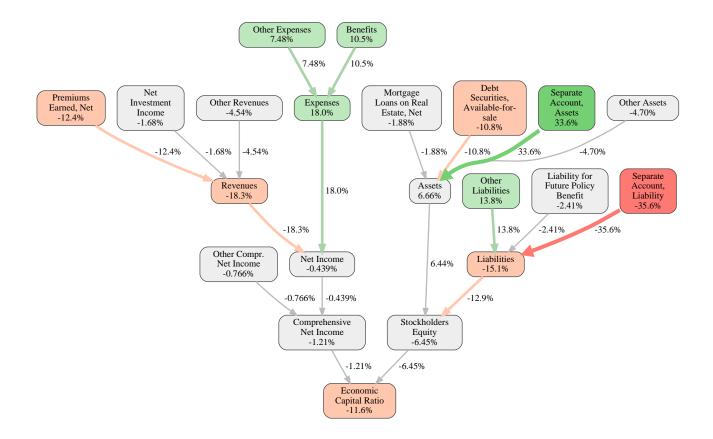
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LIFE INSURANCE 2018

VOYA RETIREMENT INSURANCE & VC ANNUITY Co Rank 26 of 27





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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 34% points. The greatest weakness of VOYA RETIREMENT INSURANCE & ANNUITY Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.1%, being 12% points below the market average of 15%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	60,000
Insurance Commissions and Fees	713,000
Liability for Future Policy Benefit	29,669,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,520,000
Other Assets	34,876,000
Other Compr. Net Income	259,000
Other Expenses	2,041,000
Other Liabilities	1,686,000
Other Net Income	0
Other Revenues	-30,000
Premiums Earned, Net	48,000
Separate Account, Assets	73,036,000
Separate Account, Liability	73,036,000

Output Variable	Value in 1000 USD
Liabilities	104,391,000
Assets	107,972,000
Expenses	2,041,000
Revenues	2,251,000
Stockholders Equity	3,581,000
Net Income	210,000
Comprehensive Net Income	469,000
Economic Capital Ratio	3.1%