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

## Voya Retirement Insurance and Annuity Company

### VERNON COLLEGE VT5100 ORP

### Variable Annuity Account C, Non-Standardized Returns

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

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

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

These numbers reflect total Separate Account charges of 1.00% 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) | 0.20 | 0.60 | 1.75 | 2.44 | 3.22 | 2.49 | 1.19 | | 01/01/1980 |
| *The 7-day annualized Subaccount yield as of 09/30/2026 is 2.67%, which more closely reflects current earnings. (4)* | | | | | | | | | |
| ***Stability of Principal*** | | | | | | | | | |
| Voya Fixed Plus Account (4563) - 4563 (3)(5) | 0.24 | 0.75 | 2.24 | 3.00 | 3.00 | 3.00 | 3.00 | | |
| *This fund is not part of the product's separate account.* | | | | | | | | | |
| Voya Fixed Plus Account (4564) - 4564 (3)(6) | 0.24 | 0.75 | 2.24 | 3.00 | 3.00 | 3.00 | 3.00 | | |
| *This fund is not part of the product's separate account.* | | | | | | | | | |
| **Bonds** | | | | | | | | | |
| ***Global Bond*** | | | | | | | | | |
| Templeton Global Bond Fund - Class A - 178 | -1.98 | 0.16 | 1.66 | 1.86 | 3.80 | -0.85 | -0.65 | | 09/18/1986 |
| Voya Global Bond Portfolio - Initial Class - 422 | -3.20 | -3.68 | -4.59 | -4.54 | 3.05 | -3.26 | -0.63 | | 11/08/2004 |
| ***High Yield Bond*** | | | | | | | | | |
| Victory Pioneer High Yield VCT Portfolio - Class I - 834 | -2.00 | -1.48 | 0.14 | 1.59 | 6.87 | 2.43 | 3.40 | | 05/01/2000 |
| Voya High Yield Portfolio - Institutional Class - 1159 | -3.12 | -2.67 | -1.68 | -0.28 | 6.14 | 1.80 | 3.38 | | 05/03/2004 |
| ***Inflation-Protected Bond*** | | | | | | | | | |
| American Century Inflation-Adjusted Bond Fund - Inv Class - 1001 | -2.86 | -3.67 | -2.96 | -3.38 | 2.51 | -1.39 | 0.72 | | 02/10/1997 |
| PIMCO VIT Real Return Portfolio - Administrative Class - 833 | -3.16 | -4.07 | -3.62 | -3.68 | 2.74 | -1.04 | 1.14 | | 09/30/1999 |
| ***Intermediate Core Bond*** | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| American Funds The Bond Fund of America® - Class R-4 - 1003 | -2.80 | -3.92 | -4.07 | -3.32 | 2.75 | -1.79 | 0.31 | | 05/28/1974 |
| Voya U.S. Bond Index Portfolio - Class I - 1554 | -2.66 | -3.77 | -3.77 | -3.18 | 2.57 | -2.00 | -0.23 | | 03/07/2008 |
| ***Intermediate Core-Plus Bond*** | | | | | | | | | |
| TCW MetWest Total Return Bond Fund - Class M Shares - 7576 | -3.16 | -4.32 | -4.27 | -3.66 | 2.91 | -2.25 | -0.01 | | 03/31/1997 |
| TCW Securitized Bond Fund - Class N - 1041 | -3.30 | -4.44 | -3.53 | -2.49 | 3.98 | -2.28 | -0.29 | | 03/01/1999 |
| Voya Intermediate Bond Portfolio - Class I - 004 | -3.02 | -4.10 | -3.38 | -2.65 | 3.92 | -1.25 | 0.68 | | 05/23/1973 |
| ***Short-Term Bond*** | | | | | | | | | |
| Lord Abbett Short Duration Income Fund - Class R4 - 7394 | -0.72 | -0.62 | -0.06 | 0.89 | 3.76 | 1.24 | 1.41 | | 11/04/1993 |
| **Asset Allocation** | | | | | | | | | |
| ***Lifecycle*** | | | | | | | | | |
| Voya Solution 2030 Portfolio - Service Class - 6754 (2) | -2.09 | -1.62 | 5.18 | 7.10 | 12.36 | 4.70 | 6.93 | | 10/03/2011 |
| Voya Solution 2035 Portfolio - Service Class - 762 (2) | -2.04 | -1.21 | 6.76 | 9.05 | 14.25 | 5.91 | 7.83 | | 04/29/2005 |
| Voya Solution 2040 Portfolio - Service Class - 6757 (2) | -1.95 | -1.06 | 8.31 | 10.97 | 16.05 | 7.06 | 8.85 | | 10/03/2011 |
| Voya Solution 2045 Portfolio - Service Class - 765 (2) | -1.80 | -0.69 | 9.65 | 12.53 | 17.39 | 7.92 | 9.36 | | 04/29/2005 |
| Voya Solution 2050 Portfolio - Service Class - 6760 (2) | -1.74 | -0.54 | 10.27 | 13.32 | 18.04 | 8.28 | 9.56 | | 10/03/2011 |
| Voya Solution 2055 Portfolio - Service Class - 1167 (2) | -1.76 | -0.54 | 10.47 | 13.53 | 18.19 | 8.35 | 9.63 | | 03/08/2010 |
| Voya Solution 2060 Portfolio - Service Class - 3291 (2) | -1.73 | -0.59 | 10.47 | 13.55 | 18.19 | 8.33 | 9.60 | | 02/09/2015 |
| Voya Solution 2065 Portfolio - Service Class - E481 (2) | -1.70 | -0.46 | 10.59 | 13.67 | 18.28 | 8.42 | | 11.23 | 07/29/2020 |
| Voya Solution 2070 Portfolio - Service Class - H621 (2) | -1.70 | -0.49 | 10.64 | 13.61 | | | | 16.26 | 08/11/2025 |
