



Grow, protect and enjoy your wealth with one complete solution

Voya Wealth Builder Plus Annuity

A flexible premium deferred fixed index annuity with an indexed minimum guaranteed withdrawal benefit issued by Voya Insurance and Annuity Company

A solution to help you grow, protect and enjoy your wealth

Whether you are planning for a restful retirement or an active one, you will probably need to count on some of your personal savings to support your lifestyle. You need a flexible alternative that will provide the three cornerstones of a successful retirement plan: **growth, protection** and, finally, **enjoyment**.



Voya Wealth Builder Plus Annuity

The **power** to potentially succeed in one complete solution.

 Grow	 Protect	 Enjoy
Maximize growth potential	Defend against market losses	Guarantee income for life
<ul style="list-style-type: none">• Benefit from potential increases to a market index or benchmark• Lock in gains annually	<ul style="list-style-type: none">• Receive market risk protection• Never lose value of original investment or annual gains	<ul style="list-style-type: none">• Income stream can begin immediately• Income stream can be turned off/on

It's a flexible premium deferred fixed index annuity with an indexed minimum guaranteed withdrawal benefit issued by Voya Insurance and Annuity Company. A fixed index annuity is an insurance product that, depending on the contractual terms, 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. All guarantees are based on the claims paying ability of Voya Insurance and Annuity Company.

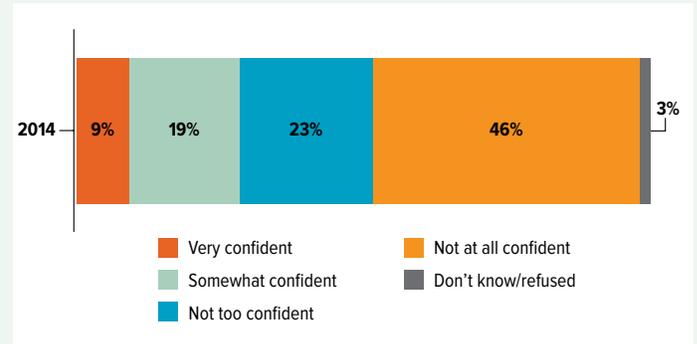


Are you confident?

The need to grow your personal retirement savings is fueled by how confident you are in your retirement readiness.

For many Americans, confidence that they will have enough to last for a 20- to 30-year retirement is very low. Of workers who have a retirement plan, **only 9% feel very confident they have enough to live a comfortable retirement**, according to the 2013-2014 Retirement Confidence Survey conducted by Employee Benefit Research Institute (EBRI) and Greenwald & Associates.

Retirement confidence by retirement plan ownership among workers: 2014



Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2014 Retirement Confidence Survey

The realities we face

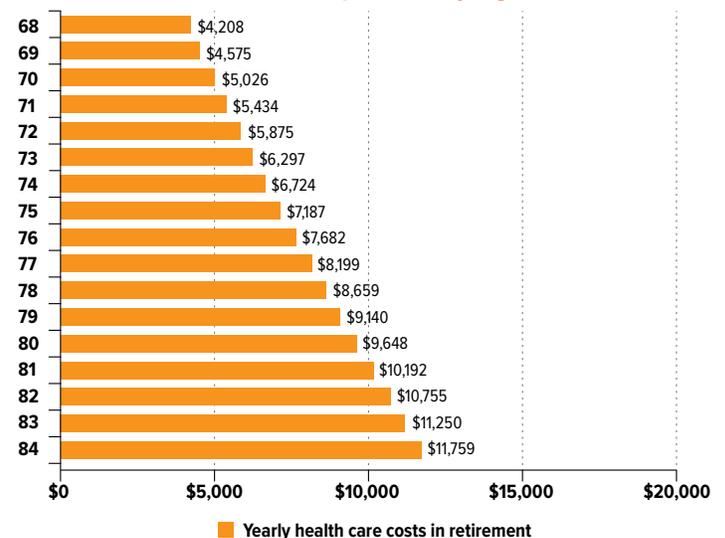
As we live longer, the number of retirement challenges we face grow. The guaranteed sources of income you traditionally depended upon are becoming insufficient or obsolete. To complicate matters further, inflation may continue to erode the value of your retirement nest egg. In 25 years, **at just a 3% annual rate of inflation, your expenses could more than double what they are today.**

Some of the biggest challenges facing retirees today are rising healthcare expenses, Social Security shortfalls and longevity.

