



Mapping your retirement destination

Voya Secure Index Opportunities Plus Annuity

A single premium deferred fixed index annuity
with a 5% premium bonus

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. In particular, retirees who finance their retirement with annuities tend to maintain high levels of satisfaction over time.¹

1. Fixed index annuities help protect your assets

The Voya Secure Index Opportunities Plus 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. Voya Secure Index Opportunities Plus provides you with minimum guarantees and interest-crediting potential. In addition, it offers a **5% premium bonus**² at the inception of your contract.

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 income for retirement. That’s why VIAC offers the Voya IncomeProtector Withdrawal Benefit, available for an additional cost, which can help provide guaranteed income for life.

¹Nyce, Steve and Billie Jean Quade. Annuities and Retirement Happiness, Towers Watson, 2012.

²Products offering a bonus may offer lower credited interest rates, participation rates, index caps, monthly caps and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by lower credit caps, credited interest rates, participation rates, monthly caps, index caps and/or higher index spreads. Interest rates, participation rates, index caps, monthly caps and index spreads are subject to change.



Fueling the value of your annuity

Single premium

The amount of money that you put into the Voya Secure Index Opportunities Plus Annuity is called the premium. Only one premium may be paid into this annuity, although this premium at the inception of the contract may come from multiple sources.

This annuity requires a minimum single premium of at least \$15,000. 100% of your premium is put into the contract.

5% premium bonus

In addition, at the inception of your annuity contract, a 5% premium bonus will be immediately credited to your accumulation value. For example, if your premium is \$100,000, your premium bonus will be \$5,000, and your accumulation value will be \$105,000.

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 contract 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.

Interest-crediting strategies linked to the S&P 500® Index

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.

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 typically related, in part, to movements in the S&P 500® Index, 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.

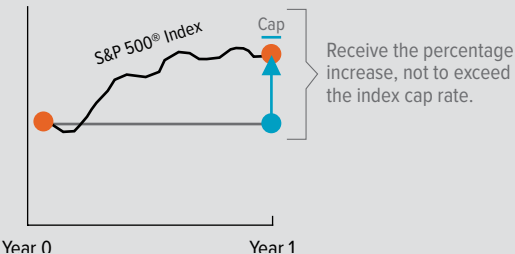
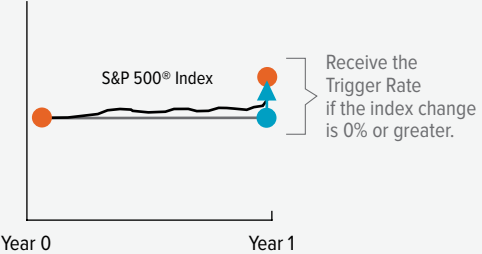
Once interest credits are made, they are protected. Neither your premium, the 5% premium bonus, nor any previously credited amount can be diminished due to movements in the Index.

Look at the descriptions of the six 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 strategies

	How it works	Advantage
<p>Point-to-Point Volatility Control Strategy</p>  <p>Receive the percentage increase, minus the index spread.</p>	<p>This strategy bases interest credits upon the percentage change of the CROCI US 5% Volatility Control Index as measured by comparing its value at the beginning and the end of the contract year, less a predetermined annual index spread. The index spread is declared in advance, guaranteed for one year and subject to change annually.</p>	<p>This strategy aims to reduce short term volatility by utilizing a volatility control overlay. Volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls.</p>
<p>Monthly Average Index Strategy</p>  <p>Receive the percentage change using 12 monthly index values, less an index spread.</p>	<p>Instead of just comparing the S&P 500® Index value on two dates, this strategy compares the index value at the beginning of the contract year to an average of 12 index values occurring each month throughout the contract year. The interest credit is the entire return by this measurement, less a predetermined annual index spread. The index spread is declared in advance, guaranteed for one year and subject to change annually.</p>	<p>This strategy tends to credit more interest than the other strategies in years when the S&P 500® Index posts most of its gains early in the year or in years when the S&P 500® Index drops sharply late in the year.</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>

