

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

THE OHIO STATE UNIVERSITY 403B

Variable Annuity Account C, Non-Standardized Returns

Average Annual Total Returns as of: 12/31/2018 (shown in percentages)

Variable annuities are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred with an option to receive a stream of income at a later date. Early withdrawals from variable annuities may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Withdrawals will also reduce the applicable death benefit and cash surrender value/account value.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.25% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Depending upon the type of contract in which you participate, you have either received prospectuses and/or prospectus summaries for the separate account and the funds. You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the separate account and/or fund prospectuses may call their Voya representative or the number above. Please read the prospectus or prospectus summaries carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. The fund inception date indicates the inception date of the underlying investment portfolio, which may precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
Money Market									
Voya Government Money Market Portfolio - Class I - 003 (4) <i>The 7-day annualized Subaccount yield as of 12/31/2018 is 0.97%, which more closely reflects current earnings. (7)</i>	0.07	0.17	0.29	0.29	-0.47	-0.77	-0.95		01/01/1980
Stability of Principal									
Voya Fixed Account (4550) - 4550 (1)(6) <i>This fund is not part of the product's separate account.</i>	0.33	0.99	4.00	4.00	4.00	4.00	4.00		
Voya Fixed Plus Account (4563) - 4563 (2)(6) <i>This fund is not part of the product's separate account.</i>	0.25	0.75	3.00	3.00	3.00	3.00	3.01		
Voya Fixed Plus Account (4564) - 4564 (3)(6) <i>This fund is not part of the product's separate account.</i>	0.25	0.75	3.00	3.00	3.00	3.00	3.08		
Bonds									
High Yield Bond									
Pioneer High Yield VCT Portfolio - Class I - 834	-2.35	-5.23	-4.51	-4.51	4.50	1.36	9.32		05/01/2000
Voya High Yield Portfolio - Service Class - 787	-2.48	-5.38	-4.41	-4.41	4.31	1.87	8.27		05/03/2004
VY® Pioneer High Yield Portfolio - Initial Class - 1220	-2.19	-4.70	-3.88	-3.88	4.78	1.44	10.01		01/03/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	0.31	-1.50	-3.73	-3.73	0.45	-0.14	1.77		02/10/1997
PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.14	-1.45	-3.43	-3.43	0.90	0.10	2.91		09/30/1999
Intermediate-Term Bond									



