

The

May 2018 Annuity Line

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INDEXED ANNUITIES

As of 5/1/2018	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission																			
 A.M. Best 'A'	Voya Quest FPDA	Point to Point Cap 5 Year: 3.25% Cap 7 Year: 3.50% Cap Point to Point Participation 5 Year: 30.00% Participation 7 Year: 35.00% Participation Fixed Account 5 Year: 1.55% 7 Year: 1.75% Other Crediting Strategies Available Call for Details!!	Not less than 87.5% of Premium less any withdrawals accumulated at Minimum Guaranteed rate for each strategy elected	After first contract year, withdrawals up to 10% of the accumulation value each contract year	\$15,000 Qual/Non-Qual	OR, NY, PR, VI, GU	5 Year: 8,7,6,5,4 7 Year: 9,8,7,6,5,4,3	0-80 Q/NQ	5 Year: 0-75 3.00% 76-80 2.25% 7 Year: 0-75 4.36% 76-80 3.25%																			
	Voya Quest Plus SPDA	6% PREMIUM BONUS!! Point to Point Cap 2.25% Cap Point to Point Participation 25.00% Participation Fixed Account 1.10% Other Crediting Strategies Available Call for Details!!	Not less than 87.5% of Premium less any withdrawals accumulated at Minimum Guaranteed rate for each strategy elected	After first contract year, withdrawals up to 10% of the accumulation value each contract year	\$15,000 Qual/Non-Qual	OR, NY, PR, VI, GU	10 Year: 10,10,10,10,9,8,7,6,5,4	0-80 Q/NQ	0-75 6.30% 76-80 4.75%																			
	Voya Journey SPDA	JP Morgan Meridian Index 2.00% Interest Credit Citi Dynamic Asset Selector Index 2.00% Interest Credit Fixed Rate Strategy 1.75% Annual Return	Not less than 87.5% of Premium less any withdrawals accumulated at Minimum Guaranteed rate for each strategy elected	After first contract year, withdrawals up to 5% of the accumulation value each contract year	\$15,000 Qual/Non-Qual	CA, CT, ND, NJ, NY, OR, PR, SD, VI	7 Year: 9,8,7,6,5,4,3	0-80 Q/NQ	0-75 4.50% 76-80 3.40%																			
	Voya Wealth Builder FPDA	<table border="1"> <thead> <tr> <th></th> <th>6 Yr</th> <th>8 Yr</th> <th>Plus</th> </tr> </thead> <tbody> <tr> <td>Fixed Rate:</td> <td>2.00%</td> <td>2.30%</td> <td>3.00%</td> </tr> <tr> <td>Point-to-Point Cap:</td> <td>4.75%</td> <td>5.25%</td> <td>7.25%</td> </tr> <tr> <td>Int Rate BM Mult:</td> <td>3.50</td> <td>3.75</td> <td>5.00</td> </tr> <tr> <td>Perf Trig (Cap 10%)</td> <td>3.95%</td> <td>4.20%</td> <td>5.50%</td> </tr> </tbody> </table>		6 Yr	8 Yr	Plus	Fixed Rate:	2.00%	2.30%	3.00%	Point-to-Point Cap:	4.75%	5.25%	7.25%	Int Rate BM Mult:	3.50	3.75	5.00	Perf Trig (Cap 10%)	3.95%	4.20%	5.50%	Not less than 87.5% of Premium less any withdrawals accumulated at Minimum Guaranteed rate for each strategy elected	5% charge-free partial surrenders available beginning in the second contract year	\$15,000 Qual/Non-Qual	NY, OR	6 Year: 10,10,10,10,9,8 8 Year & Plus: 10,10,10,10,9,8,7,6	6 & 8 Year 0-80 Q/NQ Plus 50-80 Q/NQ
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 A.M. Best 'A+'	North American NAC IncomeChoice 7 FPA	S&P 500 Annual Point to Point 4.00% Cap Fixed Account 1.75% Other Crediting Strategies Available Call for Details!!	S&P 500 Cap Min 0.50% Fixed Account Min 1.00%	5% of the Accumulation Value may be taken each year, after the first contract anniversary.	\$20,000 Qual/Non-Qual	NY, PR, VI	7 Year: 7,6,5,4,3,2,1,0	40-85 Q/NQ	40-75 5.50% 76-79 4.125% 80-85 2.75%																			


INDEXED ANNUITIES (Continued)