▶ The healthcare challenge

Advances in medical research and technology have helped to create one of the world's most modern healthcare systems. As the chart notes, those advances come with an ever-increasing price tag.

Retirement health care expenses by age



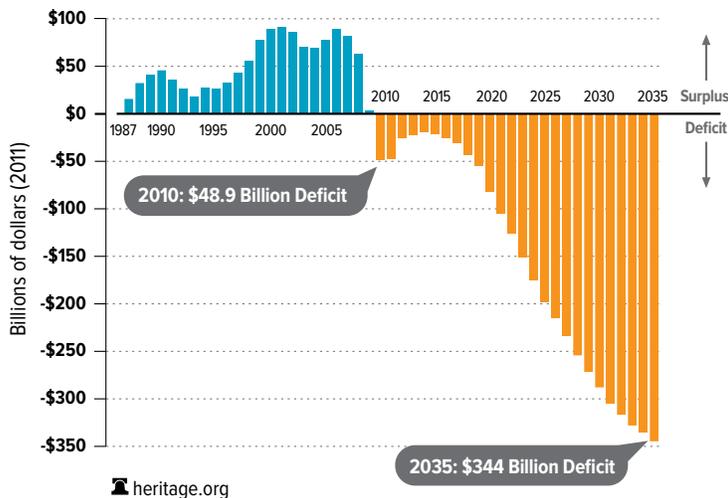
<http://www.hvsfinancial.com/2011/02/calculate-your-health-care-costs-in-retirement>

➤ The Social Security challenge

If Americans are living longer it stands to reason we are spending more on Social Security, our most powerful national social net. This is not the forum for a discussion on what to do about Social Security. But it is simply a fact that the Social Security we know needs some fixes to remain solvent long into the future.

Social Security deficits are permanent and growing

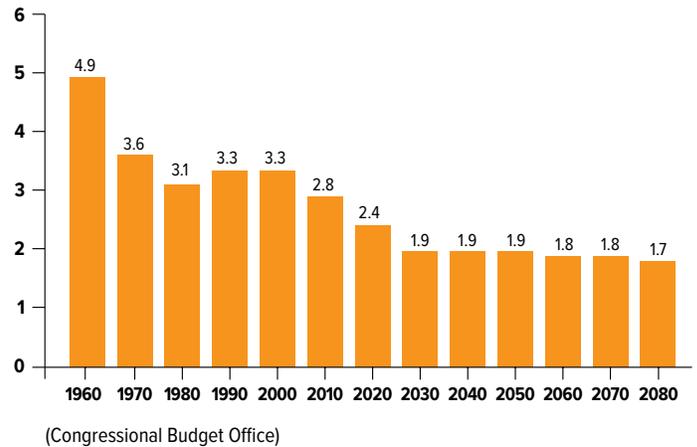
In 2010, Social Security paid \$48.9 billion more in benefits than it received in payroll taxes.



A chief reason for the challenge is there will be fewer payers into the system down the road.

The number of workers for each Social Security beneficiary fell from 4.9 in 1960 to 2.8 in 2010

Projections are that by 2035 there will only be 1.9 workers for each Social Security beneficiary.



