P E R F O R M A N C E U P D A T E

Voya Retirement Insurance and Annuity Company

BOARD OF EDUCATION HOWARD

Variable Annuity Account C, Non-Standardized Returns

Average Annual Total Returns as of: 10/31/2026 (shown in percentages)

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

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

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

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

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

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
Voya Government Money Market Portfolio - Class I - 003 (1)	0.21	0.57	1.77	2.17	2.93	2.30	0.97		01/01/1980
The 7-day annualized Subaccount yield as of 10/31/2026 is 2.48%, which more closely reflects current earnings. (4)									
Stability of Principal									
Voya Fixed Account (4550) - 4550 (3)(5)	0.33	0.99	3.32	4.00	4.00	4.00	4.00		
This fund is not part of the product's separate account.									
Voya Fixed Account (4552) - 4552 (3)(6)	0.25	0.75	2.49	3.00	3.00	3.00	3.00		
This fund is not part of the product's separate account.									
Voya Fixed Plus Account (4563) - 4563 (3)(7)	0.25	0.75	2.49	3.00	3.00	3.00	3.00		
This fund is not part of the product's separate account.									
Voya Fixed Plus Account (4564) - 4564 (3)(8)	0.25	0.75	2.49	3.00	3.00	3.00	3.00		
This fund is not part of the product's separate account.									
Bonds									
Global Bond									
Templeton Global Bond Fund - Class A - 178	0.53	-0.73	2.01	2.62	4.75	-0.85	-1.24		09/18/1986
Voya Global Bond Portfolio - Initial Class - 422	1.49	-1.62	-3.35	-3.01	3.89	-3.11	-0.47		11/08/2004
High Yield Bond									
Victory Pioneer High Yield VCT Portfolio - Class I - 834	0.67	-0.60	0.62	1.86	7.43	2.38	3.22		05/01/2000
Voya High Yield Portfolio - Institutional Class - 1159	0.67	-1.56	-1.21	-0.02	6.63	1.73	3.19		05/03/2004
Inflation-Protected Bond									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	2.55	-0.41	-0.67	-1.33	3.49	-1.34	0.80		02/10/1997
PIMCO VIT Real Return Portfolio - Administrative Class - 833	2.73	-0.64	-1.18	-1.67	3.73	-0.88	1.21		09/30/1999
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4 - 1003	2.04	-0.59	-2.29	-2.09	3.74	-1.65	0.32		05/28/1974
Voya U.S. Bond Index Portfolio - Class I - 1554	2.22	-0.27	-1.81	-1.71	3.65	-1.78	-0.17		03/07/2008
Intermediate Core-Plus Bond									
TCW MetWest Total Return Bond Fund - Class M Shares - 7576	2.27	-0.72	-2.27	-2.28	4.19	-2.00	0.03		03/31/1997
TCW Securitized Bond Fund - Class N - 1041	2.70	-0.44	-1.11	-0.90	5.53	-2.00	-0.19		03/01/1999
Voya Intermediate Bond Portfolio - Class I - 004	2.55	-0.28	-1.10	-0.97	5.18	-0.96	0.75		05/23/1973
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	0.57	0.12	0.33	0.91	3.78	1.18	1.22		11/04/1993
Asset Allocation									
Lifecycle									
Voya Solution 2030 Portfolio - Service Class - 6754 (2)	0.15	-0.45	5.14	5.71	13.12	3.81	6.89		10/03/2011
