

Voya FIXED ANNUITIES COMMISSION SCHEDULE EFFECTIVE 01/05/2015
GENERAL AGENT (GA)



Voya Insurance and Annuity Company and Reliastar Life Insurance Company of New York

Fixed Annuities Sales Desk: 800-369-5301

This schedule amends and supersedes the schedule dated 11/10/2014 and all previous schedules. This schedule can only be interpreted in conjunction with the addendum language released on 02/25/2013 which follows this schedule. Certain products or terms may not be available at all times.

Contact the Fixed Annuities Sales Desk at 800-369-5301 for current product offerings.

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

Voya WealthBuilder Six				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.25%	0.00%	1.75% 0.00%
	B	2.80%	0.08%	1.55% 0.08%
	C	2.20%	0.24%	1.20% 0.24%
	D	0.55%	0.64%	0.30% 0.64%

Voya WealthBuilder Eight				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	4.00%	0.00%	2.10% 0.00%
	B	3.50%	0.08%	1.85% 0.08%
	C	2.60%	0.24%	1.40% 0.24%
	D	0.65%	0.64%	0.35% 0.64%

Voya Secure Index Five				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.15%	0.00%	1.57% 0.00%
	B	2.02%	0.22%	1.01% 0.22%
	C	0.90%	0.45%	0.45% 0.45%
	D	0.90%	0.45%	0.45% 0.45%

Voya Secure Index Seven				
		Year 1		Years 2-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	4.00%	0.00%	2.00% 0.00%
	B	3.60%	0.08%	1.80% 0.08%
	C	3.00%	0.20%	1.50% 0.20%
	D	1.00%	0.60%	0.50% 0.60%

Voya Secure Index Opportunities Plus				
		Year 1		
Option		Upfront	Trail	
Ages 0-75	A	6.30%	0.00%	
	B	4.95%	0.20%	
	C	2.70%	0.60%	
	D	2.25%	0.68%	

Voya Secure Index Outlook				
		Year 1		
Option		Upfront	Trail	
Ages 0-75	A	6.00%	0.00%	
	B	4.50%	0.25%	
	C	2.00%	0.66%	
	D	2.00%	0.66%	

INCOME ANNUITY

Voya Lifetime Income				
		Year 1		Years 2-11
Option		Upfront	Trail	
Ages 0-75	A	4.00%	0.00%	
	B	0.65%	0.65%	

PAYOUT ANNUITY

SPIA (Immediate) Ages 0-100				
Option		Upfront		
A		2.00%		

Voya Envoy Three Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	0.90%	0.67%	0.45% 0.67%
	B	0.90%	0.67%	0.45% 0.67%
	C	0.90%	0.67%	0.45% 0.67%
	D	0.90%	0.67%	0.45% 0.67%

Voya Envoy Six Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.82%	0.13%	1.91% 0.13%
	B	1.35%	0.67%	0.67% 0.67%
	C	1.35%	0.67%	0.67% 0.67%
	D	1.35%	0.67%	0.67% 0.67%

Voya Envoy Nine Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	5.40%	0.00%	2.70% 0.00%
	B	4.05%	0.22%	2.02% 0.22%
	C	2.70%	0.45%	1.35% 0.45%
	D	1.35%	0.67%	0.67% 0.67%

MULTI-YEAR GUARANTEE ANNUITIES

Voya Guarantee Choice Annuity

Ages 0-75				
Option		Upfront	Trail	
5 Year	A	2.00%	0.00%	
	B	1.25%	0.25%	
	C	1.25%	0.25%	
	D	1.25%	0.25%	
7 Year	A	2.50%	0.00%	
	B	1.50%	0.25%	
	C	1.50%	0.25%	
	D	1.50%	0.25%	
10 Year	A	3.25%	0.00%	
	B	2.00%	0.25%	
	C	2.00%	0.25%	
	D	2.00%	0.25%	

Voya Classic Choice New York Annuity

5 Year	Option A	Upfront 0.40%
7 Year	Option A	Upfront 2.00%
10 Year	Option A	Upfront 2.00%

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

Voya WealthBuilder Six				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.45%	0.00%	1.30% 0.00%
	B	2.05%	0.04%	1.15% 0.04%
	C	1.65%	0.16%	0.90% 0.16%
	D	0.40%	0.48%	0.20% 0.48%

Voya WealthBuilder Eight				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	3.00%	0.00%	1.55% 0.00%
	B	2.65%	0.04%	1.40% 0.04%
	C	1.95%	0.16%	1.05% 0.16%
	D	0.50%	0.48%	0.25% 0.48%

