### PERFORMANCE UPDATE

# **Voya Retirement Insurance and Annuity Company**

#### THE OHIO STATE UNIVERSITY ARP

# Variable Annuity Account C, Non-Standardized Returns

### Average Annual Total Returns as of: 10/31/2025 (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, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; 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 monthend 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 0.75% 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 - Taxable									
Voya Government Money Market Portfolio - Class I - 003 (1) The 7-day annualized Subaccount yield as of 10/31/2025 is 3.05%, where the subaccount is the subaccount of the suba	0.27 nich more clo	0.82 sely reflect	2.75 s current ea	3.37 arnings. (5	3.79 5)	2.13	1.14		01/01/1980
Stability of Principal									
Voya Fixed Plus Account II (4568) - 4568 (4)(6)  This fund is not part of the product's separate account.	0.25	0.75	2.49	3.00	3.00	3.00	3.00		
Bonds									
Global Bond									
Templeton Global Bond Fund - Class A - 178	-0.42	3.26	15.07	8.88	3.76	-2.06	-1.00		09/18/1986
Voya Global Bond Portfolio - Initial Class - 422	-0.32	1.78	7.52	5.19	5.53	-2.20	0.85		11/08/2004
High Yield Bond									
Victory Pioneer High Yield VCT Portfolio - Class I - 834	0.19	1.87	5.97	6.40	8.39	4.46	4.13		05/01/2000
Voya High Yield Portfolio - Institutional Class - 1159	0.20	2.02	6.61	7.17	8.57	3.95	4.44		05/03/2004
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	0.21	2.17	6.50	5.19	3.46	0.66	1.86		02/10/1997
PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.42	2.51	7.49	6.26	4.17	1.04	2.32		09/30/1999
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4 - 1003	0.54	2.64	6.05	5.34	4.46	-0.82	1.32		05/28/1974



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Voya U.S. Bond Index Portfolio - Class I - 1554	0.48	2.48	5.70	4.73	4.30	-1.32	0.79		03/07/2008
Intermediate Core-Plus Bond									
TCW MetWest Total Return Bond Fund - Class M Shares - 7576	0.62	2.98	6.64	5.75	4.96	-1.27	1.02		03/31/1997
TCW Securitized Bond Fund - Class N - 1041	0.31	2.92	7.01	6.21	5.13	-1.79	0.56		03/01/1999
Voya Intermediate Bond Portfolio - Class I - 004	0.61	2.77	6.68	6.11	6.17	-0.27	1.79		05/23/1973
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	0.35	1.58	4.41	4.87	4.79	1.74	1.83		11/04/1993
Asset Allocation				-					
Lifecycle									
Voya Solution 2030 Portfolio - Service Class - 6754 (2)	1.27	5.20	12.75	13.22	13.18	7.80	6.87		10/03/2011
Voya Solution 2035 Portfolio - Service Class - 762 (2)	1.45	5.86	14.32	14.95	14.92	9.16	7.56		04/29/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (2)	1.55	6.43	15.93	16.74	16.45	10.55	8.43		10/03/2011
Voya Solution 2045 Portfolio - Service Class - 765 (2)	1.68	6.83	17.10	18.08	17.53	11.46	8.76		04/29/2005
Voya Solution 2050 Portfolio - Service Class - 6760 (2)	1.73	7.07	17.37	18.50	17.94	11.70	8.89		10/03/2011
Voya Solution 2055 Portfolio - Service Class - 1167 (2)	1.68	7.08	17.41	18.60	18.01	11.79	8.92		03/08/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (2)	1.73	7.10	17.43	18.66	18.02	11.77	8.90		02/09/2015
Voya Solution 2065 Portfolio - Service Class - E481	1.75	7.10	17.63	18.73	18.13	11.85		11.22	07/29/2020
Voya Solution 2070 Portfolio - Service Class - H621									08/11/2025
Voya Solution Income Portfolio - Service Class - 768 (2)	0.94	3.85	9.66	9.41	8.99	3.94	4.18		04/29/2005
Lifecycle - Index									
Voya Index Solution 2055 Portfolio - Service Class - 1162 (3)	1.75	7.81	18.42	19.45	18.27	12.18	9.35		03/08/2010
Lifestyle									
Voya Solution Aggressive Portfolio - Initial Class - 3829 (2)	1.59	6.54	15.21	17.33	17.58	12.54	9.43		05/01/2013
Voya Solution Balanced Portfolio - Initial Class - 1610 (2)	1.29	5.04	11.70	13.17	13.32	8.46	7.01		07/02/2007
Voya Solution Balanced Portfolio - Service Class - 1602 (2)	1.34	5.03	11.53	12.94	13.07	8.18	6.74		07/02/2007
Voya Solution Conservative Portfolio - Initial Class - 1876 (2)	0.68	2.82	7.25	7.64	7.81	3.47	3.81		04/30/2010
Balanced									
Global Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	-0.04	4.01	16.06	14.61	13.15	10.18	6.37		05/20/2002
Voya Global Perspectives® Portfolio - Class I - 3911	0.90	5.15	12.56	12.42	10.82	4.09	5.31		04/25/2013
Moderate Allocation									
Calvert VP SRI Balanced Portfolio - 101	1.73	4.76	10.39	12.73	15.48	9.79	8.77		09/02/1986
Impax Sustainable Allocation Fund - Investor Class - 193	0.94	4.03	10.47	10.21	10.32	6.75	6.82		08/10/1971
VY® Invesco Equity and Income Portfolio - Initial Class - 452	0.42	3.00	8.72	8.93	9.95	10.76	7.52		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	1.54	3.14	11.56	12.78	14.10	10.71	10.10		01/24/1989
Moderately Conservative Alloc									
Voya Balanced Income Portfolio - Institutional Class - 1207	0.33	3.32	9.97	11.59	11.21	6.39	5.79		04/28/2006
Large Cap Value/Blend	0.00	0.02	0.0.			0.00	00		
Large Blend	4.04		40.00	44.70	44.00	40.05	40.00		00/00/4000
Amana Income Fund - Investor Class - 1595	1.84	4.41	13.20	11.72	14.06	12.25	10.38		06/23/1986
American Funds Fundamental Investors® - Class R-4 - 1208	2.45	7.13	21.26	23.63	23.72	16.73	12.87		08/01/1978
American Funds Washington Mutual Investors Fund - Class R-4 - 819	0.15	4.16	14.08	15.36	17.01	15.79	11.91		07/31/1952
Ave Maria Rising Dividend Fund - 6620	-4.44 2.40	-4.16	-1.98	-4.03	8.01	10.93	9.12		05/02/2005
Invesco V.I. Core Equity Fund - Series I - 079	2.10	6.60	15.60	18.89	20.94	14.78	10.59		05/02/1994 03/16/1994
Neuberger Berman Quality Equity Fund - Trust Class Shares - 1120	0.89	4.26	10.45	17.27 20.13	20.88	15.23	11.69 13.36		12/31/1979
Voya Growth and Income Portfolio - Class I - 001	4.01	8.92	16.03	20.13	21.50	18.12	13.36		09/16/1996
Voya Index Plus LargeCap Portfolio - Class I - 035 Voya Russell™ Large Cap Index Portfolio - Class I - 1557	2.13 2.82	7.73 9.03	14.30 18.01	18.43 22.64	20.62 23.55	16.31 17.19	12.85 14.37		03/04/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	2.62	9.03 6.46	16.55	20.61	22.25	16.77	13.14		12/10/2001
	2.00	0.40	10.55	20.01	LL.LJ	10.11	13.14		12, 10,2001
Large Value Columbia Intrinsic Value Fund - Institutional Class - G946	0.59	7.00	14.86	14.57	13.90	14.61	9.98		10/15/1990
Columbia intrincio valaci i una - indutational Olass - 0340	0.55	1.00	14.00	14.01	10.30	17.01	3.30		10/10/1000

