

Effective 06.01.2017
Rates Subject to Change

VOYA (Formerly ING) Quest 7

Flexible Premium Deferred Fixed Index Annuity, BEST USED AS SPDA			
Additions have new index date, but no rolling surrender charges – Indexes Daily			
Strategy	7 Year		
	\$15,000+	\$75,000+	
S&P 500 Annual Point to Point Cap <small>Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually.</small>	3.00%	3.50%	
S&P 500 Monthly Point to Point Cap <small>Each year, all monthly index changes, positive (subject to cap) or negative (no cap) are totalled.</small>	1.20%	1.60%	
S&P 500 Point to Point Participation <small>Any annual increase on a pt to pt basis multiplied by the participation rate, declared annually</small>	30.00%	35.00%	
S&P 500 Monthly Average Spread <small>Each year, all monthly index changes are totalled and divided by 12 and a fee is subtracted from the average.</small>	2.75%	1.95%	
Volatility Control Index Annual Point to Point Spread <small>Any annual increase in the Index on a pt to pt basis, minus a spread, declared annually.</small>	3.00%	2.25%	
Fixed Rate <small>Declared annually (never less than 1%).</small>	1.75%	1.75%	
Minimum Guaranteed Rate	87.5% of premium less withdrawals		1.00%
Maximum Issue Age	80		
Minimum Premium	\$15,000		
Surrender Charges <i>(Not Available: HI, NY, OR)</i>	9, 8, 7, 6, 5, 4, 3%		
Features	<ul style="list-style-type: none"> ❖ 10% Penalty Free after year 1 ❖ NH Waiver after year 1 if hospitalized or in NH 45 of 60 consecutive days <i>(not available in MA, PA)</i> ❖ TI Waiver after year 1 if diagnosed w/ 12 months or less to live <i>(not available in MA, PA)</i> 		
Rate Hold	30 days from when application is received		
Death Benefit	Accumulation Value		
Annuitization	Not Advised, Surrender Charge Applied		
Company Ratings	AM Best: A		
Commissions - No chargeback @ death <small>Chargeback at surrender or annuitization: 0 - 6 months: 100% 7 - 12 months: 50%</small>	Age	Yr 1	Yrs 2 - 5 (Add's)
	00 - 75	4.50%	2.25%
	76 - 80	3.35%	1.65%
Commissions paid daily. Allow 2 business days for EFT to reflect in account			

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