As of 5/1/2018	Product	Features/ Benefits	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission															
 A.M. Best 'A+'	OptiChoice FPDA	<table border="0"> <tr> <td></td> <td style="text-align: center;"><u>5 Yr</u></td> <td style="text-align: center;"><u>7 Yr</u></td> </tr> <tr> <td>Fixed Rate 1 yr:</td> <td style="text-align: center;">2.25%</td> <td style="text-align: center;">2.30%</td> </tr> <tr> <td>Perf Triggered:</td> <td style="text-align: center;">4.00%</td> <td style="text-align: center;">4.25%</td> </tr> <tr> <td>1-Yr monthly cap:</td> <td style="text-align: center;">1.65%</td> <td style="text-align: center;">1.80%</td> </tr> <tr> <td>1-Yr Int Spread:</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">1.95%</td> </tr> </table>		<u>5 Yr</u>	<u>7 Yr</u>	Fixed Rate 1 yr:	2.25%	2.30%	Perf Triggered:	4.00%	4.25%	1-Yr monthly cap:	1.65%	1.80%	1-Yr Int Spread:	2.00%	1.95%	1.25% on 100% of Premium less any withdrawals	After 1st year, 10% of cash value each contract year	\$2,000 Qual \$5,000 Non-Qual	NY	5 Year: 9,8,7,6,5 7 Year: 9,8,7,6,5,4,3	0-85 5 & 7 Yr	5 Year: 0-75 3.50% 7 Year: 0-75 4.10%
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New Directions SPDA	<table border="0"> <tr> <td></td> <td style="text-align: center;"><u>6 Yr</u></td> <td style="text-align: center;"><u>8 Yr</u></td> </tr> <tr> <td>Fixed Rate:</td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">2.55%</td> </tr> <tr> <td>Perf Triggered 1Yr:</td> <td style="text-align: center;">4.50%</td> <td style="text-align: center;">4.50%</td> </tr> <tr> <td>2-Yr Pt to Pt:</td> <td style="text-align: center;">12.00%</td> <td style="text-align: center;">12.00%</td> </tr> </table>		<u>6 Yr</u>	<u>8 Yr</u>	Fixed Rate:	2.75%	2.55%	Perf Triggered 1Yr:	4.50%	4.50%	2-Yr Pt to Pt:	12.00%	12.00%	1.00% on 100% of Premium less any withdrawals	10% of accumulation value each contract year	\$10,000 Qual/Non-Qual	NY	6 Year: 9,8,7,6,4,75,3,50 8 Year: 9,8,7,6,4,75,3,50,2,0,75	0-85	6 Year: 0-75 3.50% 8 Year: 0-75 4.50%				
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 A.M. Best 'A'	Strategy Indexed Annuity PLUS SPDA	1.0% Premium Enhancement!! <table border="0"> <tr> <td></td> <td style="text-align: center;"><u>7 Yr</u></td> <td style="text-align: center;"><u>10 Yr</u></td> </tr> <tr> <td>Declared Rate:</td> <td style="text-align: center;">2.65%</td> <td style="text-align: center;">2.80%</td> </tr> <tr> <td>1-Yr Pt to Pt:</td> <td style="text-align: center;">4.35%</td> <td style="text-align: center;">4.70%</td> </tr> <tr> <td>1-Yr Monthly Cap:</td> <td style="text-align: center;">1.65%</td> <td style="text-align: center;">1.75%</td> </tr> </table> Other Crediting Strategies Available Call For Details!!		<u>7 Yr</u>	<u>10 Yr</u>	Declared Rate:	2.65%	2.80%	1-Yr Pt to Pt:	4.35%	4.70%	1-Yr Monthly Cap:	1.65%	1.75%	1.00% on 87.5% of Premium less any withdrawals	10% of annuity value each contract year	\$10,000 Non-Qual \$5,000 Qual	IL, MD, MA, NJ, NY, NC, PA, TX, WY	7 Year: 7,6,5,4,3,2,1 10 Year: 9,9,8,7,6,5,4,3,2,1	0-80	7 Year: 0-75 5.00% 10 Year: 0-75 7.00%			
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TRADITIONAL ANNUITIES

As of 5/1/2018	Product	Rates / Net Yields	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A'	Century Plus SPDA	5.0% 1st Year Premium Enhancement!! Base Rate: 2.60% Lifetime Income Rider Available!!	1.35%	10% of the annuity value as of the beginning of the contract year	\$5,000 Qual/Non-Qual	MD, NY, NJ, WI, WA	10 Year: 10,9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-75 5.00% 76-80 3.00%
	Cincinnati Life A.M. Best 'A'	LifeHorizons SPDA	2.40% current rate	1.50%	10% of account value once each year	\$5,000 Qual/Non-Qual	NY	7 Year: 7,6,5,4,3,2,1	0-80 Q/NQ
Cincinnati Life A.M. Best 'A'	LifeHorizons FPDA	2.20% current rate	1.50%	10% of account value once each year	\$1,000 Qual/Non-Qual	NY	9 Year: 9,8,7,6,5,4,3,2,1	0-80 Q/NQ	0-80 2.50%

