

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

Opportunity Plus 403b - new enrollments

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

Average Annual Total Returns as of: 01/31/2021 (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 annual deductions from the Separate Account as follows: for Voya Money Market Portfolio, a 1.25% annual deduction prior to February 15, 2000, a 0.35% annual deduction between February 16, 2000 and January 31, 2012, a 0.45% annual deduction from February 1, 2012 through April 30, 2013, and a 0.55% annual deduction thereafter; and for all other sub accounts, a 1.25% annual deduction prior to February 15, 2000, a 1.10% annual deduction from February 15, 2000 through February 14, 2001, a 1.05% annual deduction from February 15, 2001 through February 14, 2002, a 1.00% annual deduction from February 15, 2002 through January 31, 2012, a 1.10% annual deduction thereafter from February 1, 2012 through April 30, 2013, and a 1.20% annual deduction thereafter. 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 (2)	-0.04	-0.13	-0.04	-0.37	0.68	0.36	-0.05		01/01/1980
<i>The 7-day annualized Subaccount yield as of 01/31/2021 is -0.55%, which more closely reflects current earnings. (6)</i>									
Stability of Principal									
Voya Fixed Account - 4993 (1)(5)	0.25	0.75	0.25	3.00	3.00	3.00	3.01		
<i>This fund is not part of the product's separate account.</i>									
Bonds									
Bank Loan									
Voya Floating Rate Fund - Class A - 6545	0.83	3.67	0.83	-2.53	0.13	1.81	1.78		08/17/2010
High Yield Bond									
Fidelity® VIP High Income Portfolio - Initial Class - 132	-0.47	4.36	-0.47	1.71	2.95	5.98	4.06		09/19/1985
Voya High Yield Portfolio - Institutional Class - 1159	-0.03	5.21	-0.03	4.96	4.44	6.67	4.78		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	0.30	2.50	0.30	7.01	4.21	3.15	2.10		02/10/1997
PIMCO VIT Real Return Portfolio - Administrative Class - 833	0.41	2.87	0.41	8.52	5.01	3.86	2.45		09/30/1999
Intermediate Core-Plus Bond									
TCW Total Return Bond Fund - Class N - 1041	-0.51	-0.16	-0.51	4.17	4.19	2.32	3.02		03/01/1999
Voya Intermediate Bond Portfolio - Class I - 004	-0.48	1.32	-0.48	3.91	4.50	3.72	3.69		05/23/1973
Intermediate Government									
Voya GNMA Income Fund - Class A - 363	0.03	0.29	0.03	2.05	2.41	1.15	1.53		08/17/1973
Nontraditional Bond									
Templeton Global Bond Fund - Class A - 5052	-0.95	-0.61	-0.95	-5.80	-2.73	-0.07	0.52		09/18/1986
Short Government									
Loomis Sayles Limited Term Government and Agency Fund - CI Y - 6404	-0.10	-0.04	-0.10	1.39	1.69	0.69	0.57		03/31/1994
World Bond									
Voya Global Bond Portfolio - Initial Class - 422	-0.89	3.80	-0.89	5.71	2.60	4.57	1.99		11/08/2004
Asset Allocation									
Lifecycle									
Voya Solution 2025 Portfolio - Initial Class - 790 (3)	-0.57	10.54	-0.57	11.48	5.82	8.76	6.39		04/29/2005
Voya Solution 2035 Portfolio - Initial Class - 761 (3)	-0.41	13.85	-0.41	13.50	5.84	10.21	7.25		04/29/2005
Voya Solution 2045 Portfolio - Initial Class - 764 (3)	-0.41	16.41	-0.41	16.10	6.17	10.98	7.83		04/29/2005
Voya Solution 2055 Portfolio - Initial Class - 1166 (3)	-0.29	16.93	-0.29	16.17	6.14	11.11	7.92		03/08/2010
Voya Solution Income Portfolio - Initial Class - 767 (3)	-0.48	6.81	-0.48	9.25	5.36	6.22	4.59		04/29/2005
Lifestyle									