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	0.13	4.26	13.93	12.17	13.37	14.65	10.17		10/09/1986
Voya Corporate Leaders 100 Fund - Class I - 3436	1.36	6.19	14.98	15.75	17.73	16.15	11.65		06/30/2008
Voya Large Cap Value Portfolio - Institutional Class - 1213	1.48	3.49	8.99	8.91	13.48	15.88	9.97		05/11/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	1.03	5.77	12.83	11.48	12.75	13.28	8.88		05/01/2009
VY® Invesco Comstock Portfolio - Service Class - 437	-0.11	3.93	11.27	11.24	12.70	17.81	10.06		05/01/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	0.29	3.14	9.82	9.97	12.06	15.56	9.19		10/04/1993
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	-0.54	3.88	8.92	6.80	10.12	13.56	8.87		01/24/1989
Large Cap Growth									
Large Growth									
Alger Responsible Investing Fund - Class A - 1584	4.22	12.09	24.37	29.54	27.53	15.10	14.75		12/04/2000
Amana Growth Fund - Investor Class - 1612	4.41	12.84	18.92	21.14	20.44	15.88	15.56		02/03/1994
American Funds The Growth Fund of America® - Class R-4 - 572	2.42	7.15	20.07	25.81	26.69	15.04	14.29		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	1.83	5.42	19.64	23.93	27.78	16.79	14.68		01/03/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	2.88	6.60	16.63	19.91	26.25	16.44	16.94		10/09/1986
Invesco V.I. American Franchise Fund - Series I - 3384	2.33	7.65	17.04	24.20	28.48	14.06	14.57		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	3.62	9.20	17.77	27.18	27.47	15.42	14.62		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	3.80	11.17	20.44	29.27	30.72	19.14	17.96		05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	3.64	8.48	17.69	24.84	27.63	12.27	13.54		11/28/1997
Small/Mid/Specialty  Mid-Con Riond									
Mid-Cap Blend Invesco Main Street Mid Cap Fund® - Class A - 1028	0.74	1 15	6.07	0 11	10.07	11 27	0.40		08/02/1999
•	-0.74	1.45	6.87	8.41	12.27	11.37	8.48 8.38		12/16/1997
Voya Index Plus MidCap Portfolio - Class I - 053	-0.35	3.98	5.00	6.47	11.93	12.90			
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-0.88	2.25	8.40	9.51	12.81	11.07	9.38		03/04/2008
Mid-Cap Growth									0=1001100=
Columbia Variable Portfolio - Acorn Fund - 821	3.18	8.37	5.84	8.05	12.04	5.01	7.89		05/03/1995
Voya MidCap Opportunities Portfolio - Class I - 081	-0.61	0.20	7.88	15.16	14.15	8.41	10.50		05/05/2000
Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	-0.41	0.24	11.32	18.04	18.03	9.65	11.09		05/01/2009
VY® Baron Growth Portfolio - Service Class - 436	-3.06	-6.69	-12.03	-11.69	1.13	3.02	8.05		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	0.11	0.51	13.12	19.79	18.33	11.04	12.13		12/10/2001
Mid-Cap Value	4.54	0.00	4.00	0.00	10.10	45.05	7.07		00/40/4004
AMG River Road Mid Cap Value Fund - Class N - 7007	-1.51	-0.66	4.30	6.98	13.42	15.35	7.97		09/19/1994
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280	-0.28	4.35	9.76	7.70	10.77	13.92	9.14		02/01/1995
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	-0.47	4.93	9.77	8.18	10.70	13.86	8.85		11/20/2001
Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC - 075	-1.00	2.89	3.09	2.82	10.97	12.77	6.56		09/15/1999
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	-3.20	0.36	1.34	1.12	6.02	10.81	7.58		05/01/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435  Small Blend	-2.11	-0.12	0.88	0.77	8.09	11.50	7.15		05/01/2002
Invesco V.I. Main Street Small Cap Fund - Series I - 832	-0.81	3.83	4.54	6.63	10.56	11.70	9.21		05/01/1998
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	-2.02	0.96	2.06	4.39	9.77	12.66	7.35		05/13/1991
Voya Index Plus SmallCap Portfolio - Class I - 052	-0.33	8.46	4.57	7.66	8.95	12.86	7.85		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	1.71	12.28	11.41	13.19	10.76	10.29	8.21		03/04/2008
Voya Small Company Portfolio - Class I - 042	0.21	7.39	6.15	9.29	10.92	10.35	7.27		12/27/1996
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	-0.20	3.62	1.57	2.41	6.76	8.27	7.55		05/01/2002
Small Growth									
Allspring Small Company Growth Fund - Institutional Class - 3091									06/01/1997
Voya SmallCap Opportunities Portfolio - Class I - 080	3.52	15.02	12.60	13.09	15.35	9.66	8.00		05/06/1994
Small Value	_								
Allspring Special Small Cap Value Fund - Class A - 191	-3.09	-2.06	-7.84	-6.99	4.82	9.08	6.39		05/07/1993
Ariel Fund - Investor Class - 187	-2.09	5.59	7.67	5.06	11.51	12.95	7.81		11/06/1986
Franklin Small Cap Value VIP Fund - Class 2 - 073	-1.32	2.90	2.90	4.44	8.64	11.75	8.15		05/01/1998
Macquarie Small Cap Value Fund - Class A - 2495	-1.18	2.95	2.82	2.91	6.55	12.41	7.05		06/24/1987
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218  Specialty - Commodities Broad	-1.38	7.64	4.43	4.80	8.71	13.87	7.46		05/01/2006
Specially - Commodities Broad									