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
American Funds The Bond Fund of America® - Class R-4 - 1003	1.53	1.22	-1.38	-1.38	0.67	1.03	3.02		05/28/1974
Metropolitan West Total Return Bond Fund - Class M Shares - 7576	1.60	1.05	-1.31	-1.31	0.51	0.94	4.20		03/31/1997
TCW Total Return Bond Fund - Class N - 1041	1.82	1.63	-0.78	-0.78	0.32	0.90	4.44		03/01/1999
Voya Intermediate Bond Portfolio - Class I - 004	1.30	0.65	-1.78	-1.78	1.63	1.90	4.04		05/23/1973
Voya U.S. Bond Index Portfolio - Class I - 1554	1.67	1.25	-1.57	-1.57	0.46	0.94	1.84		03/07/2008
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	0.21	0.15	-0.07	-0.07	1.17	0.66	3.02		11/04/1993
World Bond									
Templeton Global Bond Fund - Class A - 178	-1.04	1.32	0.00	0.00	1.98	0.12	3.88		09/18/1986
Voya Global Bond Portfolio - Initial Class - 422	1.02	-0.50	-3.24	-3.24	3.24	0.62	3.95		11/08/2004
Asset Allocation									
Lifecycle									
Voya Solution 2025 Portfolio - Service Class - 759 (5)	-4.07	-7.69	-6.91	-6.91	3.49	2.66	6.96		04/29/2005
Voya Solution 2035 Portfolio - Service Class - 762 (5)	-6.04	-10.84	-9.49	-9.49	3.85	2.82	7.69		04/29/2005
Voya Solution 2045 Portfolio - Service Class - 765 (5)	-6.97	-12.63	-11.35	-11.35	3.71	2.71	8.06		04/29/2005
Voya Solution 2055 Portfolio - Service Class - 1167 (5)	-7.11	-12.78	-11.67	-11.67	3.72	2.77		6.04	03/08/2010
Voya Solution Income Portfolio - Service Class - 768 (5)	-1.88	-4.13	-4.35	-4.35	2.17	1.95	4.59		04/29/2005
Lifestyle									
Voya Solution Balanced Portfolio - Service Class - 1602 (5)	-4.96	-8.82	-7.86	-7.86	3.12	2.51	6.71		07/02/2007
Voya Solution Moderately Conservative Pt - Service Cl - 1601 (5)	-2.92	-5.69	-5.55	-5.55	2.50	2.01	5.40		07/02/2007
Voya Strategic Allocation Conservative Portfolio - Class I - 033	-2.86	-5.38	-5.23	-5.23	2.60	2.30	5.87		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	-6.65	-11.34	-9.47	-9.47	3.63	2.71	7.60		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	-4.73	-8.41	-7.23	-7.23	3.38	2.71	6.80		07/05/1995
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio - 101	-5.47	-8.35	-3.88	-3.88	4.23	3.44	7.86		09/02/1986
Pax Balanced Fund - Investor Class - 193	-4.55	-8.45	-5.28	-5.28	3.43	3.00	6.51		08/10/1971
Voya Balanced Portfolio - Class I - 008	-5.09	-8.97	-7.99	-7.99	3.54	2.45	6.56		04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-7.73	-11.53	-10.59	-10.59	3.69	3.02	7.67		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-4.65	-6.62	-0.74	-0.74	6.38	6.74	11.03		01/24/1989
World Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	-3.72	-5.95	-8.24	-8.24	2.97	1.94	5.99		05/20/2002
Voya Global Perspectives® Portfolio - Class I - 3911	-4.47	-8.17	-8.37	-8.37	3.16	1.52		2.14	04/25/2013
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class - 1595	-7.08	-9.43	-6.41	-6.41	6.69	4.66	9.02		06/23/1986
American Funds Fundamental Investors® - Class R-4 - 1208	-7.52	-12.77	-7.82	-7.82	7.63	6.48	11.43		08/01/1978
Ave Maria Rising Dividend Fund - 6620	-9.36	-12.48	-5.99	-5.99	7.30	4.38	10.63		05/02/2005
Invesco V.I. Core Equity Fund - Series I Shares - 079	-10.00	-14.26	-10.53	-10.53	2.88	1.60	7.71		05/02/1994
Neuberger Berman Sustainable Equity Fund - Trust Class - 1120	-9.96	-13.85	-7.14	-7.14	5.62	4.74	10.86		03/16/1994
Voya Corporate Leaders 100 Fund - Class I - 3436	-9.38	-13.09	-7.92	-7.92	6.22	5.60	11.61		06/30/2008
Voya Growth and Income Portfolio - Class I - 001	-7.79	-12.01	-5.65	-5.65	6.73	5.29	10.55		12/31/1979
Voya Index Plus LargeCap Portfolio - Class I - 035	-9.37	-13.79	-7.98	-7.98	7.26	6.68	10.74		09/16/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	-8.92	-13.58	-4.66	-4.66	8.14	7.29	11.24		03/04/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	-9.92	-15.01	-10.13	-10.13	4.93	5.53	10.09		12/10/2001
Large Value									
American Funds Washington Mutual Investors FundSM - R-4 - 819	-7.66	-9.60	-4.21	-4.21	8.35	6.59	10.71		07/31/1952
Columbia Large Cap Value Fund - Advisor Class - 1428	-10.07	-12.84	-12.02	-12.02	4.85	4.26	9.26		10/15/1990
Fidelity VIP Equity-Income Portfolio - Initial Class - 108	-9.02	-11.49	-9.44	-9.44	5.58	3.69	9.87		10/09/1986
Voya Large Cap Value Portfolio - Institutional Class - 1213	-8.15	-11.56	-8.96	-8.96	4.72	3.33	8.75		05/11/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	-9.34	-10.61	-8.02	-8.02	5.40	4.28		9.96	05/01/2009
VY® Invesco Comstock Portfolio - Service Class - 437	-10.86	-16.78	-13.49	-13.49	5.36	3.20	9.82		05/01/2002