| Voya Solution Income Portfolio - Service Class - 768 (2) | -2.10 | -2.08 | 1.99 | 3.31 | 8.17 | 2.04 | 3.86 | | 04/29/2005 |
| ***Lifestyle*** | | | | | | | | | |
| Voya Solution Aggressive Portfolio - Initial Class - 3829 | -1.76 | -1.12 | 9.68 | 12.12 | 17.76 | 8.44 | 10.00 | | 05/01/2013 |
| Voya Solution Balanced Portfolio - Initial Class - 1610 | -1.65 | -1.14 | 5.83 | 7.60 | 12.95 | 5.35 | 7.07 | | 07/02/2007 |
| Voya Solution Balanced Portfolio - Service Class - 1602 | -1.62 | -1.18 | 5.80 | 7.44 | 12.70 | 5.11 | 6.81 | | 07/02/2007 |
| Voya Solution Conservative Portfolio - Initial Class - 1876 | -2.20 | -2.57 | 0.61 | 1.48 | 6.72 | 1.45 | 3.21 | | 04/30/2010 |
| **Balanced** | | | | | | | | | |
| Voya Balanced Income Fund - Class I - 1207 | -2.05 | -1.48 | 3.06 | 4.41 | 11.00 | 4.42 | 5.31 | | 04/28/2006 |
| ***Global Allocation*** | | | | | | | | | |
| American Funds Capital Income Builder® - Class R-4 - 2227 | -3.76 | -1.07 | 6.15 | 9.13 | 14.59 | 7.78 | 6.60 | | 05/20/2002 |
| ***Moderate Allocation*** | | | | | | | | | |
| Calvert VP SRI Balanced Portfolio - 101 | -1.43 | -0.93 | 2.04 | 3.98 | 13.50 | 6.41 | 8.38 | | 09/02/1986 |
| Impax Sustainable Allocation Fund - Investor Class - 193 | -2.11 | -1.44 | 3.18 | 3.67 | 9.79 | 3.22 | 6.41 | | 08/10/1971 |
| VY® Invesco Equity and Income Portfolio - Initial Class - 452 | -3.37 | -1.45 | 4.59 | 8.10 | 11.83 | 6.18 | 7.50 | | 12/10/2001 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788 | -1.38 | 0.70 | 5.48 | 6.67 | 12.08 | 7.05 | 9.76 | | 01/24/1989 |
| **Large Cap Value** | | | | | | | | | |
| ***Large Blend*** | | | | | | | | | |
| Amana Income Fund - Investor Class - 1595 | -1.42 | -2.80 | 10.17 | 14.41 | 15.19 | 10.34 | 10.66 | | 06/23/1986 |
| American Funds Fundamental Investors® - Class R-4 - 1208 | -1.41 | -1.80 | 12.08 | 16.68 | 23.81 | 13.34 | 13.41 | | 08/01/1978 |
| Ave Maria Rising Dividend Fund - 6620 | -6.20 | -2.54 | -2.26 | -5.85 | 6.02 | 4.48 | 7.87 | | 05/02/2005 |
| Invesco V.I. Core Equity Fund - Series I - 079 | -0.06 | 2.43 | 7.22 | 9.11 | 19.01 | 10.07 | 10.52 | | 05/02/1994 |
| Neuberger Quality Equity Fund - Trust Class Shares - 1120 | -0.49 | -1.58 | 14.33 | 21.39 | 23.94 | 13.18 | 13.08 | | 03/16/1994 |
| Voya Growth and Income Portfolio - Class I - 001 | -0.61 | 0.41 | 8.88 | 14.44 | 20.55 | 12.56 | 13.82 | | 12/31/1979 |
| Voya Index Plus LargeCap Portfolio - Class I - 035 | -0.27 | 2.81 | 12.48 | 14.85 | 21.03 | 11.90 | 13.47 | | 09/16/1996 |
| Voya Russell™ Large Cap Index Portfolio - Class I - 1557 | 0.09 | 2.65 | 11.17 | 14.09 | 22.29 | 13.00 | 14.77 | | 03/04/2008 |
| VY® Columbia Contrarian Core Portfolio - Service Class - 264 | -0.25 | 2.87 | 11.25 | 13.80 | 20.87 | 12.26 | 13.47 | | 12/10/2001 |
| ***Large Value*** | | | | | | | | | |
| American Funds Washington Mutual Investors Fund - Class R-4 - 819 | -3.49 | -1.39 | 5.26 | 7.32 | 16.84 | 11.00 | 11.84 | | 07/31/1952 |
| Columbia Intrinsic Value Fund - Institutional Class - G946 | -4.00 | -0.85 | 14.37 | 19.13 | 19.04 | 11.51 | 11.10 | | 10/15/1990 |
| Fidelity® VIP Equity-Income Portfolio - Initial Class - 108 | -3.26 | 0.00 | 9.89 | 14.02 | 17.08 | 10.38 | 10.49 | | 10/09/1986 |
| Voya Corporate Leaders 100 Fund - Class I - 3436 | -4.69 | 0.10 | 9.42 | 12.71 | 18.57 | 11.01 | 12.21 | | 06/30/2008 |
| Voya Large Cap Value Fund - Class A - 3250 | -3.23 | -1.07 | 9.12 | 13.44 | 15.64 | 9.95 | 10.22 | | 12/18/2007 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| Voya Large Cap Value Fund - Class I - 3764 | -3.17 | -0.95 | 9.32 | 13.80 | 16.01 | 10.31 | 10.58 | | 12/31/2007 |
| Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711 | -2.57 | 3.98 | 19.16 | 24.55 | 19.24 | 11.37 | 10.34 | | 05/01/2009 |
| VY® Invesco Comstock Portfolio - Service Class - 437 | -3.77 | -1.12 | 9.00 | 13.58 | 15.67 | 11.15 | 10.94 | | 05/01/2002 |
| VY® Invesco Growth and Income Portfolio - Service Class - 789 | -3.75 | -0.36 | 7.24 | 12.05 | 15.53 | 9.35 | 9.56 | | 10/04/1993 |
| **Large Cap Growth** | | | | | | | | | |
| ***Large Growth*** | | | | | | | | | |
| Alger Responsible Investing Fund - Class A - 1584 | -0.62 | -1.23 | 8.14 | 9.93 | 22.51 | 10.51 | 15.04 | | 12/04/2000 |
