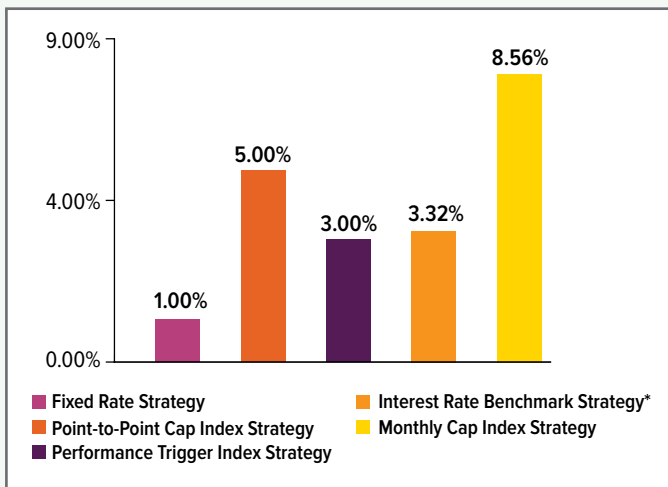
Because the S&P 500® Index displayed a significant number of positive and very few negative monthly changes in the index throughout the year, the Monthly Cap Index Strategy would have credited more interest than the other strategies.

The following table shows the calculation of annual index credits for the Monthly Cap Index Strategy. Assume that the monthly index cap is 1.50% for the indexing period.

Month	1	2	3	4	5	6	7	8	9	10	11	12
Index Number	1280.08	1280.66	1294.87	1310.61	1270.09	1270.20	1276.66	1303.82	1335.85	1377.94	1400.63	1418.30
Index Change	2.55%	0.05%	1.11%	1.22%	-3.09%	0.01%	0.51%	2.13%	2.46%	3.15%	1.65%	1.26%
Monthly Cap Index Change	1.50%	0.05%	1.11%	1.22%	-3.09%	0.01%	0.51%	1.50%	1.50%	1.50%	1.50%	1.26%

Sum of Monthly Cap Index Change = 8.56%; Annual Index Credit = **8.56%**

Interest Credit for All Strategies in January – December 2006



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. Hypothetical annual changes effective 2006. Since this product was not available in 2006, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only.

*Credit for the Interest Rate Benchmark Strategy is calculated by subtracting beginning 3-Month LIBOR rate (4.54%) from the ending rate (5.37%) times the multiplier (4), equaling 3.32% and comparing to the cap rate of 10%.

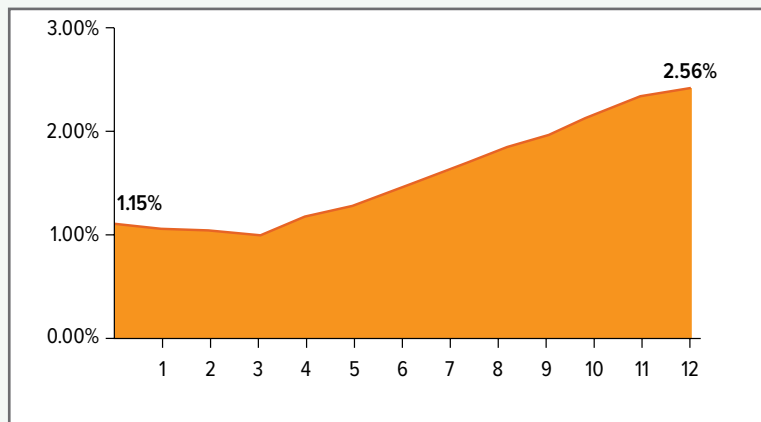
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.0%; an Index Cap of 5.00%; a Trigger rate of 3.0%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.

Interest Rate Benchmark Strategy

This strategy bases interest credit on an increase, if any, in the 3-Month LIBOR multiplied by the Participation Multiplier. Between January and December 2004, rates for the 3-Month LIBOR rose significantly. The graph below shows the rise in interest rates for the 3-Month LIBOR.

How It Works

January – December 2004 3-Month LIBOR Values



The 3-Month LIBOR increased during the one year period. This difference times the participation multiplier is equal to 5.60%, which does not exceed the Interest Rate Benchmark Credit Cap of 10%.