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
VY® Invesco Growth and Income Portfolio - Service Class - 789	-11.54	-16.24	-14.66	-14.66	4.37	3.46	8.83		10/04/1993
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	-9.98	-12.69	-10.46	-10.46	6.44	3.30	9.12		01/24/1989
Large Cap Growth									
<i>Large Growth</i>									
Alger Responsible Investing Fund - Class A - 1584	-8.84	-17.16	-2.90	-2.90	7.17	5.21	10.50		12/04/2000
Amana Growth Fund - Investor Class - 1612	-7.65	-12.63	1.16	1.16	11.05	8.69	11.36		02/03/1994
American Funds The Growth Fund of America - Class R-4 - 572	-7.91	-15.41	-4.17	-4.17	8.52	7.48	12.07		12/01/1973
Fidelity VIP Contrafund Portfolio - Initial Class - 133	-8.63	-16.42	-7.55	-7.55	5.89	5.46	11.26		01/03/1995
Fidelity VIP Growth Portfolio - Initial Class - 109	-8.23	-15.83	-1.42	-1.42	9.41	8.79	13.58		10/09/1986
Invesco V.I. American Franchise Fund - Series I Shares - 3384	-8.96	-18.90	-4.83	-4.83	6.53	6.07	14.13		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-8.59	-14.76	-2.71	-2.71	8.59	8.58	13.91		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-8.59	-16.17	-2.20	-2.20	10.10	9.64		13.53	05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-8.37	-14.41	-2.32	-2.32	8.91	8.70	14.58		11/28/1997
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
Invesco Mid Cap Core Equity Fund - Class A - 290	-7.82	-14.13	-13.07	-13.07	2.99	1.27	6.96		06/09/1987
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-10.91	-17.89	-16.10	-16.10	0.58	1.27	8.57		09/15/1999
Voya Index Plus MidCap Portfolio - Class I - 053	-11.83	-17.72	-15.42	-15.42	3.45	3.04	10.62		12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-9.97	-15.68	-10.44	-10.44	5.33	4.54	12.23		03/04/2008
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	-10.37	-15.35	-13.29	-13.29	3.33	3.71	10.84		05/01/2002
<i>Mid-Cap Growth</i>									
Voya MidCap Opportunities Portfolio - Class I - 081	-9.75	-16.84	-8.64	-8.64	6.15	5.00	12.74		05/05/2000
Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	-9.24	-16.38	-6.55	-6.55	6.59	5.42		12.40	05/01/2009
VY® Baron Growth Portfolio - Service Class - 436	-12.45	-18.62	-3.12	-3.12	8.47	4.28	12.90		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-9.16	-14.78	-4.44	-4.44	7.71	6.81	14.04		12/10/2001
Wanger Select - 820	-11.56	-22.24	-13.51	-13.51	6.60	4.08	12.22		02/01/1999
<i>Mid-Cap Value</i>									
AMG Managers Fairpointe Mid Cap Fund - Class N - 7007	-12.87	-16.75	-19.59	-19.59	2.76	0.80	12.14		09/19/1994
Ariel Fund - Investor Class - 187	-13.17	-19.27	-14.75	-14.75	3.66	2.94	13.19		11/06/1986
BlackRock Mid Cap Dividend Fund - Inv A Shares - 7280	-10.66	-16.15	-10.87	-10.87	4.90	2.20	10.33		02/01/1995
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	-9.76	-15.52	-14.54	-14.54	2.49	2.20	9.88		11/20/2001
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	-11.38	-17.02	-15.41	-15.41	4.38	4.16	10.93		05/01/2002
<i>Small Blend</i>									
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	-12.05	-19.33	-17.80	-17.80	3.55	1.87	9.83		05/13/1991
Oppenheimer Main Street Small Cap Fund@/VA - 832	-12.56	-20.16	-11.44	-11.44	5.19	3.64	11.96		05/01/1998
Voya Index Plus SmallCap Portfolio - Class I - 052	-12.56	-20.63	-13.49	-13.49	5.70	3.28	10.43		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-12.03	-20.53	-12.38	-12.38	5.75	2.93	10.39		03/04/2008
Voya Small Company Portfolio - Class I - 042	-12.74	-19.24	-16.89	-16.89	3.94	2.97	10.26		12/27/1996
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	-12.00	-19.71	-11.64	-11.64	6.59	4.27	11.76		05/01/2002
<i>Small Growth</i>									
Voya SmallCap Opportunities Portfolio - Class I - 080	-13.74	-23.21	-16.92	-16.92	2.95	2.18	11.35		05/06/1994
Wanger USA - 821	-11.31	-18.81	-2.69	-2.69	8.87	5.56	12.84		05/03/1995
Wells Fargo Small Company Growth Fund - Administrator Class - 6071	-12.32	-21.21	-5.09	-5.09	6.17	3.82	13.98		11/11/1994
<i>Small Value</i>									
Delaware Small Cap Value Fund - Class A - 2495	-12.14	-19.58	-18.59	-18.59	5.14	2.25	10.37		06/24/1987
Franklin Small Cap Value VIP Fund - Class 2 - 073	-10.63	-16.17	-13.97	-13.97	6.53	1.89	10.24		05/01/1998
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218	-13.04	-20.54	-18.78	-18.78	2.82	1.43	9.38		05/01/2006
Wells Fargo Special Small Cap Value Fund - Class A - 191	-10.87	-18.80	-14.80	-14.80	5.95	3.52	10.54		05/07/1993
<i>Specialty - Commodities Broad</i>									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	-7.04	-12.42	-15.27	-15.27	-1.05	-10.60	-2.65		02/14/2003
<i>Specialty - Equity Prec Metals</i>									
USAA Precious Metals and Minerals Fund - Adviser Shares - 2656	12.35	8.82	-13.33	-13.33	10.64	-2.35		-10.89	08/02/2010
<i>Specialty - Global Real Estate</i>									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-5.03	-6.47	-9.66	-9.66	-0.51	1.55	6.98		01/03/2006
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	-8.31	-10.50	6.61	6.61	6.84	11.22	14.71		12/21/1999
Specialty - Real Estate									
Cohen & Steers Realty Shares, Inc. - 1172	-7.69	-6.99	-5.39	-5.39	1.44	6.83	10.78		07/02/1991
VY® Clarion Real Estate Portfolio - Service Class - 1019	-8.13	-7.95	-8.80	-8.80	-0.83	4.93	10.37		01/24/1989
Specialty - Technology									
Ivy Science and Technology Fund - Class Y - 1043	-9.75	-18.38	-6.29	-6.29	7.29	4.02	12.61		06/09/1998
Global / International									
Diversified Emerging Mkts									
Oppenheimer Developing Markets Fund - Class A - 190	-3.21	-8.14	-13.24	-13.24	6.83	-0.55	8.50		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	-3.70	-6.65	-17.81	-17.81	9.04	1.43	6.70		02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-4.93	-12.20	-14.91	-14.91	-0.96	-1.73	4.68		01/23/1997
The Hartford International Opportunities Fund - Class R4 - 3647	-6.17	-15.53	-19.95	-19.95	-0.77	-1.63	4.99		07/22/1996
Voya International Index Portfolio - Class I - 1551	-5.25	-12.79	-14.81	-14.81	1.52	-0.99	4.57		03/04/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund - Class R-4 - 573	-5.27	-12.95	-16.28	-16.28	2.43	0.24	6.00		04/16/1984
Artisan International Fund - Investor Shares - 1252	-5.40	-11.58	-11.98	-11.98	0.54	-1.15	6.69		12/28/1995
Fidelity VIP Overseas Portfolio - Initial Class - 107	-5.69	-14.93	-15.87	-15.87	0.50	-1.17	5.16		01/28/1987
VY® T. Rowe Price International Stock Portfolio - Service - 770	-5.25	-12.45	-15.19	-15.19	2.53	0.59	6.07		05/02/2005
Foreign Large Value									
VY® Templeton Foreign Equity Portfolio - Initial Class - 1586	-6.08	-12.98	-16.02	-16.02	0.69	-2.11	4.39		01/03/2006
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	-7.69	-19.17	-22.76	-22.76	0.58	0.31	8.47		08/31/1995
Foreign Small/Mid Growth									
Wanger International - 1348	-6.20	-15.40	-18.73	-18.73	1.28	-0.62	8.03		05/03/1995
World Large Stock									
American Funds New Perspective Fund - Class R-4 - 818	-5.84	-13.51	-7.07	-7.07	5.94	4.73	10.00		03/13/1973
Voya Global Equity Portfolio - Class I - 3056	-7.12	-11.41	-9.99	-9.99	4.82			1.65	03/05/2015
VY® Oppenheimer Global Portfolio - Initial Class - 432	-7.85	-16.22	-14.28	-14.28	4.58	3.51	9.91		05/01/2002
VY® Templeton Global Growth Portfolio - Service Class - 1232	-9.30	-15.34	-15.42	-15.42	2.65	-1.06	6.65		10/21/1992
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-7.81	-16.55	-10.83	-10.83	5.28	3.53	11.24		07/24/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