| Amana Growth Fund - Investor Class - 1612 | 1.21 | -0.39 | 14.52 | 17.31 | 20.12 | 11.60 | 16.00 | | 02/03/1994 |
| American Funds The Growth Fund of America® - Class R-4 - 572 | 0.02 | 0.04 | 8.90 | 10.45 | 23.26 | 10.20 | 14.28 | | 12/01/1973 |
| Fidelity® VIP Contrafund Portfolio - Initial Class - 133 | 1.06 | -0.48 | 9.76 | 12.57 | 24.79 | 13.18 | 15.16 | | 01/03/1995 |
| Fidelity® VIP Growth Portfolio - Initial Class - 109 | 3.44 | 1.40 | 14.40 | 15.02 | 23.95 | 12.93 | 17.66 | | 10/09/1986 |
| Invesco V.I. American Franchise Fund - Series I - 3384 | 2.80 | -1.76 | 7.56 | 4.17 | 21.87 | 9.11 | 14.22 | | 07/03/1995 |
| Voya Large Cap Growth Portfolio - Institutional Class - 742 | 2.35 | -0.29 | 7.88 | 8.59 | 23.21 | 10.45 | 14.54 | | 05/03/2004 |
| Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713 | 2.59 | 1.07 | 5.73 | 6.76 | 23.30 | 13.33 | 17.60 | | 05/01/2009 |
| **Small/Mid/Specialty** | | | | | | | | | |
| ***Mid-Cap Blend*** | | | | | | | | | |
| Invesco Main Street Mid Cap Fund® - Class A - 1028 | -4.81 | -4.88 | 5.71 | 6.07 | 13.40 | 6.37 | 8.22 | | 08/02/1999 |
| Voya Index Plus MidCap Portfolio - Class I - 053 | -3.62 | -4.61 | 11.63 | 13.65 | 15.08 | 7.69 | 8.89 | | 12/16/1997 |
| Voya Russell™ Mid Cap Index Portfolio - Class I - 1560 | -4.30 | -3.42 | 10.64 | 10.46 | 15.55 | 6.55 | 9.63 | | 03/04/2008 |
| Voya Russell™ Mid Cap Index Portfolio - Class S - 1561 | -4.31 | -3.40 | 10.53 | 10.25 | 15.34 | 6.30 | 9.38 | | 03/04/2008 |
| ***Mid-Cap Growth*** | | | | | | | | | |
| Columbia Variable Portfolio - Acorn Fund - 821 | -1.94 | -14.04 | 3.97 | 5.03 | 10.22 | -0.54 | 7.41 | | 05/03/1995 |
| Voya MidCap Opportunities Fund - Class A - 428 | -0.86 | -5.56 | 4.97 | -0.48 | 10.92 | 1.84 | 9.16 | | 08/20/1998 |
| Voya MidCap Opportunities Portfolio - Class I - 081 | -0.65 | -5.27 | 5.26 | -0.06 | 11.35 | 2.34 | 9.72 | | 05/05/2000 |
| VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449 | -1.27 | -5.85 | 1.78 | -1.78 | 14.90 | 4.76 | 11.24 | | 12/10/2001 |
| ***Mid-Cap Value*** | | | | | | | | | |
| AMG River Road Mid Cap Value Fund - Class N - 7007 | -7.21 | -5.36 | -3.65 | 0.85 | 10.08 | 7.92 | 7.38 | | 09/19/1994 |
| BlackRock Mid-Cap Value Fund - Investor A Shares - 7280 | -5.37 | -2.97 | 9.26 | 11.68 | 13.42 | 7.97 | 9.30 | | 02/01/1995 |
| Columbia Select Mid Cap Value Fund - Class A Shares - 1008 | -4.18 | -2.39 | 20.32 | 22.95 | 19.35 | 10.82 | 10.39 | | 11/20/2001 |
| Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC - 075 | -4.29 | -6.19 | 6.17 | 8.26 | 12.41 | 6.87 | 6.60 | | 09/15/1999 |
| VY® American Century Small-Mid Cap Value Portfolio- Service - 440 | -6.60 | -3.66 | 9.18 | 8.61 | 10.52 | 5.45 | 7.58 | | 05/01/2002 |
| VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435 | -6.73 | -4.61 | 5.54 | 6.02 | 11.24 | 5.59 | 7.08 | | 05/01/2002 |
| ***Small Blend*** | | | | | | | | | |
| Invesco V.I. Main Street Small Cap Fund - Series I - 832 | -6.58 | -8.74 | 8.47 | 10.97 | 13.74 | 5.79 | 9.65 | | 05/01/1998 |
| Loomis Sayles Small Cap Value Fund - Retail Class - 1117 | -6.12 | -9.12 | 10.39 | 10.57 | 11.62 | 6.54 | 7.52 | | 05/13/1991 |
| Voya Index Plus SmallCap Portfolio - Class I - 052 | -4.75 | -6.61 | 16.04 | 18.78 | 15.14 | 7.21 | 8.37 | | 12/19/1997 |
| Voya Russell™ Small Cap Index Portfolio - Class I - 1563 | -5.39 | -7.53 | 12.78 | 14.91 | 16.25 | 4.99 | 8.43 | | 03/04/2008 |
| Voya Small Company Portfolio - Class I - 042 | -4.48 | -7.04 | 9.69 | 11.54 | 13.46 | 5.29 | 7.06 | | 12/27/1996 |
| VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752 | -5.54 | -8.94 | 7.27 | 8.36 | 10.52 | 2.73 | 7.35 | | 05/01/2002 |
| ***Small Growth*** | | | | | | | | | |
| Allspring Small Company Growth Fund - Institutional Class - 3091 | -4.21 | -10.60 | 3.76 | 7.10 | 9.86 | 2.00 | 8.25 | | 06/01/1997 |
| Voya SmallCap Opportunities Portfolio - Class I - 080 | -5.40 | -13.54 | 9.15 | 14.27 | 17.77 | 6.39 | 7.99 | | 05/06/1994 |
| ***Small Value*** | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Class A - 191 | -5.78 | -7.45 | 7.01 | 8.15 | 6.65 | 2.93 | 6.10 | | 05/07/1993 |
| Ariel Fund - Investor Class - 187 | -7.18 | -4.69 | 6.14 | 9.28 | 14.52 | 4.80 | 8.39 | | 11/06/1986 |
