

# PERFORMANCE UPDATE

## Voya Retirement Insurance and Annuity Company

### UNIVERSITY HEALTH 457

#### Variable Annuity Account C, Non-Standardized Returns

**Average Annual Total Returns as of: 04/30/2024** (shown in percentages)

Variable annuities and funding agreements 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.

**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 800-232-5422. 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 0.80% 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
<b>Stability of Principal</b>									
<b>Money Market - Taxable</b>									
Voya Government Money Market Portfolio - Class I - 003 (4)	0.34	1.02	1.38	4.20	1.80	1.06	0.44		01/01/1980
<i>The 7-day annualized Subaccount yield as of 04/30/2024 is 4.18%, which more closely reflects current earnings. (8)</i>									
<b>Stability of Principal</b>									
Voya Fixed Account (4550) - 4550 (1)(7)	0.32	0.97	1.31	4.01	4.00	4.00	4.00		
<i>This fund is not part of the product's separate account.</i>									
Voya Fixed Plus Account (4565) - 4565 (2)(7)	0.24	0.73	0.98	3.01	3.00	3.00	3.00		
<i>This fund is not part of the product's separate account.</i>									
Voya Fixed Plus Account (4566) - 4566 (3)(7)	0.24	0.73	0.98	3.01	3.00	3.00	3.00		
<i>This fund is not part of the product's separate account.</i>									
<b>Bonds</b>									
<b>Global Bond</b>									
Templeton Global Bond Fund - Class A - 178	-5.12	-6.81	-9.65	-8.90	-6.15	-5.87	-2.46		09/18/1986
Voya Global Bond Portfolio - Initial Class - 422	-2.66	-2.91	-4.37	-2.41	-7.25	-2.64	-0.95		11/08/2004
<b>High Yield Bond</b>									
Pioneer High Yield VCT Portfolio - Class I - 834	-0.56	0.97	1.37	8.60	0.28	2.12	2.43		05/01/2000
Voya High Yield Portfolio - Institutional Class - 1159	-0.93	0.16	0.08	6.53	-0.01	2.25	3.03		05/03/2004
<b>Inflation-Protected Bond</b>									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-1.81	-2.30	-2.09	-3.13	-2.79	0.82	0.62		02/10/1997
PIMCO VIT Real Return Portfolio - Administrative Class - 833	-1.67	-2.09	-1.72	-1.76	-2.50	1.25	0.93		09/30/1999
<b>Intermediate Core Bond</b>									



