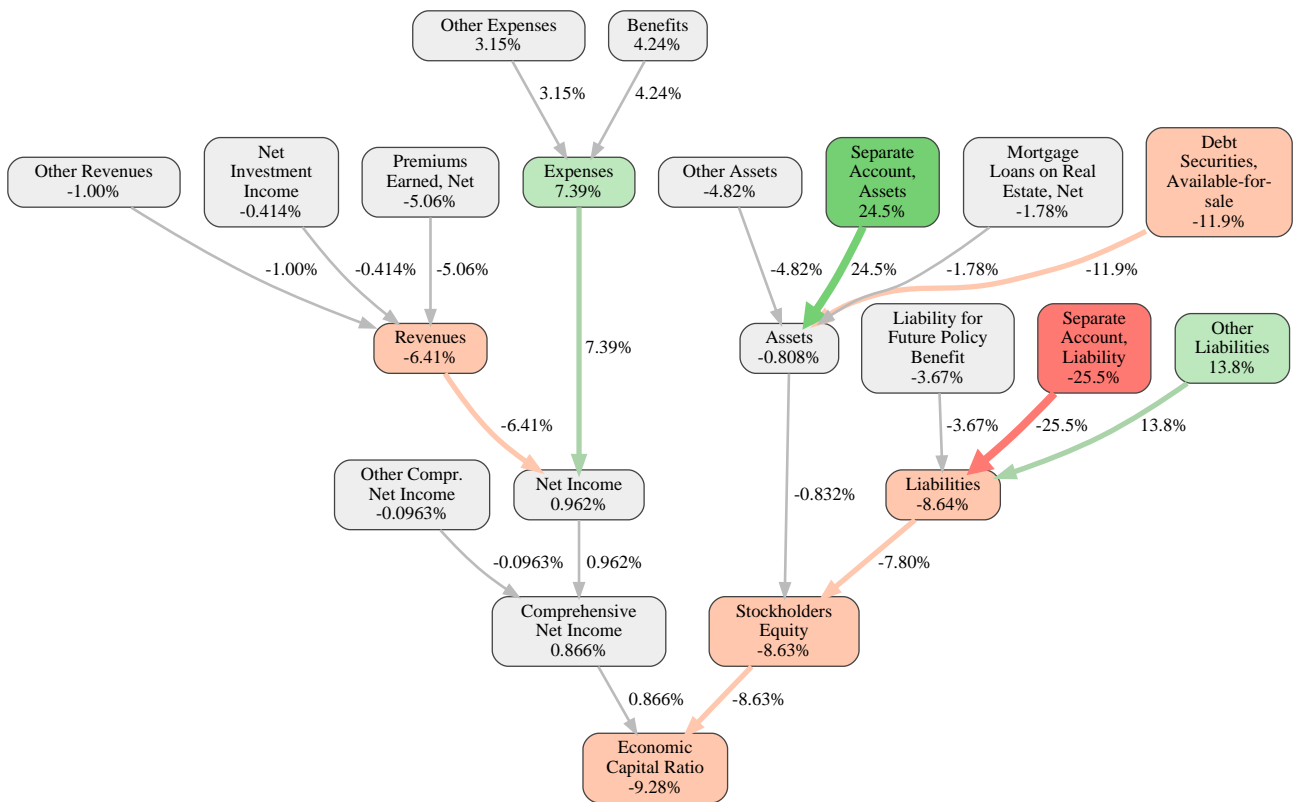




LIFE INSURANCE 2017

VOYA RETIREMENT INSURANCE &
ANNUITY Co
Rank 21 of 24





LIFE INSURANCE 2017

VOYA RETIREMENT INSURANCE & ANNUITY Co Rank 21 of 24



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 25% points. The greatest weakness of VOYA RETIREMENT INSURANCE & ANNUITY Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.1%, being 9.3% points below the market average of 11%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	82,300
Insurance Commissions and Fees	724,600
Liability for Future Policy Benefit	29,578,100
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,500,600
Other Assets	34,582,400
Other Compr. Net Income	172,700
Other Expenses	2,943,400
Other Liabilities	1,710,300
Other Net Income	0
Other Revenues	-39,200
Premiums Earned, Net	870,200
Separate Account, Assets	61,980,700
Separate Account, Liability	61,980,700

Output Variable	Value in 1000 USD
Liabilities	93,269,100
Assets	96,645,400
Expenses	2,943,400
Revenues	3,056,200
Stockholders Equity	3,376,300
Net Income	112,800
Comprehensive Net Income	285,500
Economic Capital Ratio	2.1%