| Franklin Small Cap Value VIP Fund - Class 2 - 073 | -5.51 | -5.67 | 13.74 | 16.47 | 14.41 | 7.02 | 8.36 | | 05/01/1998 |
| Nomura Small Cap Value Fund - Class A - 2495 | -5.55 | -9.05 | 10.01 | 12.93 | 12.73 | 5.71 | 7.29 | | 06/24/1987 |
| VY® Columbia Small Cap Value and Inf Pflo - Serv Class - 1218 | -7.35 | -7.37 | 14.39 | 15.77 | 14.88 | 6.75 | 8.30 | | 05/01/2006 |
| ***Specialty - Commodities Broad*** | | | | | | | | | |
| PIMCO Commodity and Real Return Bond Alpha Fund - Admin - 1908 | -1.50 | 12.86 | 27.67 | 33.88 | 14.47 | 8.70 | 6.96 | | 02/14/2003 |
| ***Specialty - Equity Prec Metals*** | | | | | | | | | |
| Victory Precious Metals and Minerals Fund - Class A Shares - E496 | -11.08 | 16.98 | 1.92 | 16.08 | 48.07 | 23.41 | 11.47 | | 08/15/1984 |
| ***Specialty - Health*** | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776 | -0.82 | 5.15 | 9.25 | 21.82 | 10.83 | 5.53 | 9.57 | | 12/21/1999 |
| ***Specialty - Real Estate*** | | | | | | | | | |
| Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657 | -5.95 | -6.37 | 5.41 | 3.50 | 10.03 | 1.37 | 4.82 | | 09/02/1997 |
| Cohen & Steers Realty Shares, Inc. - 1172 | -6.04 | -6.35 | 6.16 | 3.03 | 10.00 | 1.79 | 5.02 | | 07/02/1991 |
| VY Columbia Real Estate Portfolio - Institutional Class - 682 | -5.34 | -6.16 | 9.95 | 8.42 | 10.07 | 1.72 | 4.16 | | 01/24/1989 |
| VY Columbia Real Estate Portfolio - Service Class - 1019 | -5.36 | -6.20 | 9.75 | 8.15 | 9.80 | 1.46 | 3.90 | | 01/24/1989 |
| ***Specialty - Technology*** | | | | | | | | | |
| Nomura Science and Technology Fund - Class Y - 1043 | 3.70 | -2.15 | 39.73 | 43.06 | 41.82 | 18.90 | 20.36 | | 06/09/1998 |
| **Global / International** | | | | | | | | | |
| American Funds SMALLCAP World Fund® - Class R-4 - 1445 | -2.22 | -5.68 | 10.15 | 12.45 | 12.48 | 0.43 | 8.05 | | 07/24/2002 |
| ***Diversified Emerging Mkts*** | | | | | | | | | |
| Invesco Developing Markets Fund - Class A - 190 | -1.56 | 2.57 | 18.68 | 24.15 | 16.25 | 2.79 | 5.57 | | 11/18/1996 |
| VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779 | -2.42 | -6.26 | 23.13 | 30.57 | 22.69 | 4.40 | 8.21 | | 02/18/1998 |
| ***Foreign Large Blend*** | | | | | | | | | |
| Lazard International Equity Portfolio - Open Shares - 5055 | -3.47 | 0.16 | 8.95 | 11.97 | 17.89 | 7.88 | 6.80 | | 01/23/1997 |
| The Hartford International Opportunities Fund - Class R4 - 3647 | -2.57 | -2.66 | 7.25 | 12.05 | 17.36 | 6.23 | 7.15 | | 07/22/1996 |
| Voya International Index Portfolio - Class I - 1551 | -3.51 | -0.45 | 8.78 | 13.38 | 16.73 | 7.82 | 7.56 | | 03/04/2008 |
| ***Foreign Large Growth*** | | | | | | | | | |
| American Funds EUPAC Fund® - Class R-4 - 573 | -2.84 | -0.72 | 9.75 | 14.42 | 16.82 | 4.51 | 7.55 | | 04/16/1984 |
| Artisan International Fund - Investor Shares - 1252 | -4.33 | -4.35 | 8.63 | 10.00 | 20.66 | 8.19 | 8.30 | | 12/28/1995 |
| Fidelity® VIP Overseas Portfolio - Initial Class - 107 | -2.94 | -4.06 | 3.19 | 3.15 | 13.00 | 3.93 | 7.28 | | 01/28/1987 |
| ***Foreign Large Value*** | | | | | | | | | |
| Voya Intl High Dividend Low Volatility Port - Initial Class - 1586 | -2.97 | 4.01 | 11.20 | 16.30 | 19.86 | 11.23 | 7.79 | | 01/03/2006 |
| ***Foreign Small/Mid Blend*** | | | | | | | | | |
| Voya Multi-Manager International Small Cap Fund - Class I - 2176 | -2.73 | 1.67 | 11.07 | 15.57 | 20.72 | 8.28 | 9.07 | | 08/31/1995 |
| ***Foreign Small/Mid Growth*** | | | | | | | | | |
| Columbia Variable Portfolio - Acorn International Fund - 1348 | -2.52 | -2.10 | 3.49 | 0.95 | 6.45 | -3.63 | 2.99 | | 05/03/1995 |
| ***Global Large-Stock Blend*** | | | | | | | | | |
| Voya Global Insights Fund - Class I - 432 | -1.00 | -3.25 | 5.53 | 7.45 | 16.55 | 5.03 | 10.54 | | 05/01/2002 |
| ***Global Large-Stock Growth*** | | | | | | | | | |
| American Funds New Perspective Fund® - Class R-4 - 818 | -0.82 | -0.49 | 5.90 | 8.17 | 17.72 | 7.18 | 11.84 | | 03/13/1973 |
| ***Global Large-Stock Value*** | | | | | | | | | |
| Voya Global High Dividend Low Volatility Prtf - Class I - 3056 | -3.49 | 3.23 | 9.17 | 10.83 | 15.54 | 8.97 | 8.50 | | 03/05/2015 |
| ***Moderate Allocation*** | | | | | | | | | |
| Dimensional VA Glbl Mod Alloc Instit - L985 | -1.68 | -0.25 | | | | | | 1.14 | 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.

