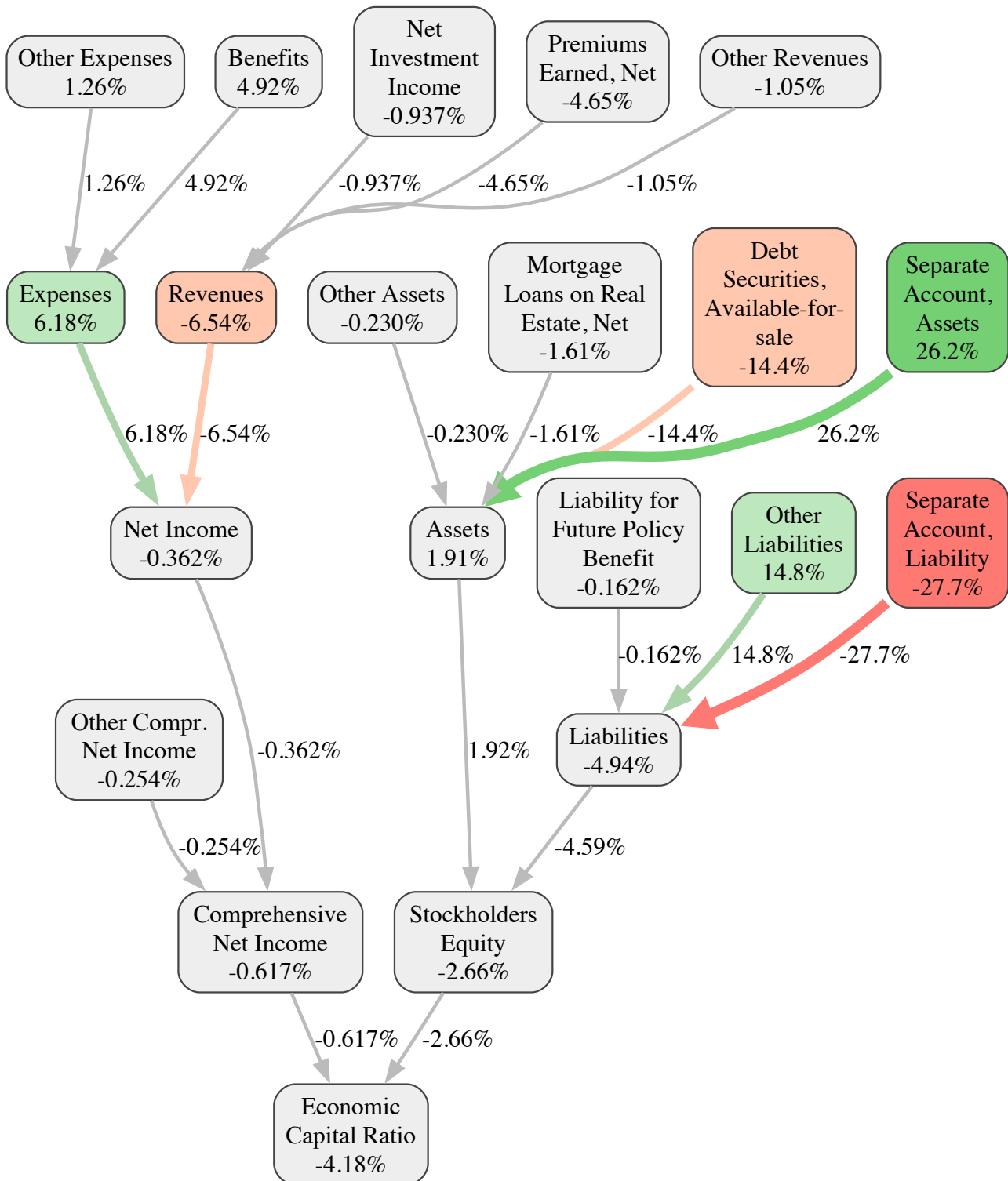




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Voya Retirement Insurance Annuity Co
Rank 21 of 26



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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 2.8%, being 4.2% points below the market average of 7.0%.

| Input Variable | Value in 1000 USD |
|-------------------------------------|----------------------|
| Benefits | 0 |
| Debt Securities, Available-for-sale | 121,900 |
| Insurance Commissions and Fees | 784,100 |
| Liability for Future Policy Benefit | 25,129,900 |
| Mortgage Loans on Real Estate, Net | 0 |
| Net Investment Income | 1,389,400 |
| Other Assets | 30,871,500 |
| Other Compr. Net Income | 346,100 |
| Other Expenses | 2,140,300 |
| Other Liabilities | 1,901,700 |
| Other Net Income | 0 |
| Other Revenues | 109,700 |
| Premiums Earned, Net | 88,800 |
| Separate Account, Assets | 62,808,100 |

| Output Variable | Value in 1000 USD |
|--------------------------|----------------------|
| Liabilities | 89,839,700 |
| Assets | 93,801,500 |
| Expenses | 2,140,300 |
| Revenues | 2,372,000 |
| Stockholders Equity | 3,961,800 |
| Net Income | 231,700 |
| Comprehensive Net Income | 577,800 |
| Economic Capital Ratio | 2.8% |



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| Input Variable | Value in 1000 USD |
|-----------------------------|----------------------|
| Separate Account, Liability | 62,808,100 |