Fund

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	2.78	8.56	15.59	16.31	3.21	11.75	4.30		02/14/2003
Specialty - Equity Prec Metals									
Victory Precious Metals and Minerals Fund - Class A Shares - E496	-4.83	39.77	111.66	80.23	43.96	13.57	15.46		08/15/1984
Specialty - Global Real Estate									
VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613	-1.40	3.10	5.85	0.68	7.16	6.43	3.02		01/03/2006
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	4.55	11.45	7.87	2.39	5.50	5.90	8.35		12/21/1999
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657	-2.77	-0.38	2.14	-4.74	6.92	7.05	5.58		09/02/1997
Cohen & Steers Realty Shares, Inc 1172	-2.71	-0.55	2.23	-3.85	6.81	7.29	5.67		07/02/1991
VY® CBRE Real Estate Portfolio - Service Class - 1019	-0.63	3.21	0.05	-3.62	5.34	8.04	4.20		01/24/1989
Specialty - Technology									
Macquarie Science and Technology Fund - Class Y - 1043	6.25	14.54	37.73	42.54	35.75	18.19	17.02		06/09/1998
Global / International									
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	2.15	12.65	24.30	18.35	15.12	1.61	4.50		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	4.27	15.03	35.35	30.68	18.38	2.19	7.35		02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-0.02	7.42	29.10	25.55	19.80	10.71	5.50		01/23/1997
The Hartford International Opportunities Fund - Class R4 - 3647	0.66	8.17	24.04	22.03	17.92	8.51	6.22		07/22/1996
Voya International Index Portfolio - Class I - 1551	1.04	7.74	25.86	21.66	18.84	11.08	6.43		03/04/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	2.79	10.59	25.89	21.75	17.56	7.12	6.80		04/16/1984
Artisan International Fund - Investor Shares - 1252	-0.01	4.28	33.23	30.79	21.30	10.28	7.17		12/28/1995
Fidelity® VIP Overseas Portfolio - Initial Class - 107	0.46	3.49	20.03	16.85	17.79	9.36	7.02		01/28/1987
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-1.57	3.22	28.46	25.82	20.21	12.58	5.90		01/03/2006
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	-0.46	5.94	32.04	28.84	20.12	11.75	8.01		08/31/1995
Foreign Small/Mid Growth									
Columbia Variable Portfolio - Acorn International Fund - 1348	-1.16	-0.19	13.33	7.18	9.57	1.84	3.64		05/03/1995
Global Large-Stock Blend									
Voya Global Insights Portfolio - Initial Class - 432	2.78	12.52	24.46	27.71	23.53	10.57	9.96		05/01/2002
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	1.88	6.71	19.90	21.64	21.16	12.20	11.64		03/13/1973
Global Large-Stock Value									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	-2.60	1.26	13.25	12.18	12.08	11.55	7.44		03/05/2015
Global Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	0.57	4.43	11.44	10.04	10.89	4.64	7.84		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.

