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

Voya Retirement Insurance and Annuity Company

SUNY OPT RETIRE PL PRE-1990 403B

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 0.12% 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)	0.30	0.86	2.73	3.33	4.10	3.46	2.11		01/01/1980
The 7-day annualized Subaccount yield as of 10/31/2026 is 3.61%, which more closely reflects current earnings. (4)									
Stability of Principal									
Voya Fixed Plus Account II A - 4637 (3)(5)	0.20	0.56	1.79	2.15	2.06	2.02	2.03		
This fund is not part of the product's separate account.									
Bonds									
Global Bond									
Voya Global Bond Portfolio - Initial Class - 422	1.58	-1.34	-2.44	-1.91	5.06	-2.01	0.66		11/08/2004
High Yield Bond									
Voya High Yield Portfolio - Institutional Class - 1159	0.76	-1.28	-0.28	1.11	7.86	2.90	4.37		05/03/2004
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	2.65	-0.13	0.27	-0.21	4.67	-0.22	1.94		02/10/1997
Intermediate Core-Plus Bond									
Voya Intermediate Bond Portfolio - Class I - 004	2.64	0.01	-0.17	0.15	6.37	0.16	1.90		05/23/1973
Intermediate Government									
JPMorgan Government Bond Fund - Class I Shares - 7732	2.52	0.02	-0.76	-0.42	4.87	-0.34	0.94		05/31/2007
Asset Allocation									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Lifecycle									
Voya Solution 2030 Portfolio - Initial Class - 6753 (2)	0.24	-0.11	6.37	7.20	14.69	5.26	8.36		10/03/2011
Voya Solution 2035 Portfolio - Initial Class - 761 (2)	-0.01	-0.13	7.61	8.60	16.57	6.31	9.26		04/29/2005
Voya Solution 2040 Portfolio - Initial Class - 6756 (2)	-0.46	-0.20	8.72	9.97	18.30	7.29	10.27		10/03/2011
Voya Solution 2045 Portfolio - Initial Class - 764 (2)	-0.77	-0.20	9.65	11.00	19.54	8.01	10.76		04/29/2005
Voya Solution 2050 Portfolio - Initial Class - 6759 (2)	-0.91	-0.24	10.12	11.46	20.13	8.31	10.94		10/03/2011
Voya Solution 2055 Portfolio - Initial Class - 1166 (2)	-0.94	-0.21	10.37	11.77	20.29	8.37	11.00		03/08/2010
Voya Solution 2060 Portfolio - Initial Class - 3290 (2)	-1.05	-0.36	10.23	11.61	20.22	8.34	10.96		02/09/2015
Voya Solution 2065 Portfolio - Initial Class - E479 (2)	-1.07	-0.26	10.34	11.78	20.36	8.41		12.12	07/29/2020
Voya Solution 2070 Portfolio - Initial Class - H620 (2)	-1.04	-0.28	10.40	11.73				15.28	08/11/2025
Voya Solution Income Portfolio - Initial Class - 767 (2)	0.88	-0.15	3.68	4.22	10.38	3.04	5.25		04/29/2005
Balanced									
Moderate Allocation									
Calvert VP SRI Balanced Portfolio - 101	-0.20	-0.90	2.51	2.85	15.08	6.48	9.53		09/02/1986
VY® Invesco Equity and Income Portfolio - Initial Class - 452	2.64	0.30	8.07	11.40	14.70	6.95	8.78		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	0.94	1.49	7.18	6.93	14.32	7.23	11.00		01/24/1989
Large Cap Value									
Large Blend									
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	-0.89	1.42	11.57	11.88	23.14	11.82	15.19		08/27/1992
Parnassus Core Equity Fund® - Investor Shares - 2228	-0.04	0.12	8.93	8.73	17.77	8.81	13.62		08/31/1992
Voya Growth and Income Portfolio - Class I - 001	-0.87	0.76	8.64	9.98	21.52	11.90	14.89		12/31/1979
Large Value									
American Funds Washington Mutual Investors Fund - Class R-4 - 819	4.03	1.24	10.22	12.41	19.95	11.41	13.41		07/31/1952