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

## Voya Retirement Insurance and Annuity Company

### VERNON COLLEGE VT5100 ORP

### 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 1.00% 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) | 0.20 | 0.60 | 1.75 | 2.44 | 3.22 | 2.49 | 1.19 | | 09/30/1975 |
| *The 7-day annualized Subaccount yield as of 09/30/2026 is 2.67%, which more closely reflects current earnings. (4)* | | | | | | | | | |
| **Bonds** | | | | | | | | | |
| ***Global Bond*** | | | | | | | | | |
| Templeton Global Bond Fund - Class A - 178 | -1.98 | 0.16 | 1.66 | 1.86 | 3.80 | -0.85 | -0.65 | | 05/03/2004 |
| Voya Global Bond Portfolio - Initial Class - 422 | -3.20 | -3.68 | -4.59 | -4.54 | 3.05 | -3.26 | -0.63 | | 03/23/2005 |
| ***High Yield Bond*** | | | | | | | | | |
| Victory Pioneer High Yield VCT Portfolio - Class I - 834 | -2.00 | -1.48 | 0.14 | 1.59 | 6.87 | 2.43 | 3.40 | | 05/03/2004 |
| Voya High Yield Portfolio - Institutional Class - 1159 | -3.12 | -2.67 | -1.68 | -0.28 | 6.14 | 1.80 | 3.38 | | 05/10/2006 |
| ***Inflation-Protected Bond*** | | | | | | | | | |
| American Century Inflation-Adjusted Bond Fund - Inv Class - 1001 | -2.86 | -3.67 | -2.96 | -3.38 | 2.51 | -1.39 | 0.72 | | 05/11/2009 |
| PIMCO VIT Real Return Portfolio - Administrative Class - 833 | -3.16 | -4.07 | -3.62 | -3.68 | 2.74 | -1.04 | 1.14 | | 05/03/2004 |
| ***Intermediate Core Bond*** | | | | | | | | | |
| American Funds The Bond Fund of America® - Class R-4 - 1003 | -2.80 | -3.92 | -4.07 | -3.32 | 2.75 | -1.79 | 0.31 | | 05/14/2008 |
| Voya U.S. Bond Index Portfolio - Class I - 1554 | -2.66 | -3.77 | -3.77 | -3.18 | 2.57 | -2.00 | -0.23 | | 05/16/2008 |
| ***Intermediate Core-Plus Bond*** | | | | | | | | | |
| TCW MetWest Total Return Bond Fund - Class M Shares - 7576 | -3.16 | -4.32 | -4.27 | -3.66 | 2.91 | -2.25 | -0.01 | | 05/15/2013 |
| TCW Securitized Bond Fund - Class N - 1041 | -3.30 | -4.44 | -3.53 | -2.49 | 3.98 | -2.28 | -0.29 | | 05/21/2015 |
| Voya Intermediate Bond Portfolio - Class I - 004 | -3.02 | -4.10 | -3.38 | -2.65 | 3.92 | -1.25 | 0.68 | | 05/31/1978 |
| ***Short-Term Bond*** | | | | | | | | | |
| Lord Abbett Short Duration Income Fund - Class R4 - 7394 | -0.72 | -0.62 | -0.06 | 0.89 | 3.76 | 1.24 | 1.41 | | 05/09/2016 |
| **Asset Allocation** | | | | | | | | | |
| ***Lifecycle*** | | | | | | | | | |
| Voya Solution 2030 Portfolio - Service Class - 6754 (2) | -2.09 | -1.62 | 5.18 | 7.10 | 12.36 | | | 4.08 | 11/22/2021 |
| Voya Solution 2035 Portfolio - Service Class - 762 (2) | -2.04 | -1.21 | 6.76 | 9.05 | 14.25 | 5.91 | 7.83 | | 05/12/2005 |
| Voya Solution 2040 Portfolio - Service Class - 6757 (2) | -1.95 | -1.06 | 8.31 | 10.97 | 16.05 | | | 6.27 | 11/24/2021 |
| Voya Solution 2045 Portfolio - Service Class - 765 (2) | -1.80 | -0.69 | 9.65 | 12.53 | 17.39 | 7.92 | 9.36 | | 05/20/2005 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | VAA Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| Voya Solution 2050 Portfolio - Service Class - 6760 (2) | -1.74 | -0.54 | 10.27 | 13.32 | 18.04 | | | 8.05 | 12/02/2021 |
| Voya Solution 2055 Portfolio - Service Class - 1167 (2) | -1.76 | -0.54 | 10.47 | 13.53 | 18.19 | 8.35 | 9.63 | | 06/18/2010 |
| Voya Solution 2060 Portfolio - Service Class - 3291 (2) | -1.73 | -0.59 | 10.47 | 13.55 | 18.19 | | | 8.09 | 10/08/2021 |
| Voya Solution 2065 Portfolio - Service Class - E481 (2) | -1.70 | -0.46 | 10.59 | 13.67 | 18.28 | 8.42 | | 10.80 | 08/12/2020 |
| Voya Solution 2070 Portfolio - Service Class - H621 (2) | -1.70 | -0.49 | 10.64 | 13.61 | | | | 15.01 | 08/15/2025 |
| Voya Solution Income Portfolio - Service Class - 768 (2) | -2.10 | -2.08 | 1.99 | 3.31 | 8.17 | 2.04 | 3.86 | | 05/25/2005 |
| ***Lifestyle*** | | | | | | | | | |
| Voya Solution Aggressive Portfolio - Initial Class - 3829 | -1.76 | -1.12 | 9.68 | 12.12 | 17.76 | 8.44 | 10.00 | | 07/05/1995 |
| Voya Solution Balanced Portfolio - Initial Class - 1610 | -1.65 | -1.14 | 5.83 | 7.60 | 12.95 | 5.35 | 7.07 | | 07/05/1995 |
| Voya Solution Balanced Portfolio - Service Class - 1602 | -1.62 | -1.18 | 5.80 | 7.44 | 12.70 | 5.11 | 6.81 | | 07/28/2008 |
| Voya Solution Conservative Portfolio - Initial Class - 1876 | -2.20 | -2.57 | 0.61 | 1.48 | 6.72 | 1.45 | 3.21 | | 06/23/2008 |
| **Balanced** | | | | | | | | | |
| Voya Balanced Income Fund - Class I - 1207 | -2.05 | -1.48 | 3.06 | 4.41 | 11.00 | 4.42 | 5.31 | | 04/03/1989 |
| ***Global Allocation*** | | | | | | | | | |
| American Funds Capital Income Builder® - Class R-4 - 2227 | -3.76 | -1.07 | 6.15 | 9.13 | 14.59 | 7.78 | 6.60 | | 05/21/2015 |
