

## VOYA (Formerly ING) Wealth Builder 8

Flexible Premium Deferred Fixed Index Annuity				
Additions have new index date, receive new money rates no rolling surrender charges – Indexes Daily				
Strategy	8 Year			
	\$15,000+		100,000+	
<b>S&amp;P 500 Annual Point to Point Cap</b> <small>Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually.</small>	<b>5.75%</b>		<b>6.75%</b>	
<b>S&amp;P 500 Performance Trigger Strategy</b> <small>If the S&amp;P 500 is even or better on the anniversary date, the Trigger Rate is credited.</small>	<b>4.50%</b>		<b>5.25%</b>	
<b>LIBOR Benchmark Strategy - Multiplier</b> <small>An increase in the 3-Month LIBOR is multiplied by the factor and that percentage is credited up to the cap.</small>	Multiplier	Cap	Multiplier	Cap
	3.75	10.00%	5.00	10.00%
<b>Fixed Rate</b> <small>Declared annually (never less than 1.00%).</small>	<b>3.00%</b>		<b>3.00%</b>	
<b>Minimum Guaranteed Rate</b>	87.5% of premium less withdrawals @ <b>1.00%</b>			
<b>Maximum Issue Age</b>	50 - 80			
<b>Minimum / Maximum Premium</b>	\$15,000 / \$1M			
<b>Surrender Charges</b> <i>(Not available in: OR, NY)</i>	8 Yr: 10, 10, 10, 10, 9, 8, 7, 6% +/-MVA 56+ in AL, NV, TX, WA: 8.4, 7.5, 6.6, 5.7, 4.8, 3.8, 2.9, 1.9% +/-MVA			
<b>Features</b>	<p style="text-align: center;"><b>❖ 5% Penalty Free w/d's of AV after year 1</b></p> <ul style="list-style-type: none"> <li>❖ Can reallocate each anniversary 30 days after each index period (including additions that have their own index date)</li> <li>❖ NH Waiver after year 1 if hospitalized or in NH 45 of 60 consecutive days (not available in MA, PA)</li> <li>❖ TI Waiver after year 1 if diagnosed w/ 12 months or less to live (not available in MA, PA)</li> </ul>			
<b>Income Feature</b>	<ul style="list-style-type: none"> <li>❖ Rider Fee: 85bps</li> <li>❖ Rollup: 2% + AV Credits, plus additional premium</li> <li>❖ Single Life Payout Factor: 50-64 - 4.00%, steps up 1% every 10 years (Joint Life 5obps less)</li> </ul>			
<b>Rate Hold</b>	30 days			
<b>Death Benefit</b>	Accumulated Value			
<b>Annuitization</b> <i>(Not Advised)</i>	Greater of AV minus surr charge or MCGV minus surr charge			
<b>Company Ratings</b>	AM Best: A			
<b>Commissions</b> - No chargeback @ death <small>Chargeback at surrender or annuitization: 0 - 6 months: 100% 7 - 12 months: 50%</small>		Year 1	Years 2 - 5	
	0 - 75	4.00%	2.00%	
	76 - 80	3.00%	1.50%	

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