

Voya Insurance and Annuity Company and Reliastar Life Insurance Company of New York Fixed Annuities Sales Desk: 800-369-5301

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ANNUITIES issue ages 0-75, SPIA ages 0-100 *see reverse for ages 76 and older

ANNUITIES issue ages 0-75, SPIA ages 0-100 *see reverse f Voya WealthBuilder Six						
Voya We	althBuilde		4	V	- 0. 1	
	0. "	Yea		Year		
	Option	Upfront	Trail	Upfront	Trail	
_	A	3.25%	0.00%	1.75%	0.00%	
Ages	В	2.80%	0.08%	1.55%	0.08%	
0-75	С	2.20%	0.24%	1.20%	0.24%	
	D	0.55%	0.64%	0.30%	0.64%	
Voya We	althBuilde					
		Yea		Years		
	Option	Upfront	Trail	Upfront	Trail	
	Α	4.00%	0.00%	2.10%	0.00%	
Ages	В	3.50%	0.08%	1.85%	0.08%	
0-75	С	2.60%	0.24%	1.40%	0.24%	
	D	0.65%	0.64%	0.35%	0.64%	
Voya Sec	cure Index	Five				
		Yea	ar 1	Year	s 2-4	
	Option	Upfront	Trail	Upfront	Trail	
	Α	3.15%	0.00%	1.57%	0.00%	
Ages	В	2.02%	0.22%	1.01%	0.22%	
0-75	С	0.90%	0.45%	0.45%	0.45%	
	D	0.90%	0.45%	0.45%	0.45%	
Vova Sec	cure Index	Seven				
		Yea	ar 1	Years	s 2-5	
	Option	Upfront	Trail	Upfront	Trail	
	A	4.00%	0.00%	2.00%	0.00%	
Ages	В	3.60%	0.08%	1.80%	0.08%	
0-75	C	3.00%	0.20%	1.50%	0.20%	
0.70	D	1.00%	0.60%	0.50%	0.60%	
Vova Sec		Opportun		0.0070	0.0070	
Voya occ	Juic Illucx	Оррогин		ar 1		
	Option	Upf		Tr	 ail	
	A	6.3		0.0		
Ages	В	4.9		0.0		
0-75	C	2.7		0.6		
0 7 0	D	2.2		0.6		
Vova Soc	cure Index		- 70	0.0	. 70	
voya sec	Jule IIIUEX	Juliook	Vo	ar 1		
	Ontion	Upf		Tr.	ail	
	Option A	6.0		0.0		
٨٥٥٥	В	6.0 4.5		0.0		
Ages 0-75	С	4.5 2.0		0.2		
0-70	D	2.0 2.0		0.6		
INICOSTE		2.0	U 70	0.6	U 70	
	ANNUITY					
voya Life	etime Inco		or 1	Vaara	2 11	
	Ontion	Yea		Years		
	Option	Upf		Tr		
Ages	Α	4.0		0.0		
0-75	В	0.6	5%	0.6	5%	
PAYOUT	ANNUITY					
SPIA (Im	mediate)	Ages 0-10	0			
	Option		Upf	ront		
	А		2.0	0%		