Voya Strategic Allocation Conservative Portfolio - Class I - 033	-0.39	8.44	-0.39	8.31	4.72	6.42	5.44		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	-0.29	14.77	-0.29	13.63	6.08	9.96	7.37		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	-0.56	11.24	-0.56	10.96	5.61	8.45	6.50		07/05/1995
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio - 101	-0.89	8.37	-0.89	11.53	9.32	10.21	7.96		09/02/1986
Fidelity® VIP Asset Manager Portfolio - Initial Class - 126	-0.45	9.82	-0.45	12.74	6.39	8.26	5.94		09/06/1989
Pax Sustainable Allocation Fund - Investor Class - 193	-0.17	10.06	-0.17	14.39	8.03	9.34	6.75		08/10/1971
Voya Balanced Portfolio - Class I - 008	-0.40	11.48	-0.40	9.76	4.81	8.17	6.13		04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-0.67	15.68	-0.67	10.19	3.44	8.54	6.99		12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-2.05	8.38	-2.05	12.04	10.40	11.74	10.30		01/24/1989
World Allocation									
Voya Global Perspectives® Portfolio - Class I - 3911	-0.42	7.27	-0.42	14.18	6.06	8.32		5.46	04/25/2013
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class - 1595	-0.06	13.01	-0.06	15.16	7.90	12.00	9.38		06/23/1986
American Funds Washington Mutual Investors FundSM-Class R-4 - 819	-1.08	13.44	-1.08	6.77	6.01	11.70	10.51		07/31/1952
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	-1.11	13.68	-1.11	15.70	10.24	14.65	12.08		08/27/1992
Invesco Main Street Fund - Class A - 958	-0.28	12.50	-0.28	12.80	8.65	12.32	10.69		02/03/1988
Invesco V.I. Core Equity Fund - Series I - 079	-0.29	12.52	-0.29	12.12	6.96	10.37	7.92		05/02/1994
Voya Growth and Income Portfolio - Class I - 001	-1.57	15.70	-1.57	13.52	9.59	13.33	10.36		12/31/1979
Voya Index Plus LargeCap Portfolio - Class I - 035	-0.67	15.31	-0.67	14.67	8.73	13.87	11.35		09/16/1996
Large Value									
American Century Investments® Disciplnd Core Val Fd - A Cls - 189 (4)	-0.98	12.69	-0.98	10.98	5.17	11.29	9.78		12/17/1990
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-1.10	16.89	-1.10	6.47	4.42	10.22	8.42		10/09/1986
Voya Large Cap Value Portfolio - Institutional Class - 1213	-2.28	17.88	-2.28	4.17	3.49	9.14	8.24		05/11/2007
VY® Invesco Comstock Portfolio - Service Class - 437	-0.16	22.24	-0.16	3.27	0.11	9.02	7.73		05/01/2002
Large Cap Growth									
Large Growth									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Alger Responsible Investing Fund - Class A - 1584	-1.97	11.05	-1.97	27.82	16.49	17.93	12.21		12/04/2000
Amana Growth Fund - Investor Class - 1612	-0.66	16.56	-0.66	30.80	18.07	19.81	12.81		02/03/1994
American Funds The Growth Fund of America® - Class R-4 - 572	-0.13	18.62	-0.13	34.92	15.17	18.99	13.69		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-1.03	10.04	-1.03	24.63	13.12	16.21	11.79		01/03/1995
Invesco V.I. American Franchise Fund - Series I - 3384	-1.19	14.49	-1.19	37.26	17.71	20.21	13.49		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-2.15	13.52	-2.15	23.93	15.06	17.78	14.16		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-0.97	13.13	-0.97	32.30	18.33	20.66	15.65		05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	0.45	15.44	0.45	32.53	16.29	20.11	15.35		11/28/1997
Small/Mid/Specialty									
Mid-Cap Blend									
Invesco Main Street Mid Cap Fund® - Class A - 1028	-0.35	16.46	-0.35	9.94	5.51	10.29	8.62		08/02/1999
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-0.14	20.04	-0.14	4.27	0.27	6.02	5.88		09/15/1999
Voya Index Plus MidCap Portfolio - Class I - 053	0.87	22.44	0.87	11.25	3.77	9.72	8.91		12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-0.40	18.35	-0.40	15.87	8.43	13.08	10.41		03/04/2008
