

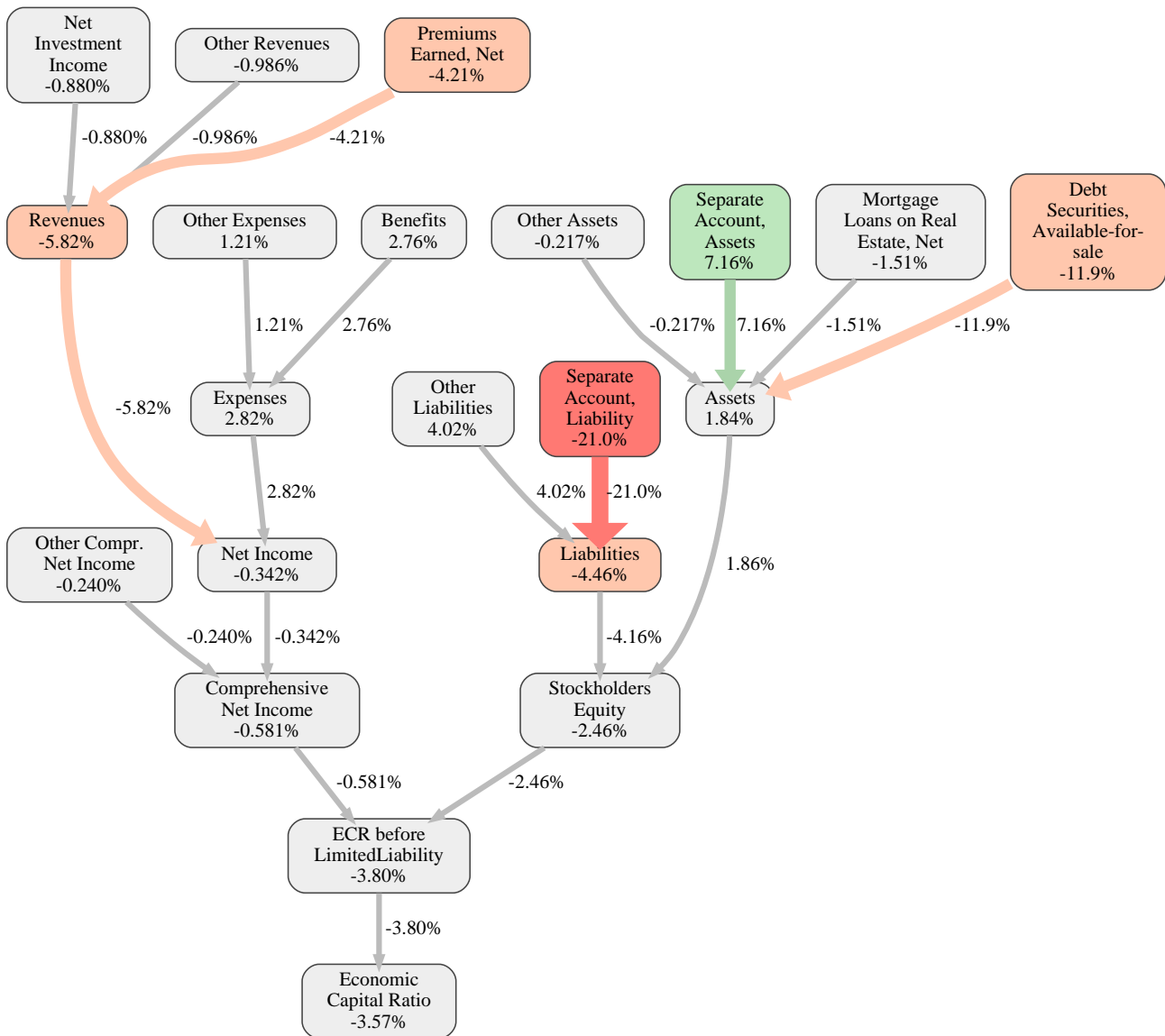


RealRate

LIFE INSURANCE 2015

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 7.2% points. The greatest weakness of VOYA Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 3.6% points below the market average of 23%.

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
Separate Account, Liability	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
BaseVar	94,249,800
ECR before LimitedLiability	2.8%
Economic Capital Ratio	20%