Ages 0-75 Vova Envo	Option A B	Years Upfront 0.90%	s 1-3 Trail 0.67%	Years Upfront 0.45%	Trail
0-75	A B	0.90%		•	
0-75	В		0.67%	0.45%	0.070/
0-75		0.0007		0.4070	0.67%
	\sim	0.90%	0.67%	0.45%	0.67%
Vova Envo	С	0.90%	0.67%	0.45%	0.67%
Vova Envo	D	0.90%	0.67%	0.45%	0.67%
	y Six Inc	lex Annuit	у		
		Years	s 1-3	Years	s 4-5
	Option	Upfront	Trail	Upfront	Trail
	Α	3.82%	0.13%	1.91%	0.13%
Ages	В	1.35%	0.67%	0.67%	0.67%
0-75	С	1.35%	0.67%	0.67%	0.67%
	D	1.35%	0.67%	0.67%	0.67%
Voya Envo	y Nine Ir	ndex Annu	ity		
		Years	s 1-3	Year	s 4-5
	Option	Upfront	Trail	Upfront	Trail
	Α	5.40%	0.00%	2.70%	0.00%
Ages	В	4.05%	0.22%	2.02%	0.22%
0-75	С	2.70%	0.45%	1.35%	0.45%
	D	1.35%	0.67%	0.67%	0.67%
MULTI-YE	AR GUAF	RANTEE A	NNUITIES		
Voya Guar	antee Ch	noice Annu	ıity		
				6 0-75	
	Option	Upf		Tr	
	Α	2.0		0.0	
5	В	1.2		0.25%	
Year	С	1.2		0.25%	
	D	1.2		0.2	
	A	2.5		0.0	
7	В	1.5		0.2	
Year	С	1.5		0.2	
	D	1.5		0.2	
10	A	3.2		0.0	
10	В	2.0		0.2	
Year	С	2.0		0.2	
Ol	D	2.0		0.2	5%
Voya Class		ce New Yo	-	front	
5 Year	Option A		-	1011t 10%	
	Option			front	
7 Year	A		-		
	Option	2.00% Upfront			
10 Year	A		-	11011t 10%	
			۷.۷	,o ,o	



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ANNUITIES issue ages 76 and older, SPIA ages 0-100

Voya WealthBuilder Six						
Voya Wea	aithBuilde			l	•	
		Yea		Year		
	Option	Upfront	Trail	Upfront	Trail	
	Α	2.45%	0.00%	1.30%	0.00%	
Ages	В	2.05%	0.04%	1.15%	0.04%	
76-80	С	1.65%	0.16%	0.90%	0.16%	
	D	0.40%	0.48%	0.20%	0.48%	
Voya Wea	althBuilde	r Eight				
		Yea		Year		
	Option	Upfront	Trail	Upfront	Trail	
	Α	3.00%	0.00%	1.55%	0.00%	
Ages	В	2.65%	0.04%	1.40%	0.04%	
76-80	С	1.95%	0.16%	1.05%	0.16%	
	D	0.50%	0.48%	0.25%	0.48%	
Voya Sec	ure Index	Five				
		Yea		Year		
	Option	Upfront	Trail	Upfront	Trail	
	Α	2.36%	0.00%	1.18%	0.00%	
Ages	В	1.51%	0.16%	0.75%	0.16%	
76-80	С	0.67%	0.33%	0.33%	0.33%	
	D	0.67%	0.33%	0.33%	0.33%	
Voya Sec	ure Index	Seven				
		Yea	ar 1	Year	s 2-5	
	Option	Upfront	Trail	Upfront	Trail	
	A	3.00%	0.00%	1.50%	0.00%	
Ages	В	2.70%	0.08%	1.35%	0.08%	
76-80	С	2.25%	0.16%	1.15%	0.16%	
	D	0.75%	0.44%	0.40%	0.44%	
Voya Sec	ure Index	Opportun	ities Plus			
			Ye	ar 1		
	Option	Upf	ront	Tr	ail	
	А	4.7	5%	0.0	0%	
Ages	В	3.7	5%	0.1	6%	
76-80	С	2.0	5%	0.4	4%	
	D	1.7	0%	0.4	8%	
Voya Sec	ure Index	Outlook				
			Ye	ar 1		
	Option	Upf	ront	Tr	ail	
	Α	4.5	0%	0.0	0%	
Ages	В		7%	0.1		
76-80	С	1.5	0%	0.4	9%	
	D	1.5	0%	0.4	9%	
INCOME	ANNUITY					
Voya Life	time Inco	me				
		Yea		Years		
	Option	Upf	ront	Tr	ail	
Ages	Α	3.0	 0%	0.0	 0%	
76-80	В	0.4		0.4		
	ANNUITY					
SPIA (Im		Ages 0-10	0			
(Option	J		ront		
	Α		2.0	0%		