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	-2.55	-3.38	-3.54	-2.69	-4.36	-0.47	0.53		05/28/1974
Voya U.S. Bond Index Portfolio - Class I - 1554	-2.52	-3.36	-3.62	-2.73	-4.63	-1.25	0.08		03/07/2008
<b>Intermediate Core-Plus Bond</b>									
Metropolitan West Total Return Bond Fund - Class M Shares - 7576	-2.94	-3.86	-4.11	-2.97	-5.19	-1.18	0.16		03/31/1997
Voya Intermediate Bond Portfolio - Class I - 004	-2.39	-2.54	-2.60	-0.03	-4.00	-0.48	0.94		05/23/1973
<b>Intermediate Government</b>									
Voya GNMA Income Fund - Class A - 363	-2.80	-3.44	-3.86	-2.75	-4.38	-1.62	-0.24		08/17/1973
<b>Asset Allocation</b>									
<b>Lifecycle</b>									
Voya Solution 2025 Portfolio - Service Class - 759 (5)	-3.20	0.34	0.38	6.95	-1.11	4.03	4.45		04/29/2005
Voya Solution 2030 Portfolio - Service Class - 6754 (5)	-3.36	0.97	0.97	8.83	-0.31	4.96	5.33		10/03/2011
Voya Solution 2035 Portfolio - Service Class - 762 (5)	-3.54	1.68	1.71	10.97	0.34	5.63	5.66		04/29/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (5)	-3.75	2.39	2.46	12.84	0.93	6.66	6.45		10/03/2011
Voya Solution 2045 Portfolio - Service Class - 765 (5)	-3.77	2.91	2.94	14.03	1.36	7.10	6.49		04/29/2005
Voya Solution 2050 Portfolio - Service Class - 6760 (5)	-3.79	3.19	3.25	14.58	1.46	7.16	6.71		10/03/2011
Voya Solution 2055 Portfolio - Service Class - 1167 (5)	-3.88	3.17	3.19	14.62	1.43	7.18	6.58		03/08/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (5)	-3.82	3.17	3.19	14.56	1.41	7.11		6.57	02/09/2015
Voya Solution 2065 Portfolio - Service Class - E481	-3.91	3.27	3.29	14.77	1.51			8.16	07/29/2020
Voya Solution Income Portfolio - Service Class - 768 (5)	-2.79	-0.79	-0.76	3.89	-1.87	2.49	2.90		04/29/2005
<b>Lifecycle - Index</b>									
Voya Index Solution 2055 Portfolio - Service Class - 1162 (6)	-3.95	3.08	3.01	14.18	1.99	7.37	6.73		03/08/2010
<b>Lifestyle</b>									
Voya Solution Balanced Portfolio - Service Class - 1602 (5)	-3.44	0.98	1.26	9.85	0.19	5.09	4.99		07/02/2007
Voya Solution Moderately Conservative Pt - Service Cl - 1601 (5)	-3.05	-0.54	-0.50	5.43	-1.39	3.11	3.40		07/02/2007
Voya Strategic Allocation Conservative Portfolio - Class I - 033	-2.96	-0.29	-0.09	5.99	-1.37	2.92	3.36		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	-3.94	2.05	2.37	13.00	1.09	6.47	5.99		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	-3.47	1.10	1.52	10.29	0.33	5.09	5.01		07/05/1995
<b>Balanced</b>									
<b>Global Allocation</b>									
Voya Global Perspectives® Portfolio - Class I - 3911	-3.49	0.40	-0.74	4.04	-2.89	2.68	3.25		04/25/2013
<b>Moderate Allocation</b>									
Calvert VP SRI Balanced Portfolio - 101	-3.22	1.87	3.52	13.69	2.72	7.48	6.76		09/02/1986
Impax Sustainable Allocation Fund - Investor Class - 193	-3.64	0.28	0.65	6.78	-0.02	5.98	5.66		08/10/1971
Voya Balanced Portfolio - Class I - 008	-3.60	1.15	1.48	10.41	0.96	5.22	4.99		04/03/1989
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-2.70	1.79	2.06	11.80	4.23	9.20	9.31		01/24/1989
<b>Moderately Aggressive Alloc</b>									
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-3.34	3.05	3.15	11.15	2.86	6.99	6.29		12/10/2001
<b>Large Cap Value/Blend</b>									
<b>Large Blend</b>									
Amana Income Fund - Investor Class - 1595	-3.69	4.62	5.76	14.02	7.12	10.03	8.70		06/23/1986
American Funds Fundamental Investors® - Class R-4 - 1208	-3.82	5.96	7.01	24.23	6.65	10.79	10.44		08/01/1978
American Funds Washington Mutual Investors Fund - Class R-4 - 819	-3.91	3.75	4.66	18.33	7.77	10.46	9.88		07/31/1952
Invesco V.I. Core Equity Fund - Series I - 079	-4.30	5.23	6.27	19.05	4.59	9.66	7.22		05/02/1994
Neuberger Berman Sustainable Equity Fund - Trust Class - 1120	-3.07	6.24	8.80	27.01	6.42	11.55	9.85		03/16/1994
Voya Growth and Income Portfolio - Class I - 001	-4.86	4.10	6.91	23.74	8.70	13.40	11.01		12/31/1979
Voya Index Plus LargeCap Portfolio - Class I - 035	-4.37	4.34	5.86	22.62	6.61	11.36	10.84		09/16/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	-4.00	3.82	6.10	23.53	7.32	12.89	11.86		03/04/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	-3.26	4.72	6.53	25.67	7.14	13.02	11.31		12/10/2001
<b>Large Value</b>									
Columbia Large Cap Value Fund - Advisor Class - 1428	-3.69	5.16	6.04	14.80	5.12	9.09	8.36		10/15/1990
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-2.48	5.99	6.17	14.46	6.22	9.52	8.02		10/09/1986

