

CUSTOMIZED SOLUTIONS VOYA FOCUS VARIABLE ANNUITY

A DEFERRED COMBINATION VARIABLE AND FIXED ANNUITY CONTRACT

issued by
Voya Insurance and Annuity Company
and its
Separate Account B

Supplement Dated May 16, 2017

This supplement updates and amends your current prospectus and subsequent supplements thereto. Please read it carefully and keep it with your prospectus for future reference. Defined terms in this supplement shall have the same meaning given to them in your prospectus.

IMPORTANT INFORMATION ABOUT THE FUNDS AVAILABLE THROUGH THE CONTRACT

The following chart lists the funds that are available through the Contract, along with each fund's investment adviser/subadviser and investment objective. More detailed information about these funds can be found in the current prospectus and Statement of Additional Information for each fund. If you received a summary prospectus for any of the funds available through your Contract, you may obtain a full prospectus and other fund information free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund's summary prospectus.

There is no assurance that the stated investment objectives of any of the funds will be achieved. Shares of the funds will rise and fall in value and you could lose money by allocating contract value to the subaccounts that invest in the funds. Shares of the funds are not bank deposits and are not guaranteed, endorsed or insured by any financial institution, the Federal Deposit Insurance Corporation or any other government agency.

Fund Name	Investment Objective(s)
Investment Adviser/Subadviser	
Franklin Small Cap Value VIP Fund (Class 2)	Seeks long-term total return. Under normal market conditions, the fund invests at least 80% of its net assets in investments of small-capitalization companies.
Investment Adviser: Franklin Advisory Services, LLC	
Voya Balanced Portfolio (Class S)	Seeks total return consisting of capital appreciation (both realized and unrealized) and current income; the secondary investment objective is long-term capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Global Bond Portfolio (Class S)	Seeks to maximize total return through a combination of current income and capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Global Equity Portfolio (Class S)	Seeks long-term capital growth and current income.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	

Fund Name	
Investment Adviser/Subadviser	Investment Objective(s)
Voya Government Liquid Assets Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks high level of current income consistent with the preservation of capital and liquidity.
Voya Growth and Income Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to maximize total return through investments in a diversified portfolio of common stock and securities convertible into common stocks. It is anticipated that capital appreciation and investment income will both be major factors in achieving total return.
Voya Index Plus LargeCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P 500 [®] Index while maintaining a market level of risk.
Voya Index Plus MidCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P MidCap 400 [®] Index while maintaining a market level of risk.
Voya Index Plus SmallCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P SmallCap 600 [®] Index while maintaining a market level of risk.
Voya Intermediate Bond Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to maximize total return consistent with reasonable risk. The Portfolio seeks its objective through investments in a diversified portfolio consisting primarily of debt securities. It is anticipated that capital appreciation and investment income will both be major factors in achieving total return.
Voya International Index Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of a widely accepted international index.
Voya Large Cap Value Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks long-term growth of capital and current income.
Voya MidCap Opportunities Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks long-term capital appreciation.

Fund Name	Investment Objective(s)
Investment Adviser/Subadviser Voya Multi-Manager Large Cap Core Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Columbia Management Investment Advisers, LLC and The London Company of Virginia, LLC d/b/a The London Company	Seeks reasonable income and capital growth.
Voya Russell™ Large Cap Growth Index Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of the Russell Top 200® Growth Index.
Voya Russell™ Large Cap Value Index Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of the Russell Top 200® Value Index.
Voya Small Company Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks growth of capital primarily through investment in a diversified portfolio of common stock of companies with smaller market capitalizations.
Voya SmallCap Opportunities Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks long-term capital appreciation.
VY® American Century Small-Mid Cap Value Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: American Century Investment Management, Inc.	Seeks long-term capital growth. Income is a secondary objective.
VY® Baron Growth Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: BAMCO, Inc.	Seeks capital appreciation.
VY® Columbia Contrarian Core Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Columbia Management Investment Advisers, LLC	Seeks total return consisting of long-term capital appreciation and current income.
VY® Invesco Comstock Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Invesco Advisers, Inc.	Seeks capital growth and income.

