

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

SUNY Voluntary 403b - New Enrollments

Variable Annuity Account C, Non-Standardized Returns without a Deferred Sales Charge

Average Annual Total Returns as of: 09/30/2018 (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 (0.30% for Voya Govt Money Market Portfolio I, and 0.95% for all other funds) on an annual basis. A Deferred Sales Charge is not reflected; if reflected, this charge would decrease the performance shown. 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/variable investment options (vios). 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/vios 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									
Voya Government Money Market Portfolio - Class I - 003 (3) <i>The 7-day annualized Subaccount yield as of 09/30/2018 is 1.47%, which more closely reflects current earnings. (6)</i>	0.12	0.34	0.84	0.98	0.32	0.07	0.00		01/01/1980
Stability of Principal									
Voya Fixed Account - 4993 (1)(5) <i>This fund is not part of the product's separate account.</i>	0.24	0.75	2.24	3.00	3.00	3.00	3.09		
Voya Fixed Account - Pre 09/01/2004 - 4992 (2)(5) <i>This fund is not part of the product's separate account.</i>	0.32	0.99	2.98	4.00	4.00	4.00	4.00		
Bonds									
Bank Loan									
Voya Floating Rate Fund - Class A - 6545	0.49	1.39	2.67	3.36	2.77	2.19		3.04	08/17/2010
High Yield Bond									
Voya High Yield Portfolio - Institutional Class - 1159	0.63	2.23	1.44	1.65	6.18	4.12	8.18		05/03/2004
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-0.86	-1.02	-2.04	-1.01	0.91	-0.02	1.97		02/10/1997
Intermediate Government									



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
JPMorgan Government Bond Fund - Class I Shares - 7732	-0.85	-0.59	-2.06	-2.25	-0.42	0.61	2.39		05/31/2007
Intermediate-Term Bond									
Voya Intermediate Bond Portfolio - Class I - 004	-0.45	0.10	-2.20	-1.93	1.57	2.18	3.92		05/23/1973
World Bond									
Voya Global Bond Portfolio - Initial Class - 422	-0.20	-0.62	-2.53	-1.61	3.14	1.19	3.08		11/08/2004
Asset Allocation									
Lifecycle									
Voya Solution 2025 Portfolio - Initial Class - 790 (4)	-0.24	2.07	1.25	4.85	7.83	5.96	6.07		04/29/2005
Voya Solution 2035 Portfolio - Initial Class - 761 (4)	-0.07	2.80	1.99	6.75	9.86	7.09	6.92		04/29/2005
Voya Solution 2045 Portfolio - Initial Class - 764 (4)	-0.07	3.06	1.85	7.16	10.52	7.56	7.26		04/29/2005
Voya Solution 2055 Portfolio - Initial Class - 1166 (4)	-0.14	2.97	1.72	7.14	10.67	7.66		8.52	03/08/2010
Voya Solution Income Portfolio - Initial Class - 767 (4)	-0.24	1.36	0.22	2.34	4.58	3.92	4.54		04/29/2005
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio - 101	-0.04	4.21	5.11	9.10	8.41	6.52	6.74		09/02/1986
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-0.12	2.87	1.28	4.27	9.41	7.18	7.83		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-0.15	4.43	6.53	9.30	10.51	9.72	9.71		01/24/1989
World Allocation									
Voya Global Perspectives® Portfolio - Class I - 3911	-0.61	1.37	0.02	3.36	6.52	4.25		4.17	04/25/2013
Large Cap Value									
Large Blend									
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	0.49	7.43	9.69	16.68	16.10	12.78	10.85		08/27/1992
Oppenheimer Main Street Fund® - Class A - 958	0.24	6.61	6.05	7.97	12.84	10.69	9.78		02/03/1988
Parnassus Core Equity FundSM - Investor Shares - 2228	0.01	7.62	9.65	15.43	13.09	11.12	10.27		08/31/1992
Voya Corporate Leaders 100 Fund - Class I - 3436	0.88	7.13	6.19	12.38	13.79	10.91	10.59		06/30/2008
Voya Growth and Income Portfolio - Class I - 001	0.52	6.87	7.47	13.89	13.78	10.28	9.57		12/31/1979
Large Value									
American Funds Washington Mutual Investors FundSM - R-4 - 819	0.58	5.49	6.20	12.79	14.94	11.08	9.63		07/31/1952
Fidelity VIP Equity-Income Portfolio - Initial Class - 108	-0.45	5.46	2.55	7.18	11.83	8.02	8.45		10/09/1986
JPMorgan Equity Income Fund - Class I Shares - 3420	0.06	6.39	4.88	11.92	13.43	10.51	10.25		07/02/1987
Pioneer Equity Income Fund - Class Y Shares - 1332	-0.83	3.32	2.67	8.37	13.63	10.84	8.99		07/25/1990
Large Cap Growth									
Large Growth									
American Funds The Growth Fund of America - Class R-4 - 572	0.57	4.69	13.55	21.11	17.88	13.44	11.31		12/01/1973
Fidelity VIP Contrafund Portfolio - Initial Class - 133	0.66	7.91	10.86	15.84	14.99	11.62	10.59		01/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	0.56	8.61	14.39	23.19	17.90	14.54	13.62		05/03/2004
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-0.25	4.60	14.39	21.00	18.16	14.99	13.61		11/28/1997
Small/Mid/Specialty									
Mid-Cap Blend									
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-0.72	4.68	6.45	12.49	12.87	10.08	10.85		03/04/2008
VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429	-1.10	3.62	2.87	7.60	10.92	9.52	10.57		05/01/2002
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I - 081	0.00	7.04	10.12	18.40	14.80	10.61	12.12		05/05/2000
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-0.49	6.73	12.38	18.80	15.38	12.20	12.44		12/10/2001
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class A - 2798	-0.41	4.43	5.22	11.00	13.46	11.71	11.68		05/05/2000
VY® American Century Small-Mid Cap Value Portfolio- Initial - 434	-1.82	2.10	2.38	6.33	13.10	10.47	11.05		05/01/2002
Small Blend									
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-2.53	3.19	10.50	13.80	15.60	9.76	9.85		03/04/2008
Voya Small Company Portfolio - Class I - 042	-3.45	0.49	3.14	6.29	13.30	9.56	9.94		12/27/1996