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Voya Large Cap Value Portfolio - Institutional Class - 1213	-3.68	4.75	5.58	15.67	7.38	10.48	8.40		05/11/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	-3.84	3.76	4.90	11.51	4.67	7.35	7.18		05/01/2009
VY® Invesco Comstock Portfolio - Service Class - 437	-3.15	5.43	5.46	15.96	8.63	10.02	8.25		05/01/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	-4.31	5.37	5.49	16.56	5.90	8.57	7.75		10/04/1993
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	-3.13	5.38	5.09	12.73	4.91	8.08	7.22		01/24/1989
<b>Large Cap Growth</b>									
<b>Large Growth</b>									
Alger Responsible Investing Fund - Class A - 1584	-4.42	2.59	5.26	25.27	3.67	12.28	11.31		12/04/2000
Amana Growth Fund - Investor Class - 1612	-3.98	2.71	5.99	22.53	8.63	14.60	13.89		02/03/1994
American Funds The Growth Fund of America® - Class R-4 - 572	-4.44	5.57	7.34	30.78	3.29	11.85	11.76		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-4.18	6.99	11.79	32.55	8.00	14.27	11.84		01/03/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	-4.50	6.25	10.52	35.63	7.87	16.50	14.90		10/09/1986
Invesco V.I. American Franchise Fund - Series I - 3384	-5.24	3.86	8.78	33.69	2.31	12.58	12.07		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-4.60	4.63	9.62	32.71	5.08	11.94	12.47		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-4.11	3.84	6.79	32.35	8.81	16.56	15.25		05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-4.84	3.58	6.73	30.75	-0.09	9.78	12.01		11/28/1997
<b>Small/Mid/Specialty</b>									
<b>Mid-Cap Blend</b>									
Invesco Main Street Mid Cap Fund® - Class A - 1028	-5.92	3.61	2.61	12.92	1.86	7.21	6.76		08/02/1999
Voya Index Plus MidCap Portfolio - Class I - 053	-6.02	5.04	3.71	18.09	3.09	8.13	7.65		12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-5.45	3.99	2.33	15.08	1.24	7.79	8.12		03/04/2008
<b>Mid-Cap Growth</b>									
Voya MidCap Opportunities Portfolio - Class I - 081	-5.95	2.72	3.45	20.68	-0.64	9.41	9.67		05/05/2000
Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	-5.94	3.31	2.62	18.93	-0.75	7.91	9.25		05/01/2009
VY® Baron Growth Portfolio - Service Class - 436	-10.38	-6.40	-5.51	-0.38	-3.14	6.85	8.71		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-5.64	4.52	4.65	17.67	0.39	8.77	10.55		12/10/2001
Wanger Acorn - 821	-6.71	3.68	1.98	13.52	-6.73	3.02	6.82		05/03/1995
<b>Mid-Cap Value</b>									
AMG River Road Mid Cap Value Fund - Class N - 7007	-5.77	2.79	1.85	17.91	8.00	8.06	5.98		09/19/1994
Ariel Fund - Investor Class - 187	-7.81	1.15	-2.09	6.33	-2.12	5.26	6.75		11/06/1986
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280	-3.33	3.77	2.72	10.20	3.93	9.54	7.41		02/01/1995
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	-3.54	5.76	5.11	14.28	4.47	8.91	7.29		11/20/2001
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-5.47	4.75	4.91	17.64	3.96	7.30	5.91		09/15/1999
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	-4.35	2.13	0.01	7.09	1.90	7.24	7.64		05/01/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	-5.46	3.67	3.11	14.05	2.60	6.61	6.95		05/01/2002
<b>Small Blend</b>									
Invesco V.I. Main Street Small Cap Fund - Series I - 832	-4.84	4.34	1.40	16.96	0.65	9.06	8.18		05/01/1998