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I - 081	-2.95	15.33	-2.95	33.18	14.58	17.21	12.22		05/05/2000
VY® Baron Growth Portfolio - Service Class - 436	-2.17	20.33	-2.17	24.97	17.65	19.24	13.50		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-0.36	18.64	-0.36	29.11	16.86	19.13	13.38		12/10/2001
Mid-Cap Value									
BlackRock Mid Cap Dividend Fund - Inv A Shares - 7280	0.91	22.77	0.91	9.66	5.13	11.17	7.98		02/01/1995
Invesco American Value Fund - Class R5 - 3416	-0.24	20.27	-0.24	4.33	0.64	7.86	6.93		10/18/1993
Victory Sycamore Established Value Fund - Class A - 2798	-0.29	18.90	-0.29	9.03	5.05	11.21	9.71		05/05/2000
Small Blend									
Voya Index Plus SmallCap Portfolio - Class I - 052	3.78	31.87	3.78	13.38	2.76	10.20	8.97		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	4.91	34.61	4.91	28.28	9.46	14.78	10.26		03/04/2008
Voya Small Company Portfolio - Class I - 042	1.25	28.83	1.25	15.63	4.13	11.21	9.19		12/27/1996
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	1.62	27.31	1.62	28.66	7.89	13.68	10.66		05/06/1994
Wells Fargo Small Company Growth Fund - Administrator Class - 6071	1.16	26.17	1.16	29.82	12.85	17.14	11.83		11/11/1994
Small Value									
Franklin Small Cap Value VIP Fund - Class 2 - 073	1.08	24.16	1.08	9.83	3.92	10.76	7.97		05/01/1998
Wells Fargo Special Small Cap Value Fund - Class A - 191	3.06	27.94	3.06	7.06	2.65	10.32	8.81		05/07/1993
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	3.36	15.06	3.36	11.30	-1.72	2.37	-6.54		02/14/2003
Specialty - Equity Prec Metals									
USAA Precious Metals and Minerals Fund - Class A Shares - E496	-5.30	-6.40	-5.30					-2.18	06/29/2020
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-0.66	15.69	-0.66	-7.13	1.26	3.52	3.94		01/03/2006
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inst Shares - 2893	0.01	12.43	0.01	20.88	13.79	15.22	16.01		10/16/2000
Specialty - Infrastructure									
Nuveen Global Infrastructure Fund - Class I - 6570	-3.11	7.54	-3.11	-8.54	2.75	6.59	6.19		12/17/2007
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657	-0.94	12.23	-0.94	-4.96	6.69	6.60	8.37		09/02/1997
Global / International									
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	0.24	18.52	0.24	20.91	4.56	13.04	4.29		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Inst - 1123	2.55	20.53	2.55	40.45	10.61	19.21	6.20		02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-2.36	17.47	-2.36	6.69	0.44	5.05	4.12		01/23/1997
Voya International Index Portfolio - Class I - 1551	-1.54	18.58	-1.54	7.83	0.68	6.99	3.70		03/04/2008
Foreign Large Growth									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
American Funds EuroPacific Growth Fund® - Class R-4 - 573	-1.66	18.78	-1.66	25.24	6.33	11.79	6.27		04/16/1984
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-2.88	13.87	-2.88	12.76	3.99	9.01	5.12		01/28/1987
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-1.88	13.10	-1.88	-2.11	-3.84	4.06	1.66		01/03/2006
World Large Stock									
American Funds New Perspective Fund® - Class R-4 - 818	-0.26	20.03	-0.26	31.34	13.64	16.56	11.25		03/13/1973
Voya Global High Dividend Low Volatility Prtf - Class S - 2085	-1.71	11.35	-1.71	-2.78	-0.64	6.92	4.52		01/28/2008
VY® Invesco Oppenheimer Global Portfolio - Initial Class - 432	-1.87	17.81	-1.87	25.51	8.79	15.35	9.93		05/01/2002

