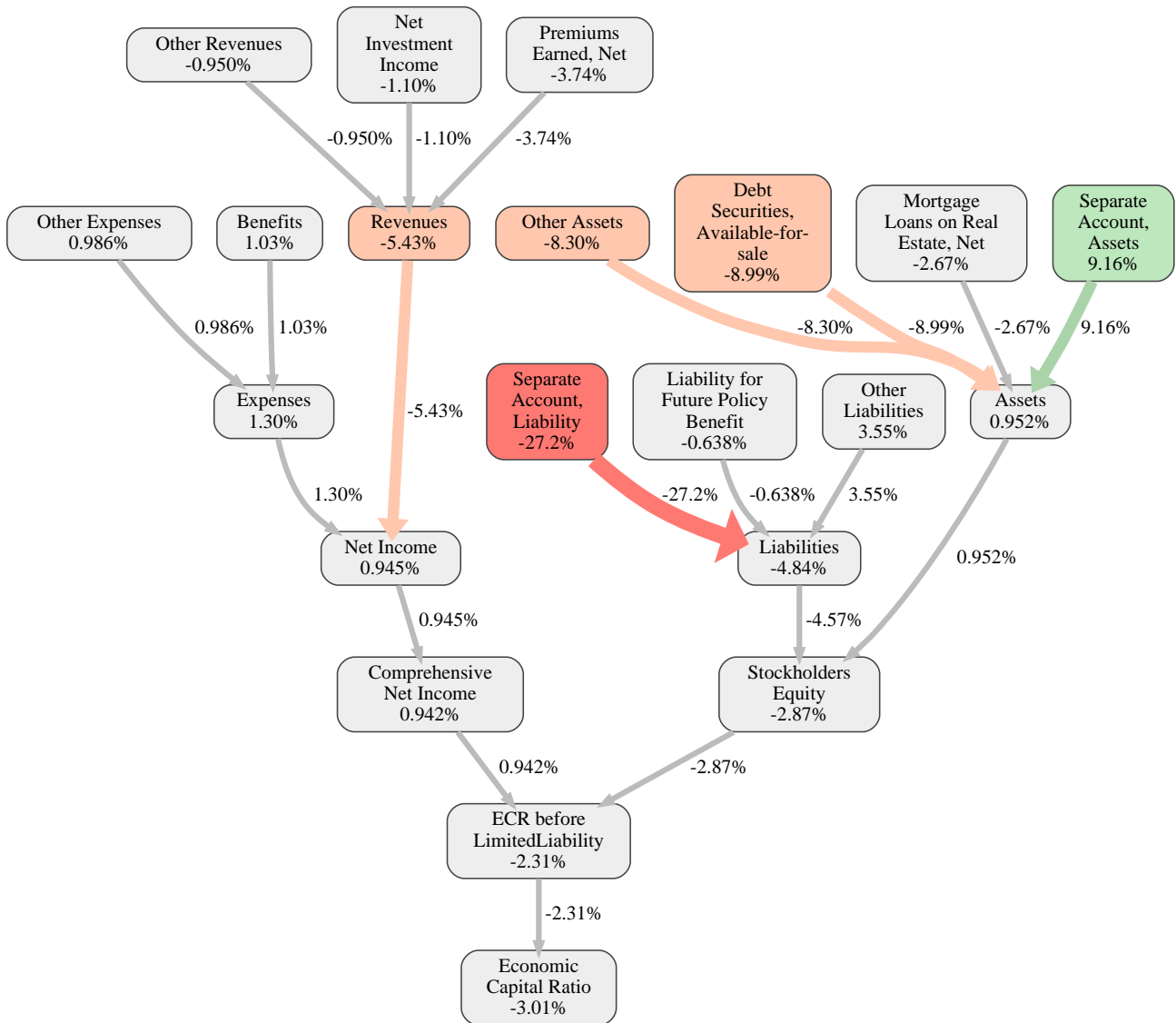




LIFE INSURANCE 2025

VOYA Retirement Insurance Annuity
Co
Rank 19 of 21





LIFE INSURANCE 2025

VOYA Retirement Insurance Annuity Co Rank 19 of 21



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 9.2% points. The greatest weakness of VOYA Retirement Insurance Annuity Co is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 3.0% points below the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	0
Insurance Commissions and Fees	1,136,000
Liability for Future Policy Benefit	29,268,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	1,482,000
Other Assets	32,712,000
Other Compr. Net Income	-113,000
Other Expenses	2,062,000
Other Liabilities	1,904,000
Other Net Income	0
Other Revenues	21,000
Premiums Earned, Net	9,000
Separate Account, Assets	98,579,000
Separate Account, Liability	98,579,000

Output Variable	Value in 1000 USD
Liabilities	129,751,000
Assets	131,291,000
Expenses	2,062,000
Revenues	2,648,000
Stockholders Equity	1,540,000
Net Income	586,000
Comprehensive Net Income	473,000
BaseVar	132,932,500
ECR before LimitedLiability	0.95%
Economic Capital Ratio	18%