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-2.63	2.66	8.43	11.88	14.62	9.43	11.35		05/06/1994
Wanger USA - 821	-2.93	4.40	20.12	22.92	17.90	11.80	11.82		05/03/1995
Small Value									
American Beacon Small Cap Value Fund - Investor Class - 9165	-2.50	1.87	5.61	8.59	12.98	8.55	9.82		03/01/1999
Franklin Small Cap Value VIP Fund - Class 2 - 073	-2.76	0.98	2.86	8.54	14.36	7.76	8.98		05/01/1998
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	1.71	-2.50	-3.03	1.93	-0.38	-8.48	-5.40		02/14/2003
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-1.61	-0.92	-3.20	1.29	3.14	3.31	4.34		01/03/2006
Global / International									
Diversified Emerging Mkts									
Oppenheimer Developing Markets Fund - Class A - 190	-1.24	-3.65	-5.34	-0.81	11.78	2.12	6.17		11/18/1996
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	0.97	0.44	-2.86	1.23	4.44	2.50	4.65		01/23/1997
Voya International Index Portfolio - Class I - 1551	0.91	1.04	-2.09	1.26	7.72	3.13	3.99		03/04/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund - Class R-4 - 573	-0.67	-1.17	-3.60	0.15	8.51	4.84	5.48		04/16/1984
Invesco International Growth Fund - Class R5 - 8506	0.64	1.29	-5.02	-2.26	6.19	2.93	5.12		03/15/2002
Foreign Large Value									
VY® Templeton Foreign Equity Portfolio - Initial Class - 1586	0.97	0.85	-3.27	-1.10	6.41	1.98	3.76		01/03/2006
World Large Stock									
American Funds New Perspective Fund - Class R-4 - 818	-0.20	3.60	7.69	12.37	13.87	9.86	9.47		03/13/1973
VY® Oppenheimer Global Portfolio - Initial Class - 432	-1.96	1.18	2.55	9.73	13.23	9.11	9.51		05/01/2002
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-1.44	3.01	7.09	12.07	13.19	8.74	10.00		07/24/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