	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>



Case studies

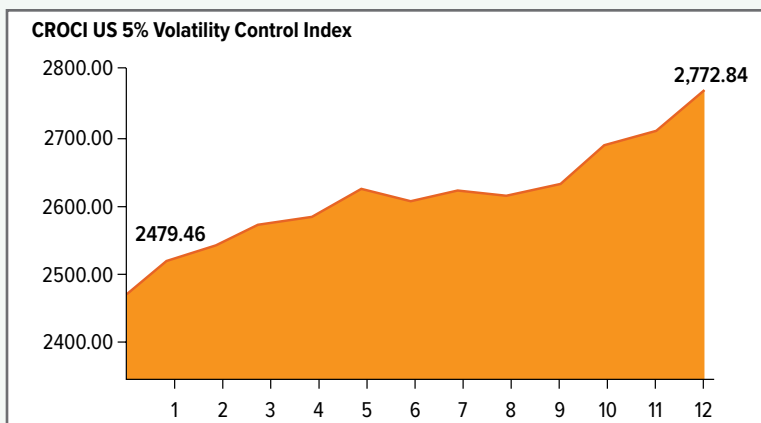
With the Voya Secure Index Opportunities Plus Annuity, you have access to several different interest-crediting strategies and a fixed rate strategy. Let's see how each of these strategies might work in different markets. Actual interest rates and caps are set at the beginning of the contract year, are guaranteed for the first period and may change for future periods.

Point-to-Point Volatility Control Strategy

This strategy bases interest credit upon the annual index change, if any, in the CROCI US 5% Volatility Control Index less the annual index spread. The graph below shows the annual performance of this index in 2013.

How it works

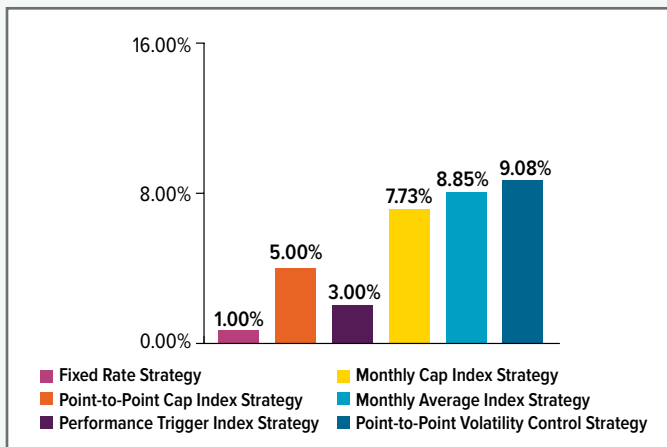
CROCI US 5% Volatility Control Index performance for a hypothetical contract issued on January 1, 2013



Since the index ended the period higher than it began, the Point-to-Point Volatility Control strategy credits the percentage change in the index less the spread rate. In this case, you would have received the credited rate of 9.08%.

Beginning Index Value =	2,479.46
Ending Index Value =	2,772.84
% Change =	11.83%
Spread Rate =	2.75%
Credited Rate =	9.08%

Interest credited for each strategy



Historical performance of the CROCI US 5% Volatility Control Index should not be considered a representation of current or future performance of the Index or of your annuity. Hypothetical annual changes effective 2013. Since this strategy was not available in 2013, 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.

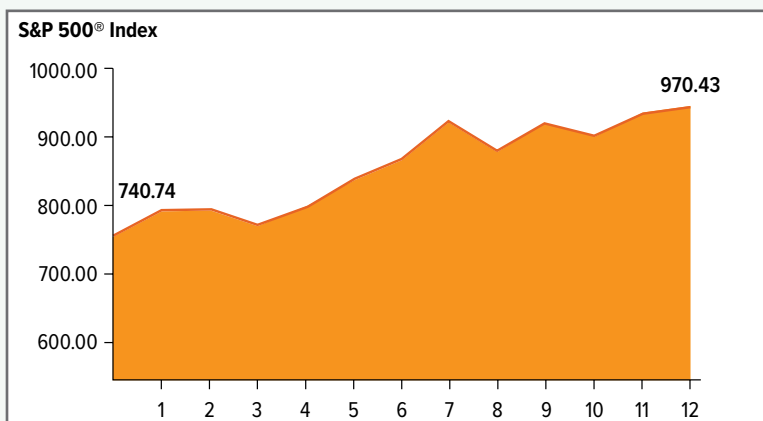
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 7.00%; a Monthly Index Cap of 1.25% and a Volatility Control Strategy Spread Rate of 2.75%.

Monthly Average Index Strategy

This strategy bases interest credit on the comparison of the index value at the beginning of the contract year to an average of 12 monthly index values. The graph below shows the performance of the S&P 500® Index in 1997.