Voya Solution 2035 Portfolio - Service Class - 762 (2)	-0.10	-0.40	6.45	7.16	14.99	4.87	7.78		04/29/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (2)	-0.56	-0.55	7.50	8.43	16.68	5.82	8.77		10/03/2011
Voya Solution 2045 Portfolio - Service Class - 765 (2)	-0.89	-0.54	8.47	9.45	17.87	6.54	9.24		04/29/2005
Voya Solution 2050 Portfolio - Service Class - 6760 (2)	-1.08	-0.60	8.87	9.96	18.47	6.82	9.41		10/03/2011
Voya Solution 2055 Portfolio - Service Class - 1167 (2)	-1.14	-0.65	9.01	10.16	18.62	6.88	9.47		03/08/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (2)	-1.09	-0.62	9.06	10.17	18.62	6.87	9.46		02/09/2015
Voya Solution 2065 Portfolio - Service Class - E481 (2)	-1.13	-0.61	9.14	10.23	18.74	6.93		10.60	07/29/2020
Voya Solution 2070 Portfolio - Service Class - H621 (2)	-1.14	-0.56	9.18	10.25				13.72	08/11/2025
Voya Solution Income Portfolio - Service Class - 768 (2)	0.70	-0.49	2.51	2.85	8.85	1.62	3.81		04/29/2005
Lifestyle									
Voya Solution Aggressive Portfolio - Initial Class - 3829	-0.47	-0.21	8.96	9.62	18.46	7.00	9.93		05/01/2013
Voya Solution Balanced Portfolio - Initial Class - 1610	0.10	-0.03	5.73	6.11	13.66	4.39	7.00		07/02/2007
Voya Solution Balanced Portfolio - Service Class - 1602	0.00	-0.13	5.60	5.80	13.34	4.13	6.72		07/02/2007
Voya Solution Conservative Portfolio - Initial Class - 1876	1.08	-0.51	1.51	1.67	7.43	1.17	3.17		04/30/2010
Balanced									
Voya Balanced Income Fund - Class I - 1207	0.86	-0.22	3.75	4.74	11.52	3.96	5.20		04/28/2006
Global Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	3.16	-0.30	9.30	12.39	16.27	7.48	6.94		05/20/2002
Moderate Allocation									
Calvert VP SRI Balanced Portfolio - 101	-0.29	-1.17	1.55	1.70	13.79	5.28	8.30		09/02/1986
Impax Sustainable Allocation Fund - Investor Class - 193	0.57	-0.35	3.57	3.08	10.71	2.38	6.35		08/10/1971
VY® Invesco Equity and Income Portfolio - Initial Class - 452	2.55	0.01	7.06	10.15	13.42	5.75	7.57		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	0.85	1.20	6.17	5.73	13.04	6.02	9.76		01/24/1989
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class - 1595	3.58	1.72	13.91	16.13	16.96	9.56	11.27		06/23/1986
American Funds Fundamental Investors® - Class R-4 - 1208	-1.73	-2.17	9.94	11.69	23.67	11.42	13.07		08/01/1978
Ave Maria Rising Dividend Fund - 6620	7.93	1.97	5.30	6.12	9.65	4.55	8.81		05/02/2005
Invesco V.I. Core Equity Fund - Series I - 079	-0.68	0.54	6.29	5.92	19.41	8.22	10.43		05/02/1994
Neuberger Quality Equity Fund - Trust Class Shares - 1120	-3.31	-2.08	10.34	16.11	22.50	10.91	12.66		03/16/1994
Voya Growth and Income Portfolio - Class I - 001	-0.96	0.48	7.63	8.74	20.16	10.64	13.60		12/31/1979
Voya Index Plus LargeCap Portfolio - Class I - 035	-1.32	0.57	10.79	10.74	21.14	9.91	13.24		09/16/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	-1.73	1.22	9.04	8.82	22.00	10.78	14.47		03/04/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	-1.25	0.67	9.66	9.24	20.72	10.56	13.27		12/10/2001
Large Value									
American Funds Washington Mutual Investors Fund - Class R-4 - 819	3.93	0.95	9.20	11.16	18.62	10.17	12.14		07/31/1952