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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PIMCO VIT Real Return Portfolio - Administrative Class - 833	-4.61	-2.27	-4.61	3.09	3.23	2.80	2.45		09/30/1999
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Invesco Main Street Fund - Class A - 958	-5.27	6.88	-5.27	7.16	6.81	11.17	10.69		02/03/1988
Invesco V.I. Core Equity Fund - Series I - 079	-5.28	6.90	-5.28	6.51	5.15	9.24	7.92		05/02/1994
Voya Growth and Income Portfolio - Class I - 001	-6.49	9.91	-6.49	7.85	7.73	12.17	10.36		12/31/1979
Voya Index Plus LargeCap Portfolio - Class I - 035	-5.64	9.54	-5.64	8.93	6.89	12.70	11.35		09/16/1996
<i>Large Value</i>									
American Century Investments® Disciplnd Core Val Fd - A Cls - 189 (4)	-5.93	7.06	-5.93	5.43	3.39	10.16	9.78		12/17/1990
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-6.04	11.04	-6.04	1.15	2.65	9.10	8.42		10/09/1986
Voya Large Cap Value Portfolio - Institutional Class - 1213	-7.16	11.99	-7.16	-1.04	1.73	8.02	8.24		05/11/2007
VY® Invesco Comstock Portfolio - Service Class - 437	-5.15	16.13	-5.15	-1.89	-1.59	7.91	7.73		05/01/2002
Large Cap Growth									
<i>Large Growth</i>									
Alger Responsible Investing Fund - Class A - 1584	-6.87	5.50	-6.87	21.43	14.52	16.73	12.21		12/04/2000
Amana Growth Fund - Investor Class - 1612	-5.63	10.73	-5.63	24.26	16.07	18.59	12.81		02/03/1994
American Funds The Growth Fund of America® - Class R-4 - 572	-5.12	12.69	-5.12	28.17	13.22	17.77	13.69		12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-5.98	4.54	-5.98	18.40	11.20	15.03	11.79		01/03/1995
Invesco V.I. American Franchise Fund - Series I - 3384	-6.13	8.76	-6.13	30.40	15.71	18.99	13.49		07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class - 742	-7.04	7.84	-7.04	17.73	13.11	16.58	14.16		05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-5.92	7.48	-5.92	25.69	16.33	19.43	15.65		05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-4.57	9.66	-4.57	25.90	14.32	18.88	15.35		11/28/1997
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
Invesco Main Street Mid Cap Fund® - Class A - 1028	-5.33	10.64	-5.33	4.45	3.73	9.16	8.62		08/02/1999
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-5.13	14.04	-5.13	-0.94	-1.43	4.94	5.88		09/15/1999