| ***Moderate Allocation*** | | | | | | | | | |
| Calvert VP SRI Balanced Portfolio - 101 | -1.43 | -0.93 | 2.04 | 3.98 | 13.50 | 6.41 | 8.38 | | 05/31/1989 |
| Impax Sustainable Allocation Fund - Investor Class - 193 | -2.11 | -1.44 | 3.18 | 3.67 | 9.79 | 3.22 | 6.41 | | 02/21/2001 |
| VY® Invesco Equity and Income Portfolio - Initial Class - 452 | -3.37 | -1.45 | 4.59 | 8.10 | 11.83 | 6.18 | 7.50 | | 03/22/2005 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Service - 788 | -1.38 | 0.70 | 5.48 | 6.67 | 12.08 | 7.05 | 9.76 | | 05/05/2005 |
| **Large Cap Value** | | | | | | | | | |
| ***Large Blend*** | | | | | | | | | |
| Amana Income Fund - Investor Class - 1595 | -1.42 | -2.80 | 10.17 | 14.41 | 15.19 | 10.34 | 10.66 | | 09/29/2008 |
| American Funds Fundamental Investors® - Class R-4 - 1208 | -1.41 | -1.80 | 12.08 | 16.68 | 23.81 | 13.34 | 13.41 | | 05/14/2008 |
| Ave Maria Rising Dividend Fund - 6620 | -6.20 | -2.54 | -2.26 | -5.85 | 6.02 | 4.48 | 7.87 | | 05/04/2015 |
| Invesco V.I. Core Equity Fund - Series I - 079 | -0.06 | 2.43 | 7.22 | 9.11 | 19.01 | 10.07 | 10.52 | | 05/10/1999 |
| Neuberger Quality Equity Fund - Trust Class Shares - 1120 | -0.49 | -1.58 | 14.33 | 21.39 | 23.94 | 13.18 | 13.08 | | 05/04/2006 |
| Voya Growth and Income Portfolio - Class I - 001 | -0.61 | 0.41 | 8.88 | 14.44 | 20.55 | 12.56 | 13.82 | | 05/01/1975 |
| Voya Index Plus LargeCap Portfolio - Class I - 035 | -0.27 | 2.81 | 12.48 | 14.85 | 21.03 | 11.90 | 13.47 | | 10/31/1996 |
| Voya Russell™ Large Cap Index Portfolio - Class I - 1557 | 0.09 | 2.65 | 11.17 | 14.09 | 22.29 | 13.00 | 14.77 | | 05/14/2008 |
| VY® Columbia Contrarian Core Portfolio - Service Class - 264 | -0.25 | 2.87 | 11.25 | 13.80 | 20.87 | 12.26 | 13.47 | | 05/21/2002 |
| ***Large Value*** | | | | | | | | | |
| American Funds Washington Mutual Investors Fund - Class R-4 - 819 | -3.49 | -1.39 | 5.26 | 7.32 | 16.84 | 11.00 | 11.84 | | 05/03/2004 |
| Columbia Intrinsic Value Fund - Institutional Class - G946 | -4.00 | -0.85 | 14.37 | 19.13 | | | | 15.47 | 11/21/2024 |
| Fidelity® VIP Equity-Income Portfolio - Initial Class - 108 | -3.26 | 0.00 | 9.89 | 14.02 | 17.08 | 10.38 | 10.49 | | 05/31/1994 |
| Voya Corporate Leaders 100 Fund - Class I - 3436 | -4.69 | 0.10 | 9.42 | 12.71 | 18.57 | 11.01 | 12.21 | | 05/07/2015 |
| Voya Large Cap Value Fund - Class A - 3250 | -3.23 | -1.07 | 9.12 | 13.44 | 15.64 | 9.95 | 10.22 | | 09/16/2013 |
| Voya Large Cap Value Fund - Class I - 3764 | -3.17 | -0.95 | | | | | | 4.63 | 02/06/2026 |
| Voya Russell™ Large Cap Value Index Portfolio - Class S - 2711 | -2.57 | 3.98 | 19.16 | 24.55 | 19.24 | 11.37 | 10.34 | | 07/17/2009 |
| VY® Invesco Comstock Portfolio - Service Class - 437 | -3.77 | -1.12 | 9.00 | 13.58 | 15.67 | 11.15 | 10.94 | | 05/06/2002 |
| VY® Invesco Growth and Income Portfolio - Service Class - 789 | -3.75 | -0.36 | 7.24 | 12.05 | 15.53 | 9.35 | 9.56 | | 05/02/2005 |
| **Large Cap Growth** | | | | | | | | | |
| ***Large Growth*** | | | | | | | | | |
| Alger Responsible Investing Fund - Class A - 1584 | -0.62 | -1.23 | 8.14 | 9.93 | 22.51 | 10.51 | 15.04 | | 05/12/2009 |
| Amana Growth Fund - Investor Class - 1612 | 1.21 | -0.39 | 14.52 | 17.31 | 20.12 | 11.60 | 16.00 | | 09/29/2008 |
| American Funds The Growth Fund of America® - Class R-4 - 572 | 0.02 | 0.04 | 8.90 | 10.45 | 23.26 | 10.20 | 14.28 | | 05/03/2004 |
| Fidelity® VIP Contrafund Portfolio - Initial Class - 133 | 1.06 | -0.48 | 9.76 | 12.57 | 24.79 | 13.18 | 15.16 | | 05/31/1995 |
| Fidelity® VIP Growth Portfolio - Initial Class - 109 | 3.44 | 1.40 | 14.40 | 15.02 | 23.95 | 12.93 | 17.66 | | 05/31/1994 |
| Invesco V.I. American Franchise Fund - Series I - 3384 | 2.80 | -1.76 | 7.56 | 4.17 | 21.87 | 9.11 | 14.22 | | 04/27/2012 |
| Voya Large Cap Growth Portfolio - Institutional Class - 742 | 2.35 | -0.29 | 7.88 | 8.59 | 23.21 | 10.45 | 14.54 | | 06/18/2010 |
| Voya Russell™ Large Cap Growth Index Portfolio - Class I - 2713 | 2.59 | 1.07 | 5.73 | 6.76 | 23.30 | 13.33 | 17.60 | | 07/17/2009 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | VAA Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| **Small/Mid/Specialty** | | | | | | | | | |
| ***Mid-Cap Blend*** | | | | | | | | | |
| Invesco Main Street Mid Cap Fund® - Class A - 1028 | -4.81 | -4.88 | 5.71 | 6.07 | 13.40 | 6.37 | | 12.09 | 05/15/2020 |
| Voya Index Plus MidCap Portfolio - Class I - 053 | -3.62 | -4.61 | 11.63 | 13.65 | 15.08 | 7.69 | 8.89 | | 05/04/1998 |
| Voya Russell™ Mid Cap Index Portfolio - Class I - 1560 | -4.30 | -3.42 | 10.64 | 10.46 | 15.55 | 6.55 | 9.63 | | 05/15/2008 |