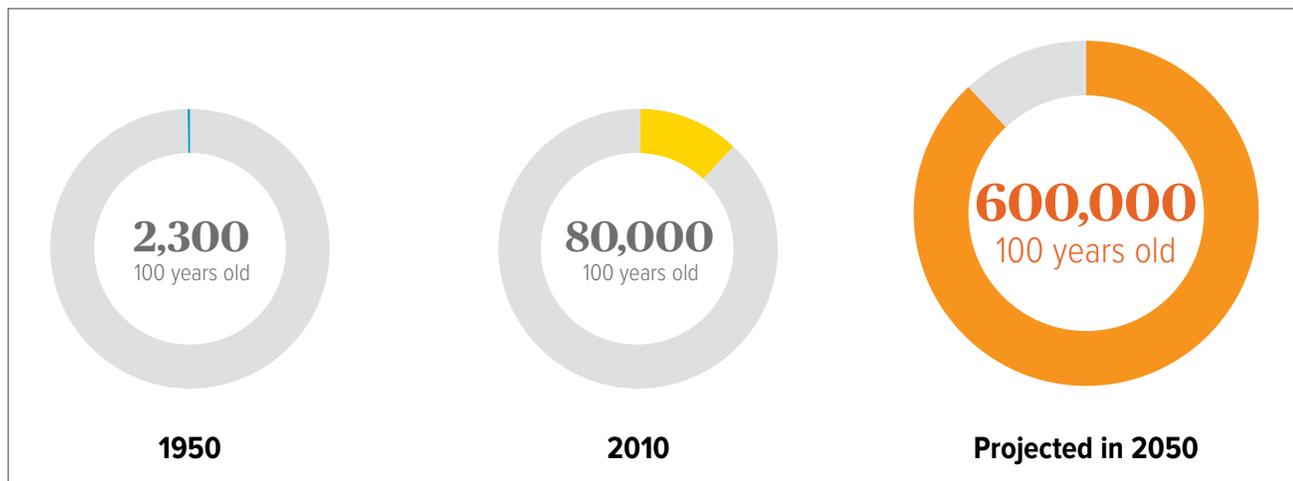
➤ The longevity challenge

As a result of our medical advances, we are, as a nation, living longer. And more power to us. So long as we remember that with a longer life comes the responsibility to pay for it.

Are we really living longer? The attached chart proves the point.

Chance of living to age 100 has gone up dramatically

What are the chances you can afford to live to 100?





Grow: Maximize your growth potential

Finding the confidence to overcome the challenges of a modern retirement is easier with solutions to help you get there.

The power of tax-deferred accumulation

Tax deferral is among the most valuable tools for accumulating retirement savings. An annuity is tax deferred, which means:

- You don't pay current income tax on interest credited to your contract, unless you take a withdrawal
- Your interest compounds (meaning you earn interest on your interest as well as your premium)
- You may accumulate assets faster than you would in a taxable account

Surrenders may be subject to federal/state income tax and, if taken prior to age 59½, an additional 10% federal penalty tax. Amounts surrendered will not participate in interest credited. Federal law requires that partial surrenders be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

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.

The power of market participation

Voya Wealth Builder Plus Annuity maximizes your tax-deferred savings by letting you participate in the equity market with multiple interest-crediting strategies. Once interest is credited to your Accumulation Value, the total value of your account, it is yours to keep. Participation in market increases is subject to the rates and caps established for the specific interest-crediting strategies elected.





■ Let's learn more about the strategies...

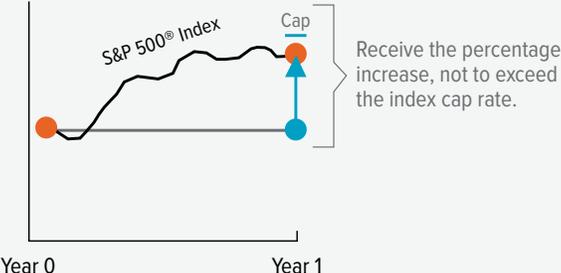
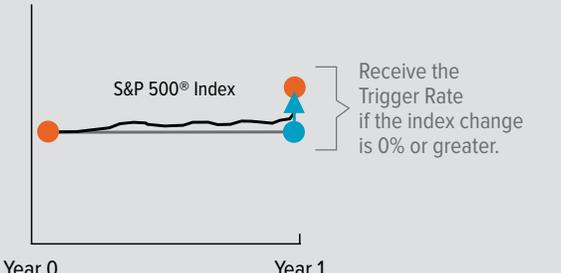
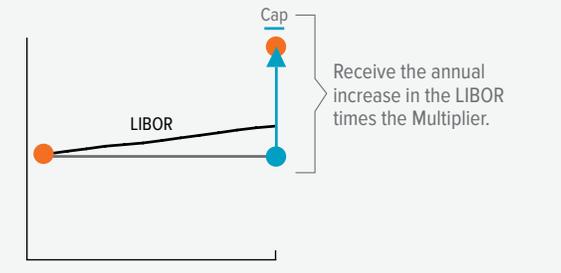
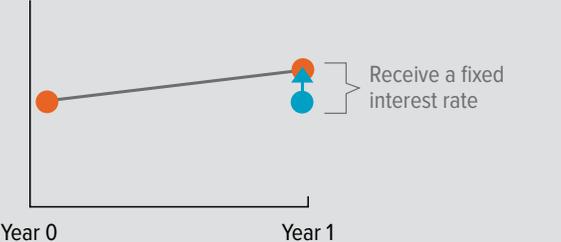
Voya Wealth Builder Plus Annuity gives you the option to diversify your premium among multiple interest-crediting strategies that may help maximize your tax-deferred accumulation. Selecting a combination of strategies can help you diversify your money within the annuity. For each strategy, any interest credited is calculated annually based on an indexing period, which begins on the date you make a payment. Each premium has its own indexing period.*