Voya Secure Index Five				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.36%	0.00%	1.18% 0.00%
	B	1.51%	0.16%	0.75% 0.16%
	C	0.67%	0.33%	0.33% 0.33%
	D	0.67%	0.33%	0.33% 0.33%

Voya Secure Index Seven				
		Year 1		Years 2-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	3.00%	0.00%	1.50% 0.00%
	B	2.70%	0.08%	1.35% 0.08%
	C	2.25%	0.16%	1.15% 0.16%
	D	0.75%	0.44%	0.40% 0.44%

Voya Secure Index Opportunities Plus				
		Year 1		
Option		Upfront	Trail	
Ages 76-80	A	4.75%	0.00%	
	B	3.75%	0.16%	
	C	2.05%	0.44%	
	D	1.70%	0.48%	

Voya Secure Index Outlook				
		Year 1		
Option		Upfront	Trail	
Ages 76-80	A	4.50%	0.00%	
	B	3.37%	0.18%	
	C	1.50%	0.49%	
	D	1.50%	0.49%	

INCOME ANNUITY

Voya Lifetime Income				
		Year 1		Years 2-11
Option		Upfront	Trail	
Ages 76-80	A	3.00%	0.00%	
	B	0.48%	0.48%	

PAYOUT ANNUITY

SPIA (Immediate) Ages 0-100

Option		Upfront
A		2.00%

Voya Envoy Three Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	0.67%	0.50%	0.33% 0.50%
	B	0.67%	0.50%	0.33% 0.50%
	C	0.67%	0.50%	0.33% 0.50%
	D	0.67%	0.50%	0.33% 0.50%

Voya Envoy Six Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.86%	0.10%	1.43% 0.10%
	B	1.01%	0.50%	0.50% 0.50%
	C	1.01%	0.50%	0.50% 0.50%
	D	1.01%	0.50%	0.50% 0.50%

Voya Envoy Nine Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	4.05%	0.00%	2.02% 0.00%
	B	3.03%	0.16%	1.51% 0.16%
	C	2.02%	0.33%	1.01% 0.33%
	D	1.01%	0.50%	0.50% 0.50%

MULTI-YEAR GUARANTEE ANNUITIES

Voya Guarantee Choice Annuity				
Ages 76-80				
		Option	Upfront	Trail
5 Year	A		1.50%	0.00%
	B		0.93%	0.18%
	C		0.93%	0.18%
	D		0.93%	0.18%
7 Year	A		1.87%	0.00%
	B		1.12%	0.18%
	C		1.12%	0.18%
	D		1.12%	0.18%
10 Year	A		2.43%	0.00%
	B		1.50%	0.18%
	C		1.50%	0.18%
	D		1.50%	0.18%

Voya Classic Choice New York Annuity				
5 Year	Option A		Upfront	0.40%
7 Year	Option A		Upfront	2.00%
10 Year	Option A		Upfront	2.00%

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

Voya WealthBuilder Six				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.25%	0.00%	1.75% 0.00%
	B	2.80%	0.08%	1.55% 0.08%
	C	2.20%	0.24%	1.20% 0.24%
	D	0.55%	0.64%	0.30% 0.64%

Voya WealthBuilder Eight				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	4.00%	0.00%	2.10% 0.00%
	B	3.50%	0.08%	1.85% 0.08%
	C	2.60%	0.24%	1.40% 0.24%
	D	0.65%	0.64%	0.35% 0.64%

Voya Secure Index Five				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.15%	0.00%	1.57% 0.00%
	B	2.02%	0.22%	1.01% 0.22%
	C	0.90%	0.45%	0.45% 0.45%
	D	0.90%	0.45%	0.45% 0.45%

Voya Secure Index Seven				
		Year 1		Years 2-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	4.00%	0.00%	2.00% 0.00%
	B	3.60%	0.08%	1.80% 0.08%
	C	3.00%	0.20%	1.50% 0.20%
	D	1.00%	0.60%	0.50% 0.60%

Voya Secure Index Opportunities Plus				
		Year 1		
Option		Upfront	Trail	
Ages 0-75	A	5.40%	0.00%	
	B	4.05%	0.16%	
	C	1.80%	0.52%	
	D	1.35%	0.60%	

INCOME ANNUITY
Voya Lifetime Income

		Year 1	Years 2-11
Option		Upfront	Trail
Ages 0-75	A	4.00%	0.00%
	B	0.65%	0.65%

PAYOUT ANNUITY
SPIA (Immediate) Ages 0-100

Option	Upfront
A	2.00%

Voya Envoy Three Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	0.90%	0.67%	0.45% 0.67%
	B	0.90%	0.67%	0.45% 0.67%
	C	0.90%	0.67%	0.45% 0.67%
	D	0.90%	0.67%	0.45% 0.67%

