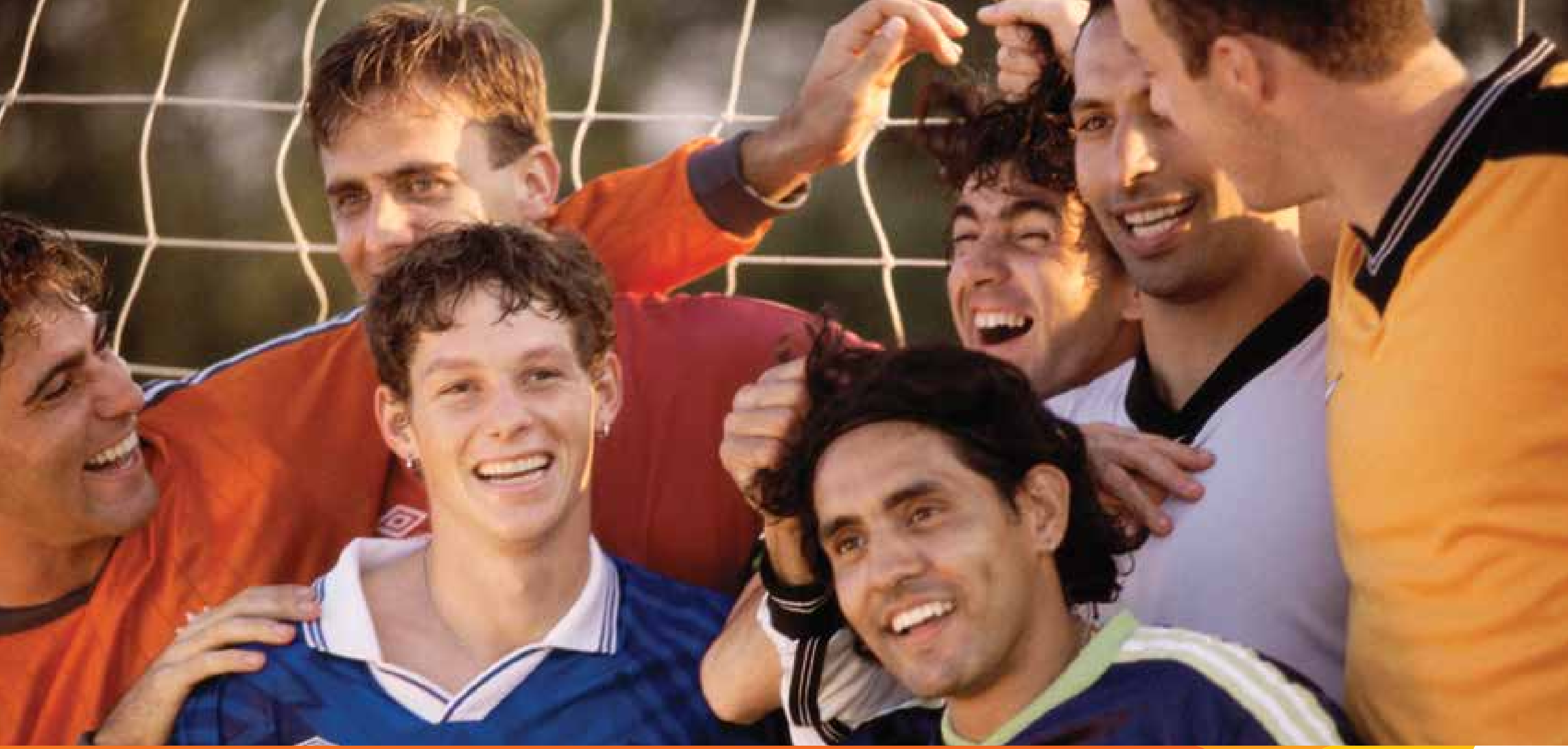

"Going broke safely?"

Protect yourself from a potentially flawed strategy

Get off the sidelines, and into investments that can beat inflation... so you don't lose purchasing power.

