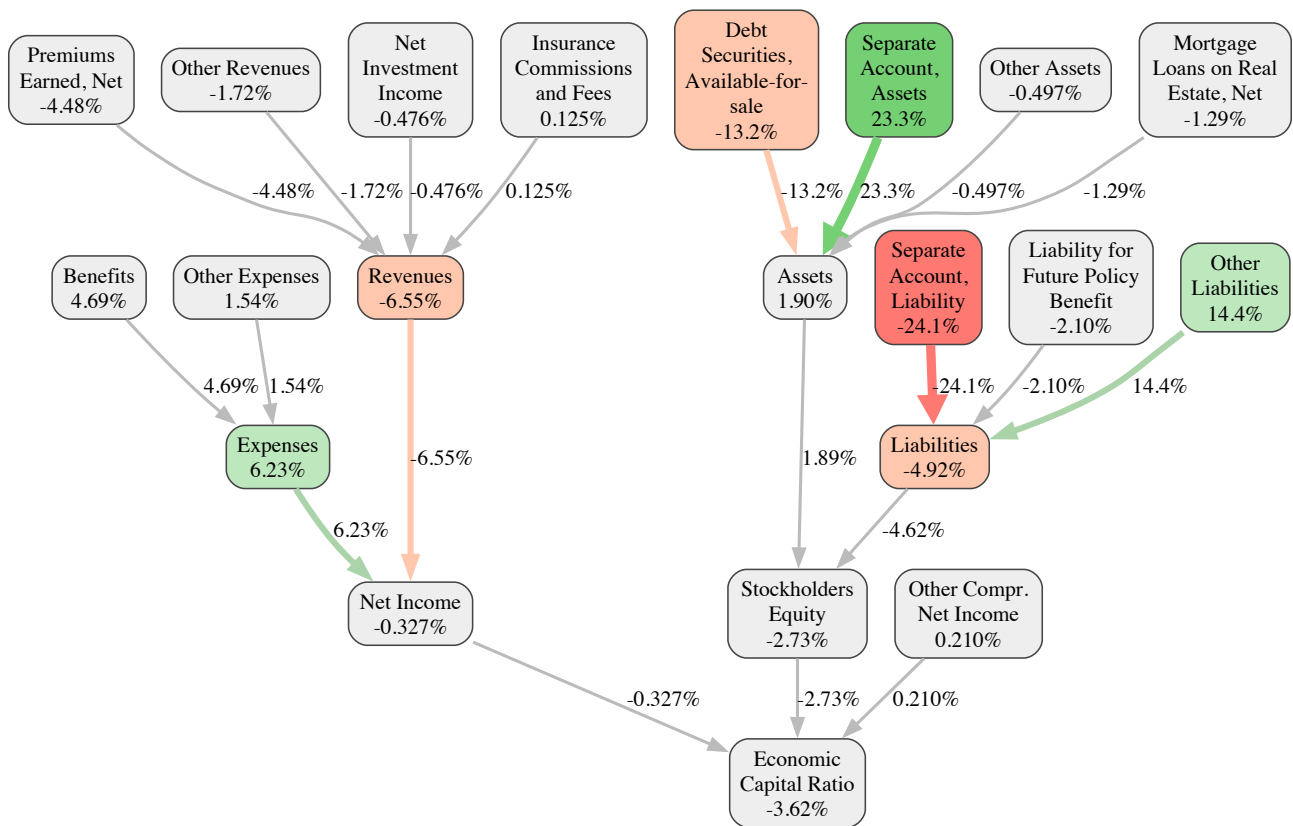




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The relative strengths and weaknesses of Voya Retirement Insurance Annuity Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 23% points. The greatest weakness of Voya Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.6%, being 3.6% points below the market average of 5.2%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	131,300
Insurance Commissions and Fees	765,300
Liability for Future Policy Benefit	27,068,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,409,800
Other Assets	31,727,700
Other Compr. Net Income	-454,700
Other Expenses	2,609,900
Other Liabilities	1,422,000
Other Net Income	0
Other Revenues	-49,100
Premiums Earned, Net	657,100
Separate Account, Assets	58,910,600

Output Variable	Value in 1000 USD
Liabilities	87,400,600
Assets	90,769,600
Expenses	2,609,900
Revenues	2,783,100
Stockholders Equity	3,369,000
Net Income	173,200
Comprehensive Net Income	-281,500
Economic Capital Ratio	1.6%



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Input Variable	Value in 1000 USD
Separate Account, Liability	58,910,600