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Columbia Intrinsic Value Fund - Institutional Class - G946	3.19	1.33	17.80	21.96	21.15	10.83	11.30		10/15/1990
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	5.28	2.33	15.48	19.64	19.87	10.13	10.90		10/09/1986
Voya Corporate Leaders 100 Fund - Class I - 3436	2.54	1.13	11.98	13.79	20.22	10.21	12.36		06/30/2008
Voya Large Cap Value Fund - Class A - 3250	3.43	1.05	12.65	15.46	17.51	9.27	10.33		12/18/2007
Voya Large Cap Value Fund - Class I - 3764	3.38	1.08	12.80	15.71	17.83	9.61	10.69		12/31/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	3.66	3.02	23.28	27.52	21.56	10.85	10.61		05/01/2009
VY® Invesco Comstock Portfolio - Service Class - 437	3.91	0.90	13.05	17.91	18.56	10.60	11.19		05/01/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	2.83	0.39	10.07	14.66	17.49	8.61	9.63		10/04/1993
Large Cap Growth									
Large Growth									
Alger Responsible Investing Fund - Class A - 1584	-4.48	-2.92	3.11	0.55	20.87	7.49	14.51		12/04/2000
Amana Growth Fund - Investor Class - 1612	-3.90	-0.75	9.86	7.75	18.75	8.80	15.66		02/03/1994
American Funds The Growth Fund of America® - Class R-4 - 572	-3.99	-0.43	4.36	3.33	22.65	7.26	13.77		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-3.64	-1.02	5.57	6.31	23.59	10.39	14.73		01/03/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	-6.92	-0.28	6.29	3.85	21.66	9.34	16.83		10/09/1986
Invesco V.I. American Franchise Fund - Series I - 3384	-8.34	-4.48	-1.60	-6.89	18.77	5.73	13.15		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-6.15	-1.05	1.06	-1.85	20.41	7.68	13.81		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-6.17	-0.05	-0.98	-3.69	20.82	9.72	16.78		05/01/2009
Small/Mid/Specialty									
Mid-Cap Blend									
Invesco Main Street Mid Cap Fund® - Class A - 1028	3.10	-0.94	8.79	9.95	15.96	5.82	8.48		08/02/1999
Voya Index Plus MidCap Portfolio - Class I - 053	2.40	-0.87	14.10	16.55	17.96	6.79	9.20		12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	3.06	0.24	13.81	14.61	18.46	5.72	10.06		03/04/2008
Voya Russell™ Mid Cap Index Portfolio - Class S - 1561	3.03	0.25	13.67	14.39	18.24	5.49	9.81		03/04/2008
Mid-Cap Growth									
Columbia Variable Portfolio - Acorn Fund - 821	-3.83	-7.38	-0.20	-2.31	12.01	-2.86	7.18		05/03/1995
Voya MidCap Opportunities Fund - Class A - 428	-5.84	-6.15	-1.34	-5.85	10.11	-0.68	8.70		08/20/1998
Voya MidCap Opportunities Portfolio - Class I - 081	-5.86	-6.05	-1.08	-5.53	10.53	-0.20	9.25		05/05/2000
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-4.55	-4.24	-3.03	-6.55	15.00	2.20	10.87		12/10/2001
Mid-Cap Value									
AMG River Road Mid Cap Value Fund - Class N - 7007	7.52	-0.69	3.41	9.87	14.19	8.02	7.95		09/19/1994
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280	6.84	1.89	16.51	19.41	17.14	8.27	10.15		02/01/1995
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	4.88	1.49	25.96	29.30	23.11	10.46	10.95		11/20/2001
Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC - 075	4.47	-0.79	10.71	14.01	15.33	6.48	7.01		09/15/1999
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	7.14	0.57	16.76	19.96	14.19	5.92	8.24		05/01/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	8.01	1.09	13.79	16.74	15.30	5.98	7.89		05/01/2002
Small Blend									
Invesco V.I. Main Street Small Cap Fund - Series I - 832	2.02	-4.65	10.45	13.89	17.31	4.78	9.89		05/01/1998
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	4.49	-3.68	15.14	17.67	14.97	6.43	8.08		05/13/1991
Voya Index Plus SmallCap Portfolio - Class I - 052	2.33	-3.03	18.52	21.70	18.29	6.74	8.85		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	0.48	-4.13	13.11	13.28	18.98	3.99	8.75		03/04/2008
Voya Small Company Portfolio - Class I - 042	1.21	-3.26	10.81	12.42	16.33	4.57	7.29		12/27/1996