	oy inree	Index Ann			
		Years		Year	
	Option	Upfront	Trail	Upfront	Trail
	Α	0.67%	0.50%	0.33%	0.50%
Ages	В	0.67%	0.50%	0.33%	0.50%
76-80	С	0.67%	0.50%	0.33%	0.50%
	D	0.67%	0.50%	0.33%	0.50%
oya Env	oy Six Ind	lex Annuit	у		
		Years	s 1-3	Year	s 4-5
	Option	Upfront	Trail	Upfront	Trail
	Α	2.86%	0.10%	1.43%	0.10%
Ages	В	1.01%	0.50%	0.50%	0.50%
76-80	С	1.01%	0.50%	0.50%	0.50%
	D	1.01%	0.50%	0.50%	0.50%
/oya Env	oy Nine Ir	ndex Annu	ity		
		Years	s 1-3	Year	s 4-5
	Option	Upfront	Trail	Upfront	Trail
	Α	4.05%	0.00%	2.02%	0.00%
Ages	В	3.03%	0.16%	1.51%	0.16%
76-80	С	2.02%	0.33%	1.01%	0.33%
	D	1.01%	0.50%	0.50%	0.50%
//ULTI-YE	AR GUAI	RANTEE A	NNUITIES		
oya Gua	rantee Ch	noice Annu	uity		
				76-80	
	Option				
	A	1.5	0%	0.0	0%
5	В	0.9	3%	0.18%	
Year	С	0.9	3%	0.18%	
	D	0.9	3%	0.18%	
	Α	1.8		0.0	
7	В	1.1		0.18%	
=	C	1.1		0.18%	
Year			2%	0.1	
Year	D	1		(/. 1	0 / 0
Year	D A				
Year 10		2.4 1.5	3%	0.0	0%
10	A B	2.4 1.5	3% 0%	0.0 0.1	0% 8%
	A B C	2.4 1.5 1.5	3% 0% 0%	0.0 0.1 0.1	0% 8% 8%
10 Year	A B C D	2.4 1.5 1.5 1.5	3% 0% 0% 0%	0.0 0.1 0.1 0.1	0% 8% 8%
10 Year /oya Cla s	A B C D	2.4 1.5 1.5	3% 0% 0% 0% rk Annuity	0.0 0.1 0.1 0.1	0% 8% 8%
10 Year	A B C D	2.4 1.5 1.5 1.5	3% 0% 0% 0% <mark>rk Annuity</mark> Up	0.0 0.1 0.1 0.1 /	0% 8% 8%
10 Year /oya Clas 5 Year	A B C D Ssic Choice Option A	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Up: 0.4	0.0 0.1 0.1 0.1	0% 8% 8%
10 Year /oya Cla s	A B C D Ssic Choice	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Up: 0.4	0.0 0.1 0.1 0.1 / front 40%	0% 8% 8%
10 Year /oya Clas 5 Year	A B C D SSIC Choice Option A Option	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Upi 0.4 Upi 2.0	0.0 0.1 0.1 0.1 / front	0% 8% 8%

MINNESOTA, OREGON, WASHINGTON AND NEW JERSEY



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ANNUITIES issue ages 0-75, SPIA ages 0-100 *see reverse for ages 76 and older

ANNUTTIES ISsue ages 0-75, SPIA ages 0-100 "see reverse f							
Voya WealthBuilder Six							
		Yea		Years			
	Option	Upfront	Trail	Upfront	Trail		
	Α	3.25%	0.00%	1.75%	0.00%		
Ages	В	2.80%	0.08%	1.55%	0.08%		
0-75	С	2.20%	0.24%	1.20%	0.24%		
	D	0.55%	0.64%	0.30%	0.64%		
Voya We	althBuilde						
		Yea		Year			
	Option	Upfront	Trail	Upfront	Trail		
	Α	4.00%	0.00%	2.10%	0.00%		
Ages	В	3.50%	0.08%	1.85%	0.08%		
0-75	С	2.60%	0.24%	1.40%	0.24%		
	D	0.65%	0.64%	0.35%	0.64%		
Voya Sec	ure Index						
	0 11	Yea		Years			
	Option	Upfront	Trail	Upfront	Trail		
	Α	3.15%	0.00%	1.57%	0.00%		
Ages	В	2.02%	0.22%	1.01%	0.22%		
0-75	С	0.90%	0.45%	0.45%	0.45%		
	D	0.90%	0.45%	0.45%	0.45%		
Voya Sec	Voya Secure Index Seven						
		Yea		Year			
	Option	Upfront	Trail	Upfront	Trail		
	A	4.00%	0.00%	2.00%	0.00%		
Ages	В	3.60%	0.08%	1.80%	0.08%		
0-75	С	3.00%	0.20%	1.50%	0.20%		
.,	D	1.00%	0.60%	0.50%	0.60%		
Voya Sec	ure Index	Opportun		4			
	0 11			ar 1	.,		
	Option	Upf		Tr			
Λ σ:	A	5.4		0.0			
Ages	В	4.0		0.1			
0-75	C D	1.8		0.5			
INCOME		1.3	ე%	0.6	U%		
	ANNUITY						
voya Life	time Inco		1		0.44		
	0 (Yea		Years			
Λ σ:	Option	Upf		Tr			
Ages	A B	4.0		0.0			
0-75	ANNUITY	0.6	J 70	0.6	U 70		
			10				
SPIA (Imi		Ages 0-10		Front			
	Option		•	ront			
A 2.00%							

