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

Voya Retirement Insurance and Annuity Company

SUNY ORP 401A

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									
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.32	0.91	2.96	3.60	4.35	3.70	2.30		07/13/1981
The 7-day annualized Subaccount yield as of 10/31/2026 is 3.76%, 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									
High Yield Bond									
PGIM High Yield Fund - Class R6 - 6589	0.39	-1.20	0.42	1.47	8.79	3.48	5.15		03/01/1996
Inflation-Protected Bond									
DFA Inflation-Protected Securities Portfolio - Inst Class - 3223	2.65	-0.01	0.38	-0.08	4.83	0.11	2.31		09/18/2006
Intermediate Core Bond									
DFA Social Fixed Income Portfolio - Institutional Class - E802	2.18	0.01	-0.56	-0.44	5.29	0.12	1.64		04/05/2016
Fidelity® U.S. Bond Index Fund - D110	2.45	0.10	-0.56	-0.25	5.31	-0.30	1.30		03/08/1990
Intermediate Core-Plus Bond									
Allspring Core Plus Bond Fund - Class R6 - 7369	2.31	-0.25	-0.88	-0.47	5.83	0.05	2.40		07/13/1998
Asset Allocation									
Lifecycle - Index									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Vanguard® Target Retirement 2020 Fund - 1296 (2)	0.73	0.01	3.90	4.44	11.21	3.96	6.60		06/07/2006
Vanguard® Target Retirement 2025 Fund - 926 (2)	0.28	-0.08	5.36	6.08	13.57	5.08	7.74		10/27/2003
Vanguard® Target Retirement 2030 Fund - 1297 (2)	-0.12	-0.19	6.32	7.18	15.20	5.91	8.62		06/07/2006
Vanguard® Target Retirement 2035 Fund - 793 (2)	-0.42	-0.23	7.23	8.19	16.53	6.67	9.46		10/27/2003
Vanguard® Target Retirement 2040 Fund - 1298 (2)	-0.71	-0.27	8.10	9.20	17.81	7.42	10.28		06/07/2006
Vanguard® Target Retirement 2045 Fund - 794 (2)	-1.00	-0.32	8.96	10.15	19.06	8.13	10.98		10/27/2003
Vanguard® Target Retirement 2050 Fund - 1299 (2)	-1.30	-0.37	9.78	11.08	20.21	8.79	11.35		06/07/2006
Vanguard® Target Retirement 2055 Fund - 2473 (2)	-1.35	-0.39	9.85	11.17	20.25	8.81	11.35		08/18/2010
Vanguard® Target Retirement 2060 Fund - 3447 (2)	-1.36	-0.40	9.84	11.16	20.23	8.81	11.35		01/19/2012
Vanguard® Target Retirement 2065 Fund - 8995 (2)	-1.35	-0.39	9.86	11.16	20.23	8.83		10.62	07/12/2017
Vanguard® Target Retirement 2070 Fund - F690 (2)	-1.36	-0.40	9.82	11.16	20.21			15.08	06/17/2022
Vanguard® Target Retirement Income Fund - 795 (2)	0.78	-0.01	3.51	3.98	10.08	3.48	5.05		10/27/2003
Large Cap Value									
Large Blend									
Fidelity® 500 Index Fund - C975	-0.88	1.44	11.64	11.95	23.23	11.91	15.29		05/04/2011
Parnassus Core Equity Fund® - Investor Shares - 2228	-0.04	0.12	8.93	8.73	17.77	8.81	13.62		08/31/1992
Vanguard® FTSE Social Index Fund - Institutional Shares - 1215	-2.44	0.95	10.28	9.89	23.44	10.82	15.67		12/15/2006
Large Value									
Vanguard® Equity Income Fund - Admiral™ Shares - 7926	6.29	2.34	14.40	18.65	19.88	11.40	12.29		08/13/2001
Large Cap Growth									
Large Growth									
JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494	-5.05	1.56	0.39	-3.87	21.35	9.44	18.77		02/22/1994
Small/Mid/Specialty									
Mid-Cap Blend									
Fidelity® Mid Cap Index Fund - D122	3.19	0.68	15.32	16.45	20.33	7.35	11.74		09/08/2011
Mid-Cap Growth									
T. Rowe Price Diversified Mid-Cap Growth Fund - I Class - C801	-4.50	-4.04	-2.45	-5.51	16.42	3.39	12.28		12/31/2003
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class R6 - 6595	7.70	2.44	17.17	20.84	14.86	7.98	11.37		08/16/1983
Small Blend									
Fidelity® Small Cap Index Fund - C993	0.53	-3.84	14.27	14.69	20.72	5.57	10.42		09/08/2011
Small Growth									
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	0.51	-1.96	12.07	12.87	16.95	3.74	12.14		11/12/2001
Small Value									
Franklin Small Cap Value Fund - Class R6 - 6594	4.51	-2.28	19.99	24.76	19.44	8.66	10.41		05/01/1998
Specialty - Real Estate									
Vanguard® Real Estate Index Fund - Institutional Shares - 1225	4.77	-4.21	9.08	9.27	13.02	0.82	5.40		12/02/2003
Global / International									
Diversified Emerging Mkts									
Fidelity Advisor® Focused Emerging Markets Fund - Class Z - C608	-8.11	-6.52	13.07	15.48	24.94	8.07	10.74		03/29/2004
Foreign Large Blend									
Fidelity® Total International Index Fund - D128	-3.06	-2.48	10.05	13.28	20.41	7.94	8.85		06/07/2016
Foreign Large Growth									
American Funds EUPAC Fund® - Class R-6 - 1723	-5.13	-4.56	5.06	6.81	17.45	4.29	8.53		04/16/1984
Global Large-Stock Blend									
Impax Global Environmental Markets Fund - Institutional - 7330	-0.58	0.55	16.30	14.81	18.52	5.44	10.62		03/27/2008

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.