# See Performance Introduction Page for Important Information

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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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Stability of Principal								•	
Money Market - Taxable									
Voya Government Money Market Portfolio - Class I - 003 (1)  The 7-day annualized Subaccount yield as of 09/30/2025 is 3.07%, w	0.26 hich more clo	0.84 sely reflect	2.48 s current e	3.43 arnings. (8	3.76 5)	2.06	1.11		09/30/1975
Bonds									
Global Bond									
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Voya Global Bond Portfolio - Initial Class - 422	0.49	0.31	7.86	1.98	5.29	-2.09	0.89		03/23/2005
High Yield Bond									
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Inflation-Protected Bond									
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PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.34	2.18	7.04	3.54	4.49	0.83	2.34		05/03/2004
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4 - 1003	0.81	1.67	5.47	1.92	3.88	-1.02	1.28		05/14/2008
Voya U.S. Bond Index Portfolio - Class I - 1554	0.91	1.61	5.19	1.60	3.65	-1.54	0.73		05/16/2008
Intermediate Core-Plus Bond									
TCW MetWest Total Return Bond Fund - Class M Shares - 7576	1.07	1.88	5.99	1.81	4.16	-1.47	0.95		05/15/2013
TCW Securitized Bond Fund - Class N - 1041	1.08	2.00	6.68	2.36	4.00	-1.97	0.50		05/21/2015
Voya Intermediate Bond Portfolio - Class I - 004	0.96	1.93	6.04	2.90	5.38	-0.46	1.78		05/31/1978
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	0.34	1.33	4.05	4.07	4.57	1.70		1.81	05/09/2016
Asset Allocation									
Lifecycle									
Voya Solution 2030 Portfolio - Service Class - 6754 (2)	2.07	4.41	11.34	9.21	14.02			3.57	11/22/2021
Voya Solution 2035 Portfolio - Service Class - 762 (2)	2.40	4.92	12.69	10.59	16.06	8.55	8.05		05/12/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (2)	2.66	5.46	14.16	12.26	17.90			5.34	11/24/2021
Voya Solution 2045 Portfolio - Service Class - 765 (2)	2.90	5.91	15.16	13.43	19.12	10.75	9.25		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 (2)	2.93	6.11	15.38	13.87	19.62			6.98	12/02/2021
Voya Solution 2055 Portfolio - Service Class - 1167 (2)	2.98	6.17	15.47	13.97	19.72	11.06	9.43		06/18/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (2)	2.91	6.09	15.43	13.98	19.75			7.02	10/08/2021
Voya Solution 2065 Portfolio - Service Class - E481 Voya Solution 2070 Portfolio - Service Class - H621	2.95	6.14	15.60	13.98	19.84	11.10		10.52	08/12/2020
Voya Solution Income Portfolio - Service Class - 768 (2)	1.60	3.10	8.64	6.09	9.06	3.65	4.35		05/25/2005
Lifecycle - Index Voya Index Solution 2055 Portfolio - Service Class - 1162 (3)	3.13	6.79	16.38	14.59	19.93	11.27	9.88		10/11/2010
Lifestyle	0.10	0.75	10.50	14.55	10.00	11.21	3.00		10/11/2010
Voya Solution Aggressive Portfolio - Initial Class - 3829 (2)	2.67	6.11	13.41	13.57	19.59	11.88	10.01		07/05/1995
Voya Solution Balanced Portfolio - Initial Class - 1610 (2)	2.10	4.73	10.28	9.85	14.30	7.92	7.39		07/05/1995
Voya Solution Balanced Portfolio - Service Class - 1602 (2)	2.08	4.61	10.05	9.50	13.98	7.65	7.11		07/28/2008
Voya Solution Conservative Portfolio - Initial Class - 1876 (2)	1.07	2.44	6.53	5.20	7.86	3.28	3.97		06/23/2008
Balanced									
Global Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	1.45	3.91	16.11	12.54	15.12	9.57	6.94		05/21/2015
Voya Global Perspectives® Portfolio - Class I - 3911	1.71	3.86	11.56	8.41	11.61	3.86	5.45		05/12/2014
Moderate Allocation	4.00	4.05	0.54	0.00	45.00	0.00	0.00		05/04/4000
Calvert VP SRI Balanced Portfolio - 101	1.98	4.35	8.51	9.66	15.93	9.03	9.06		05/31/1989
Impax Sustainable Allocation Fund - Investor Class - 193	1.84	4.50	9.44	5.90	11.48	6.24	7.25		02/21/2001
VY® Invesco Equity and Income Portfolio - Initial Class - 452 VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	0.92 1.18	3.36 3.89	8.26 9.87	8.23 9.35	12.59 14.97	10.63 10.47	8.02 10.54		03/22/2005 05/05/2005
Moderately Conservative Alloc	1.10	0.00	0.01	0.00	11.01	10.11	10.01		00/00/2000
Voya Balanced Income Portfolio - Institutional Class - 1207	1.14	3.22	9.61	9.76	12.06	6.02	6.32		04/03/1989
Large Cap Value/Blend									
Large Blend									
Amana Income Fund - Investor Class - 1595	1.90	2.38	11.16	7.17	16.48	11.24	11.01		09/29/2008
American Funds Fundamental Investors® - Class R-4 - 1208	3.60	6.36	18.37	20.09	25.91	15.58	13.59		05/14/2008
American Funds Washington Mutual Investors Fund - Class R-4 - 819	1.82	4.93	13.91	13.73	20.48	15.02	12.79		05/03/2004
Ave Maria Rising Dividend Fund - 6620	-2.38	-0.67	2.57	-0.29	13.50	11.31	10.34		05/04/2015
Invesco V.I. Core Equity Fund - Series I - 079	2.89	6.43	13.22	16.69	22.80	13.72	10.99		05/10/1999
Neuberger Berman Quality Equity Fund - Trust Class Shares - 1120	1.79	4.42	9.48	14.96	23.67	14.87	12.37		05/04/2006
Voya Growth and Income Portfolio - Class I - 001	2.83	6.06	11.56	15.28	23.30	16.77	13.83		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I - 035	3.30	7.34	11.92	15.69	22.86	15.20	13.54		10/31/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	4.06	8.41	14.77	18.26	25.43	15.71	15.02		05/14/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	2.86	7.40	13.53	15.99	24.40	15.42	13.74		05/21/2002
Large Value	0.40	7.04	44.40					0.00	44/04/0004
Columbia Intrinsic Value Fund - Institutional Class - G946	2.48	7.61	14.19	40.50	47.40	44.00	40.00	9.88	11/21/2024
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	1.62	5.43	13.78	10.53	17.12	14.08	10.82		05/31/1994
Voya Corporate Leaders 100 Fund - Class I - 3436  Voya Large Cap Value Portfolio - Institutional Class - 1213	1.72 -0.24	4.34 1.56	13.43 7.40	13.37 6.92	21.24 16.77	15.26 15.22	12.45 10.62		05/07/2015 05/31/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	1.50	4.54	11.68	9.09	16.18	12.46	9.62		07/17/2009
VY® Invesco Comstock Portfolio - Service Class - 437	0.92	4.17	11.39	10.77	17.35	17.75	10.95		05/06/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	0.90	3.83	9.50	10.77	16.37	15.47	9.92		05/02/2005
VY® T. Rowe Price Equity Income Portfolio - Service Class - 617	0.32	3.62	9.51	5.87	13.95	13.59	9.79		05/12/2003
Large Cap Growth	0.02	0.02	0.01	0.01	10.00	10.00	0.70		00/12/2000
Large Growth									
Alger Responsible Investing Fund - Class A - 1584	6.82	11.47	19.34	23.54	28.09	13.32	15.15		05/12/2009
Amana Growth Fund - Investor Class - 1612	6.86	9.34	13.90	11.64	21.98	13.92	15.79		09/29/2008
American Funds The Growth Fund of America® - Class R-4 - 572	2.90	6.63	17.24	22.26	27.54	13.90	14.92		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	2.73	6.62	17.48	21.02	29.40	15.62	15.35		05/31/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	3.98	7.28	13.36	15.61	26.95	15.40	17.45		05/31/1994

