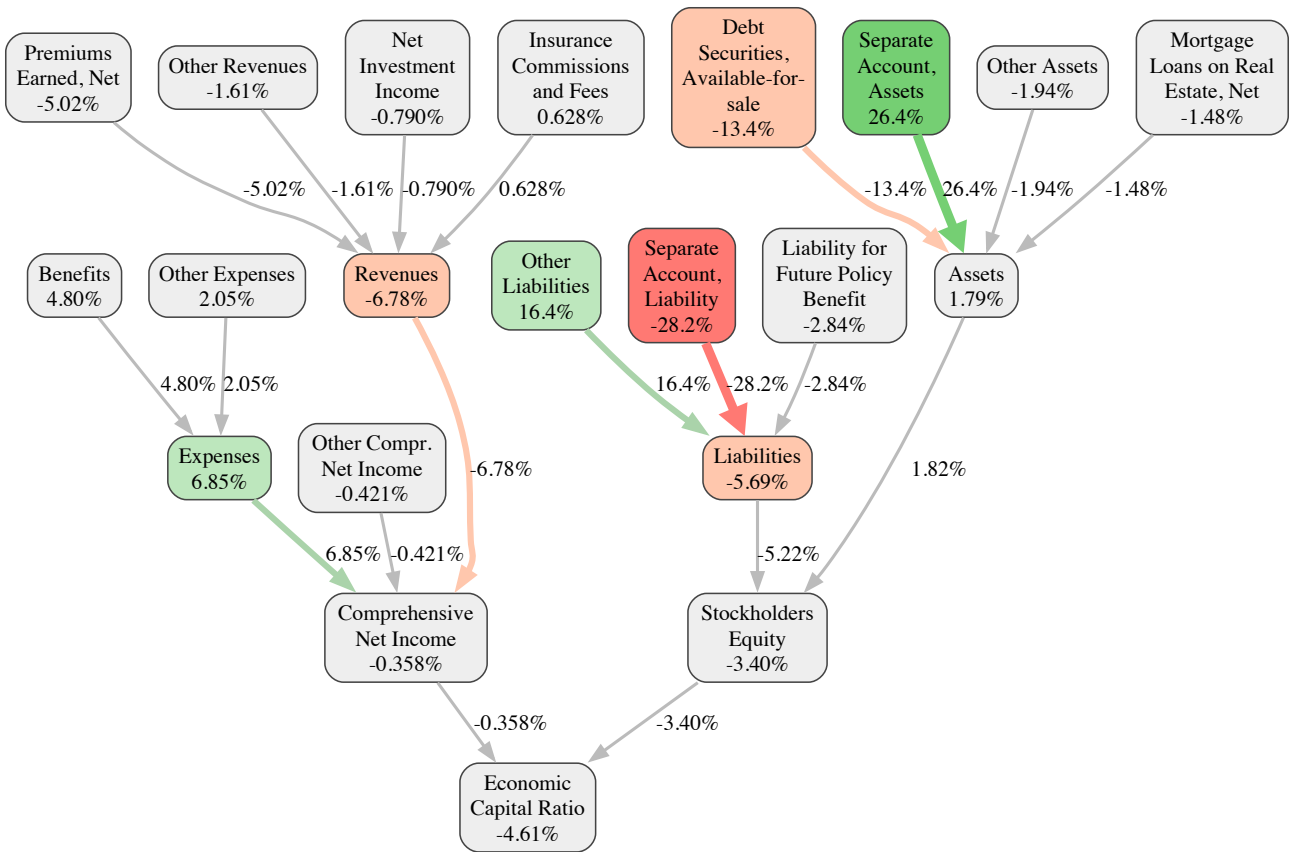




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The relative strengths and weaknesses of Voya Retirement Insurance Annuity Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Voya Retirement Insurance Annuity Co compared to the market average is the variable Separate Account, Assets, increasing the Economic Capital Ratio by 26% points. The greatest weakness of Voya Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.3%, being 4.6% points below the market average of 8.0%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	142,800
Insurance Commissions and Fees	648,800
Liability for Future Policy Benefit	24,191,200
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,348,800
Other Assets	30,073,700
Other Compr. Net Income	275,500
Other Expenses	1,993,000
Other Liabilities	1,763,900
Other Net Income	0
Other Revenues	284,800
Premiums Earned, Net	36,000
Separate Account, Assets	53,655,300

Output Variable	Value in 1000 USD
Liabilities	79,610,400
Assets	83,871,800
Expenses	1,993,000
Revenues	2,318,400
Stockholders Equity	4,261,400
Net Income	325,400
Comprehensive Net Income	600,900
Economic Capital Ratio	3.3%



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Input Variable	Value in 1000 USD
Separate Account, Liability	53,655,300