- 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.
- The 3-Month London Inter-Bank Offered Rate (LIBOR) is a benchmark for global short-term interest rates. It gives an indication of the interest rate at which banks can borrow funds from other banks in the London interbank market, in a given currency, for a given period of time. The LIBOR is set on a daily basis by the British Banker's Association and is derived from an average of the rates submitted by the world's largest banks.

The strategies listed here are those expected to be available with your contract. While multiple strategies will be attached to your contract at issue, availability may change for future issues.

* During the 30 days following each indexing period, you can re-elect all or a portion of the amount associated with that indexing period without a surrender charge or MVA (see "Product Details" for more information about surrender charges and MVA).

How the strategies work

	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 indexing period, not to exceed a predetermined annual index cap rate. The index cap is declared in advance, guaranteed for the indexing period and may 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 slightly below the index cap. Interest calculated will never be less than zero.</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 trigger rate, if the S&P 500® Index value at the end of the indexing period is greater than or equal to the S&P 500® Index value at the beginning of the indexing period. The trigger rate is declared in advance, guaranteed for the indexing period and may change annually.</p>	<p>This strategy will credit the trigger rate if the percentage change of the S&P 500® Index during the indexing period 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%. Interest credited will never be less than zero.</p>
<p>Interest Rate Benchmark Strategy</p>  <p>Receive the annual increase in the LIBOR times the Multiplier.</p>	<p>This strategy bases interest credits on the increase during the indexing period in the 3-Month LIBOR from the beginning of the indexing period to the end, times a multiplier, up to a stated cap. The interest rate benchmark credit cap and multiplier are declared in advance, guaranteed for the indexing period and may change annually.</p>	<p>This strategy bases interest credit on the positive difference in the 3-Month LIBOR. This strategy tends to credit more interest than other strategies in an environment where interest rates are rising. Interest calculated will never be less than zero.</p>
<p>Fixed Rate Strategy</p>  <p>Receive a fixed interest rate</p>	<p>This strategy bases daily interest credits on a fixed rate that is set at the beginning of the indexing period. The fixed rate is declared in advance, guaranteed for the indexing period and may change annually.</p>	<p>This strategy bases interest credit on a fixed rate. This strategy tends to work better for those who want to know how much interest will be credited during the indexing period.</p>



Protect: Defend against market losses

The power to defy gravity

What goes up doesn't have to come down. A fixed index annuity gives you a floor that protects against a downside. If the index or benchmark goes up, your contract value elected to a strategy linked to the index or benchmark goes up. But, if the index or benchmark goes down, your contract does not lose value due to that decline.

Gains are locked annually, which means your original investment, subsequent premium payments and annual gains will be protected from future market losses.



Enjoy: Guarantee income will last for life

The power of confidence

Americans are living longer, on average, which could mean a 30-year retirement. Voya Wealth Builder Plus Annuity is designed to help create guaranteed retirement income that lasts for one life or the life of two spouses so you can better enjoy your retirement.