Investor Manifement Cyclino										VAA Inception	
Vigor Bargo Cap Comber Profito Profito - Class 1-712   5.94   8.18   1.85   2.29   2.79   1.91   1.51   6.06   6.0712010   77170009   771700009   77170009   7717000009   771700009   771700009   7717000009   771700009   771700009	Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Date	
Vigie Ruseal** Large Cap Growth India's Portfolio - Clasia - 1711											
Main   Cap   Bland   Cap   Bland   Cap	, , ,										
Mid-Cap Blend   Mid-Cap Blen											
Investor Main Street Mid Cap Proteino - Class A - 1028	* *	4.23	8.16	13.56	19.79	27.75	10.88	14.13		11/28/1997	
	Small/Mid/Specialty										
Voya   Tukose   Pice MidiCap   Pace   Profibio - Cleass   - 1560   0.76   4.96   0.76   4.96   0.76   0.75   0.7	Mid-Cap Blend										
Voya Russee   Mid-Cap Index Portfolio - Class I - 1560	Invesco Main Street Mid Cap Fund® - Class A - 1028	-0.26	3.91	7.67	9.93	15.49	11.37		13.53	05/15/2020	
Mid-Cap Crowth   Columbia Variable Proficio - Acom Fund - 821	Voya Index Plus MidCap Portfolio - Class I - 053	0.91	5.08	5.37	6.07	15.96	13.29	9.00		05/04/1998	
Columbia Variable Portfibic - Acom Fund - 821   2.55   7.11   2.58   4.16   13.21   4.83   7.99   0.603/02/001   Voya MRCAD profurmities Portfibic - Class I - 0.81   0.65   3.18   6.84   18.68   1.68   1.68   1.02   3.71   11.81   0.803/02/001   Voya Riussell **Mid Cap Growth Index Portfolio - Class S - 2718   0.23   1.13   0.81   1.281   0.801/02/002   Voya Riussell **Mid Cap Carbon Index Portfolio - Class S - 2718   0.23   0.23   0.23   0.21   0.25   0.27   0.27   0.21   0.21   0.21   0.20	Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	0.76	4.96	9.36	9.73	16.33	11.39	10.13		05/15/2008	
Noya MicCap Ciprochrumities Portfolio - Class I - 081   0.66   3.18   8.54   16.85   16.92   8.79   11.18   0.0002001     Noya Russell "MicCap Growth Index Portfolio - Class S - 2718   0.24   2.25   11.78   0.243   21.77   9.74   11.81   0.0002009     Noya Brown Growth Portfolio - Glass - 436   0.22   2.72   12.99   21.28   20.78   11.12   12.81   12.285   0.0002000     Noya Province Diversified Mid Cap Growth Port - Inidial - 449   0.02   2.72   12.99   21.28   20.78   11.12   12.81   12.285   20.285     AMG River Road Mid Cap Value Fund - Class N - 7007   0.300   2.14   5.90   8.84   18.21   15.74   8.98   0.5242010     BlackRock Mid Cap Value Fund - Class N - 8 hores - 7280   0.78   5.33   10.08   6.57   14.00   14.40   9.81   0.51182009     Columbia Select Mid Cap Value Fund - Class N - 10.08   1.10   7.57   10.29   6.50   14.00   14.40   9.81   0.51182009     Columbia Select Mid Cap Value Fund - Class N - 10.08   1.10   7.57   10.29   6.50   1.08   1.17   8.67   0.72862010     Wish American Cantury Small-Mid Cap Value Portfolio - CIV C - 075   1.57   5.52   4.14   2.78   15.14   13.42   7.24   0.72862010     Wish American Cantury Small-Mid Cap Value Portfolio - Service Class - 435   0.28   0.28   0.28   0.28   0.28   0.28   0.28   0.28   0.28   0.28   0.29   0.28   0.28   0.28   0.29   0.28   0.28   0.29   0.28   0.28   0.29   0.28   0.29	Mid-Cap Growth										
Voya Russell** Mid Cap Growth Index Portfolio - Clases S - 2718	Columbia Variable Portfolio - Acorn Fund - 821	2.55	7.11	2.58	4.16	13.21	4.83	7.99		05/03/2004	
N°® Barna Growth Portfulio: Service Class - 496         4,353         5,836         12,95         11,28         12,31         12,81         12,26 (2002)           V°® T. Rowe Price Diversified Mid Cap Value         2         2,72         2,72         12,95         2,126         2,078         11,12         12,81         12,26 (2002)           AMG River Road Mid Cap Value Fund - Class N -7007         4,00         2,14         5,00         8,44         18,21         15,74         9,88         56,742(10)           BlackRock Mic Cap Value Fund - Class A Shares - 1008         1,10         7,57         10,29         6,50         14,81         14,44         9,81         65,132(2008)           Columbia Select Mid Cap Value Fund - Class A Shares - 1008         1,10         7,57         10,29         6,50         14,81         14,44         9,41         6,513(2008)           Lord Abbett Saries Fund Mid Cap Value Pund - Class A Shares - 1008         -0,28         3,19         3,06         24,91         10,81         12,47         6,32         12,11         12,12         17,12         17,12         12,13         12,15         12,53         12,50         12,41         12,16         14,73         14,73         15,39         2,52         14,14         12,12         12,11         12,12	Voya MidCap Opportunities Portfolio - Class I - 081	0.56	3.18	8.54	16.85	16.92	8.79	11.18		08/02/2001	
Myle P. Rowe Price Diversified Mid Cap Growth Port - Initial - 4499   0.02   2.72   1.99   21.26   20.78   11.12   12.81   12.81   12.26(2002)   Mid-Cap Value   Fund - Class N - 7007   -3.00   2.14   5.90   8.84   18.21   15.74   8.98   05.24(2010)   BlackRock Mid-Cap Value Fund - Class A Shares - 7280   0.78   5.33   10.08   6.57   14.00   14.40   9.81   05.14(2000)   BlackRock Mid-Cap Value Fund - Investor A Shares - 7280   0.78   5.32   10.29   6.50   14.50   14.50   9.81   05.14(2000)   Lord Abbelt Series Fund Mid Cap Subock Portfolio - Cl V - 0.75   1.57   5.52   4.14   2.78   15.14   13.42   7.24   07.766(2001)   Lord Abbelt Series Fund Mid Cap Subock Portfolio - Service Class - 4.58   3.98   3.06   2.49   10.85   11.77   6.67   05.02(2002)   Lord Abbelt Series Fund Mid Cap Value Portfolio - Service Class - 4.58   3.81   3.06   2.49   10.85   11.77   6.67   05.02(2002)   Wyle J. Marin Mid Cap Value Fund - Service J. 832   1.12   4.71   5.39   5.77   14.40   12.34   9.82   09.22(2004)   Loomis Sayles Small Cap Pund - Series I - 832   1.12   4.71   5.39   5.77   14.40   13.40   8.24   09.13(2000)   Voya Index Plus Small Cap Pund - Series I - 1632   0.92   9.28   4.92   4.45   13.49   13.32   8.46   05.14(2000)   Voya Russell' Small Cap Pund - Series I - 1632   0.92   9.28   4.92   4.45   13.49   13.22   8.46   05.04(1980)   Voya Small Cap Core Equily Portfolio - Class I - 1062   0.92   9.28   4.92   4.45   13.49   13.22   8.46   05.04(1980)   Voya Small Cap Core Equily Portfolio - Service Class - 739   1.40   8.30   7.79   05.03(1997)   Vyle J. Mylorgan Small Cap Core Equily Portfolio - Service Class - 739   1.40   8.77   7.46   7.52   9.39   8.33   0.80(30)   Vyle Small Cap Opportunities Portfolio - Class I - 0.09   1.40   7.40	Voya Russell™ Mid Cap Growth Index Portfolio - Class S - 2718	-0.24				21.17				08/07/2009	
Mid-Cap Value											
MAG Raver Road Mid Cap Value Fund - Class N - 7007   3.00   2.14   5.00   8.84   8.21   15.74   8.98   05.24/2010   BlackRock Mid-Cap Value Fund - Investor A Shares - 7280   0.78   5.33   10.08   6.57   14.00   14.40   9.81   05/18/2009	VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	0.02	2.72	12.99	21.26	20.78	11.12	12.81		12/26/2002	
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280   0.78   0.75	•										
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	·	-3.00	2.14	5.90	8.84	18.21	15.74	8.98		05/24/2010	
Lord Abbett Series Fund Mid Cag Value Portfolio - Cervice - 440         1.57         5.52         4.14         2.78         1.54         1.34         7.24         0.7026/2001           VY® American Century Small-Mid Cag Value Portfolio - Service Class - 435         0.28         3.19         3.06         2.49         12.16         12.23         7.95         0503/2002           Small Cap Portfolio - Service Class - 435         0.28         3.19         3.06         2.43         12.16         12.23         7.95         0503/2002           Small Cap Portfolio - Service Class - 435         0.28         3.19         5.27         1.4.0         12.34         9.82         09/22/2004           Loomis Sayles Small Cap Pottolio - Class I - 1632         1.12         4.71         5.36         4.16         4.10         14.76         14.00         8.24         05/13/2008           Voya Russell ™ Small Cap Pottolio - Class I - 163         3.05         12.15         8.73         9.56         14.02         13.23         8.66         05/04/1998           Voya Russell Company Portfolio - Class I - 042         1.06         8.30         5.52         6.52         14.31         1.77         10.69         8.94         8.16         05/03/1909           Vya Small Company Growth Fund - Institutional Cl	•	0.78				14.00	14.40	9.81			
VY® JPMorgan Mild Cap Value Portfolio - Service Class - 435         −1,25         5,36         4,89         2,49         10,86         11,77         8,67         05,002/2002           VY® JPMorgan Mild Cap Value Portfolio - Service Class - 435         −2,02         3,19         3,06         2,43         12,16         12,23         7,95         05,003/2002           Invesco V.I. Main Street Small Cap Pund - Series I - 832         -1,12         4,71         5,39         5,27         14,40         12,34         9,82         09,222/2004           Loomis Sayles Small Cap Value Fund - Retail Class - 1117         -1,29         5,88         4,16         4,10         14,76         14,00         8,24         05,713/2008           Voya Russell W Small Cap Index Portfolio - Class I - 1563         3,05         12,15         9,53         9,56         14,02         10,37         8,62         05/15/2008           Voya Small Cap Cue Equity Portfolio - Class I - 042         -0,40         3,00         5,92         6,52         14,93         10,91         7,79         05/15/2008           Vya JPMorgan Small Cap Cred Equity Portfolio - Class I - 042         -0,40         8,07         1,74         1,72         9,39         8,33         08,03/2001           Small Gar Value Fund - Institutional Class - 1,900         4,57	·	1.10			6.50	14.63		9.41			