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Voya Index Plus MidCap Portfolio - Class I - 053	-4.18	16.31	-4.18	5.69	2.01	8.60	8.91		12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-5.38	12.43	-5.38	10.08	6.59	11.93	10.41		03/04/2008
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I - 081	-7.80	9.56	-7.80	26.52	12.64	16.01	12.22		05/05/2000
VY® Baron Growth Portfolio - Service Class - 436	-7.06	14.31	-7.06	18.72	15.66	18.03	13.50		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	-5.34	12.71	-5.34	22.65	14.88	17.91	13.38		12/10/2001
Mid-Cap Value									
BlackRock Mid Cap Dividend Fund - Inv A Shares - 7280	-4.14	16.63	-4.14	4.17	3.35	10.04	7.98		02/01/1995
Invesco American Value Fund - Class R5 - 3416	-5.23	14.25	-5.23	-0.88	-1.06	6.76	6.93		10/18/1993
Victory Sycamore Established Value Fund - Class A - 2798	-5.28	12.95	-5.28	3.58	3.27	10.07	9.71		05/05/2000
Small Blend									
Voya Index Plus SmallCap Portfolio - Class I - 052	-1.41	25.28	-1.41	7.71	1.02	9.08	8.97		12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	-0.34	27.88	-0.34	21.87	7.61	13.61	10.26		03/04/2008
Voya Small Company Portfolio - Class I - 042	-3.81	22.39	-3.81	9.85	2.36	10.08	9.19		12/27/1996
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	-3.46	20.94	-3.46	22.22	6.06	12.52	10.66		05/06/1994
Wells Fargo Small Company Growth Fund - Administrator Class - 6071	-3.90	19.86	-3.90	23.33	10.94	15.94	11.83		11/11/1994
Small Value									
Franklin Small Cap Value VIP Fund - Class 2 - 073	-3.98	17.96	-3.98	4.34	2.16	9.63	7.97		05/01/1998
Wells Fargo Special Small Cap Value Fund - Class A - 191	-2.10	21.55	-2.10	1.71	0.91	9.19	8.81		05/07/1993
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	-1.81	9.30	-1.81	5.74	-3.38	1.33	-6.54		02/14/2003
Specialty - Equity Prec Metals									
USAA Precious Metals and Minerals Fund - Class A Shares - E496	-10.03	-11.08	-10.03					-7.07	06/29/2020
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-5.63	9.91	-5.63	-11.78	-0.45	2.47	3.94		01/03/2006
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inst Shares - 2893	-4.99	6.80	-4.99	14.83	11.87	14.04	16.01		10/16/2000
Specialty - Infrastructure									
Nuveen Global Infrastructure Fund - Class I - 6570	-7.96	2.16	-7.96	-13.11	1.01	5.50	6.19		12/17/2007
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657	-5.90	6.62	-5.90	-9.72	4.88	5.51	8.37		09/02/1997
Global / International									
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	-4.78	12.59	-4.78	14.87	2.79	11.89	4.29		11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Inst - 1123	-2.58	14.50	-2.58	33.43	8.73	17.99	6.20		02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-7.25	11.60	-7.25	1.36	-1.26	3.97	4.12		01/23/1997
Voya International Index Portfolio - Class I - 1551	-6.46	12.65	-6.46	2.44	-1.02	5.90	3.70		03/04/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund® - Class R-4 - 573	-6.57	12.84	-6.57	18.98	4.53	10.65	6.27		04/16/1984
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-7.74	8.17	-7.74	7.13	2.23	7.90	5.12		01/28/1987
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-6.78	7.45	-6.78	-7.00	-5.47	3.00	1.66		01/03/2006
World Large Stock									
American Funds New Perspective Fund® - Class R-4 - 818	-5.25	14.03	-5.25	24.77	11.71	15.37	11.25		03/13/1973
Voya Global High Dividend Low Volatility Prtf - Class S - 2085	-6.63	5.78	-6.63	-7.64	-2.32	5.83	4.52		01/28/2008
VY® Invesco Oppenheimer Global Portfolio - Initial Class - 432	-6.77	11.92	-6.77	19.24	6.94	14.17	9.93		05/01/2002