When you're ready to start enjoying your guaranteed income stream, the Voya Wealth Builder Plus Minimum Guaranteed Withdrawal Benefit (MGWB) provides flexibility to meet your needs:

- Withdrawals may start immediately
- Your income stream can be turned on/off when you need it

The MGWB Base is increased by additional premiums and accumulated by the 2% Guaranteed Rollup Rate and the Contract Credits Rollup Rate for up to 10 years.

When you decide to receive your payments, you may take an amount up to the Maximum Annual Withdrawal (MAW) Percentage and continue to do so for life—even if your Accumulation Value falls to zero. The following table will help you determine your MAW as a percentage of the MGWB Base you can take from your Accumulation Value each year.

Maximum Annual Withdrawal Percentage

Age	Individual Withdrawal %	Joint Withdrawal %
50–64	4.0%	3.5%
65–74	5.0%	4.5%
74–84	6.0%	5.5%
85+	7.0%	6.5%

Does my MGWB Base continue to grow when I begin my income stream?

On each anniversary of the date you began your income stream, if the Accumulation Value exceeds the MGWB Base, the MGWB Base will be reset to equal the Accumulation Value. This goes on until you annuitize the contract.



And just in case you need it...

The power of flexibility

If you need money before you want to start enjoying your lifetime income stream, you have the flexibility to make a withdrawal without activating the benefit. That way you may continue to enjoy the benefits of the 10-year Accumulation Period and may avoid locking in a lower MAW percentage. Taking a withdrawal before you begin your MGWB will reduce your benefit guarantees on a pro-rata basis.

A case study: How the benefit works



Jane: 60 years old, wants to participate in the equity markets but wants protection from market volatility and would like a guaranteed income stream.

Premium:
\$100,000

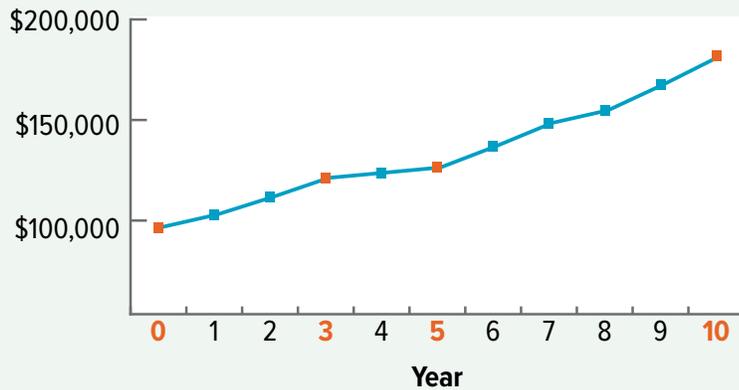
Indexed Strategy:
Point-to-Point Cap Index Strategy

Cap Rate:
7%

Estimated Benefit Charge:
0.85%

Jane makes no additional premium payments and no withdrawals. Let's look at Jane's MGWB Base over a 10-year hypothetical period to see how her payments change if she postpones locking in her MGWB.

Minimum Guaranteed Withdrawal Benefit (MGWB) Base



Year 0: If Jane were to start immediate withdrawals, she would draw payments from a \$100,000 base.

Year 3: If Jane chose to begin withdrawals now, she would have had several years of positive market participation plus the 2% guaranteed rate, so she draws from a \$126,086 base.

Year 5: Despite two years of negative market returns, Jane's loss is absorbed by the annuity plus she receives her guaranteed 2% rate, so she grows her base to \$131,180.

Year 10: If Jane waits until year 10 to start her withdrawals, with her market participation and 2% annual guaranteed rate, she will have a base of \$192,674.

