

# Trigger Protection Trigger Potential Trigger Strategy



## With the Voya Performance Trigger Index Strategy

The Voya Performance Trigger Index Strategy is one of several interest crediting strategies available with the Voya Secure line of fixed index annuities issued by Voya Insurance and Annuity Company (VIAC). 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.

If, at the end of the contract year, the S&P 500 Index return is zero or greater, your account is credited at the Trigger rate.

### Voya Performance Trigger Index Strategy

The graph below shows the performance of the S&P 500® Index from January 2011 through January 2012.

#### How it Works

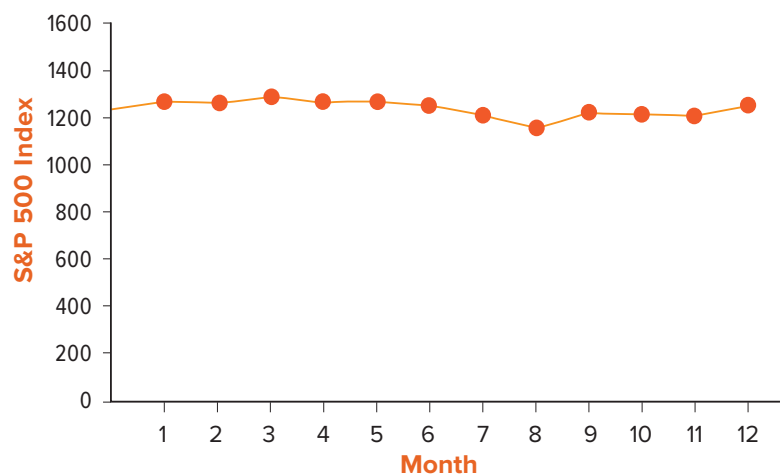
In January 2011, the S&P 500® Index was 1,286.12. One year later in January 2012, it was 1,312.41, a positive difference in value of 2.04%. Because the Index returned 0% or greater, the assumed trigger rate of 3.5% is applied to the contract.

**Beginning Index Value = 1,286.12**

**Ending Index Value = 1,312.41**

**Difference = +2.04**

**Trigger Rate = 3.50%**  
**Credited Rate = 3.50%**



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.



The trigger rate is declared in advance, guaranteed for one year and subject to change annually. 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%.



Call me today and I can show you how a **Voya™ Fixed Index Annuity with the Voya Performance Trigger Index Strategy** can fit into your retirement planning.

**Annuities are issued by Voya Insurance and Annuity Company (Des Moines, IA), member of the Voya™ family of companies.**

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. They provide you with minimum guarantees and interest potential you may not be able to find in other sources of fixed income like savings accounts, certificates of deposit and savings bonds. All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company (VIAC) who is solely responsible for all obligations under its policies.

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