| Voya Russell™ Mid Cap Index Portfolio - Class S - 1561 | -4.31 | | | | | | | -3.09 | 07/10/2026 |
| ***Mid-Cap Growth*** | | | | | | | | | |
| Columbia Variable Portfolio - Acorn Fund - 821 | -1.94 | -14.04 | 3.97 | 5.03 | 10.22 | -0.54 | 7.41 | | 05/03/2004 |
| Voya MidCap Opportunities Fund - Class A - 428 | -0.86 | | | | | | | -1.07 | 07/17/2026 |
| Voya MidCap Opportunities Portfolio - Class I - 081 | -0.65 | -5.27 | 5.26 | -0.06 | 11.35 | 2.34 | 9.72 | | 08/02/2001 |
| VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449 | -1.27 | -5.85 | 1.78 | -1.78 | 14.90 | 4.76 | 11.24 | | 12/26/2002 |
| ***Mid-Cap Value*** | | | | | | | | | |
| AMG River Road Mid Cap Value Fund - Class N - 7007 | -7.21 | -5.36 | -3.65 | 0.85 | 10.08 | 7.92 | 7.38 | | 05/24/2010 |
| BlackRock Mid-Cap Value Fund - Investor A Shares - 7280 | -5.37 | -2.97 | 9.26 | 11.68 | 13.42 | 7.97 | 9.30 | | 05/18/2009 |
| Columbia Select Mid Cap Value Fund - Class A Shares - 1008 | -4.18 | -2.39 | 20.32 | 22.95 | 19.35 | 10.82 | 10.39 | | 05/13/2008 |
| Lord Abbett Series Fund Mid Cap Stock Portfolio - Cl VC - 075 | -4.29 | -6.19 | 6.17 | 8.26 | 12.41 | 6.87 | 6.60 | | 07/26/2001 |
| VY® American Century Small-Mid Cap Value Portfolio- Service - 440 | -6.60 | -3.66 | 9.18 | 8.61 | 10.52 | 5.45 | 7.58 | | 05/02/2002 |
| VY® JPMorgan Mid Cap Value Portfolio - Service Class - 435 | -6.73 | -4.61 | 5.54 | 6.02 | 11.24 | 5.59 | 7.08 | | 05/03/2002 |
| ***Small Blend*** | | | | | | | | | |
| Invesco V.I. Main Street Small Cap Fund - Series I - 832 | -6.58 | -8.74 | 8.47 | 10.97 | 13.74 | 5.79 | 9.65 | | 09/22/2004 |
| Loomis Sayles Small Cap Value Fund - Retail Class - 1117 | -6.12 | -9.12 | 10.39 | 10.57 | 11.62 | 6.54 | 7.52 | | 05/13/2008 |
| Voya Index Plus SmallCap Portfolio - Class I - 052 | -4.75 | -6.61 | 16.04 | 18.78 | 15.14 | 7.21 | 8.37 | | 05/04/1998 |
| Voya Russell™ Small Cap Index Portfolio - Class I - 1563 | -5.39 | -7.53 | 12.78 | 14.91 | 16.25 | 4.99 | 8.43 | | 05/15/2008 |
| Voya Small Company Portfolio - Class I - 042 | -4.48 | -7.04 | 9.69 | 11.54 | 13.46 | 5.29 | 7.06 | | 05/30/1997 |
| VY® JPMorgan Small Cap Core Equity Portfolio- Service Class - 752 | -5.54 | -8.94 | 7.27 | 8.36 | 10.52 | 2.73 | 7.35 | | 06/03/2005 |
| ***Small Growth*** | | | | | | | | | |
| Allspring Small Company Growth Fund - Institutional Class - 3091 | -4.21 | -10.60 | 3.76 | 7.10 | | | | 6.80 | 09/10/2025 |
| Voya SmallCap Opportunities Portfolio - Class I - 080 | -5.40 | -13.54 | 9.15 | 14.27 | 17.77 | 6.39 | 7.99 | | 08/03/2001 |
| ***Small Value*** | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Class A - 191 | -5.78 | -7.45 | 7.01 | 8.15 | 6.65 | 2.93 | 6.10 | | 01/16/2001 |
| Ariel Fund - Investor Class - 187 | -7.18 | -4.69 | 6.14 | 9.28 | 14.52 | 4.80 | 8.39 | | 05/14/2004 |
| Franklin Small Cap Value VIP Fund - Class 2 - 073 | -5.51 | -5.67 | 13.74 | 16.47 | 14.41 | 7.02 | 8.36 | | 08/31/2001 |
| Nomura Small Cap Value Fund - Class A - 2495 | -5.55 | -9.05 | 10.01 | 12.93 | 12.73 | 5.71 | 7.29 | | 05/10/2013 |
| VY® Columbia Small Cap Value and Inf Pflo - Serv Class - 1218 | -7.35 | -7.37 | 14.39 | 15.77 | 14.88 | 6.75 | 8.30 | | 05/08/2006 |
| ***Specialty - Commodities Broad*** | | | | | | | | | |
| PIMCO Commodity and Real Return Bond Alpha Fund - Admin - 1908 | -1.50 | 12.86 | 27.67 | 33.88 | 14.47 | 8.70 | 6.96 | | 08/14/2014 |
| ***Specialty - Equity Prec Metals*** | | | | | | | | | |
| Victory Precious Metals and Minerals Fund - Class A Shares - E496 | -11.08 | 16.98 | 1.92 | 16.08 | 48.07 | 23.41 | | 14.87 | 06/29/2020 |
| ***Specialty - Health*** | | | | | | | | | |
| BlackRock Health Sciences Opportunities Port - Inv A Shares - 1776 | -0.82 | 5.15 | 9.25 | 21.82 | 10.83 | 5.53 | 9.57 | | 05/04/2015 |
| ***Specialty - Real Estate*** | | | | | | | | | |
| Cohen & Steers Real Estate Securities Fund, Inc. - Class A - 8657 | -5.95 | -6.37 | 5.41 | 3.50 | 10.03 | 1.37 | | 5.69 | 06/04/2018 |
| Cohen & Steers Realty Shares, Inc. - 1172 | -6.04 | -6.35 | 6.16 | 3.03 | 10.00 | 1.79 | 5.02 | | 05/13/2011 |
| VY Columbia Real Estate Portfolio - Institutional Class - 682 | -5.34 | -6.16 | 9.95 | 8.42 | 10.07 | 1.72 | 4.16 | | 07/21/2006 |
| VY Columbia Real Estate Portfolio - Service Class - 1019 | -5.36 | -6.20 | 9.75 | 8.15 | 9.80 | 1.46 | 3.90 | | 05/04/2006 |
| ***Specialty - Technology*** | | | | | | | | | |
| Nomura Science and Technology Fund - Class Y - 1043 | 3.70 | -2.15 | 39.73 | 43.06 | 41.82 | 18.90 | 20.36 | | 08/15/2014 |
| **Global / International** | | | | | | | | | |
