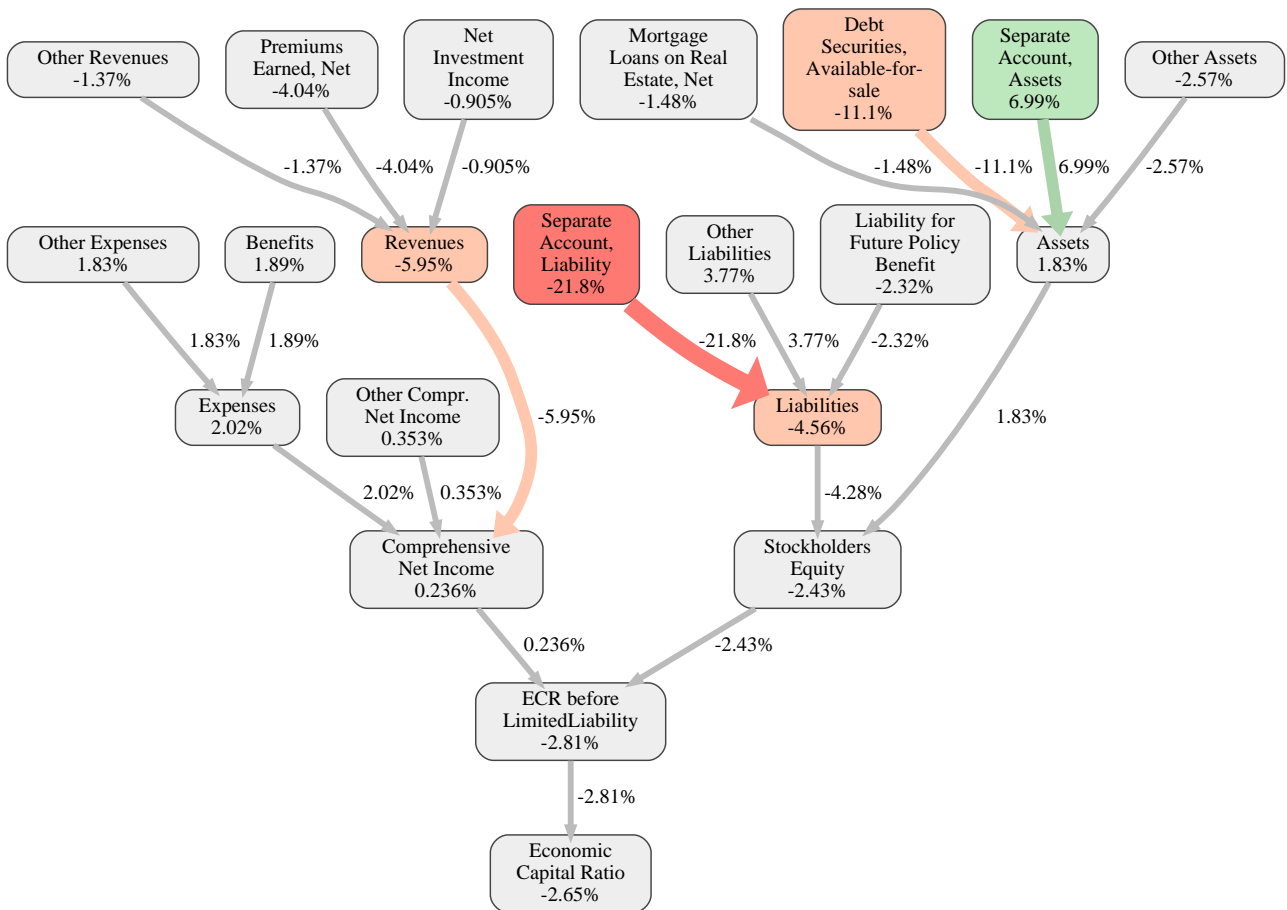




LIFE INSURANCE 2014

VOYA Retirement Insurance Annuity
Co
Rank 23 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 7.0% points. The greatest weakness of VOYA Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.6% points below the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	134,900
Insurance Commissions and Fees	744,300
Liability for Future Policy Benefit	24,589,600
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,367,000
Other Assets	29,440,500
Other Compr. Net Income	-527,600
Other Expenses	1,963,200
Other Liabilities	1,232,400
Other Net Income	0
Other Revenues	98,100
Premiums Earned, Net	37,300
Separate Account, Assets	60,104,900
Separate Account, Liability	60,104,900

Output Variable	Value in 1000 USD
Liabilities	85,926,900
Assets	89,680,300
Expenses	1,963,200
Revenues	2,246,700
Stockholders Equity	3,753,400
Net Income	283,500
Comprehensive Net Income	-244,100
BaseVar	90,172,350
ECR before LimitedLiability	1.9%
Economic Capital Ratio	19%