Jane's MGWB over hypothetical 10-year period

Year	Index	Index Change	Contract Credits Rollup Rate	Guaranteed Rollup Rate	Combined Rollup Rate	MGWB Base	Jane's Age	MAW
0	113.48					100,000	60	
1	118.16	4.12%	4.12%	2.00%	6.12%	106,124	61	4,245
2	127.50	7.90%	7.00%	2.00%	9.00%	115,675	62	4,627
3	143.75	12.75%	7.00%	2.00%	9.00%	126,086	63	5,043
4	137.37	-4.44%	0.00%	2.00%	2.00%	128,608	64	5,144
5	82.83	-39.70%	0.00%	2.00%	2.00%	131,180	65	6,559
6	107.39	29.65%	7.00%	2.00%	9.00%	142,986	66	7,149
7	128.68	19.82%	7.00%	2.00%	9.00%	155,855	67	7,793
8	131.32	2.05%	2.05%	2.00%	4.05%	162,169	68	8,108
9	149.70	14.00%	7.00%	2.00%	9.00%	176,765	69	8,838
10	178.18	19.02%	7.00%	2.00%	9.00%	192,674	70	9,634

Product Details

Issue Ages	50–80																				
Premium	<ul style="list-style-type: none"> • Flexible • \$15,000 minimum initial premium (subject to change without notice) • No minimum premium per interest crediting strategy • Additional premium payments are credited with their own interest rate, index cap, trigger rate and interest rate benchmark cap 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. 																				
Premium Banding	Voya Wealth Builder Plus Annuity is banded, which means the more premium you place in the contract during the first year, the more favorable rates may be applied to your Accumulation Value and optional death benefit. Premium banding does not affect the fixed rate strategy. See your financial professional for additional information.																				
Interest Rate Guarantee Period	Annual reset																				
Death Benefit	Upon the death of the owner during the surrender charge period, the beneficiary will receive the greater of the Accumulation Value or the minimum guaranteed contract value. Upon the death of the owner after the surrender charge period, the beneficiary will receive the greater of the Accumulation Value, the minimum guaranteed contract value or the minimum persistency value.																				
Minimum Guaranteed Contract Value	The cash surrender value will not be less than 87.5% of all premiums less partial surrenders and premium taxes, if applicable, and accumulated at the Minimum Guaranteed Strategy Value rate for each strategy elected.																				
Minimum Persistency Value	The sum of the Minimum Persistency Strategy Value (MPSV) for each strategy. The MPSV for each strategy is equal to 100% of premiums elected to the strategy, less premium tax (if applicable), adjusted for any re-elections and withdrawals, and accumulated at the Minimum Persistency Strategy Value Rate (MPSVR) for each strategy elected. The MPV will be calculated from the contract date, however, it will not apply until the end of the surrender charge period.																				
Fixed Rate Strategy Minimum Guaranteed Interest Rate	1% (May be subject to change)																				
Charge Free Amount	Beginning in the second contract year through contract year eight, 5% charge free partial surrenders are available. After the eighth year of the contract you may complete a partial or full surrender free of surrender charges and Market Value Adjustment.																				
Market Value Adjustment (MVA):	<p>The MVA may increase or decrease the amount of your surrender if more than the charge free amount is surrendered before the end of the 8th contract year. The MVA is calculated using a formula based on the changes in the Treasury Constant Maturity Series rate and the Barclays Capital US Aggregate Corporate Index spread, from the time of issue to the time of surrender. The formula includes an adjustment factor that, if not zero, may reduce the amount of your surrender. If interest rates went up after you bought your annuity, the MVA likely will decrease the amount you receive. If interest rates went down, the MVA likely will increase the amount you receive.</p> <p>At the end of the surrender charge period, you may surrender all or part of the annuity's value without incurring an MVA for 30 days (Charge Free Window.) The MVA is in effect, until the end of the eight year MVA period. Each Premium will have its own MVA calculation.</p> <p>The amount of the MVA, either positive or negative, is limited to the amount of any interest credited in excess of 1.00%, compounded annually, credited to the Accumulation Value at the time the MVA is applied. MVA may not be applicable in all states and state variations may apply. Please refer to your contract for more details.</p>																				
Surrender Charge Value	<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> </tr> </thead> <tbody> <tr> <td>Surrender Charge %</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>0%</td> </tr> </tbody> </table> <p>Surrender Charges may vary by state. The surrender charge is a percentage of the amount withdrawn in excess of the charge free amount during the surrender charge period.</p>	Contract Year	1	2	3	4	5	6	7	8	9+	Surrender Charge %	10%	10%	10%	10%	9%	8%	7%	6%	0%
Contract Year	1	2	3	4	5	6	7	8	9+												
Surrender Charge %	10%	10%	10%	10%	9%	8%	7%	6%	0%												
Accumulation Value	The total value of your account, including premium payments and after interest and performance results are calculated.																				
Annuitization	After the first contract year, you can choose an annuity payment plan, which may spread out your distribution over a number of years or for life, depending on the option you choose. If you choose this option, the cash surrender value will be used to determine your payments. State exceptions may apply.																				
Cash Surrender Value	During the surrender charge period, your cash surrender value equals the greater of your Accumulation Value, adjusted for MVA, less any surrender charges and the Minimum Guaranteed Contract Value. After the surrender charge period, your cash surrender value equals the greater of your Accumulation Value, adjusted for MVA, the Minimum Guaranteed Contract Value, and the Minimum Persistency Value.																				
Nursing Home and Terminal Illness Waiver	These features guarantee your access to the Accumulation Value of your annuity, with no surrender charges, if you become 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 12 months or less) on or after the first contract anniversary. MVA still applies. This feature may not be available in all states.																				
Guaranteed Rollup Rate	The annual rate guaranteed to be added to the MGWB Base during the Accumulation Period.																				
Contract Credits Rollup Rate	Calculated on each Contract Anniversary during the Accumulation Period and equals the weighted average of the interest rate or Index Strategy crediting rates associated with each Strategy. The weight of each Strategy is based on the value of that Strategy on the Election Anniversary that occurred during the prior Contract Year, before interest rates or Index Strategy crediting rates are applied, less any Withdrawals or Surrenders.																				
Combined Rollup Rate	This rate is equal to the sum of the Guaranteed Rollup Rate plus the Contract Credits Rollup Rate.																				
Minimum Guaranteed Withdrawal Benefit (MGWB)	The purpose of the MGWB is to provide a benefit through a stream of income payments to the Owner(s).																				
Minimum Guaranteed Withdrawal Charge Rate (MGWC)	This charge is deducted each quarter and is calculated using an annual percentage rate of the MGWB Base.																				