"Get Rich Quickly"— A Losing Investment Strategy from the Past

It wasn't too long ago when the phrase "Get Rich Quickly" seemed to be on many people's minds. They heard about their friends and family making phenomenal returns on risky short-term equity investments...and they wanted in. In the end, many of those people with the "Get Rich Quickly" mindset ended up with phenomenal losses.

So what did many of those people do from there? Their investment psychology was turned upside down - and they ran for the sidelines - keeping their money there. The "Get Rich Quickly" mindset is history. But investors' "safe" cash investments provided virtually no upside potential. It also left many of those investors fighting a losing battle against inflation.

"Going Broke Safely" — A Losing Strategy from the Present

A new and equally troubling pattern has emerged. While it's not an active strategy – it's more the result of an investment pattern. "Going Broke Safely" refers to keeping most or all of your money "safely" in the bank in CD's, savings accounts, or money markets often earning returns lower than 1%. The current rate on a 1 year CD stands at 0.81%[1], as of February 25, 2014. While there is the safety of principal behind those cash investments, two factors could likely erode that buying power over time – taxes and inflation.

[1] According to Bankrate.com as of 02/25/2014

Taxes and Inflation

Taxes are very visible. They are a specific amount, whether it's paying them every April, or seeing them regularly taken out of a paycheck. On the other hand, inflation is much more subtle. It can show up week to week, month to month or year to year. Think about the cost of gasoline, healthcare, food, education, or a car in the last decade.

All have steadily marched higher over time. The latest rate of inflation was 1.6%[2] annually for January 2014. What seems like an innocent number would, in fact, more than halve your purchasing power over 20 years. If you're earning the average bank savings account, money market, or CD rate of under 1% - after paying taxes on that interest – you are now sliding backwards with what your money in the bank can now purchase. Historically, the stock market has provided returns that usually beat inflation. But given market conditions, you may have drastically reduced your exposure to stock market investing, or completely avoided this option.

[2] Bureau of Labor Statistics

A Better Option Than “Going Broke Safely”

Fortunately, there exists a product that fits in-between the risk spectrum of the stock market and bank savings. Both fixed and fixed index annuities are insurance products that provide protection of principal with benefits such as minimum income guarantees and a death benefit. These benefits are subject to the claims paying ability of the issuing insurance company.

Fixed and indexed annuities often have rates that are higher than that of bank CD’s. These rates are determined in the fixed account portion of the annuity, or they are the result of upside potential linked to one or more index crediting methods based - in part - on the performance of a market index, or interest rate benchmark. It’s important to note that bank certificates of deposit are FDIC insured up to applicable limits and offer a fixed rate of return.

Don’t End Up “Going Broke Safely”

Talk to your agent about a fixed index annuity issued by Voya™ Insurance and Annuity Company – available with unique interest crediting strategies.

Advantages	Higher Risk / Higher Return	Disadvantages
Interest-Crediting Potential Investment Options	Stocks* Bonds* Mutual Funds* Variable Annuities*	Penalties for early withdrawals Potential to lose some or all of principal
Interest-Crediting Potential Principal Protection Guaranteed Interest	Fixed Index Annuities Fixed Annuities	Penalties for early withdrawals Not FDIC Insured
Principal Protection Guaranteed Interest May offer FDIC insurance	Money Market Accounts Certificates of Deposit Savings Accounts	Penalties for early withdrawals
	Lower Risk / Lower Return	

*Securities are distributed through a Broker/Dealer.

The above illustration is meant to serve as a guide of where FIAs may fall in the financial services product continuum. It is not a guarantee of performance or safety of the above listed vehicles. Insurance and security products are not FDIC Insured and may lose value.

For additional information please contact your agent.

Annuities are issued by Voya Insurance and Annuity Company, (Des Moines, IA), member of the Voya™ family of companies.

Fixed index annuities are insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and earnings potential that is linked to participation in the increase, if any, of an index or benchmark. All guarantees are based on the financial strength and claims paying ability of Voya Insurance and Annuity Company, who is solely responsible for all obligations under its policies.

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