ages 76 and	older					
Voya Env	oy Three	Index Ann	uity			
	Years 1-3 Years 4-5					
	Option	Upfront	Trail	Upfront	Trail	
	Α	0.90%	0.67%	0.45%	0.67%	
Ages	В	0.90%	0.67%	0.45%	0.67%	
0-75	С	0.90%	0.67%	0.45%	0.67%	
	D	0.90%	0.67%	0.45%	0.67%	
Voya Env	oy Six Inc	lex Annuit	у			
		Years 1-3		Years 4-5		
	Option	Upfront	Trail	Upfront	Trail	
	Α	3.82%	0.13%	1.91%	0.13%	
Ages	В	1.35%	0.67%	0.67%	0.67%	
0-75	С	1.35%	0.67%	0.67%	0.67%	
	D	1.35%	0.67%	0.67%	0.67%	
Voya Env	oy Nine Ir	ndex Annu	ity			
		Year	s 1-3	Years 4-5		
	Option	Upfront	Trail	Upfront	Trail	
	Α	5.40%	0.00%	2.70%	0.00%	
Ages	В	4.05%	0.22%	2.02%	0.22%	
0-75	С	2.70%	0.45%	1.35%	0.45%	
	D	1.35%	0.67%	0.67%	0.67%	
MULTI-YE	AR GUA	RANTEE A	NNUITIES	3		
Voya Gua	rantee Ch	noice Annu	ıity			
			Ages	s 0-75		
	Option	Upf	ront	Tr	ail	
	Α	2.0	0%	0.0	0%	
5	В	1.2	5%	0.2	5%	
Year	С	1.2	5%	0.2	5%	
	D	1.2	5%	0.2	5%	
	Α	2.5	0%	0.0	0%	
7	В	1.5	0%	0.25%		
Year	С	1.5	0%	0.2	5%	
	D	1.5	0%	0.25%		
	Α	3.2	5%	0.0	0%	
10	В	2.0	0%	0.2	5%	
Year	С	2.0	0%	0.2	5%	
	D	2.0	0%	0.2	5%	
Voya Clas	sic Choic	e New Yo	rk Annuity	1		
5 Year	Option		Up	front		
o rear	Α		0.4	10%		
7 Year	Option		•	front		
, , , ,	Α			00%		
10 Year	Option	Upfront				
1 10 1001	Α		2 (00%		

MINNESOTA, OREGON, WASHINGTON AND NEW JERSEY



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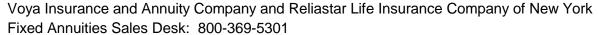
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ANNUITIES issue ages 76 and older, SPIA ages 0-100