■ It's time to grow assets, protect gains and prepare to enjoy income you can't outlive.

If you are ready to take advantage of market participation, interest-crediting potential, tax-deferred growth and a guaranteed income stream in retirement, talk to your financial professional about **Voya Wealth Builder Plus Annuity**.



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

All guarantees are based upon the financial strength and claims-paying ability of the issuing company, which is solely responsible for all obligations under its contracts. This is a summary only. Read the contract for complete details. The product and its features may not be available in all states and are subject to change. 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.

Surrenders reduce the death benefit and may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax unless an exception applies. Amounts surrendered will not participate in interest credited. Federal law requires that surrenders be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

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.

Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Please consult your attorney or tax advisor about your specific circumstances. The contract does not directly participate in any stock or equity products. For premium elected to the index or benchmark strategies, no amount is credited in the current contract year if the contract is annuitized, surrendered or re-elected prior to the end of the contract year. The interest rate, index cap, monthly cap, participation rate, index spread, trigger rate, participation multiplier and credit caps are set at the beginning of the period, are guaranteed for the first period and may change for future periods. Income stream is defined as a series of periodic payments, a part of which may be return of your premium or principal, which is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant.

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.

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Your agent may provide advisory or other services to you under a separate agreement and/or for a separate fee charged to you. Such services are not part of the annuity and Voya Insurance and Annuity Company is not responsible for those services or for any associated fees.

Contract Form Series IU-IA-3128(8SC)-A. IU-RA-3125, IU-RA-3126, IU-RA-3110, IU-RA-3129, IU-RA-3130, IU-RA-3131, IU-RA-3132, IU-RA-3133, IU-RA-3134, IU-RA-3135, IU-RA-3136, ICC14 VI-RA-3141, ICC14 VI-RA-3142, VI-RA-3141, VI-RA-3142. May vary by state and may not be available in all states.

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