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	-4.91	5.91	2.93	19.46	3.84	7.24	6.85		05/13/1991
Voya Index Plus SmallCap Portfolio - Class I - 052	-5.46	1.59	-1.95	16.11	1.23	6.43	6.84		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-7.11	1.46	-2.66	12.08	-4.28	4.63	6.06		03/04/2008
Voya Small Company Portfolio - Class I - 042	-6.22	-0.61	-5.29	9.96	-3.02	4.08	5.77		12/27/1996
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	-6.67	2.33	0.21	11.10	-2.43	5.44	7.05		05/01/2002
<b>Small Growth</b>									
Voya SmallCap Opportunities Portfolio - Class I - 080	-5.90	5.08	3.52	18.01	-2.50	4.92	6.13		05/06/1994
<b>Small Value</b>									
Allspring Special Small Cap Value Fund - Class A - 191	-5.77	3.40	0.78	17.46	1.56	6.88	7.00		05/07/1993
Delaware Small Cap Value Fund - Class A - 2495	-5.24	3.19	0.34	14.05	0.20	5.46	5.83		06/24/1987
Franklin Small Cap Value VIP Fund - Class 2 - 073	-5.60	1.90	-1.17	11.18	-0.05	6.85	6.20		05/01/1998
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218	-4.70	4.06	-0.33	12.52	1.04	7.04	6.26		05/01/2006
<b>Specialty - Equity Prec Metals</b>									
Victory Precious Metals and Minerals Fund - Class A Shares - E496	3.90	16.14	5.55	-3.48	-2.85	8.40	1.73		08/15/1984
<b>Specialty - Global Real Estate</b>									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613	-6.34	-2.84	-7.16	0.25	-3.25	1.06	2.31		01/03/2006
<b>Specialty - Real Estate</b>									
Cohen & Steers Realty Shares, Inc. - 1172	-7.72	-3.88	-8.36	-0.92	-2.95	3.11	5.62		07/02/1991
VY® CBRE Real Estate Portfolio - Service Class - 1019	-7.31	-4.16	-8.12	-0.27	-1.89	2.70	4.37		01/24/1989
<b>Global / International</b>									
<b>Diversified Emerging Mkts</b>									
Invesco Developing Markets Fund - Class A - 190	-1.74	5.52	0.06	-1.14	-10.20	-1.41	0.88		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	-1.66	5.16	-0.03	2.64	-11.47	-0.06	2.45		02/18/1998
<b>Foreign Large Blend</b>									
Voya International Index Portfolio - Class I - 1551	-3.31	2.61	1.98	7.10	1.54	4.82	3.18		03/04/2008
<b>Foreign Large Growth</b>									
American Funds EuroPacific Growth Fund® - Class R-4 - 573	-2.79	4.36	4.14	8.03	-3.35	4.49	4.11		04/16/1984
Artisan International Fund - Investor Shares - 1252	-4.45	4.05	4.71	9.15	-0.49	4.01	3.25		12/28/1995
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-4.25	2.77	3.17	9.00	1.03	6.66	4.82		01/28/1987
<b>Foreign Large Value</b>									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-2.09	2.84	2.04	6.80	3.13	3.92	1.78		01/03/2006
<b>Foreign Small/Mid Growth</b>									
Wanger International - 1348	-4.63	-1.32	-5.75	-1.97	-7.79	1.27	1.99		05/03/1995
<b>Global Large-Stock Growth</b>									
American Funds New Perspective Fund® - Class R-4 - 818	-3.53	4.01	4.35	16.06	1.11	9.91	9.34		03/13/1973
Voya Global Insights Portfolio - Initial Class - 432	-4.07	2.13	-0.27	13.87	-1.67	6.75	7.41		05/01/2002
<b>Global Large-Stock Value</b>									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	-3.81	2.66	3.52	8.42	4.37	5.44		5.23	03/05/2015
<b>Global Small/Mid Stock</b>									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-5.56	0.67	-2.53	7.66	-7.18	5.45	6.75		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.