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	1.69	-4.06	8.88	10.19	13.45	1.96	7.71		05/01/2002
Small Growth									
Allspring Small Company Growth Fund - Institutional Class - 3091	0.83	-2.88	4.41	6.06	12.65	0.94	8.70		06/01/1997
Voya SmallCap Opportunities Portfolio - Class I - 080	-1.30	-4.96	7.53	8.73	19.92	5.12	8.23		05/06/1994
Small Value									
Allspring Special Small Cap Value Fund - Class A - 191	2.95	-2.67	9.96	14.65	9.27	2.50	6.43		05/07/1993
Ariel Fund - Investor Class - 187	7.91	1.88	14.33	20.20	20.37	5.17	9.39		11/06/1986
Franklin Small Cap Value VIP Fund - Class 2 - 073	4.42	-2.64	18.54	22.99	17.91	7.20	8.84		05/01/1998
Nomura Small Cap Value Fund - Class A - 2495	4.01	-4.46	14.21	18.61	16.01	5.39	7.64		06/24/1987
VY® Columbia Small Cap Value and Inf Pflo - Serv Class - 1218	7.00	-1.52	22.17	25.35	19.41	6.50	9.20		05/01/2006
Specialty - Commodities Broad									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
PIMCO Commodity and Real Return Bond Alpha Fund - Admin - 1908	2.07	7.73	30.09	32.71	15.08	8.28	6.98		02/14/2003
Specialty - Equity Prec Metals									
Victory Precious Metals and Minerals Fund - Class A Shares - E496	-11.43	5.02	-9.90	7.81	39.83	18.29	10.82		08/15/1984
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	6.94	12.06	16.62	24.35	14.37	5.89	10.89		12/21/1999
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657	5.38	-3.75	10.88	11.96	12.87	0.82	5.64		09/02/1997
Cohen & Steers Realty Shares, Inc. - 1172	5.98	-3.33	12.29	12.00	13.02	1.32	5.92		07/02/1991
VY Columbia Real Estate Portfolio - Institutional Class - 682	2.73	-5.63	12.74	11.86	12.51	0.28	4.84		01/24/1989
VY Columbia Real Estate Portfolio - Service Class - 1019	2.72	-5.64	12.52	11.56	12.23	0.04	4.58		01/24/1989
Specialty - Technology									
Nomura Science and Technology Fund - Class Y - 1043	-11.07	-5.35	24.04	19.50	36.90	14.90	19.31		06/09/1998
Global / International									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-3.50	-3.16	6.11	7.69	13.17	-1.22	7.80		07/24/2002
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	-5.92	-4.41	11.44	14.10	14.43	0.89	4.66		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	-10.26	-10.02	10.29	12.15	19.18	1.81	6.89		02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	0.09	-0.51	8.85	11.86	18.93	7.11	7.05		01/23/1997
The Hartford International Opportunities Fund - Class R4 - 3647	-3.30	-4.85	3.52	7.42	16.53	4.51	6.86		07/22/1996
Voya International Index Portfolio - Class I - 1551	-0.64	-2.54	7.89	11.27	17.46	6.79	7.49		03/04/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	-5.24	-4.91	3.81	5.26	15.75	2.77	6.95		04/16/1984
Artisan International Fund - Investor Shares - 1252	-3.01	-8.16	5.17	6.49	19.94	6.52	8.23		12/28/1995
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-3.75	-5.36	-0.87	-1.38	12.55	1.95	7.03		01/28/1987
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	2.59	0.33	13.87	20.97	21.83	11.04	7.91		01/03/2006
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	-3.45	-1.29	7.04	11.86	20.95	6.79	8.75		08/31/1995
Foreign Small/Mid Growth									
Columbia Variable Portfolio - Acorn International Fund - 1348	-3.83	-3.72	-0.66	-1.98	6.73	-5.48	2.81		05/03/1995
Global Large-Stock Blend									
Voya Global Insights Fund - Class I - 432	-2.99	0.76	2.18	1.21	16.21	3.27	10.10		05/01/2002
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	-2.89	-1.44	2.65	2.89	17.63	4.85	11.50		03/13/1973
Global Large-Stock Value									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	4.52	2.06	13.89	18.68	17.78	8.86	8.88		03/05/2015
Moderate Allocation									
Dimensional VA Glbl Mod Alloc Instit - L985	0.25	-0.01						1.30	05/08/2026