Voya Envoy Six Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	3.82%	0.13%	1.91% 0.13%
	B	1.35%	0.67%	0.67% 0.67%
	C	1.35%	0.67%	0.67% 0.67%
	D	1.35%	0.67%	0.67% 0.67%

Voya Envoy Nine Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 0-75	A	5.40%	0.00%	2.70% 0.00%
	B	4.05%	0.22%	2.02% 0.22%
	C	2.70%	0.45%	1.35% 0.45%
	D	1.35%	0.67%	0.67% 0.67%

MULTI-YEAR GUARANTEE ANNUITIES
Voya Guarantee Choice Annuity

Ages 0-75		
Option		Upfront Trail
5 Year	A	2.00% 0.00%
	B	1.25% 0.25%
	C	1.25% 0.25%
	D	1.25% 0.25%
7 Year	A	2.50% 0.00%
	B	1.50% 0.25%
	C	1.50% 0.25%
	D	1.50% 0.25%
10 Year	A	3.25% 0.00%
	B	2.00% 0.25%
	C	2.00% 0.25%
	D	2.00% 0.25%

Voya Classic Choice New York Annuity

5 Year	Option A	Upfront 0.40%
7 Year	Option A	Upfront 2.00%
10 Year	Option A	Upfront 2.00%

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

Voya WealthBuilder Six				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.45%	0.00%	1.30% 0.00%
	B	2.05%	0.04%	1.15% 0.04%
	C	1.65%	0.16%	0.90% 0.16%
	D	0.40%	0.48%	0.20% 0.48%

Voya WealthBuilder Eight				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	3.00%	0.00%	1.55% 0.00%
	B	2.65%	0.04%	1.40% 0.04%
	C	1.95%	0.16%	1.05% 0.16%
	D	0.50%	0.48%	0.25% 0.48%

Voya Secure Index Five				
		Year 1		Years 2-4
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.36%	0.00%	1.18% 0.00%
	B	1.51%	0.16%	0.75% 0.16%
	C	0.67%	0.33%	0.33% 0.33%
	D	0.67%	0.33%	0.33% 0.33%

Voya Secure Index Seven				
		Year 1		Years 2-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	3.00%	0.00%	1.50% 0.00%
	B	2.70%	0.08%	1.35% 0.08%
	C	2.25%	0.16%	1.15% 0.16%
	D	0.75%	0.44%	0.40% 0.44%

Voya Secure Index Opportunities Plus				
		Year 1		
Option		Upfront	Trail	
Ages 76-80	A	4.05%	0.00%	
	B	3.00%	0.12%	
	C	1.35%	0.44%	
	D	1.00%	0.48%	

INCOME ANNUITY

Voya Lifetime Income				
		Year 1		Years 2-11
Option		Upfront	Trail	
Ages 76-80	A	3.00%	0.00%	
	B	0.48%	0.48%	

PAYOUT ANNUITY

SPIA (Immediate) Ages 0-100				
Option		Upfront		
A		2.00%		

Voya Envoy Three Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	0.67%	0.50%	0.33% 0.50%
	B	0.67%	0.50%	0.33% 0.50%
	C	0.67%	0.50%	0.33% 0.50%
	D	0.67%	0.50%	0.33% 0.50%

Voya Envoy Six Index Annuity				
		Years 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	2.86%	0.10%	1.43% 0.10%
	B	1.01%	0.50%	0.50% 0.50%
	C	1.01%	0.50%	0.50% 0.50%
	D	1.01%	0.50%	0.50% 0.50%

Voya Envoy Nine Index Annuity				
		Year 1-3		Years 4-5
Option		Upfront	Trail	Upfront Trail
Ages 76-80	A	4.05%	0.00%	2.02% 0.00%
	B	3.03%	0.16%	1.51% 0.16%
	C	2.02%	0.33%	1.01% 0.33%
	D	1.01%	0.50%	0.50% 0.50%

MULTI-YEAR GUARANTEE ANNUITIES

Voya Guarantee Choice Annuity				
Ages 76-80				
Option		Upfront	Trail	
5 Year	A	1.50%	0.00%	
	B	0.93%	0.18%	
	C	0.93%	0.18%	
	D	0.93%	0.18%	
7 Year	A	1.87%	0.00%	
	B	1.12%	0.18%	
	C	1.12%	0.18%	
	D	1.12%	0.18%	
10 Year	A	2.43%	0.00%	
	B	1.50%	0.18%	
	C	1.50%	0.18%	
	D	1.50%	0.18%	

Voya Classic Choice New York Annuity				
5 Year	Option A	Upfront 0.40%		
7 Year	Option A	Upfront 2.00%		
10 Year	Option A	Upfront 2.00%		

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") only.	
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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