THE OHIO STATE UNIVERSITY 403B

Variable Annuity Account C, Standardized Returns

Average Annual Total Returns as of: 12/31/2018 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.25% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Returns less than one year are not annualized. VAA Inception Date is the date on which contributions were first received in this fund under the Variable Annuity Account, and is the date used in calculating the periodic returns.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Stability of Principal									
Money Market									
Voya Government Money Market Portfolio - Class I - 003 (4)	0.07	0.17	0.29	0.29	-0.47	-0.77	-0.95		09/30/1975
<i>The 7-day annualized Subaccount yield as of 12/31/2018 is 0.97%, which more closely reflects current earnings. (7)</i>									
Bonds									
High Yield Bond									
Pioneer High Yield VCT Portfolio - Class I - 834	-2.35	-5.23	-4.51	-4.51	4.50	1.36	9.32		05/03/2004
Voya High Yield Portfolio - Service Class - 787	-2.48	-5.38	-4.41	-4.41	4.31	1.87	8.27		05/06/2005
VY® Pioneer High Yield Portfolio - Initial Class - 1220	-2.19	-4.70	-3.88	-3.88	4.78	1.44	10.01		05/02/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	0.31	-1.50	-3.73	-3.73	0.45	-0.14		1.54	05/11/2009
PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.14	-1.45	-3.43	-3.43	0.90	0.10	2.91		05/03/2004
Intermediate-Term Bond									
American Funds The Bond Fund of America® - Class R-4 - 1003	1.53	1.22	-1.38	-1.38	0.67	1.03	3.02		05/14/2008
Metropolitan West Total Return Bond Fund - Class M Shares - 7576	1.60	1.05	-1.31	-1.31	0.51	0.94		-2.23	05/15/2013
TCW Total Return Bond Fund - Class N - 1041	1.82	1.63	-0.78	-0.78	0.32			0.04	05/21/2015
Voya Intermediate Bond Portfolio - Class I - 004	1.30	0.65	-1.78	-1.78	1.63	1.90	4.04		05/31/1978
Voya U.S. Bond Index Portfolio - Class I - 1554	1.67	1.25	-1.57	-1.57	0.46	0.94	1.84		05/16/2008
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	0.21	0.15	-0.07	-0.07				0.71	05/09/2016
World Bond									
Templeton Global Bond Fund - Class A - 178	-1.04	1.32	0.00	0.00	1.98	0.12	3.88		05/03/2004
Voya Global Bond Portfolio - Initial Class - 422	1.02	-0.50	-3.24	-3.24	3.24	0.62	3.95		03/23/2005
Asset Allocation									
Lifecycle									
Voya Solution 2025 Portfolio - Service Class - 759 (5)	-4.07	-7.69	-6.91	-6.91	3.49	2.66	6.96		05/13/2005
Voya Solution 2035 Portfolio - Service Class - 762 (5)	-6.04	-10.84	-9.49	-9.49	3.85	2.82	7.69		05/12/2005
Voya Solution 2045 Portfolio - Service Class - 765 (5)	-6.97	-12.63	-11.35	-11.35	3.71	2.71	8.06		05/20/2005
Voya Solution 2055 Portfolio - Service Class - 1167 (5)	-7.11	-12.78	-11.67	-11.67	3.72	2.77		6.53	06/18/2010