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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Variable Annuity Account C, Standardized Returns

Average Annual Total Returns as of: 09/30/2026 (shown in percentages)

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

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

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Stability of Principal									
Voya Government Money Market Portfolio - Class I - 003 (1)	0.18	0.54	1.56	2.19	2.96	2.23	0.93		09/30/1975
The 7-day annualized Subaccount yield as of 09/30/2026 is 2.42%, which more closely reflects current earnings. (4)									
Bonds									
Global Bond									
Templeton Global Bond Fund - Class A - 178	-2.00	0.10	1.47	1.61	3.54	-1.10	-0.90		05/03/2004
Voya Global Bond Portfolio - Initial Class - 422	-3.22	-3.74	-4.77	-4.78	2.80	-3.51	-0.88		03/23/2005
High Yield Bond									
Victory Pioneer High Yield VCT Portfolio - Class I - 834	-2.02	-1.55	-0.05	1.33	6.60	2.18	3.14		05/03/2004
Voya High Yield Portfolio - Institutional Class - 1159	-3.14	-2.73	-1.87	-0.53	5.88	1.54	3.13		05/10/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-2.88	-3.73	-3.14	-3.62	2.25	-1.63	0.47		05/11/2009
PIMCO VIT Real Return Portfolio - Administrative Class - 833	-3.18	-4.13	-3.80	-3.93	2.48	-1.29	0.89		05/03/2004
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4 - 1003	-2.82	-3.98	-4.25	-3.57	2.50	-2.03	0.06		05/14/2008
Voya U.S. Bond Index Portfolio - Class I - 1554	-2.68	-3.83	-3.95	-3.42	2.32	-2.25	-0.48		05/16/2008
Intermediate Core-Plus Bond									
TCW MetWest Total Return Bond Fund - Class M Shares - 7576	-3.18	-4.38	-4.45	-3.90	2.66	-2.50	-0.26		05/15/2013
TCW Securitized Bond Fund - Class N - 1041	-3.32	-4.50	-3.71	-2.74	3.72	-2.53	-0.54		05/21/2015
Voya Intermediate Bond Portfolio - Class I - 004	-3.04	-4.16	-3.56	-2.89	3.66	-1.50	0.43		05/31/1978
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4 - 7394	-0.74	-0.68	-0.24	0.64	3.50	0.99	1.16		05/09/2016
Asset Allocation									
Lifecycle									
Voya Solution 2030 Portfolio - Service Class - 6754 (2)	-2.11	-1.69	4.98	6.84	12.08			3.82	11/22/2021
Voya Solution 2035 Portfolio - Service Class - 762 (2)	-2.06	-1.28	6.56	8.78	13.97	5.65	7.56		05/12/2005
Voya Solution 2040 Portfolio - Service Class - 6757 (2)	-1.97	-1.12	8.10	10.69	15.76			6.00	11/24/2021
Voya Solution 2045 Portfolio - Service Class - 765 (2)	-1.82	-0.76	9.44	12.24	17.09	7.65	9.09		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)	-1.76	-0.60	10.06	13.03	17.75			7.77	12/02/2021
Voya Solution 2055 Portfolio - Service Class - 1167 (2)	-1.78	-0.60	10.27	13.25	17.90	8.08	9.35		06/18/2010
Voya Solution 2060 Portfolio - Service Class - 3291 (2)	-1.75	-0.65	10.27	13.27	17.89			7.82	10/08/2021
Voya Solution 2065 Portfolio - Service Class - E481 (2)	-1.72	-0.53	10.38	13.39	17.99	8.15		10.52	08/12/2020
Voya Solution 2070 Portfolio - Service Class - H621 (2)	-1.72	-0.55	10.44	13.33				14.73	08/15/2025
Voya Solution Income Portfolio - Service Class - 768 (2)	-2.12	-2.14	1.80	3.05	7.90	1.79	3.60		05/25/2005
Lifestyle									
Voya Solution Aggressive Portfolio - Initial Class - 3829	-1.78	-1.18	9.48	11.84	17.46	8.17	9.73		07/05/1995
Voya Solution Balanced Portfolio - Initial Class - 1610	-1.67	-1.20	5.63	7.33	12.67	5.09	6.80		07/05/1995
Voya Solution Balanced Portfolio - Service Class - 1602	-1.64	-1.24	5.60	7.17	12.42	4.85	6.55		07/28/2008
Voya Solution Conservative Portfolio - Initial Class - 1876	-2.22	-2.63	0.43	1.23	6.45	1.19	2.95		06/23/2008