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	5.37	2.62	16.56	20.98	21.22	11.37	12.15		10/09/1986
JPMorgan Equity Income Fund - Class I Shares - 3420	4.87	2.21	19.16	23.69	19.34	10.02	11.97		07/02/1987
Victory Pioneer Equity Income Fund - Class Y Shares - 1332	6.68	2.81	17.45	21.75	17.94	8.43	10.00		07/25/1990
Large Cap Growth									
Large Growth									
American Funds The Growth Fund of America® - Class R-4 - 572	-3.90	-0.15	5.34	4.49	24.02	8.47	15.05		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-3.55	-0.74	6.56	7.51	24.96	11.63	16.02		01/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-6.06	-0.77	2.01	-0.74	21.78	8.90	15.10		05/03/2004
Small/Mid/Specialty									
Mid-Cap Blend									
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	3.15	0.52	14.88	15.91	19.81	6.92	11.31		03/04/2008
Mid-Cap Growth									
Columbia Variable Portfolio - Acorn Fund - 821	-3.74	-7.12	0.74	-1.20	13.28	-1.75	8.39		05/03/1995
Voya MidCap Opportunities Portfolio - Class I - 081	-5.77	-5.79	-0.15	-4.46	11.79	0.93	10.49		05/05/2000
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-4.46	-3.97	-2.12	-5.49	16.31	3.36	12.13		12/10/2001
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class A - 2798	7.67	2.35	16.81	20.41	14.46	7.60	10.98		05/05/2000
VY® American Century Small-Mid Cap Value Portfolio- Initial - 434	7.30	0.93	18.13	21.72	15.78	7.39	9.74		05/01/2002
VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429	8.10	1.41	15.07	18.39	16.89	7.45	9.38		05/01/2002
Small Blend									
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	0.57	-3.86	14.18	14.57	20.33	5.17	9.98		03/04/2008
Voya Small Company Portfolio - Class I - 042	1.30	-2.99	11.85	13.69	17.65	5.76	8.51		12/27/1996
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-1.21	-4.69	8.54	9.96	21.28	6.32	9.46		05/06/1994
Small Value									
Franklin Small Cap Value VIP Fund - Class 2 - 073	4.51	-2.36	19.66	24.38	19.25	8.42	10.08		05/01/1998
Specialty - Real Estate									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
VY Columbia Real Estate Portfolio - Institutional Class - 682	2.82	-5.36	13.79	13.11	13.78	1.42	6.03		01/24/1989
Global / International									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-3.41	-2.89	7.10	8.89	14.44	-0.09	9.02		07/24/2002
Diversified Emerging Mkts									
Driehaus Emerging Markets Growth Fund - Inst Sh Class - C601	-9.41	-5.64	12.08	12.01	20.63	5.57	9.15		12/31/1997
Foreign Large Blend									
Voya International Index Portfolio - Class I - 1551	-0.55	-2.27	8.90	12.53	18.79	8.00	8.71		03/04/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	-5.15	-4.64	4.78	6.45	17.04	3.93	8.16		04/16/1984
Invesco EQV International Equity Fund - Class R5 - 8506	-2.03	-2.86	7.01	8.67	12.67	3.96	6.76		03/15/2002
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	2.69	0.61	14.95	22.34	23.21	12.31	9.14		01/03/2006
Global Large-Stock Blend									
Voya Global Insights Fund - Class I - 432	-2.90	1.05	3.14	2.36	17.52	4.45	11.35		05/01/2002
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	-2.80	-1.16	3.61	4.06	18.94	6.03	12.75		03/13/1973
Moderate Allocation									
Dimensional VA Glbl Mod Alloc Instit - L985	0.35	0.27						1.85	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)