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Solution Income Portfolio - Service Class - 768 (5)	-1.88	-4.13	-4.35	-4.35	2.17	1.95	4.59		05/25/2005
Lifestyle									
Voya Solution Balanced Portfolio - Service Class - 1602 (5)	-4.96	-8.82	-7.86	-7.86	3.12	2.51	6.71		07/28/2008
Voya Solution Moderately Conservative Pt - Service Cl - 1601 (5)	-2.92	-5.69	-5.55	-5.55	2.50	2.01	5.40		06/23/2008
Voya Strategic Allocation Conservative Portfolio - Class I - 033	-2.86	-5.38	-5.23	-5.23	2.60	2.30	5.87		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	-6.65	-11.34	-9.47	-9.47	3.63	2.71	7.60		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	-4.73	-8.41	-7.23	-7.23	3.38	2.71	6.80		07/05/1995
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio - 101	-5.47	-8.35	-3.88	-3.88	4.23	3.44	7.86		05/31/1989
Pax Balanced Fund - Investor Class - 193	-4.55	-8.45	-5.28	-5.28	3.43	3.00	6.51		02/21/2001
Voya Balanced Portfolio - Class I - 008	-5.09	-8.97	-7.99	-7.99	3.54	2.45	6.56		04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-7.73	-11.53	-10.59	-10.59	3.69	3.02	7.67		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-4.65	-6.62	-0.74	-0.74	6.38	6.74	11.03		05/05/2005
World Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	-3.72	-5.95	-8.24	-8.24	2.97			0.14	05/21/2015
Voya Global Perspectives® Portfolio - Class I - 3911	-4.47	-8.17	-8.37	-8.37	3.16			1.16	05/12/2014
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class - 1595	-7.08	-9.43	-6.41	-6.41	6.69	4.66	9.02		09/29/2008
American Funds Fundamental Investors® - Class R-4 - 1208	-7.52	-12.77	-7.82	-7.82	7.63	6.48	11.43		05/14/2008
Ave Maria Rising Dividend Fund - 6620	-9.36	-12.48	-5.99	-5.99	7.30			3.29	05/04/2015
Invesco V.I. Core Equity Fund - Series I Shares - 079	-10.00	-14.26	-10.53	-10.53	2.88	1.60	7.71		05/10/1999
Neuberger Berman Sustainable Equity Fund - Trust Class - 1120	-9.96	-13.85	-7.14	-7.14	5.62	4.74	10.86		05/04/2006
Voya Corporate Leaders 100 Fund - Class I - 3436	-9.38	-13.09	-7.92	-7.92	6.22			6.30	05/07/2015
Voya Growth and Income Portfolio - Class I - 001	-7.79	-12.01	-5.65	-5.65	6.73	5.29	10.55		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I - 035	-9.37	-13.79	-7.98	-7.98	7.26	6.68	10.74		10/31/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	-8.92	-13.58	-4.66	-4.66	8.14	7.29	11.24		05/14/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	-9.92	-15.01	-10.13	-10.13	4.93	5.53	10.09		05/21/2002
Large Value									
American Funds Washington Mutual Investors FundSM - R-4 - 819	-7.66	-9.60	-4.21	-4.21	8.35	6.59	10.71		05/03/2004
Columbia Large Cap Value Fund - Advisor Class - 1428	-10.07	-12.84	-12.02	-12.02	4.85	4.26		6.76	01/07/2009
Fidelity VIP Equity-Income Portfolio - Initial Class - 108	-9.02	-11.49	-9.44	-9.44	5.58	3.69	9.87		05/31/1994
Voya Large Cap Value Portfolio - Institutional Class - 1213	-8.15	-11.56	-8.96	-8.96	4.72	3.33	8.75		05/31/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	-9.34	-10.61	-8.02	-8.02	5.40	4.28		9.46	07/17/2009
VY® Invesco Comstock Portfolio - Service Class - 437	-10.86	-16.78	-13.49	-13.49	5.36	3.20	9.82		05/06/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	-11.54	-16.24	-14.66	-14.66	4.37	3.46	8.83		05/02/2005
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	-9.98	-12.69	-10.46	-10.46	6.44	3.30	9.12		05/12/2003
Large Cap Growth									
Large Growth									
Alger Responsible Investing Fund - Class A - 1584	-8.84	-17.16	-2.90	-2.90	7.17	5.21		10.22	05/12/2009
Amana Growth Fund - Investor Class - 1612	-7.65	-12.63	1.16	1.16	11.05	8.69	11.36		09/29/2008
American Funds The Growth Fund of America - Class R-4 - 572	-7.91	-15.41	-4.17	-4.17	8.52	7.48	12.07		05/03/2004
Fidelity VIP Contrafund Portfolio - Initial Class - 133	-8.63	-16.42	-7.55	-7.55	5.89	5.46	11.26		05/31/1995
Fidelity VIP Growth Portfolio - Initial Class - 109	-8.23	-15.83	-1.42	-1.42	9.41	8.79	13.58		05/31/1994
Invesco V.I. American Franchise Fund - Series I Shares - 3384	-8.96	-18.90	-4.83	-4.83	6.53	6.07		9.17	04/27/2012
Voya Large Cap Growth Portfolio - Institutional Class - 742	-8.59	-14.76	-2.71	-2.71	8.59	8.58		12.23	06/18/2010
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-8.59	-16.17	-2.20	-2.20	10.10	9.64		12.85	07/17/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-8.37	-14.41	-2.32	-2.32	8.91	8.70	14.58		11/28/1997