How it works

S&P 500® Index performance for a hypothetical contract issued on January 1, 1997

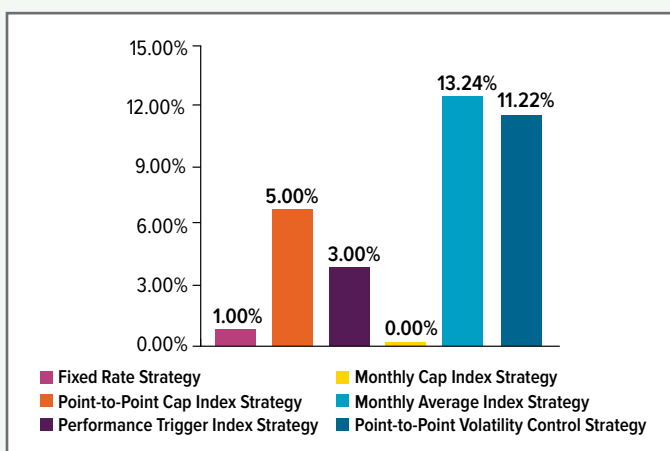


Because the S&P 500® Index displayed stable and steady growth throughout the year, the Monthly Average Index Strategy would have credited more interest than the other strategies.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Index Number starting at 740.74	786.16	790.82	757.12	801.34	848.28	885.14	954.31	899.47	947.28	914.62	955.40	970.43

The average of these 12 values is 875.86, which is 18.24% above the S&P 500® Index value at the beginning of the year. Assuming a spread of 5.00%, the interest credit would have been 13.24%.

Interest credited for each strategy



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 1997. Since this strategy was not available in 1997, 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.

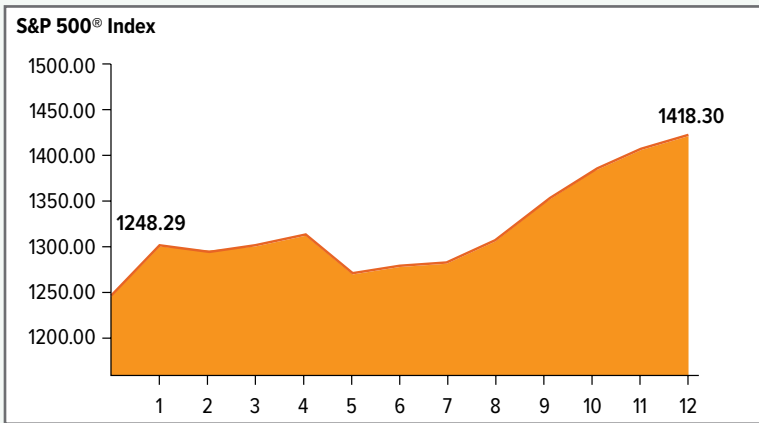
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 5.00%; a Monthly Index Cap of 1.50% and a Volatility Control Strategy Spread Rate of 2.75%.

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

S&P 500® Index performance for a hypothetical contract issued on January 1, 2006



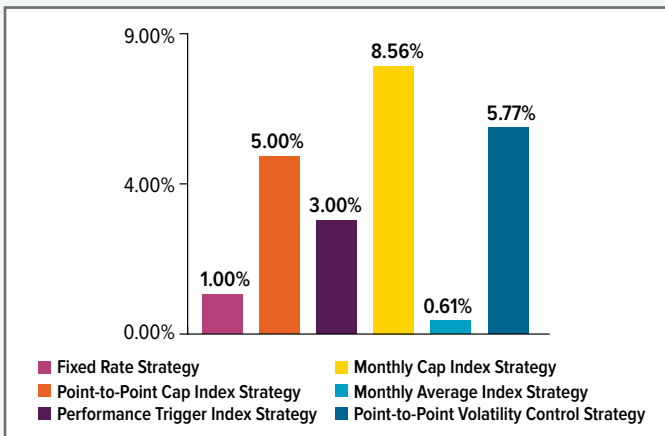
Because the S&P 500® Index displayed a significant number of positive and very few negative monthly changes in the index throughout the year, the Monthly Cap Index Strategy would have credited more interest than the other strategies.

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 starting with 1248.29	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 credited for each strategy



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.