| American Funds SMALLCAP World Fund® - Class R-4 - 1445 | -2.22 | -5.68 | 10.15 | 12.45 | 12.48 | 0.43 | 8.05 | | 05/15/2008 |
| ***Diversified Emerging Mkts*** | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | VAA Inception Date |
|---|---|---|---|---|---|---|---|---|---|
| Invesco Developing Markets Fund - Class A - 190 | -1.56 | 2.57 | 18.68 | 24.15 | 16.25 | 2.79 | 5.57 | | 02/21/2001 |
| VY® JPMorgan Emerging Markets Equity Portfolio - Service - 779 | -2.42 | -6.26 | 23.13 | 30.57 | 22.69 | 4.40 | 8.21 | | 05/09/2005 |
| ***Foreign Large Blend*** | | | | | | | | | |
| Lazard International Equity Portfolio - Open Shares - 5055 | -3.47 | 0.16 | 8.95 | 11.97 | 17.89 | 7.88 | 6.80 | | 05/25/2016 |
| The Hartford International Opportunities Fund - Class R4 - 3647 | -2.57 | -2.66 | 7.25 | 12.05 | 17.36 | 6.23 | 7.15 | | 06/16/2016 |
| Voya International Index Portfolio - Class I - 1551 | -3.51 | -0.45 | 8.78 | 13.38 | 16.73 | 7.82 | 7.56 | | 05/13/2008 |
| ***Foreign Large Growth*** | | | | | | | | | |
| American Funds EUPAC Fund® - Class R-4 - 573 | -2.84 | -0.72 | 9.75 | 14.42 | 16.82 | 4.51 | 7.55 | | 05/03/2004 |
| Artisan International Fund - Investor Shares - 1252 | -4.33 | -4.35 | 8.63 | 10.00 | 20.66 | 8.19 | 8.30 | | 05/12/2008 |
| Fidelity® VIP Overseas Portfolio - Initial Class - 107 | -2.94 | -4.06 | 3.19 | 3.15 | 13.00 | 3.93 | 7.28 | | 05/31/1994 |
| ***Foreign Large Value*** | | | | | | | | | |
| Voya Intl High Dividend Low Volatility Port - Initial Class - 1586 | -2.97 | 4.01 | 11.20 | 16.30 | 19.86 | 11.23 | 7.79 | | 04/25/2008 |
| ***Foreign Small/Mid Blend*** | | | | | | | | | |
| Voya Multi-Manager International Small Cap Fund - Class I - 2176 | -2.73 | 1.67 | 11.07 | 15.57 | 20.72 | 8.28 | 9.07 | | 06/06/2016 |
| ***Foreign Small/Mid Growth*** | | | | | | | | | |
| Columbia Variable Portfolio - Acorn International Fund - 1348 | -2.52 | -2.10 | 3.49 | 0.95 | 6.45 | -3.63 | 2.99 | | 05/09/2007 |
| ***Global Large-Stock Blend*** | | | | | | | | | |
| Voya Global Insights Fund - Class I - 432 | -1.00 | -3.25 | 5.53 | 7.45 | 16.55 | 5.03 | 10.54 | | 03/22/2005 |
| ***Global Large-Stock Growth*** | | | | | | | | | |
| American Funds New Perspective Fund® - Class R-4 - 818 | -0.82 | -0.49 | 5.90 | 8.17 | 17.72 | 7.18 | 11.84 | | 05/03/2004 |
| ***Global Large-Stock Value*** | | | | | | | | | |
| Voya Global High Dividend Low Volatility Prtf - Class I - 3056 | -3.49 | 3.23 | 9.17 | 10.83 | 15.54 | 8.97 | 8.50 | | 03/06/2015 |
| ***Moderate Allocation*** | | | | | | | | | |
| Dimensional VA Glbl Mod Alloc Instit - L985 | -1.68 | -0.25 | | | | | | 0.74 | 05/14/2026 |

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

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

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

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

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

**Additional Notes**

Not all investment options are available under all contracts, plans or jurisdictions.

(1)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT $1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

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

**Additional Notes**

combination of total return and stability of principal.

The Voya Solution / Target Date PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the The Voya Solution / Target Date PortfoliosSM.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(3)The Investment Option is not part of the Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract to determine which Fixed Interest Options are available for your specific plan.

The CURRENT rate for the Voya Short Term Guaranteed Accumulation Account (4555) is 4.00%, expressed as an annual effective yield, and is guaranteed between 10/01/2026 and 10/31/2029.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4556) is 4.00%, expressed as an annual effective yield, and is guaranteed between 10/01/2026 and 12/31/2031.

Deposits received from 10/01/2026 through 10/30/2026 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate. For more information regarding the GAA rates and terms, call 1-800-GAA-FUND.

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

(5)The current rate for the Voya Fixed Plus Account (4563) MC 945, Fund 4563 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 3.00%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(6)The current rate for the Voya Fixed Plus Account (4564) MC 945, Fund 4564 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 3.00%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.