Balanced									
Voya Balanced Income Fund - Class I - 1207	-2.07	-1.54	2.87	4.15	10.73	4.16	5.05		04/03/1989
Global Allocation									
American Funds Capital Income Builder® - Class R-4 - 2227	-3.78	-1.13	5.95	8.85	14.30	7.51	6.33		05/21/2015
Moderate Allocation									
Calvert VP SRI Balanced Portfolio - 101	-1.45	-0.99	1.85	3.72	13.22	6.14	8.11		05/31/1989
Impax Sustainable Allocation Fund - Investor Class - 193	-2.13	-1.50	2.98	3.41	9.51	2.96	6.14		02/21/2001
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-3.39	-1.51	4.40	7.83	11.55	5.91	7.24		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-1.40	0.64	5.28	6.40	11.80	6.78	9.49		05/05/2005
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class - 1595	-1.44	-2.86	9.97	14.12	14.90	10.06	10.39		09/29/2008
American Funds Fundamental Investors® - Class R-4 - 1208	-1.43	-1.86	11.87	16.39	23.50	13.06	13.13		05/14/2008
Ave Maria Rising Dividend Fund - 6620	-6.22	-2.60	-2.44	-6.08	5.76	4.22	7.60		05/04/2015
Invesco V.I. Core Equity Fund - Series I - 079	-0.08	2.37	7.02	8.84	18.72	9.80	10.25		05/10/1999
Neuberger Quality Equity Fund - Trust Class Shares - 1120	-0.51	-1.64	14.12	21.09	23.63	12.90	12.80		05/04/2006
Voya Growth and Income Portfolio - Class I - 001	-0.63	0.34	8.67	14.15	20.25	12.28	13.54		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I - 035	-0.29	2.75	12.27	14.56	20.73	11.62	13.19		10/31/1996
Voya Russell™ Large Cap Index Portfolio - Class I - 1557	0.07	2.58	10.96	13.81	21.99	12.72	14.49		05/14/2008
VY® Columbia Contrarian Core Portfolio - Service Class - 264	-0.27	2.81	11.04	13.52	20.57	11.98	13.19		05/21/2002
Large Value									
American Funds Washington Mutual Investors Fund - Class R-4 - 819	-3.51	-1.45	5.07	7.06	16.56	10.74	11.57		05/03/2004
Columbia Intrinsic Value Fund - Institutional Class - G946	-4.02	-0.91	14.16	18.83				15.18	11/21/2024
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-3.28	-0.07	9.69	13.75	16.80	10.12	10.22		05/31/1994
Voya Corporate Leaders 100 Fund - Class I - 3436	-4.71	0.03	9.21	12.43	18.27	10.73	11.93		05/07/2015
Voya Large Cap Value Fund - Class A - 3250	-3.25	-1.13	8.91	13.15	15.35	9.68	9.94		09/16/2013
Voya Large Cap Value Fund - Class I - 3764	-3.19	-1.01						4.46	02/06/2026
Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711	-2.59	3.92	18.94	24.24	18.94	11.09	10.07		07/17/2009
VY® Invesco Comstock Portfolio - Service Class - 437	-3.79	-1.18	8.80	13.29	15.38	10.87	10.67		05/06/2002
VY® Invesco Growth and Income Portfolio - Service Class - 789	-3.77	-0.42	7.04	11.77	15.24	9.08	9.29		05/02/2005
Large Cap Growth									
Large Growth									
Alger Responsible Investing Fund - Class A - 1584	-0.64	-1.30	7.94	9.65	22.20	10.23	14.75		05/12/2009
Amana Growth Fund - Investor Class - 1612	1.19	-0.45	14.31	17.02	19.82	11.32	15.72		09/29/2008
American Funds The Growth Fund of America® - Class R-4 - 572	0.00	-0.03	8.71	10.18	22.98	9.93	14.01		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	1.04	-0.54	9.56	12.31	24.49	12.90	14.87		05/31/1995
Fidelity® VIP Growth Portfolio - Initial Class - 109	3.42	1.34	14.20	14.74	23.66	12.66	17.38		05/31/1994
Invesco V.I. American Franchise Fund - Series I - 3384	2.78	-1.82	7.36	3.91	21.57	8.84	13.94		04/27/2012
Voya Large Cap Growth Portfolio - Institutional Class - 742	2.33	-0.35	7.68	8.32	22.91	10.18	14.25		06/18/2010
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	2.57	1.01	5.54	6.50	22.99	13.04	17.31		07/17/2009

