Is your retirement market volatility proof?

As you can see, at the end of 1995, the value of the S&P 500® Index was 616 points. Twenty years later, the ending value was 2,044. During this time span, there were multiple cycles of volatility with both declines and growth. For example in 1996-2000, 2002-07 and 2009-2015 the S&P 500® more than doubled and in 2000-03 and 2007-08 lost half of its value. Most recently, just take a look at the volatility we experienced at the beginning of 2016.

One thing is for certain, volatility is a part of investing, and no one can predict what the market is going to do. Now, you don’t have to.
Let’s take a look at how a fixed index annuity with annual reset works

This hypothetical chart is for illustrative purposes only, and is not intended to predict or project future results. The fixed index annuity and annual interest rates in this example are hypothetical, and individual results will vary. The annuity assumes a $100,000 investment and a hypothetical annual cap of 5% (annual point-to-point crediting method). Your actual results will vary by a number of factors, including the crediting method, cap, spread, and/or interest rates in effect. The time period shown is from 12/31/2000 to 12/31/2015. Actual caps, spreads, and interest rates that could have been applied over this time frame would have been different from the figures shown here, and in some cases may be significantly higher or lower depending on a number of factors, including market conditions.

Fixed index annuities provide the protection you need in times of volatility

Remember, you are not invested in the market with an FIA. Instead you have an opportunity to receive interest based on positive changes in an index such as the S&P 500®.

- You cannot lose value due to negative index performance.
- Your principal and credited interest are protected and locked in during periods of index decline.

The annual reset combines protection and growth with positive interest when the index rises

A Voya fixed index annuity with the annual reset feature applies to the change during each contract year. When the index performance is positive for that year (as measured by the crediting strategy), your contract will receive an interest credit – even if the index has not recovered any previous contract year’s losses.

In addition, an FIA provides these key benefits:
- Tax deferral
- Guaranteed income
- Death benefit

For more information on fixed index annuities, talk to your financial professional.

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**Fixed Index Annuities**

Provided by Voya Insurance and Annuity Company, (Des Moines, IA), member of the Voya® family of companies.

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