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### UNIVERSITY HEALTH 457

#### Variable Annuity Account C, Standardized Returns

**Average Annual Total Returns as of: 03/31/2024** (shown in percentages)

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<b>Stability of Principal</b>									
<b>Money Market - Taxable</b>									
Voya Government Money Market Portfolio - Class I - 003 (4)	0.36	1.04	1.04	4.17	1.67	1.02	0.40		09/30/1975
The 7-day annualized Subaccount yield as of 03/31/2024 is 4.19%, which more closely reflects current earnings. (8)									
<b>Bonds</b>									
<b>Global Bond</b>									
Templeton Global Bond Fund - Class A - 178	-0.06	-4.78	-4.78	-4.75	-4.36	-4.61	-1.93		05/03/2004
Voya Global Bond Portfolio - Initial Class - 422	0.68	-1.75	-1.75	1.00	-5.96	-2.13	-0.58		03/23/2005
<b>High Yield Bond</b>									
Pioneer High Yield VCT Portfolio - Class I - 834	1.13	1.95	1.95	9.64	0.80	2.48	2.50		05/03/2004
Voya High Yield Portfolio - Institutional Class - 1159	1.08	1.02	1.02	8.52	0.66	2.73	3.16		05/10/2006
<b>Inflation-Protected Bond</b>									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	0.72	-0.29	-0.29	-1.32	-1.70	1.23	0.92		05/11/2009
PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.68	-0.04	-0.04	-0.05	-1.48	1.65	1.23		05/03/2004
<b>Intermediate Core Bond</b>									
American Funds The Bond Fund of America® - Class R-4 - 1003	0.82	-1.02	-1.02	0.24	-3.30	0.07	0.86		05/14/2008
Voya U.S. Bond Index Portfolio - Class I - 1554	0.74	-1.13	-1.13	0.34	-3.56	-0.78	0.41		05/16/2008
<b>Intermediate Core-Plus Bond</b>									
Metropolitan West Total Return Bond Fund - Class M Shares - 7576	0.80	-1.20	-1.20	0.43	-4.00	-0.59	0.53		05/15/2013
Voya Intermediate Bond Portfolio - Class I - 004	0.97	-0.21	-0.21	3.21	-2.92	0.01	1.28		05/31/1978
<b>Intermediate Government</b>									
Voya GNMA Income Fund - Class A - 363	0.77	-1.09	-1.09	0.40	-3.38	-1.10	0.13		05/14/2004
<b>Asset Allocation</b>									
<b>Lifecycle</b>									
Voya Solution 2025 Portfolio - Service Class - 759 (5)	1.96	3.70	3.70	11.16	0.96	5.13	4.80		05/13/2005
Voya Solution 2030 Portfolio - Service Class - 6754 (5)	2.15	4.48	4.48	13.41				-0.82	11/22/2021
Voya Solution 2035 Portfolio - Service Class - 762 (5)	2.48	5.44	5.44	15.96	2.74	6.98	6.05		05/12/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (5)	2.77	6.44	6.44	18.11				0.53	11/24/2021
Voya Solution 2045 Portfolio - Service Class - 765 (5)	2.93	6.98	6.98	19.49	4.03	8.60	6.89		05/20/2005