See Performance Introduction Page for Important Information

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.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

Opportunity Plus 403b - new enrollments

Variable Annuity Account C, Standardized Returns with a Deferred Sales Charge

Average Annual Total Returns as of: 12/31/2020 (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 annual deductions from the Separate Account as follows: for Voya Money Market Portfolio, a 1.25% annual deduction prior to February 15, 2000, a 0.35% annual deduction between February 16, 2000 and January 31, 2012, a 0.45% annual deduction from February 1, 2012 through April 30, 2013, a 0.55% annual deduction from May 1, 2013 through September 30, 2017, and a 0.30% annual deduction thereafter; and for all other sub accounts, a 1.25% annual deduction prior to February 15, 2000, a 1.10% annual deduction from February 15, 2000 through February 14, 2001, a 1.05% annual deduction from February 15, 2001 through February 14, 2002, a 1.00% annual deduction from February 15, 2002 through January 31, 2012, a 1.10% annual deduction thereafter from February 1, 2012 through April 30, 2013, a 1.20% annual from May 1, 2013 through September 30, 2017, and a 0.95% annual deduction thereafter. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. The deferred sales charge declines over 10 years as follows: 5%, 5%, 5%, 5%, 5%, 4%, 4%, 3%, 3%, 2%.

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									
Money Market									
Voya Government Money Market Portfolio - Class I - 003 (2)	-5.04	-5.12	-5.25	-5.25	-1.00	-0.66	-0.05		09/30/1975
<i>The 7-day annualized Subaccount yield as of 12/31/2020 is -0.55%, which more closely reflects current earnings. (6)</i>									
Bonds									
Bank Loan									
Voya Floating Rate Fund - Class A - 6545	-3.89	-2.39	-8.00	-8.00	-1.58			-0.10	06/01/2016
High Yield Bond									
Fidelity® VIP High Income Portfolio - Initial Class - 132	-3.58	-0.30	-3.56	-3.56	1.52	4.64	4.32		05/12/1998
Voya High Yield Portfolio - Institutional Class - 1159	-3.50	0.24	-0.50	-0.50	2.84	5.39	4.99		05/10/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	-4.06	-3.56	3.52	3.52	2.04	2.29	2.06		05/11/2009
PIMCO VIT Real Return Portfolio - Administrative Class - 833	-3.82	-3.34	4.86	4.86	2.77	2.93	2.39		05/03/2004
Intermediate Core-Plus Bond									
TCW Total Return Bond Fund - Class N - 1041	-5.06	-5.31	1.42	1.42	2.13	1.64		1.37	05/21/2015
Voya Intermediate Bond Portfolio - Class I - 004	-4.74	-3.67	1.20	1.20	2.58	2.92	3.77		05/31/1978
Intermediate Government									
Voya GNMA Income Fund - Class A - 363	-4.86	-4.72	-2.60	-2.60	0.29	0.32	1.54		05/14/2004
Nontraditional Bond									
Templeton Global Bond Fund - Class A - 5052	-4.61	-4.54	-10.27	-10.27	-3.71	-1.07		0.32	11/15/2011
Short Government									
Loomis Sayles Limited Term Government and Agency Fund - CI Y - 6404	-4.91	-5.12	-2.92	-2.92	-0.19	-0.19		-0.27	05/19/2014
World Bond									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Global Bond Portfolio - Initial Class - 422	-3.18	-0.26	2.51	2.51	1.90	3.79	2.11		03/23/2005
Asset Allocation									
<i>Lifecycle</i>									
Voya Solution 2025 Portfolio - Initial Class - 790 (3)	-2.04	4.40	6.87	6.87	5.28	6.93		6.70	09/04/2012
Voya Solution 2035 Portfolio - Initial Class - 761 (3)	-1.25	7.14	7.62	7.62	5.68	8.01		7.85	09/04/2012
Voya Solution 2045 Portfolio - Initial Class - 764 (3)	-0.56	9.23	9.42	9.42	6.08	8.60		8.57	09/04/2012
Voya Solution 2055 Portfolio - Initial Class - 1166 (3)	-0.43	9.62	9.24	9.24	6.07	8.69		8.09	09/14/2012