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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									
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.29	0.89	2.63	3.61	4.39			3.74	11/18/2021
The 7-day annualized Subaccount yield as of 09/30/2026 is 3.67%, which more closely reflects current earnings. (4)									
Bonds									
High Yield Bond									
PGIM High Yield Fund - Class R6 - 6589	-2.38	-2.05	0.03	1.24	8.11			3.52	11/17/2021
Inflation-Protected Bond									
DFA Inflation-Protected Securities Portfolio - Inst Class - 3223	-2.67	-3.31	-2.21	-2.41	3.65	-0.24	1.99		07/16/2015
Intermediate Core Bond									
DFA Social Fixed Income Portfolio - Institutional Class - E802	-2.51	-3.54	-2.68	-1.95	4.10			2.01	05/20/2022
Fidelity® U.S. Bond Index Fund - D110	-2.70	-3.57	-2.93					-2.64	10/10/2025
Intermediate Core-Plus Bond									
Allspring Core Plus Bond Fund - Class R6 - 7369	-2.94	-3.83	-3.12	-2.16				2.47	03/08/2024
Asset Allocation									
Lifecycle - Index									
Vanguard® Target Retirement 2020 Fund - 1296 (2)	-1.78	-1.59	3.15	4.80				8.32	03/15/2024
Vanguard® Target Retirement 2025 Fund - 926 (2)	-1.79	-1.21	5.07	7.14				10.05	03/08/2024
Vanguard® Target Retirement 2030 Fund - 1297 (2)	-1.82	-1.00	6.45	8.87				11.47	03/08/2024
Vanguard® Target Retirement 2035 Fund - 793 (2)	-1.77	-0.70	7.68	10.33				12.70	03/08/2024
Vanguard® Target Retirement 2040 Fund - 1298 (2)	-1.71	-0.41	8.87	11.77				13.89	03/08/2024
Vanguard® Target Retirement 2045 Fund - 794 (2)	-1.63	-0.11	10.06	13.18				15.06	03/08/2024
Vanguard® Target Retirement 2050 Fund - 1299 (2)	-1.59	0.17	11.22	14.58				16.21	03/08/2024
Vanguard® Target Retirement 2055 Fund - 2473 (2)	-1.57	0.20	11.36	14.73				16.27	03/08/2024
Vanguard® Target Retirement 2060 Fund - 3447 (2)	-1.57	0.21	11.36	14.73				16.26	03/08/2024
Vanguard® Target Retirement 2065 Fund - 8995 (2)	-1.58	0.22	11.37	14.75				16.26	03/08/2024
Vanguard® Target Retirement 2070 Fund - F690 (2)	-1.59	0.20	11.34	14.73				16.88	05/31/2024
Vanguard® Target Retirement Income Fund - 795 (2)	-1.81	-1.63	2.71	4.27				7.25	03/08/2024
Large Cap Value									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Large Blend									
Fidelity® 500 Index Fund - C975	-0.36	2.27	12.63	15.58	22.72			12.03	11/17/2021
Parnassus Core Equity Fund® - Investor Shares - 2228	-1.10	-0.54	8.97	10.68	17.14	10.07	13.29		09/28/2011
Vanguard® FTSE Social Index Fund - Institutional Shares - 1215	0.19	3.37	13.04	15.73	23.56			11.17	11/16/2021
Large Value									
Vanguard® Equity Income Fund - Admiral™ Shares - 7926	-4.62	-0.45	7.63	11.42	16.45			10.08	11/17/2021
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JPMorgan Large Cap Growth Fund - Class R6 Shares - 3494	3.24	-1.76	5.72	3.79	22.46			10.10	11/17/2021
Small/Mid/Specialty									
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Fidelity® Mid Cap Index Fund - D122	-4.19	-3.01	11.76	11.91	17.04			6.24	11/16/2021
Mid-Cap Growth									
T. Rowe Price Diversified Mid-Cap Growth Fund - I Class - C801	-1.18	-5.62	2.14	-1.01				10.04	03/08/2024
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class R6 - 6595	-5.74	-5.19	8.79	8.35	10.74			6.08	11/24/2021
Small Blend									
Fidelity® Small Cap Index Fund - C993	-5.27	-7.24	13.67	16.16	17.70			4.61	11/16/2021
Small Growth									
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	-3.58	-7.34	11.50	13.55	14.27			3.12	11/17/2021
Small Value									
Franklin Small Cap Value Fund - Class R6 - 6594	-5.35	-5.31	14.81	17.77	15.64			6.99	11/17/2021
Specialty - Real Estate									
Vanguard® Real Estate Index Fund - Institutional Shares - 1225	-6.23	-6.25						-6.96	06/16/2026
Global / International									
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Fidelity Advisor® Focused Emerging Markets Fund - Class Z - C608	-1.72	-3.97	23.05	29.93				27.78	03/08/2024
Foreign Large Blend									
Fidelity® Total International Index Fund - D128	-2.63	-0.44	13.52	18.69				17.84	03/08/2024
Foreign Large Growth									
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Global Large-Stock Blend									
Impax Global Environmental Markets Fund - Institutional - 7330	-0.29	-3.31	16.98	15.20	16.83			16.71	10/17/2022

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

Additional Notes

YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)Vanguard Target Retirement Funds: Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

(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.