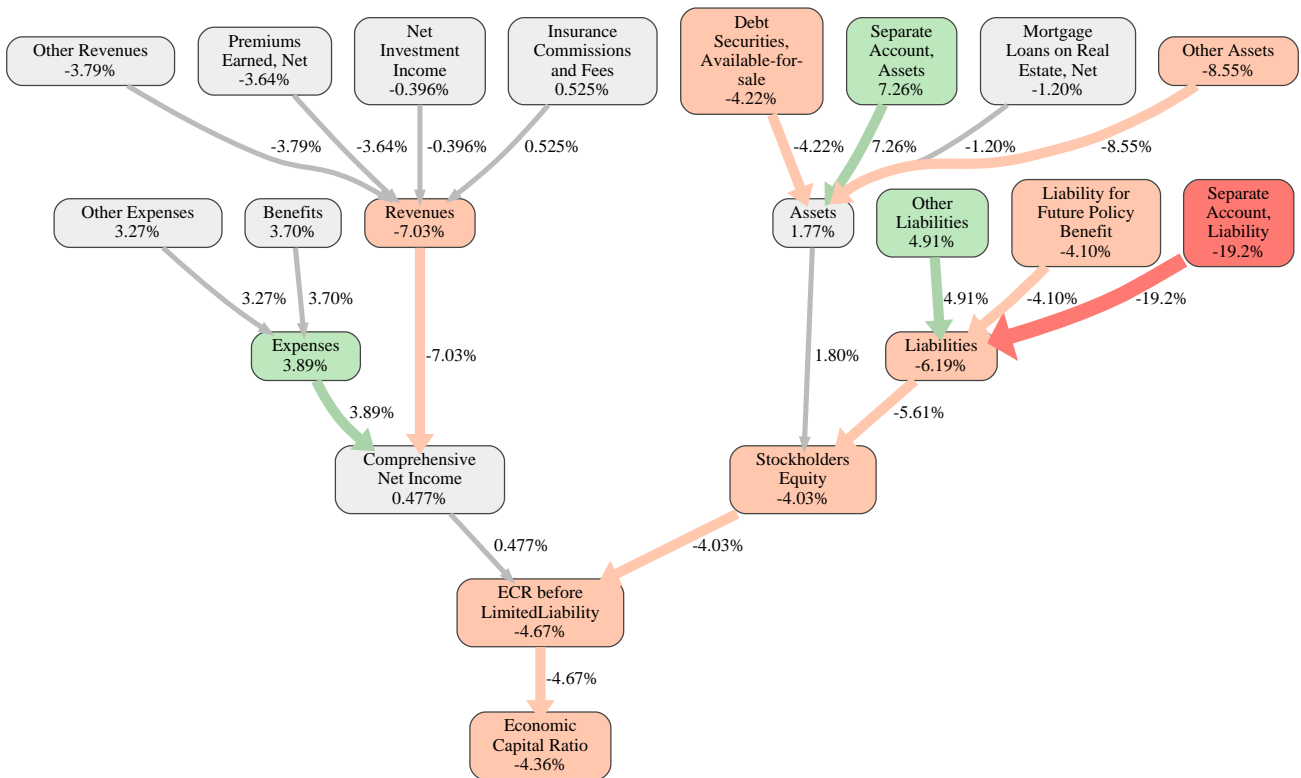




RealRate

LIFE INSURANCE 2012

VOYA Retirement Insurance Annuity Co Rank 24 of 31





LIFE INSURANCE 2012

VOYA Retirement Insurance Annuity Co Rank 24 of 31



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 7.3% points. The greatest weakness of VOYA Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 4.4% points below the market average of 25%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	18,220,300
Insurance Commissions and Fees	615,100
Liability for Future Policy Benefit	23,062,300
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,420,900
Other Assets	11,113,400
Other Compr. Net Income	285,800
Other Expenses	1,972,400
Other Liabilities	1,983,700
Other Net Income	0
Other Revenues	239,100
Premiums Earned, Net	33,900
Separate Account, Assets	45,295,200
Separate Account, Liability	45,295,200

Output Variable	Value in 1000 USD
Liabilities	70,341,200
Assets	74,628,900
Expenses	1,972,400
Revenues	2,309,000
Stockholders Equity	4,287,700
Net Income	336,600
Comprehensive Net Income	622,400
BaseVar	74,768,650
ECR before LimitedLiability	3.8%
Economic Capital Ratio	21%