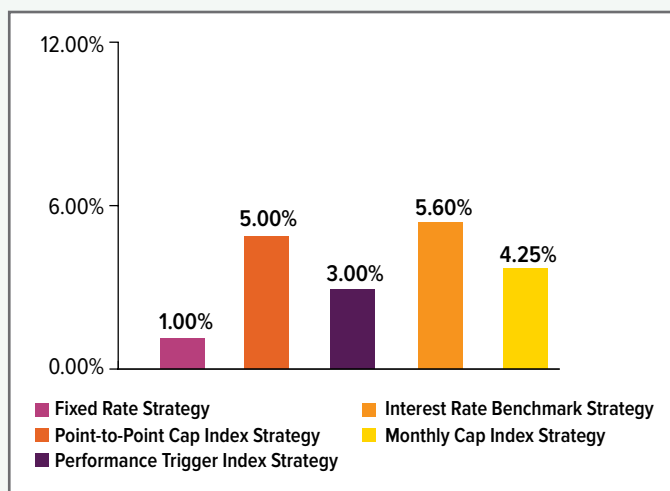
$$\left(\begin{array}{c} \text{Ending} \\ \text{LIBOR Rate} \end{array} - \begin{array}{c} \text{Beginning} \\ \text{LIBOR Rate} \end{array} \right) \times \begin{array}{c} \text{Participation} \\ \text{Multiplier} \end{array} = \begin{array}{c} \text{Credited Rate} \\ \text{(subject to cap)} \end{array}$$

$$\left(2.56\% - 1.16\% \right) \times 4 = 5.60\%$$

$$5.60\% < 10.00\%$$

In this scenario, the interest credited to the contract will be based on the Credited Rate of **5.60%**.

Interest Credit for All Strategies in January – December 2004



Historical interest rates for the 3-Month LIBOR should not be considered a representation of current or future interest rates or of your annuity. Hypothetical annual changes effective 2004. Since this product was not available in 2004, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only. This strategy is designed to provide a credit in the event that short term interest rates rise over the interest rate benchmark period. If short term interest rates remain level or decrease over the interest rate benchmark period, this strategy will not provide a credit. Movement of future interest rates is unknown.

Index strategy results are calculated using monthly data for 2004: January 1111.92; February 1131.13; March 1144.94; April 1126.21; May 1107.30; June 1120.68; July 1140.84; August 1101.72; September 1104.24; October 1114.58; November 1130.20; December 1173.82. Please refer to previous pages to learn more about how index credits are calculated.

Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.0%; an Index Cap of 5.00%; a Trigger rate of 3.0%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.

Access to Your Money

Penalty-Free Withdrawals

During the first contract year, you may make withdrawals of interest that has been credited to your annuity's Fixed Rate Strategy only. After the first contract year, you may withdraw, per contract year, up to 10% of the accumulation value (including any previous withdrawals in the contract year). A surrender charge would not be imposed on these withdrawals. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax.

Any withdrawal in excess of these limits in any of the first seven contract years will cause a surrender charge to apply to the excess amount withdrawn during that contract year. The surrender charges will apply to the sum of all withdrawals in the year of a full surrender. The surrender charge is a percentage of the accumulation value surrendered and declines over time as follows:

Year	1	2	3	4	5	6	7	8+
Charge %	10%	10%	10%	10%	9%	8%	7%	0%

You may withdraw up to your entire accumulation value after the seventh contract year without any surrender charge.

Nursing Home Waiver and Terminal Illness Waiver

The surrender charge is waived 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. (Not available in all states.)

Voya RenewalFlex Feature

The Voya RenewalFLEX Feature gives you the opportunity to withdraw all or part of the Accumulation Value associated with a given premium, index strategy and indexing period combination, without surrender charges, when a renewal rate for an indexed strategy is less favorable than the associated previous waiver rate. The Waiver Rate is set at the time of Contract issue. If a renewal rate for an indexed strategy is less favorable than the associated waiver rate, a new Waiver Rate will be set which is equal to that renewal rate.

An index strategy does not include the Fixed Rate Strategy. Exercising the Voya RenewalFLEX Feature, if eligible, must occur during the 30-day window beginning on the premium anniversary.