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Solution 2050 Portfolio - Service Class - 6760 (5)	2.99	7.32	7.32	20.05				2.29	12/02/2021
Voya Solution 2055 Portfolio - Service Class - 1167 (5)	2.99	7.35	7.35	20.22	4.15	8.73	7.00		06/18/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (5)	2.99	7.29	7.29	20.10				2.57	10/08/2021
Voya Solution 2065 Portfolio - Service Class - E481	3.09	7.50	7.50	20.36	4.23			8.79	08/12/2020
Voya Solution Income Portfolio - Service Class - 768 (5)	1.41	2.08	2.08	7.34	-0.29	3.28	3.23		05/25/2005
<b>Lifecycle - Index</b>									
Voya Index Solution 2055 Portfolio - Service Class - 1162 (6)	3.03	7.24	7.24	19.89	4.68	8.90	7.21		10/11/2010
<b>Lifestyle</b>									
Voya Solution Balanced Portfolio - Service Class - 1602 (5)	2.12	4.88	4.88	14.50	2.50	6.28	5.37		07/28/2008
Voya Solution Moderately Conservative Pt - Service Cl - 1601 (5)	1.51	2.64	2.64	9.18	0.44	4.05	3.76		06/23/2008
Voya Strategic Allocation Conservative Portfolio - Class I - 033	1.54	2.96	2.96	9.76	0.42	3.81	3.73		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	2.63	6.57	6.57	18.30	3.69	7.93	6.44		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	2.15	5.17	5.17	15.03	2.63	6.29	5.42		07/05/1995
<b>Balanced</b>									
<b>Global Allocation</b>									
Voya Global Perspectives® Portfolio - Class I - 3911	2.04	2.86	2.86	8.09	-0.93	3.80		3.58	05/12/2014
<b>Moderate Allocation</b>									
Calvert VP SRI Balanced Portfolio - 101	1.95	6.96	6.96	18.48	5.29	8.67	7.14		05/31/1989
Impax Sustainable Allocation Fund - Investor Class - 193	2.17	4.45	4.45	12.04	2.37	7.29	6.08		02/21/2001
Voya Balanced Portfolio - Class I - 008	2.37	5.27	5.27	15.12	3.32	6.46	5.39		04/03/1989
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	1.83	4.89	4.89	16.31	6.74	10.31	9.67		05/05/2005
<b>Moderately Aggressive Alloc</b>									
VY® Invesco Equity and Income Portfolio - Initial Class - 452	3.85	6.72	6.72	16.46	5.09	8.45	6.66		03/22/2005
<b>Large Cap Value/Blend</b>									
<b>Large Blend</b>									
Amana Income Fund - Investor Class - 1595	3.04	9.81	9.81	20.73	9.07	11.40	9.28		09/29/2008
American Funds Fundamental Investors® - Class R-4 - 1208	4.14	11.25	11.25	31.36	9.53	12.48	10.89		05/14/2008
American Funds Washington Mutual Investors Fund - Class R-4 - 819	3.36	8.91	8.91	25.51	10.57	12.08	10.42		05/03/2004
Invesco V.I. Core Equity Fund - Series I - 079	3.40	11.05	11.05	26.87	8.00	11.71	7.74		05/10/1999
Neuberger Berman Sustainable Equity Fund - Trust Class - 1120	3.34	12.25	12.25	33.25	9.00	12.90	10.15		05/04/2006
Voya Growth and Income Portfolio - Class I - 001	3.24	12.38	12.38	31.26	12.27	15.49	11.56		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I - 035	3.29	10.70	10.70	29.11	10.20	13.34	11.40		10/31/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	2.76	10.52	10.52	30.95	10.71	14.71	12.41		05/14/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	2.16	10.12	10.12	32.73	10.18	14.81	11.67		05/21/2002
<b>Large Value</b>									
Columbia Large Cap Value Fund - Advisor Class - 1428	5.64	10.11	10.11	20.67	7.87	10.74	8.76		01/07/2009
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	4.88	8.87	8.87	19.08	8.60	10.83	8.41		05/31/1994
Voya Large Cap Value Portfolio - Institutional Class - 1213	4.71	9.61	9.61	20.69	10.24	12.07	8.75		05/31/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	4.77	9.08	9.08	18.44	7.23	8.95	7.71		07/17/2009
VY® Invesco Comstock Portfolio - Service Class - 437	5.04	8.89	8.89	21.44	10.84	11.79	8.67		05/06/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	5.31	10.24	10.24	24.03	8.96	10.56	8.19		05/02/2005
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	4.74	8.49	8.49	18.96	7.41	9.70	7.65		05/12/2003
<b>Large Cap Growth</b>									
<b>Large Growth</b>									
Alger Responsible Investing Fund - Class A - 1584	1.72	10.13	10.13	32.53	7.50	14.47	11.66		05/12/2009
Amana Growth Fund - Investor Class - 1612	1.73	10.38	10.38	28.03	11.55	16.33	14.15		09/29/2008
American Funds The Growth Fund of America® - Class R-4 - 572	3.05	12.32	12.32	37.76	6.71	13.71	12.14		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	3.28	16.67	16.67	41.42	11.97	16.16	12.25		05/31/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	2.35	15.73	15.73	42.19	11.70	18.55	15.12		05/31/1994
Invesco V.I. American Franchise Fund - Series I - 3384	1.78	14.80	14.80	42.49	6.08	14.87	12.46		04/27/2012
Voya Large Cap Growth Portfolio - Institutional Class - 742	1.56	14.90	14.90	40.91	9.02	13.89	13.04		06/18/2010
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	1.57	11.37	11.37	40.00	12.85	18.56	15.80		07/17/2009