Small/Mid/Specialty									
Mid-Cap Blend									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Invesco Mid Cap Core Equity Fund - Class A - 290	-7.82	-14.13	-13.07	-13.07	2.99	1.27	6.96		07/14/2004
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-10.91	-17.89	-16.10	-16.10	0.58	1.27	8.57		07/26/2001
Voya Index Plus MidCap Portfolio - Class I - 053	-11.83	-17.72	-15.42	-15.42	3.45	3.04	10.62		05/04/1998
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-9.97	-15.68	-10.44	-10.44	5.33	4.54	12.23		05/15/2008
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	-10.37	-15.35	-13.29	-13.29	3.33	3.71	10.84		05/03/2002
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I - 081	-9.75	-16.84	-8.64	-8.64	6.15	5.00	12.74		08/02/2001
Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	-9.24	-16.38	-6.55	-6.55	6.59	5.42		11.02	08/07/2009
VY® Baron Growth Portfolio - Service Class - 436	-12.45	-18.62	-3.12	-3.12	8.47	4.28	12.90		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-9.16	-14.78	-4.44	-4.44	7.71	6.81	14.04		12/26/2002
Wanger Select - 820	-11.56	-22.24	-13.51	-13.51	6.60	4.08	12.22		05/03/2004
Mid-Cap Value									
AMG Managers Fairpointe Mid Cap Fund - Class N - 7007	-12.87	-16.75	-19.59	-19.59	2.76	0.80		8.04	05/24/2010
Ariel Fund - Investor Class - 187	-13.17	-19.27	-14.75	-14.75	3.66	2.94	13.19		05/14/2004
BlackRock Mid Cap Dividend Fund - Inv A Shares - 7280	-10.66	-16.15	-10.87	-10.87	4.90	2.20		10.13	05/18/2009
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	-9.76	-15.52	-14.54	-14.54	2.49	2.20	9.88		05/13/2008
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	-11.38	-17.02	-15.41	-15.41	4.38	4.16	10.93		05/02/2002
Small Blend									
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	-12.05	-19.33	-17.80	-17.80	3.55	1.87	9.83		05/13/2008
Oppenheimer Main Street Small Cap Fund®/VA - 832	-12.56	-20.16	-11.44	-11.44	5.19	3.64	11.96		09/22/2004
Voya Index Plus SmallCap Portfolio - Class I - 052	-12.56	-20.63	-13.49	-13.49	5.70	3.28	10.43		05/04/1998
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-12.03	-20.53	-12.38	-12.38	5.75	2.93	10.39		05/15/2008
Voya Small Company Portfolio - Class I - 042	-12.74	-19.24	-16.89	-16.89	3.94	2.97	10.26		05/30/1997
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	-12.00	-19.71	-11.64	-11.64	6.59	4.27	11.76		06/03/2005
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-13.74	-23.21	-16.92	-16.92	2.95	2.18	11.35		08/03/2001
Wanger USA - 821	-11.31	-18.81	-2.69	-2.69	8.87	5.56	12.84		05/03/2004
Wells Fargo Small Company Growth Fund - Administrator Class - 6071	-12.32	-21.21	-5.09	-5.09				11.04	05/17/2016
Small Value									
Delaware Small Cap Value Fund - Class A - 2495	-12.14	-19.58	-18.59	-18.59	5.14	2.25		4.60	05/10/2013
Franklin Small Cap Value VIP Fund - Class 2 - 073	-10.63	-16.17	-13.97	-13.97	6.53	1.89	10.24		08/31/2001
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218	-13.04	-20.54	-18.78	-18.78	2.82	1.43	9.38		05/08/2006
Wells Fargo Special Small Cap Value Fund - Class A - 191	-10.87	-18.80	-14.80	-14.80	5.95	3.52	10.54		01/16/2001
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	-7.04	-12.42	-15.27	-15.27	-1.05			-12.36	08/14/2014
Specialty - Equity Prec Metals									
USAA Precious Metals and Minerals Fund - Adviser Shares - 2656	12.35	8.82	-13.33	-13.33	10.64	-2.35		-13.58	05/11/2011
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-5.03	-6.47	-9.66	-9.66	-0.51	1.55	6.98		09/05/2008
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	-8.31	-10.50	6.61	6.61	6.84			5.57	05/04/2015
Specialty - Real Estate									
Cohen & Steers Realty Shares, Inc. - 1172	-7.69	-6.99	-5.39	-5.39	1.44	6.83		5.82	05/13/2011
VY® Clarion Real Estate Portfolio - Service Class - 1019	-8.13	-7.95	-8.80	-8.80	-0.83	4.93	10.37		05/04/2006
Specialty - Technology									
Ivy Science and Technology Fund - Class Y - 1043	-9.75	-18.38	-6.29	-6.29	7.29			4.37	08/15/2014
Global / International									
Diversified Emerging Mkts									
Oppenheimer Developing Markets Fund - Class A - 190	-3.21	-8.14	-13.24	-13.24	6.83	-0.55	8.50		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	-3.70	-6.65	-17.81	-17.81	9.04	1.43	6.70		05/09/2005
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-4.93	-12.20	-14.91	-14.91				-1.29	05/25/2016

