

QuintaFlex II 403(b), Roth 403(b), IRA, Roth IRA, 457, and Nonqualified

Flexible premium deferred annuity

Issued by ReliaStar
Life Insurance Company,
a member of the Voya™
family of companies

Special feature

QuintaFlex II is a flexible premium deferred annuity featuring low minimum purchase payment requirements.

General information

Minimum Purchase Payment

\$200 annually for 403(b); \$50 per payment for IRA, 457, and Nonqualified (without Home Office approval).

Maximum Single Purchase Payment

\$500,000 (without Home Office approval). For IRA and Nonqualified, transfers over \$5,000 may be restricted after contract year five.

Maximum Issue Age

80

Guaranteed Minimum Interest**

1.0% - 3.0%, depending upon contract issue date. See your contract for the applicable rate.

Interest Rate Bonus

An interest rate bonus may be available above the standard rate that would otherwise be credited to purchase payments received into the contract (certificate)*.

Any interest rate bonus will apply to all purchase payments received during the

period when the interest rate bonus is offered. The interest rate bonus, if applicable for a particular purchase payment, will be credited for the first 12 months the purchase payment is in the contract (certificate).

It is in ReliaStar Life Insurance Company's discretion whether to offer an interest rate bonus and the amount of any interest rate bonus. The interest rate bonus applicable to future purchase payments can be changed at any time. You can find out the current interest rate bonus by contacting your agent or ReliaStar Life Insurance Company.

Loans

Traditional 403(b) only

Front-End Loads

None

Withdrawal Charges

See table below

Annual Fees

None

Waiver of withdrawal charges applied in the following events

10% Penalty-Free Partial Withdrawal

10% of unloaned contract (certificate) value, available every 12 months or remaining premium out of penalty, if greater.

Separation from Service (403(b) & 457 only)

Yes, if contract (certificate) is at least five years old and you separate from service after attainment of age 55.

Death

Yes

Disability (not available for 457)

Yes

Nursing Home

Yes, if you are confined to a qualified facility for at least 60 consecutive days after contract (certificate) issue date.

Required Minimum Distributions (not available for Nonqualified)

Yes

Annuitizations

Yes

Refund Value Provision (not available for Nonqualified or IRA)

Upon full withdrawal of the contract, the full return of premium (less any partial withdrawals and annuitizations) is guaranteed.

Waivers may not be available in all states, for all plan types, or all tax codes. Other restrictions may apply. See contract for details.

Withdrawal charge percentages

Percent of each Purchase Payment (not Contract Value)

For the purpose of calculating contractual withdrawal charges, withdrawals will be taken first from your earliest purchase payments, then your later purchase payments, and finally your interest. Withdrawal charges are assessed based on the age of the purchase payment(s) used to satisfy the withdrawal and are not applicable to interest earned on the purchase payments. Loans and withdrawals may reduce the death benefit and may reduce the value of any other optional benefits. The schedule below does not apply in Texas to 403(b), Roth 403(b), and/or 457 contracts. Please speak to your Voya™ representative for more information.

Number of Years Since Receipt of Purchase Payment	0 – 5	More than 5
% of Purchase Payment Charge	5%	0%

There are no withdrawal charges after 10th contract year. Withdrawals will be made on a last-in, first-out basis (i.e., the most recent purchase payment and associated interest on that purchase payment will be the first to be withdrawn from the contract value, followed by the next most recent purchase payment and associated interest, and so on). For 403(b) and IRAs, the IRS may impose a 10% premature distribution penalty tax on withdrawals of taxable funds before age 59½ unless specifically exempted. Consult your tax attorney or qualified tax professional for details.

* Certificates are issued for Group 457 contracts.

** Guarantees are based on the financial strength and the claims-paying ability of ReliaStar Life Insurance Company, who is solely responsible for all obligations under its policies.

Annuitizations

Annuity Options

Fixed period only (minimum of five years), Life only, Life with Guaranteed Fixed period (minimum of ten years), Joint and Survivor, and any other option we may offer.

Partial Annuitizations

Allowed

Other distribution options

1) Systematic Withdrawals

2) Required Minimum Distribution (RMD)

Our product offers distribution options that are designed to meet the IRS rules relating to Required Minimum Distributions. Generally, RMDs for 403(b) and Roth 403(b) plans must begin by April 1st of the year following the later of the year in which you turn 70½ or retire. For IRAs, the RMD must begin by age 70½. RMD payouts are recalculated annually based on your life expectancy(ies). Based upon the accuracy of the data provided to ReliaStar Life Insurance Company, the calculation of your RMD amount is guaranteed by the Company to comply with IRS guidelines.

Roth 403(b)

If offered by your employer, a Roth 403(b) allows you to make after-tax contributions to the Roth 403(b) under your employer's 403(b) program. Distributions from the Roth 403(b) will be tax free for federal income tax purposes if they are Qualified Distributions. To be a Qualified Distribution, the following criteria must be met:

- 1) The funds must be held for a 5-year holding period, measured from the earlier of (A) the first year that contributions were made on your behalf to any Roth 403(b) account in your employer's plan, or (B) if a direct rollover contribution is made from another Roth 403(b) to the Roth 403(b) of your employer's plan, the first year contributions were made in the account from which the direct rollover originated, if earlier, and
- 2) The distribution must be due to attainment of age 59½, death or disability. Distributed earnings from the Roth 403(b) before the Qualified Distribution provisions are satisfied are subject to taxation.



Important Notes: For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract (certificate) issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

IRA's and other qualified plans already provide tax deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost.

Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity. Annuities have limitations. For additional information and complete details regarding this product, including costs, please contact your representative or the company. Neither Voya Financial™ or its affiliated companies or representatives offer legal or tax advice. Consult with your tax and legal advisors regarding your individual situation.

QuintaFlex II issued by ReliaStar Life Insurance Company (Minneapolis, MN), member of the Voya™ family of companies. Contract Series: 162191-12 (457); 162190-12 (NQ); 162190-12 (403(b) - endorsement #162193-12), 162190-12 (Roth 403(b) - endorsement #162194-12); 162190-12 (IRA – endorsement #162195-12); 162190-12 (Roth IRA - endorsement #162196-12), varies by state and may not be available in all states.

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