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	1.73	12.15	12.15	40.30	3.84	11.77	12.26		11/28/1997
<b>Small/Mid/Specialty</b>									
<b>Mid-Cap Blend</b>									
Invesco Main Street Mid Cap Fund® - Class A - 1028	4.11	9.07	9.07	20.40	5.56			15.05	05/15/2020
Voya Index Plus MidCap Portfolio - Class I - 053	5.90	10.36	10.36	24.32	7.00	10.31	8.11		05/04/1998
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	4.17	8.23	8.23	20.89	4.83	9.81	8.65		05/15/2008
<b>Mid-Cap Growth</b>									
Voya MidCap Opportunities Portfolio - Class I - 081	1.20	10.00	10.00	26.49	3.66	11.77	10.14		08/02/2001
Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	2.29	9.10	9.10	24.47	3.12	10.18	9.75		08/07/2009
VY® Baron Growth Portfolio - Service Class - 436	2.24	5.43	5.43	11.42	2.64	10.42	9.60		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	2.25	10.90	10.90	23.67	4.15	11.02	10.84		12/26/2002
Wanger Acorn - 821	3.56	9.31	9.31	20.10	-3.72	5.28	7.23		05/03/2004
<b>Mid-Cap Value</b>									
AMG River Road Mid Cap Value Fund - Class N - 7007	4.97	8.09	8.09	26.28	11.83	10.02	6.52		05/24/2010
Ariel Fund - Investor Class - 187	3.77	6.20	6.20	14.63	2.14	7.89	7.45		05/14/2004
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280	3.97	6.25	6.25	16.16	6.80	11.39	7.74		05/18/2009
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	5.61	8.97	8.97	18.70	7.37	10.69	7.70		05/13/2008
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	5.18	10.99	10.99	25.33	7.90	9.34	6.46		07/26/2001
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	4.69	4.55	4.55	11.32	4.85	9.30	8.03		05/02/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	4.87	9.05	9.05	20.23	6.53	8.67	7.53		05/03/2002
<b>Small Blend</b>									
Invesco V.I. Main Street Small Cap Fund - Series I - 832	4.45	6.55	6.55	20.73	3.85	11.09	8.33		09/22/2004
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	6.27	8.25	8.25	24.27	6.97	9.44	7.15		05/13/2008
Voya Index Plus SmallCap Portfolio - Class I - 052	3.76	3.71	3.71	19.12	4.00	8.50	7.16		05/04/1998
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	3.44	4.80	4.80	18.35	-1.25	6.87	6.43		05/15/2008
Voya Small Company Portfolio - Class I - 042	3.25	0.99	0.99	14.03	0.22	6.31	6.15		05/30/1997
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	3.18	7.38	7.38	17.45	0.95	7.78	7.49		06/03/2005
<b>Small Growth</b>									
Voya SmallCap Opportunities Portfolio - Class I - 080	3.50	10.01	10.01	23.90	0.58	6.87	6.37		08/03/2001
<b>Small Value</b>									
Allspring Special Small Cap Value Fund - Class A - 191	4.89	6.95	6.95	22.37	4.57	8.93	7.37		01/16/2001
Delaware Small Cap Value Fund - Class A - 2495	5.61	5.89	5.89	17.04	3.44	7.72	6.21		05/10/2013
Franklin Small Cap Value VIP Fund - Class 2 - 073	4.68	4.69	4.69	15.04	2.87	8.92	6.53		08/31/2001
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218	4.79	4.59	4.59	17.41	3.82	9.00	6.48		05/08/2006
<b>Specialty - Equity Prec Metals</b>									
Victory Precious Metals and Minerals Fund - Class A Shares - E496	19.35	1.59	1.59	-3.71	-2.19			-3.84	06/29/2020
<b>Specialty - Global Real Estate</b>									
VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613	3.07	-0.88	-0.88	8.40	1.10	2.23	3.28		09/05/2008
<b>Specialty - Real Estate</b>									
Cohen & Steers Realty Shares, Inc. - 1172	1.36	-0.69	-0.69	8.66	2.57	4.89	6.80		05/13/2011
VY® CBRE Real Estate Portfolio - Service Class - 1019	1.84	-0.87	-0.87	8.42	3.57	4.29	5.48		05/04/2006