V90 JPMorgan Mid Cap Value Portfolio - Service Class - 435   0.28   3.19   3.06   2.43   12.16   12.23   7.95   05/03/2002		1.57	5.52	4.14		15.14	13.42	7.24			
Investoo V.I. Main Street Small Cap Fund - Series I - 832	· · · · · · · · · · · · · · · · · · ·										
Invesco V.I. Main Street Small Cap Fund - Series I - 832	VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	-0.28	3.19	3.06	2.43	12.16	12.23	7.95		05/03/2002	
Comis Sayles Small Cap Value Fund - Retail Class - 11177   -1.29   5.98   4.16   4.10   14.76   14.00   8.24   05/13/2008   Voya Index Plus Small Cap Portfolio - Class I - 1052   0.92   0.92   4.92   4.45   13.49   13.32   8.46   05/04/1998   Voya Russell M Small Cap Index Portfolio - Class I - 1053   0.05   12.15   9.53   9.56   14.02   10.37   8.62   05/15/2008   Voya Small Company Portfolio - Class I - 042   0.06   8.30   5.92   6.52   14.93   10.91   7.79   05/30/1997   V/® JPMorgan Small Cap Core Equity Portfolio - Service Class - 752   0.42   5.12   1.78   0.77   10.69   8.94   8.16   06/03/2005   Small Growth   Wilspring Small Cap Growth Fund - Institutional Class - 3091   Voya Small Cap Opportunities Portfolio - Class I - 080   4.57   13.81   8.77   7.46   17.52   9.39   8.33   08/03/2001   Small Value   Allspring Special Small Cap Value Fund - Class A - 191   4.43   2.76   4.90   6.30   9.70   10.41   7.34   01/16/2001   Viriel Fund - Investor Class - 187   1.52   12.18   0.89   9.79   0.40   10.41   7.34   0.1/16/2001   Viriel Fund - Investor Class - 187   1.52   12.18   0.89   9.70   0.40   10.41   7.34   0.5/14/2004   Franklin Small Cap Value VIP Fund - Class A - 2495   0.92   4.04   4.04   3.38   11.47   13.59   7.89   0.5/14/2004   Macquarie Small Cap Value Fund - Class A - 2495   0.92   4.02   4.04   3.38   11.47   13.59   7.89   0.5/10/2013   Vivie Columbia Small Cap Value II Portfolio - Service Class - 1218   0.89   1.42   5.89   5.84   13.49   13.34   4.01   0.8/14/2014   Specialty - Commoditive Broad   0.80   0.80   0.80   0.80   0.80   0.80   0.80   Victory Precious Metals and Minerals Fund - Class A Shares - E496   0.42   0.40   0.80   0.											
Voya Index Plus SmallCap Portfolio - Class I - 052         0,92         9,28         4,92         4,45         13,49         13,22         8,46         05/04/1988           Voya Russell "Small Cap Index Portfolio - Class I - 1563         3,05         12,15         9,33         9,56         14,02         10,37         8,62         05/15/2008           Voya Small Cap Company Portfolio - Class I - 042         1,08         8,30         5,92         6,52         1,43         1,93         1,93         8,16         06/03/2005           Small Growth           Allspring Small Company Growth Fund - Institutional Class - 3091           Voya SmallCap Opportunities Portfolio - Class I - 080         4,57         13,81         8,77         7,46         17,52         9,39         8,33         08/03/2001           Small Value           All Spring Special Small Cap Value Fund - Class A - 191         4,43         2,76         4,90         6,30         9,70         10,41         7,34         01/16/2001           Age Value Fund - Class A - 191         4,43         2,76         4,90         6,30         9,70         10,41         7,34         01/16/2001           Franklin Small Cap Value IP und - Class A - 203         1,52         1,52	·										
Voya Russell™ Small Cap Index Portfolio - Class I - 1563         3.05         12.15         9.53         9.56         14.02         10.37         8.62         05/15/2008           Voya Small Company Portfolio - Class I - 042         1.06         8.30         5.92         6.52         14.93         10.91         7.79         05/30/1997           V%9 JMorgan Small Cap Core Equity Portfolio - Service Class - 752         -0.42         5.12         1.78         1.08         8.94         8.16         06/03/2005           Small Cap Cape Equity Portfolio - Service Class - 752         -0.42         5.12         1.78         1.08         8.97         7.46         17.52         9.39         8.33         06/03/2005           Small Cap Opportunities Portfolio - Class I - 080         4.57         13.81         8.77         7.46         17.52         9.39         8.33         08/03/2001           Small Cap Value Fund - Class A - 191         4.43         2.76         4.90         6.30         9.70         10.41         7.34         01/16/2001           Arial Fund - Investor Class - 187         1.52         12.18         9.97         9.04         16.24         13.94         9.16         05/14/2004           Franklin Small Cap Value Fund - Class A - 2495											
Voya Small Company Portfolio - Class I - 042         1.06         8.30         5.92         6.52         14.93         10.91         7.79         05/30/1997           Vya JPMorgan Small Cap Core Equity Portfolio - Service Class - 752         0.42         5.12         1.78         0.77         10.69         8.94         8.16         05/30/1997           Allspring Small Cap Wath         Core Equity Portfolio - Class - 3091         3.18         8.77         7.46         17.52         9.39         8.33         08/03/2001           Small Value           Allspring Special Small Cap Value Fund - Class A - 191         4.43         2.76         4.90         6.30         9.70         10.41         7.34         01/16/2001           Ariel Fund - Investor Class - 1914         4.43         2.76         4.90         6.30         9.70         10.41         7.34         01/16/2001           Ariel Fund - Investor Class - 1904         1.52         12.18         8.99         9.04         16.24         13.94         9.16         05/14/2004           Ariel Fund - Investor Class - 2073         1.109         6.18         4.27         4.59         13.53         12.83         9.04         08/31/2001           Macquarie Small Cap Value Fund - Class A - 2495	·										
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752   -0.42   5.12   1.78   0.77   10.69   8.94   8.16   06/03/2005   Small Growth	•										
Allspring Small Company Growth Fund - Institutional Class - 3091   Voya Small Cap Opportunities Portfolio - Class I - 080   4.57   13.81   8.77   7.46   17.52   9.39   8.33   08/03/2001   Small Value   Small Cap Value Fund - Class A - 191   4.43   2.76   4.90   -6.30   9.70   10.41   7.34   01/16/2001   Ariel Fund - Investor Class - 187   1.52   12.18   9.97   9.04   16.24   13.94   9.16   05/14/2004   Franklin Small Cap Value Fund - Class S - 073   1.09   6.18   4.27   4.59   13.35   12.83   9.04   08/31/2001   Macquarie Small Cap Value Fund - Class A - 2495   -0.92   4.82   4.04   3.38   11.47   13.59   7.89   05/10/2013   05/10/2											
Allspring Small Company Growth Fund - Institutional Class - 3091   Vaya SmallCap Opportunities Portfolio - Class I - 080   4.57   13.81   8.77   7.46   17.52   9.39   8.33   08/03/2001   Small Value   Value Fund - Class A - 191   A.43   2.76   A.90   -6.30   9.70   10.41   7.34   01/16/2001   Value Fund - Class A - 191   A.43   2.76   A.997   9.04   16.24   13.34   9.16   05/14/2004   Value Fund - Class A - 191   A.43   2.76   A.997   9.04   16.24   13.34   9.16   05/14/2004   Value Fund - Class A - 2495   A.992   4.82   4.04   3.38   11.47   13.59   7.89   05/10//2013   Value Fund - Class A - 2495   A.992   4.82   4.04   3.38   11.47   13.59   7.89   05/10//2013   Value Did Fund Cap Value II Portfolio - Service Class - 1218   A.992   4.82   4.04   3.38   11.47   13.59   7.89   05/10//2013   Value Did Fund Cap Value II Portfolio - Service Class - 1218   A.992   4.82   4.04   3.38   11.47   13.59   7.89   05/10//2013   Value Did Fund Cap Value II Portfolio - Service Class - 1218   A.992   4.82   4.04   3.38   4.14   4.01   4.01   08/14/2014   A.992   A.		-0.42	5.12	1.78	0.77	10.69	8.94	8.16		06/03/2005	
Voya SmallCap Opportunities Portfolio - Class I - 080											
Allspring Special Small Cap Value Fund - Class A - 191											
Allspring Special Small Cap Value Fund - Class A - 191		4.57	13.81	8.77	7.46	17.52	9.39	8.33		08/03/2001	
Ariel Fund - Investor Class - 187  Ariel Fund - Investor Class - 187  1.52  12.18  9.97  9.04  16.24  13.94  9.16  05/14/2004  Franklin Small Cap Value VIP Fund - Class 2 - 073  1-0.99  6.18  4.27  4.59  13.35  12.83  9.04  08/31/2001  Macquarie Small Cap Value Fund - Class A - 2495  VY® Columbia Small Cap Value II Portfolio - Service Class - 1218  0.89  10.42  5.89  5.94  13.23  15.01  8.20  05/10/2013  VY® Columbia Small Cap Value II Portfolio - Service Class - 1218  0.89  10.42  5.89  10.42  5.89  10.42  5.89  10.40  10.10  1											