Fund Name	
Investment Adviser/Subadviser	Investment Objective(s)
VY[®] Invesco Equity and Income Portfolio (Class S)	Seeks total return consisting of long-term capital appreciation and current income.
Investment Adviser: Voya Investments, LLC Subadviser: Invesco Advisers, Inc.	
VY[®] Oppenheimer Global Portfolio (Class S)	Seeks capital appreciation.
Investment Adviser: Voya Investments, LLC Subadviser: OppenheimerFunds, Inc.	
VY[®] T. Rowe Price Diversified Mid Cap Growth Portfolio (Class S)	Seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC Subadviser: T. Rowe Price Associates, Inc.	
VY[®] T. Rowe Price Equity Income Portfolio (Class S)	Seeks a high level of dividend income as well as long-term growth of capital primarily through investments in stocks.
Investment Adviser: Voya Investments, LLC Subadviser: T. Rowe Price Associates, Inc.	
VY[®] T. Rowe Price Growth Equity Portfolio (Class S)	Seeks long-term growth through investments in stocks.
Investment Adviser: Voya Investments, LLC Subadviser: T. Rowe Price Associates, Inc.	
VY[®] Templeton Foreign Equity Portfolio (Class S)	Seeks long-term capital growth.
Investment Adviser: Voya Investments, LLC Subadviser: Templeton Investment Counsel, LLC	

IMPORTANT INFORMATION ABOUT FUNDS CLOSED TO NEW INVESTMENT

The subaccounts that invest in the following funds have been closed to new investment:

Fund Name	
Investment Adviser/Subadviser	Investment Objective(s)
Voya International Index Portfolio (Class S)	Seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of a widely accepted international index.
Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	
Voya Large Cap Growth Portfolio (Classes I and S)	Seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	

Fund Name	
Investment Adviser/Subadviser	Investment Objective(s)
VY[®] Invesco Equity and Income Portfolio (Class I)	Seeks total return consisting of long-term capital appreciation and current income.
Investment Adviser: Voya Investments, LLC Subadviser: Invesco Advisers, Inc.	
VY[®] JPMorgan Mid Cap Value Portfolio (Class S)	Seeks growth from capital appreciation.
Investment Adviser: Voya Investments, LLC Subadviser: J.P. Morgan Investment Management Inc.	
VY[®] Oppenheimer Global Portfolio (Class I)	Seeks capital appreciation.
Investment Adviser: Voya Investments, LLC Subadviser: OppenheimerFunds, Inc.	

Contract owners who have contract value allocated to one or more of the subaccounts that correspond to these funds may leave their contract value in those subaccounts, but future allocations and transfers into them are prohibited. If your most recent premium allocation instructions includes a subaccount that corresponds to one of these funds, premium received that would have been allocated to a subaccount corresponding to one of these funds may be automatically allocated among the other available subaccounts according to your most recent premium allocation instructions. If your most recent allocation instructions do not include any available funds, you must provide us with alternative allocation instructions or the premium payment will be returned to you. You may give us alternative allocation instructions by contacting Customer Service at P.O. Box 9271, Des Moines, Iowa 50306-9271, (800) 366-0066.

MORE INFORMATION IS AVAILABLE

More information about the funds available through your Contract, including information about the risks associated with investing in them, can be found in the current prospectus and Statement of Additional Information for each fund. You may obtain these documents by contacting:

Customer Service
P.O. Box 9271
Des Moines, Iowa 50306-9271
(800) 366-0066

If you received a summary prospectus for any of the funds available through your Contract, you may obtain a full prospectus and other fund information free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund's summary prospectus.

IMPORTANT INFORMATION ABOUT THE PRINCIPAL EXECUTIVE OFFICE OF VOYA INSURANCE AND ANNUITY COMPANY

Effective on January 1, 2018, the principal executive office of Voya Insurance and Annuity Company, the issuer of your variable annuity Contract, will be changing to:

699 Walnut Street, Suite 1350
Des Moines, Iowa 50309-3942