

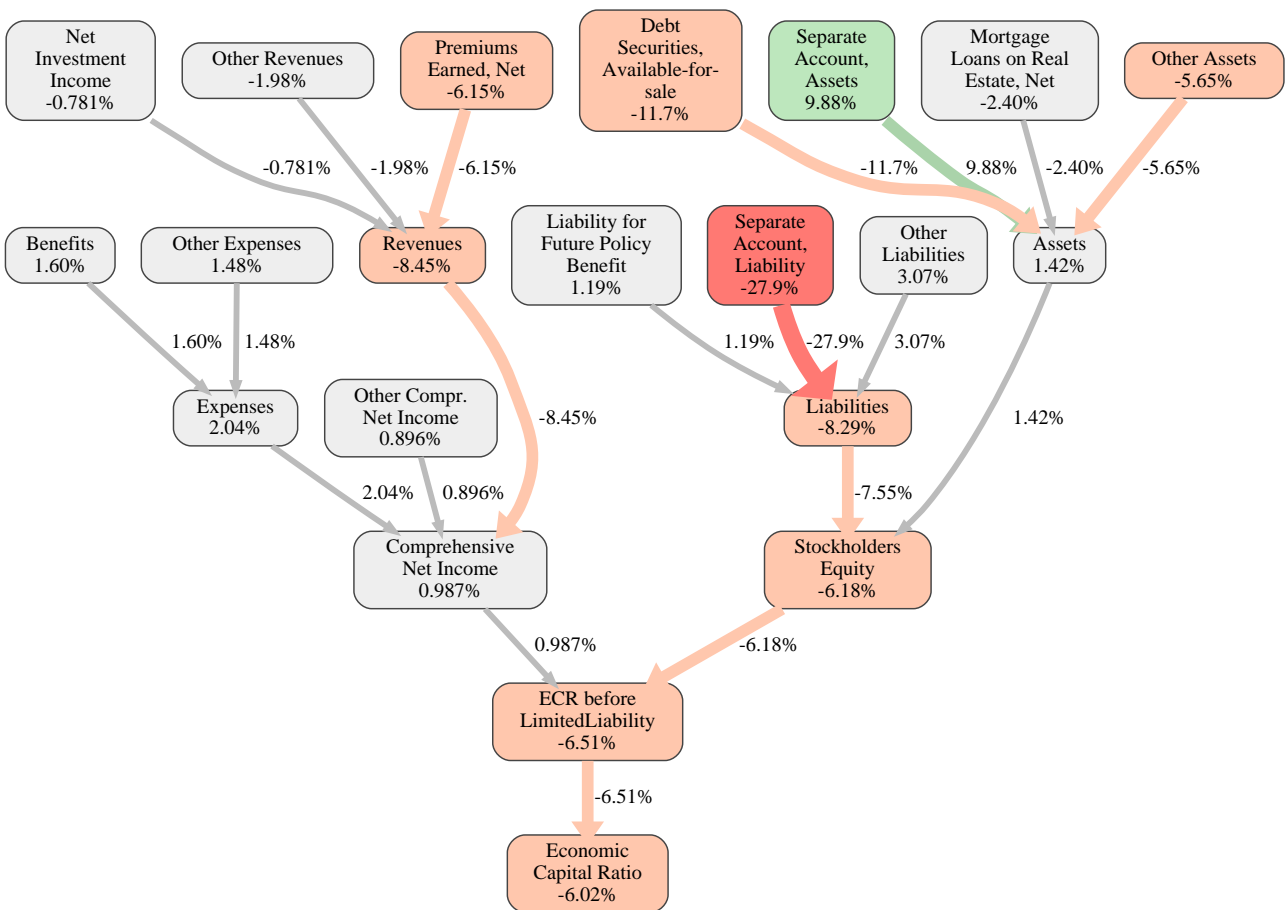


RealRate

LIFE INSURANCE 2019

VOYA Retirement Insurance Annuity Co

Rank 23 of 25





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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 9.9% 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 18%, being 6.0% points below the market average of 24%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	695,000
Liability for Future Policy Benefit	30,695,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,623,000
Other Assets	35,393,000
Other Compr. Net Income	-698,000
Other Expenses	1,704,000
Other Liabilities	1,376,000
Other Net Income	0
Other Revenues	-160,000
Premiums Earned, Net	41,000
Separate Account, Assets	67,323,000
Separate Account, Liability	67,323,000

Output Variable	Value in 1000 USD
Liabilities	99,394,000
Assets	102,716,000
Expenses	1,704,000
Revenues	2,199,000
Stockholders Equity	3,322,000
Net Income	495,000
Comprehensive Net Income	-203,000
BaseVar	103,355,500
ECR before LimitedLiability	1.4%
Economic Capital Ratio	18%