Franklin Small Cap Value VIP Fund - Class 2 - 073	, , ,										
Macquarie Small Cap Value Fund - Class A - 2495         -0.92         4.82         4.04         3.38         11.47         13.59         7.89         05/10/2013           VY® Columbia Small Cap Value II Portfolio - Service Class - 1218         0.89         10.42         5.89         5.94         13.23         15.01         8.20         05/08/2006           Specialty - Commodities Broad           PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908         1.92         5.56         12.47         10.10         3.34         11.34         4.01         08/14/2014           Specialty - Equity Prec Metals           Victory Precious Metals and Minerals Fund - Class A Shares - E496         20.42         42.62         122.41         92.89         46.36         13.49         14.93         06/29/2020           Specialty - Global Real Estate           VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613         0.61         2.91         7.35         -3.47         8.74         6.00         3.69         09/05/2008           Specialty - Health           BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776         1.69         4.76         3.18         -6.20         6.98         4.09         8.38         05/04/2015 <td colspa<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td>	<td></td>										
VY® Columbia Small Cap Value II Portfolio - Service Class - 1218         0.89         10.42         5.89         5.94         13.23         15.01         8.20         05/08/2006           Specialty - Commodities Broad           PIMCO CommodityRealRetum Strategy Fund® - Admin Class - 1908         1.92         5.56         12.47         10.10         3.34         11.34         4.01         08/14/2014           Specialty - Equity Prec Metals           Victory Precious Metals and Minerals Fund - Class A Shares - E496         20.42         42.62         122.41         92.89         46.36         13.49         14.93         06/29/2020           Specialty - Global Real Estate           VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613         0.61         2.91         7.35         -3.47         8.74         6.00         3.69         09/05/2008           Specialty - Health           BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776         1.69         4.76         3.18         -6.20         6.98         4.09         8.38         05/04/2015           Specialty - Real Estate           Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657         0.37         1.28         5.06         4.51         8.84         7.05         6											
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908   1.92   5.56   12.47   10.10   3.34   11.34   4.01   08/14/2014	·										
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908   1.92   5.56   12.47   10.10   3.34   11.34   4.01   08/14/2014   Specialty - Equity Prec Metals	·	0.89	10.42	5.89	5.94	13.23	15.01	8.20		05/08/2006	
Specialty - Equity Prec Metals           Victory Precious Metals and Minerals Fund - Class A Shares - E496         20.42         42.62         122.41         92.89         46.36         13.49         14.93         06/29/2020           Specialty - Global Real Estate           VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613         0.61         2.91         7.35         -3.47         8.74         6.00         3.69         09/05/2008           Specialty - Health           BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776         1.69         4.76         3.18         -6.20         6.98         4.09         8.38         05/04/2015           Specialty - Real Estate           Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657         0.37         1.28         5.06         -4.51         8.84         7.05         6.26         06/04/2018           Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657         0.37         1.28         5.06         -4.51         8.84         7.05         6.62         05/04/2018           Cohen & Steers Real Estate Portfolio - Service Class - 1019         0.22         2.79         0.69         -6.75         6.99         7.52         4.90         05/04/2016 </td <td>• •</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	• •										
Victory Precious Metals and Minerals Fund - Class A Shares - E496         20.42         42.62         122.41         92.89         46.36         13.49         14.93         06/29/2020           Specialty - Global Real Estate           VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613         0.61         2.91         7.35         -3.47         8.74         6.00         3.69         09/05/2008           Specialty - Health           BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776         1.69         4.76         3.18         -6.20         6.98         4.09         8.38         05/04/2015           Specialty - Real Estate           Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657         0.37         1.28         5.06         -4.51         8.84         7.05         6.26         06/04/2018           Cohen & Steers Real Estate Securities Fund, Inc 1172         0.34         0.97         5.08         -3.84         8.74         7.25         6.62         05/13/2011           VY® CBRE Real Estate Portfolio - Service Class - 1019         0.22         2.79         0.69         -6.75         6.99         7.52         4.90         05/04/2006           Specialty - Technology           Macquarie Science and Tec	•	1.92	5.56	12.47	10.10	3.34	11.34	4.01		08/14/2014	
Specialty - Global Real Estate         VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613       0.61       2.91       7.35       -3.47       8.74       6.00       3.69       09/05/2008         Specialty - Health         BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776       1.69       4.76       3.18       -6.20       6.98       4.09       8.38       05/04/2015         Specialty - Real Estate         Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Real Estate Securities Fund, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014											
VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613       0.61       2.91       7.35       -3.47       8.74       6.00       3.69       09/05/2008         Specialty - Health         BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776       1.69       4.76       3.18       -6.20       6.98       4.09       8.38       05/04/2015         Specialty - Real Estate         Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	•	20.42	42.62	122.41	92.89	46.36	13.49		14.93	06/29/2020	
Specialty - Health         BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776       1.69       4.76       3.18       -6.20       6.98       4.09       8.38       05/04/2015         Specialty - Real Estate         Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	. ,										
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776       1.69       4.76       3.18       -6.20       6.98       4.09       8.38       05/04/2015         Specialty - Real Estate         Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	VY® CBRE Global Real Estate Portfolio - Institutional Class - 1613	0.61	2.91	7.35	-3.47	8.74	6.00	3.69		09/05/2008	
Specialty - Real Estate         Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014											
Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657       0.37       1.28       5.06       -4.51       8.84       7.05       6.26       06/04/2018         Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	1.69	4.76	3.18	-6.20	6.98	4.09	8.38		05/04/2015	
Cohen & Steers Realty Shares, Inc 1172       0.34       0.97       5.08       -3.84       8.74       7.25       6.62       05/13/2011         VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	Specialty - Real Estate										
VY® CBRE Real Estate Portfolio - Service Class - 1019       0.22       2.79       0.69       -6.75       6.99       7.52       4.90       05/04/2006         Specialty - Technology         Macquarie Science and Technology Fund - Class Y - 1043       7.64       11.75       29.62       31.81       34.54       16.36       17.18       08/15/2014	Cohen & Steers Real Estate Securities Fund, Inc Class A - 8657	0.37	1.28	5.06	-4.51	8.84	7.05		6.26	06/04/2018	
Specialty - Technology           Macquarie Science and Technology Fund - Class Y - 1043         7.64         11.75         29.62         31.81         34.54         16.36         17.18         08/15/2014	Cohen & Steers Realty Shares, Inc 1172	0.34	0.97	5.08	-3.84	8.74	7.25	6.62		05/13/2011	
Macquarie Science and Technology Fund - Class Y - 1043 7.64 11.75 29.62 31.81 34.54 16.36 17.18 08/15/2014	VY® CBRE Real Estate Portfolio - Service Class - 1019	0.22	2.79	0.69	-6.75	6.99	7.52	4.90		05/04/2006	
	Specialty - Technology										
Global / International	Macquarie Science and Technology Fund - Class Y - 1043	7.64	11.75	29.62	31.81	34.54	16.36	17.18		08/15/2014	
	Global / International										