LONG-TERM CARE ANNUITIES

As of 5/1/2018	Product	Product Details / Rate Information	Minimum Guarantee	Free Withdrawal	Minimum Premium	States Not Approved	Surrender Charges	Issue Ages	Commission
 A.M. Best 'A+'	Long-Term Care Annuity	Double or Triple leverage option available for LTC benefits Current 2.00% Rate for 7 years Long term care rider charge is based on age of owner at time of contract issue and leverage option chosen	1.00% minimum during guarantee period	10% of annuity value annually beginning first year	NON-QUAL ONLY \$50,000 Minimum \$600,000 Maximum (without approval)	CA, CO, CT, DE, FL HI, ID, IL, IN, KS, MT NV, NH, NJ, NY, OH OR, PA, TN, TX, UT VT, VA, WA, WI	7 Year: 8,8,7,6,5,4,3	45-74 NON-QUAL	45-74 6.00%

MULTI-YEAR ANNUITY RATES EFFECTIVE 5/1/18

Guarantee Period*	AM Best Rating	Company Name	Product Name	Net Yield	Free Withdrawal	States Not Approved	Issue Ages	Commission (up to)
1 Year*	A+	Securian Financial Group	SecureOption Focus	2.75%	10% of value	CA	0-88	5.00%
1 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	3.45%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
3 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 3	2.75%	10% of value	NJ, NY, PR, VI	0-90	1.00%
3 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	2.68%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	4.00%
3 Year	A+	North American Company	Guarantee Choice	2.05%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	1.50%
3 Year*	A+	Securian Financial Group	SecureOption Focus	3.00%	10% of value	CA	0-88	4.00%
4 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 4	2.95%	10% of value	NJ, NY, PR, VI	0-90	1.75%
4 Year	A	Integrity Life Insurance Co.	MultiVantage	2.25%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.00%
4 Year	A+	North American Company	Guarantee Choice	2.40%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.00%
5 Year	A	American National	Palladium MYG Annuity	2.70%	10% of value	NY	0-85	2.50%
5 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 5	3.20%	10% of value	NJ, NY, PR, VI	0-90	2.50%
5 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.45%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-89	2.50%
5 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.25%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
5 Year*	A+	Integrity Life Insurance Co.	SPDA Series II	2.50%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
5 Year	A+	North American Company	Guarantee Choice	3.20%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
5 Year*	A+	Securian Financial Group	SecureOption Focus	3.00%	10% of value	CA	0-88	4.00%
5 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.20%	Rider available	New in MN!	0-90	2.25%
6 Year	A	American National	Palladium MYG Annuity	2.90%	10% of value	NY	0-85	2.50%
6 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 6	3.30%	10% of value	NJ, NY, PR, VI	0-90	2.50%
6 Year*	A+	Integrity Life Insurance Co.	NewMomentum	2.27%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
6 Year	A+	North American Company	Guarantee Choice	2.70%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
7 Year	A	American National	Palladium MYG Annuity	2.99%	10% of value	NY	0-85	2.50%
7 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 7	3.50%	10% of value	NJ, NY, PR, VI	0-90	2.50%
7 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.64%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.35%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
7 Year	A+	Integrity Life Insurance Co.	SPDA Series II	2.29%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	3.00%
7 Year	A+	North American Company	Guarantee Choice	2.80%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
7 Year	A+	Securian Financial Group	SecureOption Focus	3.00%	10% of value	CA	0-88	4.00%
7 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.35%	Rider available	New in MN!	0-90	2.25%
8 Year	A	American National	Palladium MYG Annuity	3.05%	10% of value	NY	0-85	2.50%
8 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 8	3.55%	10% of value	NJ, NY, PR, VI	0-90	2.50%
8 Year	A+	North American Company	Guarantee Choice	2.90%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
9 Year	A	American National	Palladium MYG Annuity	3.12%	10% of value	NY	0-85	2.50%
9 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 9	3.60%	10% of value	NJ, NY, PR, VI	0-90	2.50%
9 Year	A+	North American Company	Guarantee Choice	3.00%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
10 Year	A	American National	Palladium MYG Annuity	3.15%	10% of value	NY	0-85	2.50%
10 Year	B++	Guggenheim Life & Annuity Co	Preserve MYGA 10	3.70%	10% of value	NJ, NY, PR, VI	0-90	2.50%
10 Year	A+	Integrity Life Insurance Co.	MultiVantage	2.75%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-83	3.50%
10 Year	A+	Integrity Life Insurance Co.	NewMomentum	2.52%	10% of value	ME, MA, NH, OR, SC, UT, VT, WA	0-85	5.00%
10 Year	A+	North American Company	Guarantee Choice	3.25%	Interest Only	only in AK, MN, MO, NV, OH, OR UT, VA, WA	0-90	2.50%
10 Year	B++	Sentinel Security Life	Personal Choice Annuity	3.25%	Rider available	New in MN!	0-90	2.75%
10 Year	A	Voya Financial	Guarantee Choice	1.50%	10% of value	NJ	0-80	3.00%

* Contract may have a longer surrender schedule than the guarantee period. Some contracts allow for a 30-day window to withdraw funds penalty free after initial guarantee, others do not.