<b>Global / International</b>									
<b>Diversified Emerging Mkts</b>									
Invesco Developing Markets Fund - Class A - 190	3.93	1.83	1.83	1.13	-8.71	-0.48	1.06		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	2.55	1.66	1.66	2.95	-10.42	0.95	2.70		05/09/2005
<b>Foreign Large Blend</b>									
Voya International Index Portfolio - Class I - 1551	3.19	5.47	5.47	13.79	3.63	6.17	3.69		05/13/2008
<b>Foreign Large Growth</b>									
American Funds EuroPacific Growth Fund® - Class R-4 - 573	3.54	7.14	7.14	12.19	-1.30	5.69	4.37		05/03/2004
Artisan International Fund - Investor Shares - 1252	4.37	9.59	9.59	14.95	2.31	5.89	3.74		05/12/2008
Fidelity® VIP Overseas Portfolio - Initial Class - 107	3.02	7.75	7.75	17.09	4.10	8.47	5.20		05/31/1994
<b>Foreign Large Value</b>									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	4.15	4.22	4.22	13.37	4.28	4.94	2.14		04/25/2008
<b>Foreign Small/Mid Growth</b>									
Wanger International - 1348	1.50	-1.18	-1.18	3.89	-4.14	2.91	2.45		05/09/2007
<b>Global Large-Stock Growth</b>									
American Funds New Perspective Fund® - Class R-4 - 818	2.65	8.17	8.17	21.53	4.02	11.49	9.69		05/03/2004
Voya Global Insights Portfolio - Initial Class - 432	4.39	3.96	3.96	20.34	1.61	8.49	7.80		03/22/2005
<b>Global Large-Stock Value</b>									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	4.34	7.61	7.61	14.71	6.81	6.70		5.88	03/06/2015
<b>Global Small/Mid Stock</b>									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	1.81	3.21	3.21	14.60	-3.48	7.30	7.04		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

(1)The current rate for the Voya Fixed Account (4550) MC 900, 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% through 12/31/2024. 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. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(2)The current rate for the Voya Fixed Plus Account (4565) MC 945, Fund 4565 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% through 12/31/2024. 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. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(3)The current rate for the Voya Fixed Plus Account (4566) MC 945, Fund 4566 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% through 12/31/2024. 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. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(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.

(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



**Additional Notes**

combination of total return and stability of principal.

The Voya Solution / Target Date Portfolios<sup>SM</sup> 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 The Voya Solution / Target Date Portfolios<sup>SM</sup>.

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.

(6) 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 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.

The Voya Index Solution Portfolios<sup>SM</sup> 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 Index Solution Portfolios.

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.

(7) 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 05/01/2024 and 05/28/2027.

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 05/01/2024 and 06/29/2029.

Deposits received from 05/01/2024 through 05/31/2024 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.

**(8) 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.**