Voya Solution Income Portfolio - Initial Class - 767 (3)	-3.10	1.44	5.30	5.30	4.24	4.91		4.27	09/04/2012
<i>Lifestyle</i>									
Voya Strategic Allocation Conservative Portfolio - Class I - 033	-2.56	2.32	3.68	3.68	3.70	4.93	5.61		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I - 031	-0.96	7.97	7.38	7.38	5.69	7.76	7.60		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I - 032	-1.80	4.77	5.82	5.82	4.99	6.65	6.72		07/05/1995
Balanced									
<i>Allocation--50% to 70% Equity</i>									
Calvert VP SRI Balanced Portfolio - 101	-2.38	2.04	8.19	8.19	8.54	8.57	8.17		05/31/1989
Fidelity® VIP Asset Manager Portfolio - Initial Class - 126	-1.84	3.57	7.83	7.83	5.62	6.23	6.07		03/31/1994
Pax Sustainable Allocation Fund - Investor Class - 193	-2.72	3.19	9.12	9.12	7.28	7.62	6.96		02/21/2001
Voya Balanced Portfolio - Class I - 008	-1.93	4.79	4.05	4.05	4.07	6.36	6.33		04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-2.02	10.41	3.22	3.22	3.09	6.46	7.30		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788	-2.84	5.56	10.74	10.74	10.56	10.41	10.70		05/05/2005
<i>World Allocation</i>									
Voya Global Perspectives® Portfolio - Class I - 3911	-2.55	2.06	9.01	9.01	5.33	6.98		4.60	05/12/2014
Large Cap Value									
<i>Large Blend</i>									
Amana Income Fund - Investor Class - 1595	-2.70	4.56	6.96	6.96	7.43	10.00	9.43		09/29/2008
American Funds Washington Mutual Investors FundSM-Class R-4 - 819	-1.94	5.51	1.10	1.10	6.30	9.81	10.83		05/03/2004
Fidelity® VIP Index 500 Portfolio - Initial Class - 131	-1.46	6.19	10.99	10.99	10.77	12.56	12.46		05/31/1995
Invesco Main Street Fund - Class A - 958	-2.15	4.44	7.35	7.35	8.40	10.09	10.82		06/04/2004
Invesco V.I. Core Equity Fund - Series I - 079	-2.14	4.46	6.87	6.87	6.82	8.23	8.28		05/10/1999
Voya Growth and Income Portfolio - Class I - 001	-1.13	9.61	10.07	10.07	9.78	11.28	10.82		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I - 035	-0.78	7.33	8.80	8.80	8.78	11.55	11.61		10/31/1996
<i>Large Value</i>									
American Century Investments® Disciplnd Core Val Fd - A Cls - 189 (4)	-2.09	5.70	4.75	4.75	5.53	9.36	10.07		01/30/2001
Fidelity® VIP Equity-Income Portfolio - Initial Class - 108	-0.63	9.59	0.15	0.15	4.55	8.25	8.85		05/31/1994
Voya Large Cap Value Portfolio - Institutional Class - 1213	-0.46	12.96	-0.24	-0.24	3.95	7.24	8.68		05/31/2007
VY® Invesco Comstock Portfolio - Service Class - 437	-0.77	15.85	-6.58	-6.58	0.02	6.25	8.05		05/06/2002
Large Cap Growth									
<i>Large Growth</i>									
Alger Responsible Investing Fund - Class A - 1584	-1.74	3.70	27.45	27.45	17.88	15.76	12.54		05/12/2009
Amana Growth Fund - Investor Class - 1612	0.41	6.85	24.71	24.71	18.40	17.60	13.04		09/29/2008
American Funds The Growth Fund of America® - Class R-4 - 572	0.58	9.88	29.34	29.34	16.22	15.95	13.89		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class - 133	-2.15	2.24	22.56	22.56	13.80	13.63	12.17		05/31/1995
Invesco V.I. American Franchise Fund - Series I - 3384	-0.72	7.28	33.62	33.62	19.80	16.93		14.58	04/27/2012
Voya Large Cap Growth Portfolio - Institutional Class - 742	0.38	6.85	22.86	22.86	16.20	15.62	14.66		06/18/2010
Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713	-0.81	3.93	29.97	29.97	19.51	18.45	16.06		07/17/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class - 111	-1.11	6.23	28.29	28.29	17.46	16.50	15.46		11/28/1997
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
Invesco Main Street Mid Cap Fund® - Class A - 1028	-1.03	10.17						27.01	05/15/2020
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC - 075	-0.73	16.33	-3.79	-3.79	-0.72	3.51	6.15		07/26/2001