Voya WealthBuilder Six						
		Yea	ar 1	Year	s 2-4	
	Option	Upfront	Trail	Upfront	Trail	
	Α	2.45%	0.00%	1.30%	0.00%	
Ages	В	2.05%	0.04%	1.15%	0.04%	
76-80	С	1.65%	0.16%	0.90%	0.16%	
	D	0.40%	0.48%	0.20%	0.48%	
Voya We	althBuilde	r Eight				
		Yea	ar 1	Years 2-4		
	Option	Upfront	Trail	Upfront	Trail	
	Α	3.00%	0.00%	1.55%	0.00%	
Ages	В	2.65%	0.04%	1.40%	0.04%	
76-80	С	1.95%	0.16%	1.05%	0.16%	
	D	0.50%	0.48%	0.25%	0.48%	
Voya Sec	ure Index	Five				
		Yea	ar 1	Year	s 2-4	
	Option	Upfront	Trail	Upfront	Trail	
	Α	2.36%	0.00%	1.18%	0.00%	
Ages	В	1.51%	0.16%	0.75%	0.16%	
76-80	С	0.67%	0.33%	0.33%	0.33%	
	D	0.67%	0.33%	0.33%	0.33%	
Voya Sec	ure Index	Seven				
		Year 1		Years 2-5		
	Option	Upfront	Trail	Upfront	Trail	
	Α	3.00%	0.00%	1.50%	0.00%	
Ages	В	2.70%	0.08%	1.35%	0.08%	
76-80	С	2.25%	0.16%	1.15%	0.16%	
	D	0.75%	0.44%	0.40%	0.44%	
Voya Sec	ure Index	Opportun	ities Plus			
			Ye	ar 1		
	Option		ront		ail	
	Α	4.0	5%	0.0	0%	
Ages	В		0%	0.1	2%	
76-80	С		5%	0.4		
	D	1.0	0%	0.4	8%	
	ANNUITY					
Voya Life	time Inco					
		Yea		Years		
	Option		ront		ail	
Ages	A		0%	0.0		
76-80	В		8%	0.4	გ %	
	ANNUITY		-			
SPIA (Im	-	Ages 0-10		. ,		
	Option		-	ront		
	A 2.00%					

Voya Env	oy Three	Index Ann	uity				
			s 1-3	Year	s 4-5		
	Option	Upfront	Trail	Upfront	Trail		
	A	0.67%	0.50%	0.33%	0.50%		
Ages	В	0.67%	0.50%	0.33%	0.50%		
76-80	С	0.67%	0.50%	0.33%	0.50%		
	D	0.67%	0.50%	0.33%	0.50%		
Voya Env	oy Six Inc	lex Annuit					
			s 1-3	Year	Years 4-5		
	Option	Upfront	Trail	Upfront	Trail		
	A	2.86%	0.10%	1.43%	0.10%		
Ages	В	1.01%	0.50%	0.50%	0.50%		
76-80	С	1.01%	0.50%	0.50%	0.50%		
	D	1.01%	0.50%	0.50%	0.50%		
Voya Env	oy Nine Ir	ndex Annu	ity				
		Yea	r 1-3	Years 4-5			
	Option	Upfront	Trail	Upfront	Trail		
	Α	4.05%	0.00%	2.02%	0.00%		
Ages	В	3.03%	0.16%	1.51%	0.16%		
76-80	С	2.02%	0.33%	1.01%	0.33%		
	D	1.01%	0.50%	0.50%	0.50%		
MULTI-YE	MULTI-YEAR GUARANTEE ANNUITIES						
Voya Gua	rantee Ch	noice Annu	uity				
			Ages	76-80			
	Option	Upf	ront	Tr	ail		
	Α	1.5	0%	0.0	0%		
5	В	0.9	3%	0.18%			
Year	С	0.9	3%	0.18%			
	D	0.9	3%	0.1	18%		
	Α	1.8	7%	0.0	0%		
7	В	1.1	2%	0.1	8%		
Year	С	1.1	2%	0.1	8%		
	D	1.1	1.12%		8%		
	A		<u>-</u> 76 3%	0.0	0%		
10		2.4			0% 8%		
10 Year	A	2.4 1.5	3%	0.1	8%		
	A B	2.4 1.5 1.5	3% 0% 0%	0.1 0.1	8% 8%		
Year	A B C D	2.4 1.5 1.5 1.5	3% 0% 0% 0%	0.1 0.1 0.1	8%		
Year Voya Clas	A B C D	2.4 1.5 1.5	3% 0% 0% 0% rk Annuity	0.1 0.1 0.1	8% 8%		
Year	A B C D	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Up	0.1 0.1 0.1	8% 8%		
Year Voya Clas 5 Year	A B C D Ssic Choice	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Up:	0.1 0.1 0.1 /	8% 8%		
Year Voya Clas	A B C D Ssic Choice	2.4 1.5 1.5 1.5	3% 0% 0% 0% rk Annuity Up: 0.4	0.1 0.1 0.1 r front 40%	8% 8%		
Year Voya Clas 5 Year	A B C D SSIC Choice Option A Option	2.4 1.5 1.5 1.5	3% 0% 0% <mark>rk Annuity</mark> Upi 0.4 Upi 2.0	0.1 0.1 0.1 / front 10%	8% 8%		