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<i>Intermediate Government</i>									
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<i>Lifecycle</i>									
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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									
<i>Money Market</i>									
Voya Government Money Market Portfolio - Class I - 003 (3)	-4.89	-4.67	-4.20	-4.06	-1.38	-0.95	0.00		09/30/1975
<i>The 7-day annualized Subaccount yield as of 09/30/2018 is 1.47%, which more closely reflects current earnings. (6)</i>									
Bonds									
<i>Bank Loan</i>									
Voya Floating Rate Fund - Class A - 6545	-4.53	-3.68	-2.46	-1.81				0.81	06/01/2016
<i>High Yield Bond</i>									
Voya High Yield Portfolio - Institutional Class - 1159	-4.40	-2.89	-3.63	-3.43	4.38	3.05	8.18		05/10/2006
<i>Inflation-Protected Bond</i>									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-5.82	-5.97	-6.94	-5.95	-0.80	-1.04		1.50	05/11/2009
<i>Intermediate Government</i>									
JPMorgan Government Bond Fund - Class I Shares - 7732	-5.81	-5.56	-6.96	-7.14	-2.11	-0.42		-0.93	11/05/2012
<i>Intermediate-Term Bond</i>									
Voya Intermediate Bond Portfolio - Class I - 004	-5.42	-4.90	-7.09	-6.83	-0.15	1.13	3.92		05/31/1978
<i>World Bond</i>									
Voya Global Bond Portfolio - Initial Class - 422	-5.19	-5.59	-7.41	-6.53	1.39	0.16	3.08		03/23/2005
Asset Allocation									
<i>Lifecycle</i>									
Voya Solution 2025 Portfolio - Initial Class - 790 (4)	-5.23	-3.03	-3.81	-0.39	6.00	4.87		6.11	09/04/2012
Voya Solution 2035 Portfolio - Initial Class - 761 (4)	-5.07	-2.34	-3.11	1.42	7.99	5.99		7.61	09/04/2012
Voya Solution 2045 Portfolio - Initial Class - 764 (4)	-5.07	-2.09	-3.24	1.80	8.65	6.46		8.36	09/04/2012
Voya Solution 2055 Portfolio - Initial Class - 1166 (4)	-5.14	-2.18	-3.37	1.78	8.80	6.57		7.68	09/14/2012
Voya Solution Income Portfolio - Initial Class - 767 (4)	-5.23	-3.71	-4.79	-2.77	2.80	2.86		3.14	09/04/2012
Balanced									
<i>Allocation--50% to 70% Equity</i>									
Calvert VP SRI Balanced Portfolio - 101	-5.04	-1.00	-0.14	3.65	6.57	5.43	6.74		05/31/1989

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-5.11	-2.27	-3.78	-0.94	7.55	6.08	7.83		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-5.14	-0.79	1.21	3.83	8.63	8.60	9.71		05/05/2005
World Allocation									
Voya Global Perspectives® Portfolio - Class I - 3911	-5.58	-3.70	-4.98	-1.81	4.71			2.33	05/12/2014
Large Cap Value									
Large Blend									
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	-4.54	2.06	4.20	10.84	14.13	11.63	10.85		05/31/1995
Oppenheimer Main Street Fund® - Class A - 958	-4.77	1.28	0.74	2.57	10.93	9.56	9.78		06/04/2004
Parnassus Core Equity FundSM - Investor Shares - 2228	-4.99	2.24	4.16	9.66	11.17	9.98		13.63	09/28/2011
Voya Corporate Leaders 100 Fund - Class I - 3436	-4.17	1.77	0.88	6.76	11.86			8.72	05/07/2015
Voya Growth and Income Portfolio - Class I - 001	-4.51	1.52	2.10	8.19	11.85	9.15	9.57		05/01/1975
Large Value									
American Funds Washington Mutual Investors FundSM - R-4 - 819	-4.45	0.22	0.89	7.15	12.99	9.95	9.63		05/03/2004
Fidelity VIP Equity-Income Portfolio - Initial Class - 108	-5.43	0.19	-2.58	1.82	9.94	6.91	8.45		05/31/1994
JPMorgan Equity Income Fund - Class I Shares - 3420	-4.94	1.07	-0.36	6.33	11.50			8.11	08/11/2014
Pioneer Equity Income Fund - Class Y Shares - 1332	-5.79	-1.84	-2.46	2.95	11.70	9.70		10.99	09/17/2012
Large Cap Growth									
Large Growth									
American Funds The Growth Fund of America - Class R-4 - 572	-4.46	-0.55	7.87	15.05	15.88	12.28	11.31		05/03/2004
Fidelity VIP Contrafund Portfolio - Initial Class - 133	-4.37	2.51	5.32	10.05	13.04	10.48	10.59		05/31/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-4.47	3.18	8.67	17.03	15.90	13.37		14.44	06/18/2010
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-5.24	-0.63	8.67	14.95	16.15	13.82	13.61		11/28/1997
Small/Mid/Specialty									
Mid-Cap Blend									
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-5.68	-0.55	1.13	6.86	10.96	8.95	10.85		05/15/2008
VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429	-6.04	-1.56	-2.27	2.22	9.04	8.40		10.34	09/14/2012
Mid-Cap Growth									
Voya Mid-Cap Opportunities Portfolio - Class I - 081	-5.00	1.69	4.61	12.48	12.85	9.48	12.12		08/02/2001
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-5.47	1.39	6.76	12.86	13.43	11.05	12.44		12/26/2002
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class A - 2798	-5.39	-0.79	-0.04	5.45				11.67	05/19/2016
VY® American Century Small-Mid Cap Value Portfolio- Initial - 434	-6.73	-3.00	-2.74	1.01	11.18	9.35		12.77	09/19/2011
Small Blend									
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-7.40	-1.97	4.97	8.11	13.64	8.64	9.85		05/15/2008
Voya Small Company Portfolio - Class I - 042	-8.28	-4.54	-2.02	0.97	11.38	8.44	9.94		05/30/1997
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-7.49	-2.48	3.01	6.28	12.68	8.31	11.35		08/03/2001
Wanger USA - 821	-7.79	-0.82	14.11	16.77	15.90	10.66	11.82		05/03/2004
Small Value									
American Beacon Small Cap Value Fund - Investor Class - 9165	-7.38	-3.23	0.33	3.16	11.06			6.95	05/16/2014
Franklin Small Cap Value VIP Fund - Class 2 - 073	-7.62	-4.06	-2.28	3.12	12.42	6.66	8.98		08/31/2001
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	-3.37	-7.38	-7.88	-3.16	-2.07			-11.15	08/14/2014
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-6.53	-5.87	-8.04	-3.77	1.39	2.26	4.34		09/05/2008
Global / International									
Diversified Emerging Mkts									
Oppenheimer Developing Markets Fund - Class A - 190	-6.18	-8.47	-10.07	-5.77	9.89	1.07	6.17		02/21/2001
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-4.08	-4.58	-7.72	-3.83				2.10	05/25/2016

