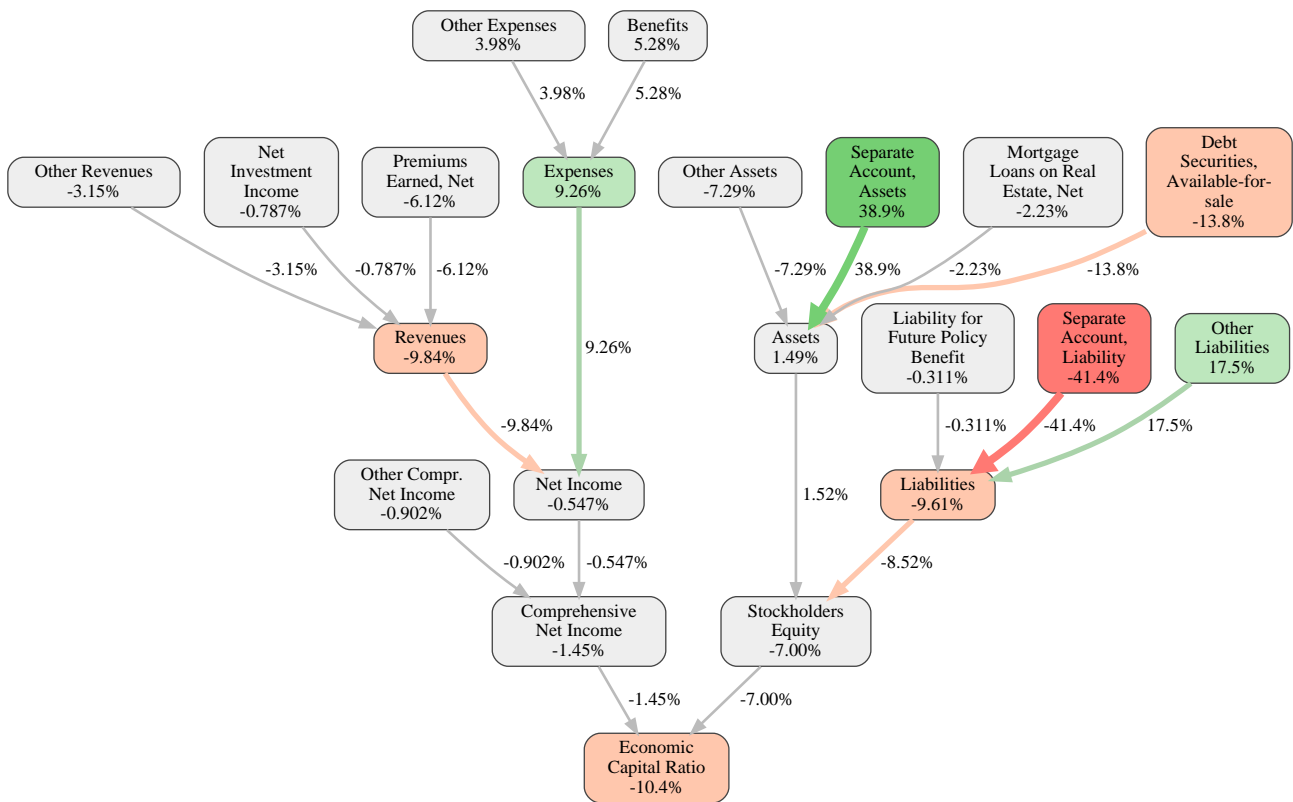




LIFE INSURANCE 2020

VOYA RETIREMENT INSURANCE &
ANNUITY Co
Rank 26 of 28





LIFE INSURANCE 2020

VOYA RETIREMENT INSURANCE & ANNUITY Co Rank 26 of 28



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 39% points. The greatest weakness of VOYA RETIREMENT INSURANCE & ANNUITY Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.1%, being 10% points below the market average of 14%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	877,000
Liability for Future Policy Benefit	31,142,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,689,000
Other Assets	37,508,000
Other Compr. Net Income	1,047,000
Other Expenses	2,169,000
Other Liabilities	1,923,000
Other Net Income	0
Other Revenues	-128,000
Premiums Earned, Net	31,000
Separate Account, Assets	78,713,000
Separate Account, Liability	78,713,000

Output Variable	Value in 1000 USD
Liabilities	111,778,000
Assets	116,221,000
Expenses	2,169,000
Revenues	2,469,000
Stockholders Equity	4,443,000
Net Income	300,000
Comprehensive Net Income	1,347,000
Economic Capital Ratio	3.1%