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 0.12% 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)	0.28	0.83	2.42	3.35	4.13	3.40	2.08		09/30/1975
The 7-day annualized Subaccount yield as of 09/30/2026 is 3.55%, which more closely reflects current earnings. (4)									
Bonds									
Global Bond									
Voya Global Bond Portfolio - Initial Class - 422	-3.13	-3.47	-3.96	-3.70	3.96	-2.41	0.25		03/23/2005
High Yield Bond									
Voya High Yield Portfolio - Institutional Class - 1159	-3.05	-2.45	-1.04	0.60	7.10	2.70	4.30		05/10/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-2.78	-3.45	-2.32	-2.53	3.42	-0.51	1.61		05/11/2009
Intermediate Core-Plus Bond									
Voya Intermediate Bond Portfolio - Class I - 004	-2.95	-3.89	-2.74	-1.79	4.84	-0.38	1.57		05/31/1978
Intermediate Government									
JPMorgan Government Bond Fund - Class I Shares - 7732	-2.75	-3.55	-3.20	-2.21	3.43	-0.90	0.62		11/05/2012
Asset Allocation									
Lifecycle									
Voya Solution 2030 Portfolio - Initial Class - 6753 (2)	-1.99	-1.32	6.11	8.33	13.62			5.65	01/10/2022
Voya Solution 2035 Portfolio - Initial Class - 761 (2)	-1.92	-0.99	7.62	10.21	15.50	7.10	9.04		09/04/2012
Voya Solution 2040 Portfolio - Initial Class - 6756 (2)	-1.84	-0.75	9.22	12.23	17.38			7.46	12/27/2021
Voya Solution 2045 Portfolio - Initial Class - 764 (2)	-1.67	-0.40	10.50	13.83	18.72	9.14	10.61		09/04/2012
Voya Solution 2050 Portfolio - Initial Class - 6759 (2)	-1.68	-0.29	11.14	14.57	19.36			9.25	12/06/2021
Voya Solution 2055 Portfolio - Initial Class - 1166 (2)	-1.69	-0.24	11.41	14.79	19.51	9.57	10.86		09/14/2012
Voya Solution 2060 Portfolio - Initial Class - 3290 (2)	-1.68	-0.24	11.40	14.84	19.52			8.69	12/27/2021
Voya Solution 2065 Portfolio - Initial Class - E479 (2)	-1.60	-0.17	11.54	15.00	19.62			9.23	12/13/2021
Voya Solution 2070 Portfolio - Initial Class - H620 (2)	-1.62	-0.18	11.56	14.95				15.34	09/24/2025
Voya Solution Income Portfolio - Initial Class - 767 (2)	-2.10	-1.87	2.78	4.42	9.35	3.19	5.03		09/04/2012
Balanced									
Moderate Allocation									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Calvert VP SRI Balanced Portfolio - 101	-1.36	-0.71	2.71	4.90	14.51	7.35	9.33		05/31/1989
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-3.30	-1.23	5.28	9.05	12.81	7.11	8.45		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-1.30	0.92	6.17	7.61	13.07	8.00	10.73		05/05/2005
Large Cap Value									
Large Blend									
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	-0.36	2.25	12.57	15.50	22.63	13.54	15.08		05/31/1995
Parnassus Core Equity Fund® - Investor Shares - 2228	-1.10	-0.54	8.97	10.68	17.14	10.07	13.29		09/28/2011
Voya Growth and Income Portfolio - Class I - 001	-0.54	0.63	9.59	15.45	21.61	13.55	14.83		05/01/1975
Large Value									
American Funds Washington Mutual Investors Fund - Class R-4 - 819	-3.42	-1.17	5.95	8.27	17.87	11.98	12.83		05/03/2004
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-3.19	0.22	10.61	15.03	18.11	11.36	11.46		05/31/1994
JPMorgan Equity Income Fund - Class I Shares - 3420	-3.51	0.67	13.62	16.29	16.59	10.24	11.29		08/11/2014
Victory Pioneer Equity Income Fund - Class Y Shares - 1332	-6.01	0.68	10.10	14.08	13.83	8.31	9.14		09/17/2012
Large Cap Growth									
Large Growth									