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	7.50	10.11	21.69	11.97	13.43	1.24	5.18		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	6.59	10.99	29.80	20.39	15.64	2.17	7.59		05/09/2005
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	3.76	5.51	29.12	17.79	21.68	9.70		6.15	05/25/2016
The Hartford International Opportunities Fund - Class R4 - 3647	3.14	4.57	23.23	16.21	18.79	8.12		7.59	06/16/2016
Voya International Index Portfolio - Class I - 1551	1.81	3.79	24.57	13.70	20.67	9.94	7.00		05/13/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	3.69	5.97	22.46	13.54	18.34	6.32	7.10		05/03/2004
Artisan International Fund - Investor Shares - 1252	3.45	4.83	33.24	28.42	24.72	9.27	7.99		05/12/2008
Fidelity® VIP Overseas Portfolio - Initial Class - 107	1.65	-0.09	19.47	9.04	19.84	8.19	7.66		05/31/1994
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	0.25	3.57	30.51	22.66	23.08	11.84	6.76		04/25/2008
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	2.81	6.31	32.65	23.65	22.54	11.07		8.54	06/06/2016
Foreign Small/Mid Growth									
Columbia Variable Portfolio - Acorn International Fund - 1348	0.17	-2.82	14.66	-1.59	12.05	1.42	4.32		05/09/2007
Global Large-Stock Blend									
Voya Global Insights Portfolio - Initial Class - 432	5.53	10.26	21.10	20.39	23.87	9.43	10.53		03/22/2005
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	2.90	5.17	17.69	16.36	22.19	11.12	12.28		05/03/2004
Global Large-Stock Value									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	0.54	3.23	16.27	13.68	16.32	11.37	8.54		03/06/2015
Global Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	0.68	3.45	10.81	5.87	12.69	4.28	8.14		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)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 A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)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

#### See Performance Introduction Page for Important Information

#### **Additional Notes**

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 Solution / Target Date 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 The Voya Solution / Target Date PortfoliosSM.

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.

(3)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 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 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.

(4)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 (4559) is 3.00%, expressed as an annual effective yield, and is guaranteed between 11/01/2025 and 11/30/2028.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4560) is 3.00%, expressed as an annual effective yield, and is guaranteed between 11/01/2025 and 12/31/2030.

Deposits received from 11/01/2025 through 11/28/2025 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.

### (5)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

(6)The current rate for the Voya Fixed Plus Account II (4568) MC 945, Fund 4568 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 the calendar year floor rate of 3.00%, which will not change through 12/31/2025. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 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. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

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