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Small/Mid/Specialty									
Mid-Cap Blend									
Invesco Main Street Mid Cap Fund® - Class A - 1028	-4.83	-4.95	5.52	5.81	13.13	6.11		11.82	05/15/2020
Voya Index Plus MidCap Portfolio - Class I - 053	-3.64	-4.67	11.42	13.37	14.79	7.43	8.62		05/04/1998
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-4.32	-3.48	10.43	10.19	15.26	6.28	9.36		05/15/2008
Voya Russell™ Mid Cap Index Portfolio - Class S - 1561	-4.33							-3.15	07/10/2026
Mid-Cap Growth									
Columbia Variable Portfolio - Acorn Fund - 821	-1.96	-14.09	3.78	4.77	9.95	-0.79	7.14		05/03/2004
Voya MidCap Opportunities Fund - Class A - 428	-0.88							-1.12	07/17/2026
Voya MidCap Opportunities Portfolio - Class I - 081	-0.67	-5.33	5.07	-0.31	11.07	2.09	9.45		08/02/2001
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-1.29	-5.91	1.59	-2.02	14.61	4.50	10.97		12/26/2002
Mid-Cap Value									
AMG River Road Mid Cap Value Fund - Class N - 7007	-7.23	-5.42	-3.83	0.60	9.81	7.65	7.11		05/24/2010
BlackRock Mid-Cap Value Fund - Investor A Shares - 7280	-5.39	-3.03	9.06	11.40	13.14	7.70	9.02		05/18/2009
Columbia Select Mid Cap Value Fund - Class A Shares - 1008	-4.20	-2.45	20.10	22.65	19.06	10.55	10.11		05/13/2008
Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC - 075	-4.31	-6.25	5.97	7.99	12.12	6.60	6.34		07/26/2001
VY® American Century Small-Mid Cap Value Portfolio- Service - 440	-6.62	-3.72	8.98	8.33	10.25	5.19	7.31		05/02/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435	-6.75	-4.67	5.35	5.75	10.97	5.33	6.81		05/03/2002
Small Blend									
Invesco V.I. Main Street Small Cap Fund - Series I - 832	-6.60	-8.80	8.27	10.70	13.46	5.53	9.37		09/22/2004
Loomis Sayles Small Cap Value Fund - Retail Class - 1117	-6.14	-9.18	10.19	10.30	11.34	6.28	7.25		05/13/2008
Voya Index Plus SmallCap Portfolio - Class I - 052	-4.77	-6.67	15.82	18.49	14.85	6.95	8.10		05/04/1998
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-5.41	-7.59	12.57	14.62	15.96	4.73	8.16		05/15/2008
Voya Small Company Portfolio - Class I - 042	-4.50	-7.10	9.48	11.26	13.18	5.02	6.80		05/30/1997
VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752	-5.55	-9.00	7.07	8.09	10.25	2.48	7.08		06/03/2005
Small Growth									
Allspring Small Company Growth Fund - Institutional Class - 3091	-4.23	-10.65	3.56	6.82				6.53	09/10/2025
Voya SmallCap Opportunities Portfolio - Class I - 080	-5.42	-13.60	8.95	13.99	17.48	6.13	7.72		08/03/2001
Small Value									
Allspring Special Small Cap Value Fund - Class A - 191	-5.80	-7.51	6.81	7.88	6.38	2.67	5.84		01/16/2001
Ariel Fund - Investor Class - 187	-7.19	-4.75	5.95	9.02	14.24	4.54	8.12		05/14/2004
Franklin Small Cap Value VIP Fund - Class 2 - 073	-5.53	-5.73	13.52	16.18	14.12	6.75	8.09		08/31/2001
Nomura Small Cap Value Fund - Class A - 2495	-5.57	-9.10	9.80	12.65	12.45	5.44	7.02		05/10/2013
VY® Columbia Small Cap Value and Inf Pflo - Serv Class - 1218	-7.37	-7.43	14.18	15.48	14.59	6.48	8.03		05/08/2006
Specialty - Commodities Broad									
PIMCO Commodity and Real Return Bond Alpha Fund - Admin - 1908	-1.52	12.78	27.45	33.58	14.20	8.43	6.69		08/14/2014
Specialty - Equity Prec Metals									
Victory Precious Metals and Minerals Fund - Class A Shares - E496	-11.10	16.90	1.73	15.79	47.70	23.10		14.59	06/29/2020
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776	-0.84	5.08	9.05	21.51	10.55	5.27	9.29		05/04/2015
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657	-5.97	-6.43	5.21	3.24	9.75	1.11		5.42	06/04/2018
Cohen & Steers Realty Shares, Inc. - 1172	-6.06	-6.41	5.95	2.77	9.72	1.54	4.75		05/13/2011
VY Columbia Real Estate Portfolio - Institutional Class - 682	-5.36	-6.22	9.75	8.15	9.80	1.46	3.90		07/21/2006
VY Columbia Real Estate Portfolio - Service Class - 1019	-5.38	-6.26	9.54	7.88	9.53	1.21	3.64		05/04/2006