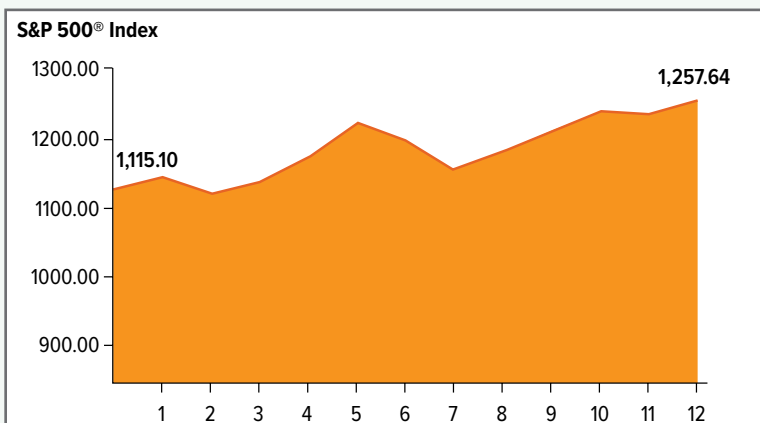
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 5.00%; a Monthly Index Cap of 1.50% and a Volatility Control Strategy Spread Rate of 2.75%.

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

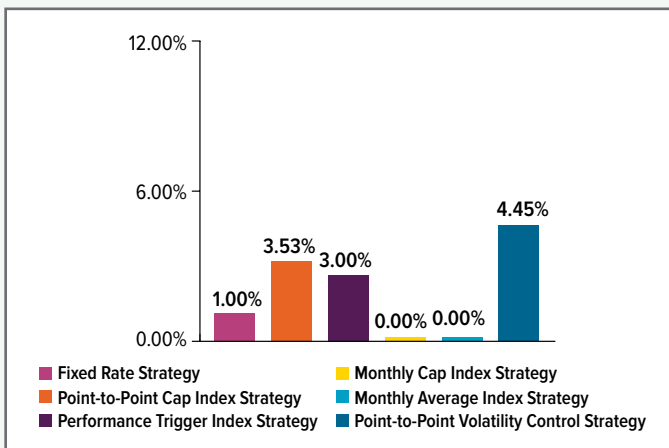
S&P 500® Index performance for a hypothetical contract issued on January 1, 2007



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 credited for each strategy



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.

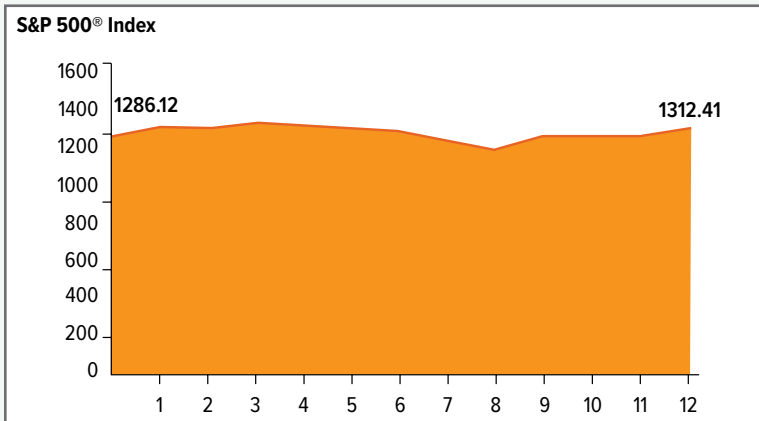
Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 5.00%; a Monthly Index Cap of 1.50% and a Volatility Control Strategy Spread Rate of 2.75%.

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 February 2011 through February 2012.

How it works

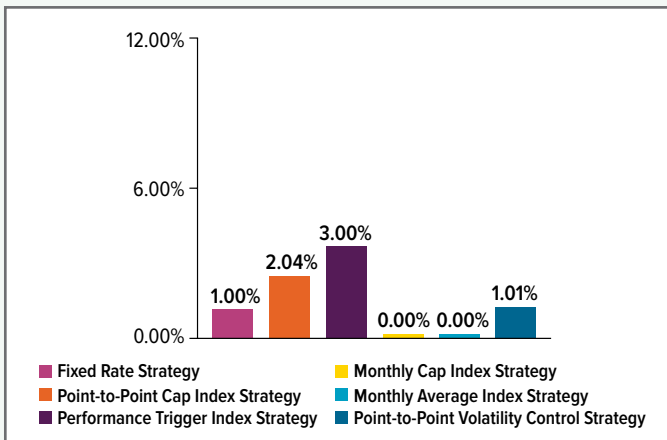
S&P 500® Index performance for a hypothetical contract issued on February 1, 2011



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 credited for each strategy



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.

Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 5.00%; a Monthly Index Cap of 1.50% and a Volatility Control Strategy Spread Rate of 2.75%.

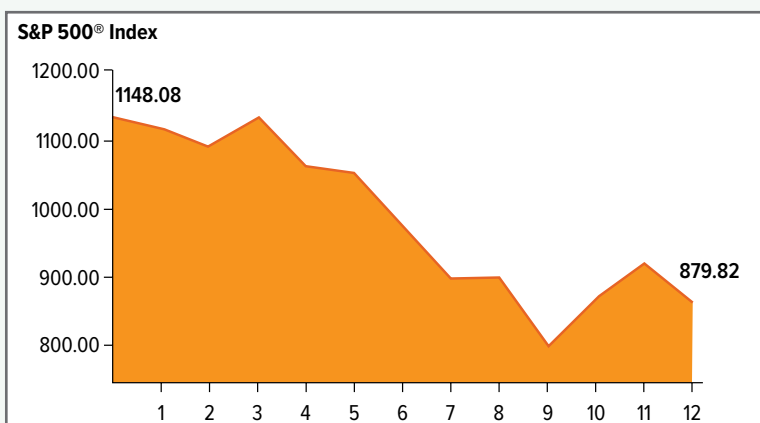
Fixed Rate Strategy

This strategy bases interest credit upon a fixed rate declared at the beginning of each year.

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

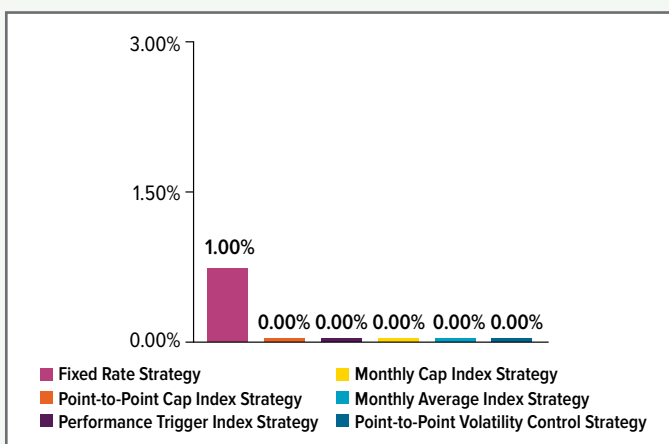
S&P 500® Index performance for a hypothetical contract issued on January 1, 2002



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 credited for each strategy



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.

Case study assumes the following hypothetical rates: Fixed Rate Strategy interest rate of 1.00%; an Index Cap of 5.00%; a Trigger rate of 3.00%; a Monthly Average Index Spread of 5.00%; a Monthly Index Cap of 1.50% and a Volatility Control Strategy Spread Rate of 2.75%.

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). Any surrender charge, bonus recapture and market value adjustment 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 10 contract years will cause a surrender charge, bonus recapture and a market value adjustment 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 that is associated with the premium and declines over time as follows:

Year	1	2	3	4	5	6	7	8	9	10	11+
Charge %	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%

The bonus recapture is a percentage of the accumulation value surrendered that is associated with the bonus and declines over time as follows:

Surrender charges and bonus recapture may be different in some states.

Year	1	2	3	4	5	6	7	8	9	10	11+
Bonus Recapture %	100%	100%	80%	80%	60%	60%	40%	40%	20%	20%	0%

You may withdraw up to your entire accumulation value after the 10th contract year without any surrender charge, bonus recapture or market value adjustment.

Market value adjustment

A market value adjustment applies whenever there is a surrender charge. This adjustment can be negative or positive depending upon changes in interest rates since the inception of the contract. The market value adjustment may not apply in all states.

One instance where the surrender charge is waived but a market value adjustment is applied is when the Nursing Home or Terminal Illness Waiver is enacted. The market value adjustment may not be applied in all states.

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 is diagnosed with a terminal illness (life expectancy of 12 months or less) on or after the first contract anniversary. (Not available in all states.) In both situations, a market value adjustment and bonus recapture is applied.