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
The Hartford International Opportunities Fund - Class R4 - 3647	-6.17	-15.53	-19.95	-19.95				1.39	06/16/2016
Voya International Index Portfolio - Class I - 1551	-5.25	-12.79	-14.81	-14.81	1.52	-0.99	4.57		05/13/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund - Class R-4 - 573	-5.27	-12.95	-16.28	-16.28	2.43	0.24	6.00		05/03/2004
Artisan International Fund - Investor Shares - 1252	-5.40	-11.58	-11.98	-11.98	0.54	-1.15	6.69		05/12/2008
Fidelity VIP Overseas Portfolio - Initial Class - 107	-5.69	-14.93	-15.87	-15.87	0.50	-1.17	5.16		05/31/1994
VY® T. Rowe Price International Stock Portfolio - Service - 770	-5.25	-12.45	-15.19	-15.19	2.53	0.59	6.07		05/06/2005
Foreign Large Value									
VY® Templeton Foreign Equity Portfolio - Initial Class - 1586	-6.08	-12.98	-16.02	-16.02	0.69	-2.11	4.39		04/25/2008
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	-7.69	-19.17	-22.76	-22.76				0.43	06/06/2016
Foreign Small/Mid Growth									
Wanger International - 1348	-6.20	-15.40	-18.73	-18.73	1.28	-0.62	8.03		05/09/2007
World Large Stock									
American Funds New Perspective Fund - Class R-4 - 818	-5.84	-13.51	-7.07	-7.07	5.94	4.73	10.00		05/03/2004
Voya Global Equity Portfolio - Class I - 3056	-7.12	-11.41	-9.99	-9.99	4.82			1.98	03/06/2015
VY® Oppenheimer Global Portfolio - Initial Class - 432	-7.85	-16.22	-14.28	-14.28	4.58	3.51	9.91		03/22/2005
VY® Templeton Global Growth Portfolio - Service Class - 1232	-9.30	-15.34	-15.42	-15.42	2.65	-1.06	6.65		05/03/2006
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-7.81	-16.55	-10.83	-10.83	5.28	3.53	11.24		05/15/2008