For example: Assume \$40,000 of an initial \$100,000 premium is put in the Point-to-Point Cap Index Strategy and the index cap rate at issue is 4.00%, with an associated waiver rate of 3.00%. If on the rate renewal date (for the initial premium), the renewal index cap is declared to be 2.90%, you have the right to surrender, without charge, all or part of the Accumulation Value in the Point-to-Point Cap Index Strategy associated with the \$40,000 of initial premium. The new waiver rate will be set equal to the renewal index cap of 2.90%. In this case, the Accumulation Value associated with the remaining \$60,000 of initial premium would not be eligible for this feature.

Points of Interest

Benefits of Tax-Deferral

Tax-deferral is a valuable tool for accumulating retirement savings. An annuity is tax-deferred, which means:

1. You don't pay current income tax on interest credited to your contract, unless you take a withdrawal
2. Your interest compounds (meaning you earn interest on your interest as well as your premium)
3. You may accumulate assets faster than you would in a taxable account.

Many Payment Options

Payments for life ... or for a specific time period ... is up to you. You can convert your annuity into payments based on your needs. The conversion may be done any time after the first contract year.

Only an annuity can provide you with **guaranteed monthly payments** for the rest of your life.

Once payments begin, they are guaranteed by Voya Insurance and Annuity Company. You will have access only to these values.

Death Benefit Protection

The annuity contract provides death benefit protection that pays the full accumulation value directly to the beneficiary if the owner dies.

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.

Features

Product Concept	Flexible premium deferred fixed index annuity with a choice of interest crediting strategies: Fixed Rate; Point-to-Point Cap Index; Performance Trigger Index; Monthly Cap Index; and Interest Rate Benchmark Strategy (may not be available in all states).																		
Issue Ages	0–80 owner and annuitant																		
Premium	<ul style="list-style-type: none"> ■ \$15,000 minimum initial premium (subject to change without notice) ■ \$50 minimum subsequent premium ■ No minimum premium per strategy ■ \$1 million maximum premium without prior home office approval <p>Additional premium payments are credited with their own separate interest rate, index cap, monthly cap, and trigger rate for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year.</p>																		
Premium Banding	<p>Voya Secure Index Seven Annuity is banded, which means the more premiums you place in the contract, the more favorable index caps, monthly caps, and trigger rates, you may receive, giving you more credited interest potential.</p> <ul style="list-style-type: none"> ■ Low Band: \$15,000–\$74,999 (subject to initial premium requirements) ■ High Band: \$75,000 plus <p>The total premiums paid during the first contract year will be used to determine premium banding.</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.																		
Minimum Guaranteed Contract Value	The cash surrender value will not be less than 87.5% of all premiums less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first seven contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for seven 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 ages 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	<p>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 a surrender charge. If the total partial withdrawals in any contract year exceed the free amount, surrender charges 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 index period will not be credited with index interest for that period.</p> <p>Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of the annuity.</p>																		
Surrender Charge (% of accumulation value)	<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> </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>0</td> </tr> </tbody> </table> <p>Charges may differ for some states and for ages 56 plus.</p>	Contract Year	1	2	3	4	5	6	7	8+	Percentage	10	10	10	10	9	8	7	0
Contract Year	1	2	3	4	5	6	7	8+											
Percentage	10	10	10	10	9	8	7	0											
Annuitization	Annuitization is a payout you can choose instead of taking a lump sum payment. It may spread out your distribution over a number of years or for life, depending on the payout option you select. If you annuitize your contract, the greater of the accumulation 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 less any surrender charge 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.																		
Voya RenewalFLEX Feature	This feature gives you the opportunity to withdraw all or part of the Accumulation Value associated with a given Premium, Index Strategy, and indexing period combination without Surrender Charges when a renewal rate for an indexed strategy is less favorable than the associated previous waiver rate. An index strategy does not include the Fixed Rate Strategy. Exercising the Voya RenewalFLEX Feature, if eligible, must occur during the 30-day window beginning on the premium anniversary.																		

Client Services

Our friendly Customer Service staff is ready to help you at **1-800-369-5303**. You have access to 24-hour automated telephone customer service. Additionally, you will receive annual statements.

Voya Insurance and Annuity Company

909 Locust Street
Des Moines, IA 50309

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 only. 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, 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.

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