



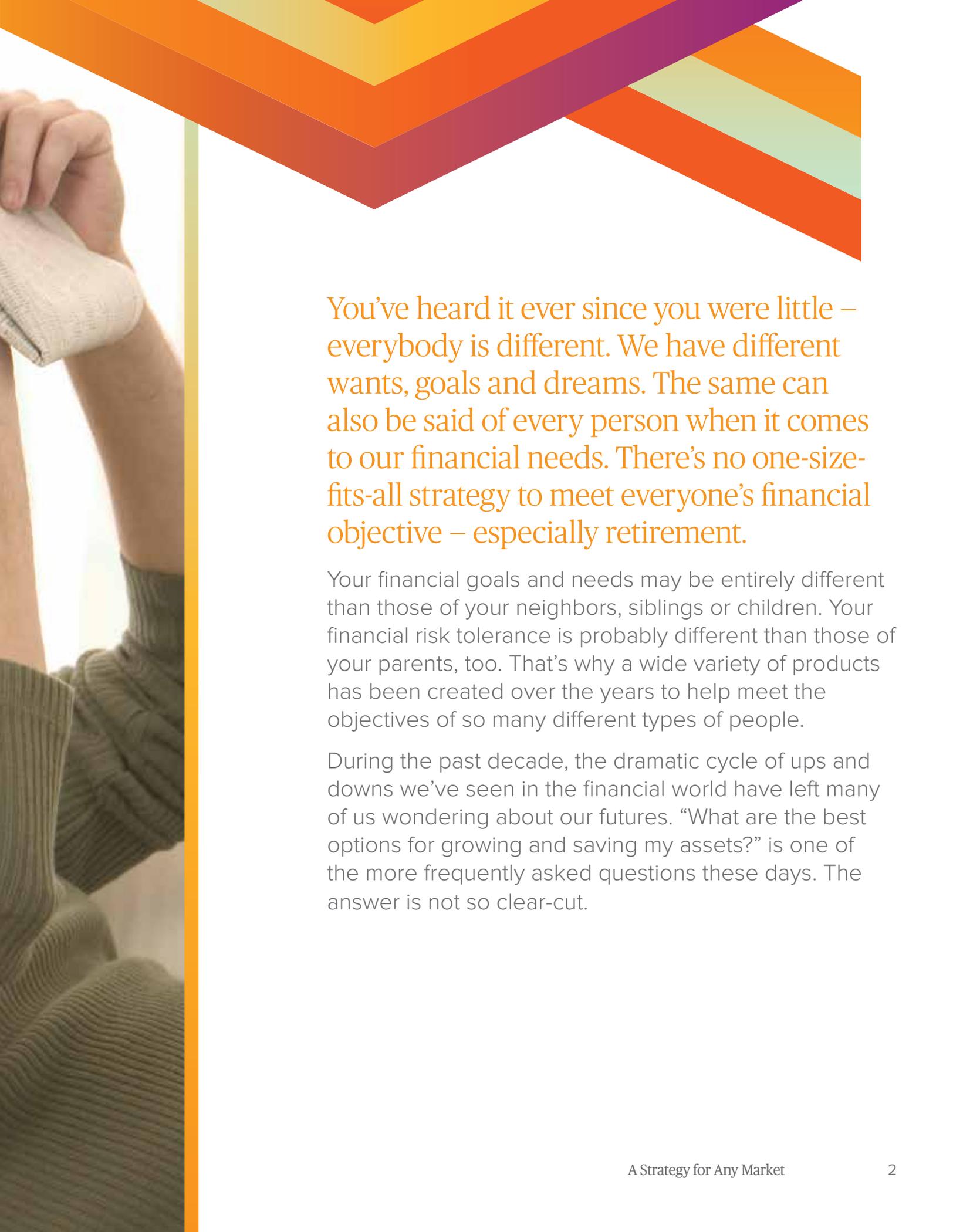
A strategy for any market

RETIREMENT | INVESTMENTS | INSURANCE

VOYA
FINANCIAL™

Different strokes





You've heard it ever since you were little – everybody is different. We have different wants, goals and dreams. The same can also be said of every person when it comes to our financial needs. There's no one-size-fits-all strategy to meet everyone's financial objective – especially retirement.