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

Not all investment options are available under all contracts, plans or jurisdictions.

(1)The current rate for the Voya Fixed Account (4550) MC 901, Fund 4550 is 4.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 4.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(2)The current rate for the Voya Fixed Plus Account (4563) MC 901, Fund 4563 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(3)The current rate for the Voya Fixed Plus Account (4564) MC 901, Fund 4564 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(4)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR HAS NO LEGAL OBLIGATION TO PROVIDE FINANCIAL SUPPORT TO THE FUND, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME.

Additional Notes

(5) There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

The Voya Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Solution Portfolios.

(6) The Investment Option is not part of the Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract to determine which Fixed Interest Options are available for your specific plan.

The CURRENT rate for the Voya Short Term Guaranteed Accumulation Account (4555) is 4.00%, expressed as an annual effective yield, and is guaranteed between 01/01/2019 and 01/31/2022.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4556) is 4.00%, expressed as an annual effective yield, and is guaranteed between 01/01/2019 and 03/28/2024.

Deposits received from 01/01/2019 through 01/31/2019 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate. For more information regarding the GAA rates and terms, call 1-800-GAA-FUND.

(7) The current yield reflects the deduction of all charges that are deducted from the total return quotations shown, except the maximum 5% deferred sales charge.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company, One Orange Way Windsor, CT 06095, (VRIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC. All companies are members of the Voya family of companies. Securities are distributed by or offered through Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.