American Funds The Growth Fund of America® - Class R-4 - 572	0.09	0.26	9.62	11.42	24.35	11.17	15.29		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	1.13	-0.26	10.48	13.57	25.88	14.17	16.16		05/31/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	2.43	-0.06	8.60	9.55	24.30	11.43	15.55		06/18/2010
Small/Mid/Specialty									
Mid-Cap Blend									
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-4.23	-3.20	11.37	11.44	16.57	7.49	10.60		05/15/2008
Mid-Cap Growth									
Columbia Variable Portfolio - Acorn Fund - 821	-1.87	-13.84	4.66	5.96	11.20	0.34	8.36		05/03/2004
Voya MidCap Opportunities Portfolio - Class I - 081	-0.58	-5.06	5.96	0.82	12.33	3.25	10.69		08/02/2001
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-1.20	-5.64	2.46	-0.91	15.92	5.69	12.22		12/26/2002
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class A - 2798	-5.78	-5.28	8.48	7.96	10.36	6.96	9.86		05/19/2016
VY® American Century Small-Mid Cap Value Portfolio- Initial - 434	-6.52	-3.34	10.09	9.86	11.80	6.64	8.80		09/19/2011
VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429	-6.61	-4.34	6.45	7.25	12.51	6.80	8.29		09/14/2012
Small Blend									
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-5.32	-7.33	13.52	15.92	17.28	5.92	9.39		05/15/2008
Voya Small Company Portfolio - Class I - 042	-4.41	-6.83	10.41	12.52	14.47	6.22	8.01		05/30/1997
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-5.33	-13.35	9.87	15.28	18.81	7.33	8.95		08/03/2001
Small Value									
Franklin Small Cap Value VIP Fund - Class 2 - 073	-5.44	-5.46	14.49	17.50	15.42	7.96	9.31		08/31/2001
Specialty - Real Estate									
VY Columbia Real Estate Portfolio - Institutional Class - 682	-5.28	-5.95	10.67	9.37	11.04	2.61	5.08		07/21/2006
Global / International									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-2.15	-5.47	10.88	13.44	13.47	1.32	9.00		05/15/2008
Diversified Emerging Mkts									
Driehaus Emerging Markets Growth Fund - Inst Sh Class - C601	0.92	-4.32	23.72	28.97	23.27			18.17	02/15/2023
Foreign Large Blend									
Voya International Index Portfolio - Class I - 1551	-3.44	-0.23	9.50	14.38	17.76	8.78	8.51		05/13/2008
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-4 - 573	-2.77	-0.50	10.47	15.43	17.86	5.43	8.49		05/03/2004
Invesco EQV International Equity Fund - Class R5 - 8506	-2.31	-1.52	9.22	11.65	12.88	5.02	6.63		11/30/2012
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-2.90	4.24	11.93	17.32	20.92	12.21	8.75		04/25/2008
Global Large-Stock Blend									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Global Insights Fund - Class I - 432	-0.93	-3.04	6.22	8.40	17.58	5.96	11.51		03/22/2005
Global Large-Stock Growth									
American Funds New Perspective Fund® - Class R-4 - 818	-0.75	-0.27	6.60	9.12	18.76	8.12	12.82		05/03/2004
Moderate Allocation									
Dimensional VA Glbl Mod Alloc Instit - L985	-1.61	-0.03						1.08	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

(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 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.

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

(5)The current rate for the Voya Fixed Plus Account II A MC 904, Fund 4637 is 2.35%, 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 1.35%, 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 1.00%. 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.