



Taking Advantage of Rising Rates

For agent/registered representative use only. Not for public distribution.

RETIREMENT | INVESTMENTS | INSURANCE

VOYA
FINANCIAL™

How will your client's retirement dollars perform as interest rates rise?



Interest rates are at historic lows, which means we may see a rise in interest rates in the future. If your clients expect short-term interest rates to rise, and are concerned about their future purchasing power, Voya™ Insurance and Annuity Company's (VIAC) Interest Rate Benchmark Strategy may help them take advantage of a rising interest rate environment. The Interest Rate Benchmark Strategy is available with the Voya Secure line of fixed index annuities from VIAC.

For many clients, retirement goals are simple – to accumulate enough money to retire the way they want. Most people want to maintain their current lifestyle after they retire. And in the face of challenges like inflation, market risk, and living longer, it's important to plan carefully.

There are many strategies available to help save for retirement. The Interest Rate Benchmark Strategy gives your clients another way to potentially boost their savings by basing interest credits on the increase in interest rates over a one-year period. This means that regardless of what the markets do in a given year, if interest rates rise, the Interest Rate Benchmark Strategy may offer competitive results. Here we illustrate a period of rising rates that demonstrates the opportunity the Voya Interest Rate Benchmark Strategy may provide in a similar environment.

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.

The Voya Secure line of fixed index annuities:

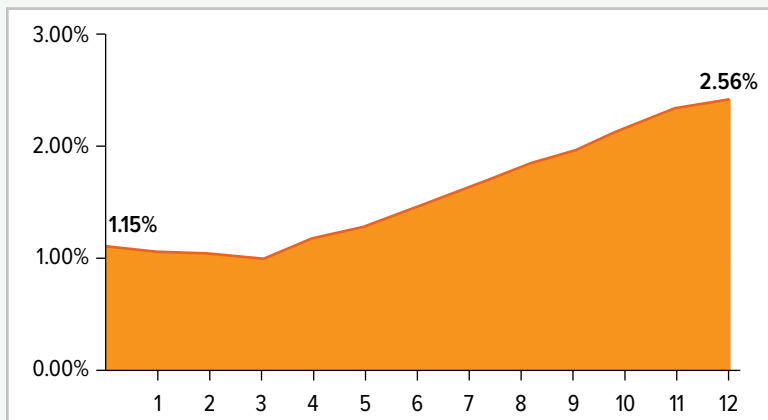
- ➔ Provides minimum guarantees and interest crediting potential.
- ➔ Lets your client choose from among several interest crediting strategies and a fixed rate strategy. Each strategy credits potential interest to the annuity value differently.
- ➔ Gives your clients an optional benefit that provides an income stream in retirement. The Voya IncomeProtector Withdrawal Benefit (for an additional cost) can help provide and protect your client's current and future retirement needs. Please note that the likelihood of obtaining value from the Voya IncomeProtector Withdrawal Benefit rider decreases as issue ages increase.

Interest Rate Benchmark Strategy 2004

This graph illustrates the 3-Month London Interbank Offered Rate (LIBOR) during the one-year period from January-December 2004. The 3-Month LIBOR increased dramatically during this time. Interest rates and equity markets rise and fall independently of one another. Hypothetically, by allocating \$100,000 to the Interest Rate Benchmark Strategy, the contract's accumulation value increased to \$105,600.

How it Works

January - December 2004 Three-Month LIBOR Values

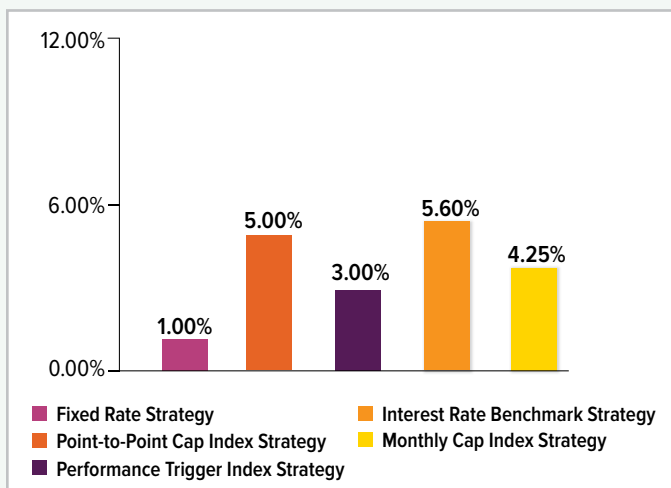


The 3-Month LIBOR increased during the one year period. This difference times the participation multiplier is equal to 5.60%, which does not exceed the Interest Rate Benchmark Credit Cap of 10%.

$$\begin{aligned} & \left(\begin{array}{l} \text{Ending} \\ \text{LIBOR Rate} \end{array} - \begin{array}{l} \text{Beginning} \\ \text{LIBOR Rate} \end{array} \right) \times \begin{array}{l} \text{Participation} \\ \text{Multiplier} \end{array} = \begin{array}{l} \text{Credited Rate} \\ \text{(subject to cap)} \end{array} \\ & (2.56\% - 1.16\%) \times 4 = 5.60\% \\ & 5.60\% < 10.00\% \end{aligned}$$

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.

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 3.00%; an Interest Rate Benchmark Multiplier of 4; an Interest Rate Benchmark Credit Cap of 10.00%; and a Monthly Index Cap of 1.50%.



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 on the financial strength and claims paying ability of Voya Insurance and Annuity Company, who is solely responsible for all obligations under its policies.

In consideration for BBA LIBOR Limited ("BBALL") coordinating and the BBA LIBOR Contributor Banks and Reuters (the "Suppliers") supplying the data from which BBA LIBOR is compiled, the subscriber acknowledges and agrees that, to the fullest extent permitted by law, none of BBALL or the Suppliers:- (1) accept any responsibility or liability for the frequency of provision and accuracy of the BBA LIBOR rate or any use made of the BBA LIBOR rate by the subscriber, whether or not arising from the negligence of any of BBALL or the Suppliers; or (2) shall be liable for any loss of business or profits nor any direct, indirect or consequential loss or damage resulting from any such irregularity, inaccuracy or use of the Information.

For agent/registered representative use only. Not for public distribution. ©2014 Voya Services Company. All rights reserved. CN0116-7222-0215

160706 09/01/2014