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya International Index Portfolio - Class I - 1551	-4.14	-4.01	-6.99	-3.80	5.89	2.08	3.99		05/13/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund - Class R-4 - 573	-5.63	-6.11	-8.42	-4.86	6.67	3.77	5.48		05/03/2004
Invesco International Growth Fund - Class R5 - 8506	-4.39	-3.78	-9.77	-7.14	4.39	1.88		4.00	11/30/2012
Foreign Large Value									
VY® Templeton Foreign Equity Portfolio - Initial Class - 1586	-4.08	-4.19	-8.11	-6.05	4.61	0.94	3.76		04/25/2008
World Large Stock									
American Funds New Perspective Fund - Class R-4 - 818	-5.19	-1.58	2.30	6.75	11.94	8.74	9.47		05/03/2004
VY® Oppenheimer Global Portfolio - Initial Class - 432	-6.87	-3.88	-2.58	4.25	11.31	8.00	9.51		03/22/2005
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4 - 1445	-6.37	-2.14	1.74	6.46	11.27	7.63	10.00		05/15/2008

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

(1)The current rate for the Voya Fixed Account MC 901, Fund 4993 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 3.00%. 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.

(2)The current rate for the Voya Fixed Account - Pre 09/01/2004 MC 901, Fund 4992 is 4.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 4.00%. 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.

Contract certificates issued prior to 09/01/04 have available: Voya Fixed Account - Pre 09/01/2004 (4992), Voya Short Term Guaranteed Accumulation Account (4994), and Voya Long Term Accumulation Account (4995). Contract certificates issued on or after 09/01/04 have available: Voya Fixed Account (4993), Voya Short Term Guaranteed Accumulation Account (4996) and Voya Long Term Accumulation Account (4997).

The current rate for the Voya Short Term Guaranteed Accumulation Account (4994) is 4.00%, expressed as an annual effective yield, and is guaranteed between 09/29/2018 and 10/29/2021.

The current rate for the Voya Short Term Guaranteed Accumulation Account (4996) is 3.00%, expressed as an annual effective yield, and is guaranteed between 09/29/2018 and 10/29/2021.

The current rate for the Voya Long Term Guaranteed Accumulation Account (4995) is 4.00%, expressed as an annual effective yield, and is guaranteed between 09/29/2018 and 12/29/2023.

The current rate for the Voya Long Term Guaranteed Accumulation Account (4997) is 3.00%, expressed as an annual effective yield, and is guaranteed between 09/29/2018 and 12/29/2023.

Deposits received from 09/29/2018 through 10/31/2018 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate. Contract certificates issued prior to 09/01/04 have available: Voya Short Term Guaranteed Accumulation Account 4994 and Voya Long Term Accumulation Account 4995. Contract certificates issued on or after 09/01/04 have available: Voya Short Term Guaranteed Accumulation Account 4996 and Voya Long Term Accumulation Account 4997.

Additional Notes

(3) YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR HAS NO LEGAL OBLIGATION TO PROVIDE FINANCIAL SUPPORT TO THE FUND, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME.

(4) 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.

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.

The Voya 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 Solution Portfolios.

(5) 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.

(6) 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.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company, One Orange Way Windsor, CT 06095, (VRIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC. All companies are members of the Voya family of companies. Securities are distributed by or offered through Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

The deferred sales charge (DSC) applies to amounts withdrawn from the Voya Fixed Account, and to amounts withdrawn from the variable investments options and Voya Guaranteed Accumulation Accounts only if such amounts were attributable to amounts held in the Voya Fixed Account during the first 10 years of a participant's account with Voya. The deferred sales charge is also waived for certain circumstances as described in the prospectus and/or contract certificate.