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. No surrender charge, bonus recapture³ or market value adjustment applies. Plus, the cost and delay of probate may be minimized.

³ If the owner dies in the first contract year, a 100% bonus recapture will apply. 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

Features

Product Concept	Single premium deferred fixed index annuity with a choice of several interest-crediting strategies: Fixed Rate; Point-to-Point Volatility Control; Point-to-Point Cap Index; Performance Trigger Index; Monthly Cap Index and Monthly Average Index.																								
Issue Ages	0–80 owner and annuitant (may vary by state)																								
Premium	<ul style="list-style-type: none"> • \$15,000 minimum single premium (subject to change without notice) • 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, participation rate and index spread 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 Opportunities Plus Annuity is banded, which means the more premiums you place in the contract, the more favorable index caps, monthly caps, index spreads and participation 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 minimum premium requirements) • High Band: \$75,000 plus 																								
Premium Bonus	The premium bonus is 5% of the single premium paid. The premium bonus is credited at contract issue and applied pro rata to each strategy in the same ratio as the premium elected to each strategy. The premium bonus will earn interest credits in the same way as the premium elected to each strategy.																								
Market Value Adjustment (MVA)	The MVA may increase or decrease the accumulation value of your annuity if more than the free withdrawal amount is surrendered before the end of the 10th contract year. The amount of the MVA is determined by a mathematical formula that measures changes in the interest rate environment since the contract was purchased. May not apply in all states.																								
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. If the owner dies in the first contract year, a 100% bonus recapture will apply.																								
Minimum Guaranteed Contract Value	The cash surrender value will not be less than 87.5% of the single premium less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first 10 contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 10 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 an MVA, surrender charge and bonus recapture. If the total partial withdrawals in any contract year exceed the free amount, MVAs, surrender charge and bonus recapture 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 a period will not receive credit or 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 and amounts credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of the annuity.</p>																								
Surrender Charge	<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> <th>9</th> <th>10</th> <th>11+</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>6</td> <td>5</td> <td>4</td> <td>0</td> </tr> </tbody> </table> <p>Charges may differ for some states and for ages 56 plus. The surrender charge is a percentage of the accumulation value surrendered that is associated with the premium and declines over time.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	10	10	10	10	9	8	7	6	5	4	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Percentage	10	10	10	10	9	8	7	6	5	4	0														
Bonus Recapture	<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> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>100</td> <td>100</td> <td>80</td> <td>80</td> <td>60</td> <td>60</td> <td>40</td> <td>40</td> <td>20</td> <td>20</td> <td>0</td> </tr> </tbody> </table> <p>Bonus recapture may differ in some states. The bonus recapture is a percentage of the accumulation value surrendered that is associated with the bonus and declines over time.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	100	100	80	80	60	60	40	40	20	20	0
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Annuitization	Annuitization is a payout option 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 cash surrender 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, adjusted for any MVA, less any surrender charge and bonus recapture 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.

SELECTED RISK CONSIDERATIONS

There are risks associated with the CROCI US 5% Volatility Control Index:

- no assurance can be given that the CROCI methodology will be successful at identifying undervalued companies;
- there is no assurance that the 40 stocks included in the CROCI US Index will outperform the remaining stocks in the S&P 500® Index or that the CROCI US Index won't decline;
- the deduction of 2% per annum on a weekly basis will occur regardless of the amount of dividends reinvested in the CROCI US Index. If the reinvested dividends are less than 2% per annum, they will be more than offset by the deduction of the assumed dividend yield of 2% per annum and the performance of the CROCI US Index will be worse than if the CROCI US Index were a price return index;
- because the CROCI US 5% Volatility Control Index is subject to a maximum notional exposure of 100% to the CROCI US Index, the CROCI US 5% Volatility Control Index may not be able to maintain a fixed target volatility level of 5% each day. For example, if the realized volatility of the CROCI US Index is less than 5%, the CROCI US 5% Volatility Control Index may have 100% exposure to the CROCI US Index, but a target volatility level less than 5%;
- because the CROCI US 5% Volatility Control Index adjusts its exposure to the CROCI US Index on each day based on the higher of the 20- and 40-day historical realized volatility of the CROCI US Index, the realized volatility of the CROCI US 5% Volatility Control Index in the future could differ significantly from the target volatility level;
- even if the strategy of the CROCI US 5% Volatility Control Index is successful, the level of the CROCI US 5% Volatility Control Index may decline; and
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