Point-to-Point Participation Index Strategy

The Point-to-Point Participation Index Strategy is available with the Voya Quest family of fixed index annuities, issued by Voya Insurance and Annuity Company. This strategy tends to credit more interest than the other strategies in years when the market ends significantly higher than it was at the beginning of the year.

What is this strategy designed for?

The Point-to-Point Participation Index Strategy may be suited for those seeking:

• Principal protection while potentially benefitting from upside market growth
• A strategy that may provide more growth in up markets
• A strategy that credits interest based on a participation rate*

How this interest crediting strategy works:

Every year on your contract anniversary, we calculate the percentage change in the S&P 500® Index from the prior contract anniversary. Your interest credits will be based on the percentage increase in the S&P 500® Index, multiplied by the predetermined participation rate. The participation rate is declared in advance, guaranteed for one year and subject to change annually.

Once interest credits are made, they are protected; neither your premium nor any previously credited amount can be reduced due to stock market volatility. Interest credits will never be less than zero, even during market conditions of limited growth, or when flat or negative.

The S&P 500® Index is widely regarded as the standard benchmark for U.S. stock market performance. The index contains stocks from 500 large, leading companies in various industries.

Interest Crediting Strategy Guideline

This strategy is designed for when the market conditions are:

- Strong Growth (X)
- Limited Growth
- Flat or Negative

*What is a participation rate?

The participation rate is a predetermined percentage that is multiplied by the annual increase in market return to determine the interest credit.
Overview of the Quest Family of Fixed Index Annuities:
Protection and Potential

A fixed index annuity is an insurance contract that, depending on the specific terms of the contract, offers a guaranteed annual interest rate and earnings potential that is linked to participation in the growth, if any, of an index or benchmark. Fixed index annuities offer protection from down markets. If the index goes up, your accumulation value in a strategy linked to that index goes up to the applicable participation rate. If the index goes down, your accumulation value in a strategy linked to that index does not lose value. You may choose any combination of available strategies designed to help you save for retirement. Consult your financial professional or a Quest product brochure for more information on optional benefits and the associated benefit charges.

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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. Read the contract for complete details. The product and its features may not be available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 ½, an additional 10% Federal penalty tax. Withdrawals do not participate in credits of benchmark, index, or interest. Federal law requires that withdrawals be taken first from interest credited. A withdrawal includes any partial surrender. 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 monthly average index and index spread are set at the beginning of the period, are guaranteed for the first period and may change for future periods. Annuity income 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.


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In 2013, the S&P 500® Index increased by 29.60%. Applying the participation rate of 25.00%, the interest credited under the Point-to-Point Participation Index Strategy would have been 7.40%.

S&P 500 Index Change: 29.60%
Participation Rate: 25.00%
Interest Credit: 7.40%