ADDENDUM

GENERAL, PROVISIONS AFFECTING COMMISSIONS:

- 1. Payment of commission is subject to the provisions of the Agent's/Broker's Contract and the rules of the Companies as amended from time to time.
- 2. Unless otherwise identified, commissions are payable on each contract on which premium has been applied, issued and is in force.
- 3. Commission reduction may apply to special interest rate offerings.
- 4. For trail commissions percentage noted is an annual percentage paid quarterly. Trails are paid on the accumulation value of the contract beginning in the 15th month. For the Lifetime Income product, trails are paid on the single premium amount, adjusted for deferral phase and excess withdrawals. For applications received on or after 01/01/09, trails will be paid to the agent of record at the time of the trail. The company may buyout any commission trail payable by paying the Actuarial Present Value of the trail.
- 5. Commission with respect to a contract issued from an application received on or after 01/01/09 shall be paid to you only for so long as you are agent of record on such contract. Commissions are earned when paid by the Company.
- 6. Any and all amounts contributed by the Company to a deferred compensation plan are not considered commission payments. General Agent shall not be entitled to any such contribution made on behalf of a sub-agent.

COMMISSION OVERRIDES:

- 1. Commissions shown will be reduced by the amount of any commissions paid/credited to agents/brokers appointed by you.
- 2. Override commissions are generally payable on each contract which has been issued, which is in force, and on which premium has been applied. In certain states, override commissions are not payable unless you are contracted and appointed with the company. For a list of these states, please go to the Voya™ distributor website, www.voya.com/annuities
- 3. Override commissions are earned on subsequent premiums added to contracts written by agents affiliated with your agency at the time the contract is issued. For applications received on or after 01/01/09, overrides are payable on contracts for which agents appointed with your agency are agents of record on such contracts at the time commissions are earned.

COMMISSION CHARGEBACKS:

- 1. If during the first contract year, the Owner surrenders the annual contract, or takes a partial withdrawal, commissions paid or credited during that first contract year will be charged back per the schedule shown below.
- 2. If the Owner annuitizes the annuity contract during the first contract year (SPIA excluded), commissions on all premiums paid during the first contract year will be charged back per the schedule shown below.
- 3. The chargeback calculations will be based on the elapsed time (measured in full months) from the date of issue until the date of surrender, withdrawal, or, if applicable, the effective date of the annuitization.

Chargeback Schedule for Surrenders and Partial Withdrawals*

		Contracts with Return of Premium rider ("ROP") of		
Contract Months	Chargeback	Contract Months	Chargeback	
1-6	100%	1-12	100%	
7-12	50%	13-24	50%	
13+	0%	25+	0%	

^{*} For the Lifetime Income Product, 100% in year 1, 50% in year 2.

- 4. On additional premiums paid after year 1, there will be a chargeback of 100% of all premium based commissions paid within 12 months of surrender.
- 5. Chargebacks will occur to the agent and hierarchy who received the commissions.
- 6. For contracts with the Voya IncomeProtector Withdrawal Benefit rider, chargebacks will not apply to withdrawals designated as maximum annual withdrawals (MAW)

COMMISSION HOLD PROCEDURE:

In addition to those states which require delivery receipts in all cases, delivery receipts are also required when the initial premium for a contract generates a commission greater than \$30,000. The portion of the commission payable on a contract that exceeds \$30,000 will be released thirty (30) days after the Des Moines Administrative Office receives the signed Delivery Receipt.

INTERNAL REPLACEMENT:

We reserve the right to reduce or not pay commissions on internal rollovers, transfers or Voya affiliated company replacements. Call the Fixed Annuities Sales Desk at 800-369-5301 for a list of Voya affiliated companies, program details and information related to specific internal replacement rate percentages.

Voya Fixed Annuities Sales Desk 800-369-5301



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