Specialty - Technology									
Nomura Science and Technology Fund - Class Y - 1043	3.68	-2.22	39.48	42.72	41.50	18.61	20.07		08/15/2014
Global / International									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-2.24	-5.74	9.96	12.18	12.21	0.18	7.78		05/15/2008
Diversified Emerging Mkts									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Invesco Developing Markets Fund - Class A - 190	-1.58	2.50	18.46	23.84	15.96	2.53	5.31		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779	-2.44	-6.32	22.90	30.26	22.39	4.14	7.94		05/09/2005
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-3.49	0.10	8.75	11.69	17.59	7.61	6.53		05/25/2016
The Hartford International Opportunities Fund - Class R4 - 3647	-2.59	-2.72	7.05	11.77	17.07	5.97	6.88		06/16/2016
Voya International Index Portfolio - Class I - 1551	-3.53	-0.51	8.58	13.10	16.44	7.55	7.29		05/13/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	-2.86	-0.78	9.55	14.14	16.55	4.25	7.28		05/03/2004
Artisan International Fund - Investor Shares - 1252	-4.35	-4.41	8.43	9.73	20.36	7.92	8.03		05/12/2008
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-2.96	-4.12	3.00	2.90	12.72	3.67	7.01		05/31/1994
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-2.99	3.94	10.99	16.01	19.56	10.95	7.53		04/25/2008
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I - 2176	-2.75	1.60	10.87	15.28	20.42	8.00	8.79		06/06/2016
Foreign Small/Mid Growth									
Columbia Variable Portfolio - Acorn International Fund - 1348	-2.55	-2.16	3.30	0.70	6.19	-3.87	2.73		05/09/2007
Global Large-Stock Blend									
Voya Global Insights Fund - Class I - 432	-1.02	-3.31	5.33	7.19	16.26	4.77	10.26		03/22/2005
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	-0.84	-0.56	5.71	7.90	17.44	6.91	11.57		05/03/2004
Global Large-Stock Value									
Voya Global High Dividend Low Volatility Prtf - Class I - 3056	-3.51	3.17	8.97	10.55	15.25	8.70	8.24		03/06/2015
Moderate Allocation									
Dimensional VA Glbl Mod Alloc Instit - L985	-1.70	-0.31						0.65	05/14/2026

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 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 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)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 10/31/2026 and 11/30/2029.

The CURRENT rate for the Voya Short Term Guaranteed Accumulation Account (4561) is 3.85%, expressed as an annual effective yield, and is guaranteed between 10/31/2026 and 11/30/2029.

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 10/31/2026 and 12/31/2031.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4562) is 4.15%, expressed as an annual effective yield, and is guaranteed between 10/31/2026 and 12/31/2031.

Deposits received from 10/31/2026 through 11/30/2026 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.

(4)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.

(5)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 the calendar year floor rate of 4.00%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 4.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(6)The current rate for the Voya Fixed Account (4552) MC 900, Fund 4552 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 12/31/2026. 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.

(7)The current rate for the Voya Fixed Plus Account (4563) MC 945, Fund 4563 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 3.00%, which will not change through 12/31/2026. 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.

(8)The current rate for the Voya Fixed Plus Account (4564) MC 945, Fund 4564 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 3.00%, which will not change through 12/31/2026. 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.