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Index Plus MidCap Portfolio - Class I - 053	1.14	16.84	1.61	1.61	2.59	7.18	9.01		05/04/1998
Voya Russell™ Mid Cap Index Portfolio - Class I - 1560	-0.67	13.49	9.51	9.51	8.01	10.48	10.67		05/15/2008
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I - 081	1.59	14.17	32.48	32.48	15.67	15.18	12.70		08/02/2001
VY® Baron Growth Portfolio - Service Class - 436	1.14	14.82	25.10	25.10	18.41	16.97	13.84		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449	0.32	13.63	23.76	23.76	17.06	15.99	13.64		12/26/2002
Mid-Cap Value									
BlackRock Mid Cap Dividend Fund - Inv A Shares - 7280	-0.19	17.67	0.29	0.29	4.53	8.16	8.13		05/18/2009
Invesco American Value Fund - Class R5 - 3416	-0.37	17.30	-4.60	-4.60	0.61	4.87		2.41	06/16/2014
Victory Sycamore Established Value Fund - Class A - 2798	-0.59	14.13	1.19	1.19	4.41			8.82	05/19/2016
Small Blend									
Voya Index Plus SmallCap Portfolio - Class I - 052	2.21	22.71	-1.08	-1.08	1.00	7.08	8.57		05/04/1998
Voya Russell™ Small Cap Index Portfolio - Class I - 1563	3.12	24.34	12.23	12.23	6.76	10.45	9.71		05/15/2008
Voya Small Company Portfolio - Class I - 042	2.81	24.17	5.39	5.39	3.00	8.13	9.11		05/30/1997
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I - 080	2.50	21.69	18.61	18.61	6.98	9.99	10.43		08/03/2001
Wells Fargo Small Company Growth Fund - Administrator Class - 6071	4.26	20.11	20.59	20.59	12.59			15.94	05/17/2016
Small Value									
Franklin Small Cap Value VIP Fund - Class 2 - 073	1.18	20.79	-1.26	-1.26	1.99	8.34	7.92		08/31/2001
Wells Fargo Special Small Cap Value Fund - Class A - 191	1.97	21.38	-5.05	-5.05	0.79	7.43	8.38		01/16/2001
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class - 1908	1.19	6.67	-5.51	-5.51	-3.91	0.31		-7.97	08/14/2014
Specialty - Equity Prec Metals									
USAA Precious Metals and Minerals Fund - Class A Shares - E496	0.07	-10.96						-1.87	06/29/2020
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional - 1613	-0.97	6.87	-10.67	-10.67	-0.16	1.66	4.17		09/05/2008
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inst Shares - 2893	-0.09	2.46	12.43	12.43	14.30	11.44		9.03	06/22/2015
Specialty - Infrastructure									
Nuveen Global Infrastructure Fund - Class I - 6570	-3.20	3.46	-8.53	-8.53	2.26	6.15		3.97	05/15/2014
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657	-1.21	4.62	-8.02	-8.02				5.52	06/04/2018
Global / International									
Diversified Emerging Mkts									
Invesco Developing Markets Fund - Class A - 190	1.34	12.63	10.03	10.03	5.38	10.48	3.69		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Inst - 1123	2.81	16.26	25.42	25.42	10.54	16.48	5.30		11/10/2005
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares - 5055	-0.34	9.15	1.78	1.78	1.16			3.60	05/25/2016
Voya International Index Portfolio - Class I - 1551	-0.33	9.76	1.29	1.29	1.18	4.95	4.11		05/13/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund® - Class R-4 - 573	1.28	13.52	17.15	17.15	7.17	9.61	6.48		05/03/2004
Fidelity® VIP Overseas Portfolio - Initial Class - 107	-0.37	5.99	8.52	8.52	4.87	6.86	5.55		05/31/1994
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class - 1586	-0.94	4.22	-6.80	-6.80	-3.33	1.91	2.16		04/25/2008
World Large Stock									
American Funds New Perspective Fund® - Class R-4 - 818	1.05	10.94	25.16	25.16	14.34	13.87	11.34		05/03/2004
Voya Global High Dividend Low Volatility Prtf - Class S - 2085	-1.90	3.90	-7.16	-7.16	0.00	4.98		3.05	03/06/2015
VY® Invesco Oppenheimer Global Portfolio - Initial Class - 432	-0.74	11.23	19.95	19.95	10.24	12.34	10.42		03/22/2005

See Performance Introduction Page for Important Information

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.

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 (4996) is 3.00%, expressed as an annual effective yield, and is guaranteed between 02/01/2021 and 02/29/2024.

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 02/01/2021 and 03/31/2026.

Deposits received from 02/01/2021 through 02/26/2021 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate.

(2)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.

(3)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that 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.

(4)The performance of the Advisor Shares prior to December 15, 1997 reflects the performance of a different class of American Century Fund shares, restated estimated fees and expenses, ignoring any fee and expense limitations.

(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.

See Performance Introduction Page for Important Information

Additional Notes

(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.

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.