Your financial goals and needs may be entirely different than those of your neighbors, siblings or children. Your financial risk tolerance is probably different than those of your parents, too. That's why a wide variety of products has been created over the years to help meet the objectives of so many different types of people.

During the past decade, the dramatic cycle of ups and downs we've seen in the financial world have left many of us wondering about our futures. "What are the best options for growing and saving my assets?" is one of the more frequently asked questions these days. The answer is not so clear-cut.

What are my options?

On the scale of available financial products, there are higher risk products with potential for higher returns on one side. On the other end you'll find products with lower risk and lower returns. Higher risk options — which range from stocks, bonds, mutual funds, variable annuities and bonds funds — have their place in a well-diversified financial plan. However, with the higher risk options there is a possibility of losing your money. Lower risk fixed income options, such as money market accounts, certificates of deposit and savings accounts, also have a role to play for those looking to diversify their savings. Your principal is protected or your money is guaranteed a certain amount of interest. However, they do not offer the interest-crediting potential of the higher risk options.

Somewhere in between is a strategy for you in any market — a strategy to help protect your assets and provide potential for additional interest.

A strategy for any market

Those looking for the principal protection found in fixed income options, while still maintaining the potential for additional interest credit, may benefit from a fixed index annuity. A Fixed Index Annuity, commonly referred to as an FIA, is a product that offers this and much more.

So what exactly is an FIA? You may know that an annuity is a long-term investment designed for retirement planning. Its a contract between you and an insurance company, under which the insurer agrees to make periodic payments to you. An FIA is a type of annuity that has insurance benefits such as minimum guarantees and death benefits, and can include index caps, index spreads and participation rates, so it may not receive the full increase of a market index. Essentially, when it comes to securing a part of your financial future, it's the best of both worlds — a product that seeks to both protect principal and provide the potential to credit more interest.

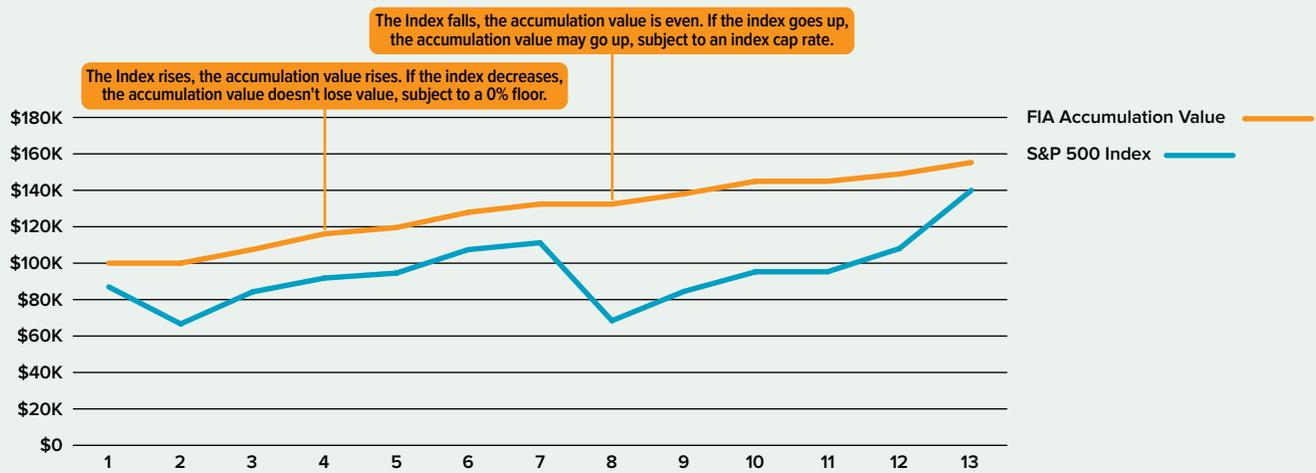




What goes up doesn't have to come down

A fixed index annuity (FIA) is an insurance contract 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. FIAs work in any type of market. Whether up, down or flat, an FIA gives you the protection of principal (minus withdrawals and surrender charges) found with a traditional fixed annuity along with potential for additional interest credit linked, in part, to the performance of a market index. Translation: When the index goes up, your contract's accumulation value may rise, depending on the strategy you choose. If the index decreases, your contract's accumulation value doesn't lose value.

Fixed index annuities help you stay protected: See how a Voya Financial FIA may have performed over the past 12 years



This chart compares the historical performance of the S&P 500® Index with the hypothetical performance of a fixed index annuity with hypothetical index cap rates. 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. Guarantees are based on the claims-paying ability of Voya Insurance and Annuity Company. It assumes an initial premium of \$100,000 and the Point-to-Point Cap Strategy with the following index cap rates: 7.25% 2002; 7.50% 2003; 8.00% 2004; 7.50% 2005; 7.00% 2006; 7.00% 2007; 7.25% 2008; 4.25% 2009; 5.00% 2010; 3.00% 2011; 2.75% 2012; 4.25% 2013. The Point-to-Point Cap Strategy bases interest credits upon the annual index change in the linked index up to the index cap. Credited Interest Rates and Index Caps are subject to change. The total annual return for the S&P 500® Index during this period is as follows: -23.36% 2002; 26.39% 2003; 8.99% 2004; 2.97% 2005; 13.62% 2006; 3.53% 2007; -38.47% 2008; 23.44% 2009; 12.79% 2010; 0% 2011; 13.41% 2012; 29.60% 2013. Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. Performance figures are inclusive of dividends reinvested. The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Voya Insurance and Annuity Company (VIAC). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Voya Financial.

The S&P 500 Index does not reflect dividends paid on the underlying stock.
The hypothetical fixed index annuity accumulation value does not reflect withdrawals, surrender charges, market value adjustment or premium tax, if applicable.

A company you can trust

Now, more than ever, the strength of your financial partner is of supreme importance. Look no further than to Voya Insurance and Annuity Company (VIAC).

Financial strength ratings from the major independent evaluators for the insurance industry show Voya Financial is rated favorably by these third-party rating agencies. Not only is it a company with strong ratings, but is committed to making retirement planning easier for today's savers.

A- (Strong) by Standard & Poor's

Standard and Poor's rating reflects strong financial security. Rating is 7th out of 20 possible. Standard & Poor's assigns ratings from AAA to CC.

A (Excellent) by A.M. Best

A.M. Best's rating reflects strong financial strength and ability to meet obligations to contract holders. Rating is 3rd out of 15 possible. A.M. Best assigns ratings from A++ to F.

A- (Strong) by Fitch

Fitch's rating reflects strong claims paying ability. Rating is 7th out of 19 possible. Fitch assigns ratings from AAA to C.

A3 (Good) by Moody's

Moody's rating reflects strong financial security. Rating is 7th out of 21 possible. Moody's assigns ratings from Aaa to C.

These ratings are for Voya USA Annuity and Life Insurance Company and do not refer to the safety or performance of any products or underlying portfolios, meaning they are not applicable to the obligations of the separate accounts.

Ratings are as of March 31, 2014 and are subject to change.

Fixed index annuities

A strategy with guarantees.

A strategy with potential.

A strategy for any market.

For more information about Fixed Index Annuities, please contact your financial professional today.



Voya Insurance and Annuity Company

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Des Moines, IA 50309
800-369-5303

Contracts issued by Voya Insurance and Annuity Company, 909 Locust Street, Des Moines, IA 50309.

Products/features not available in all states and are subject to change.

Annuities are long-term investments designed for retirement planning. An annuity is a contract between you and an insurance company, under which the insurer agrees to make periodic payments to you. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances. Withdrawals do not participate in index interest. Guarantees based on claims paying ability of Voya Insurance and Annuity Company.

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.

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.

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