

Plan Summary

Morningstar Star Ratings and Voya Fund Evaluation ScorecardSM Ratings

Data as of June 30, 2017

| Fundamental Profile | Ticker(1) | Morningstar Category | Star Rating(2) | 3 Yr Star Rating | 5 Yr Star Rating | 10 Yr Star Rating | Overall Score(3) | Overall Grade | Expense Ratio(4) |
|---|-----------|-------------------------------|----------------|------------------|------------------|-------------------|------------------|---------------|------------------|
| American Funds Washington Mutual Investors FundSM - R-5 | RWMFX | Large Value | 4 | 4 | 4 | 4 | 8.60 | Excellent | 0.35 |
| JPMorgan U.S. Equity Fund - Class R5 Shares | JUSRX | Large Blend | 5 | 4 | 5 | 5 | 8.00 | Excellent | 0.56 |
| MFS® International Value Fund - Class R4 | MINHX | Foreign Large Blend | 5 | 5 | 5 | 5 | 8.35 | Excellent | 0.76 |
| Principal MidCap Fund - Class R-5 | PMBPX | Mid-Cap Growth | 5 | 5 | 5 | 5 | 9.10 | Excellent | 0.85 |
| T. Rowe Price Blue Chip Growth Fund | TRBCX | Large Growth | 5 | 5 | 5 | 4 | 7.70 | Very Good | 0.71 |
| T. Rowe Price Retirement 2015 Fund | TRRGX | Target-Date 2015 | 5 | 4 | 5 | 5 | N/R | N/R | 0.62 |
| T. Rowe Price Retirement 2020 Fund | TRRBX | Target-Date 2020 | 5 | 5 | 5 | 4 | N/R | N/R | 0.66 |
| T. Rowe Price Retirement 2025 Fund | TRRHX | Target-Date 2025 | 5 | 5 | 5 | 4 | N/R | N/R | 0.69 |
| T. Rowe Price Retirement 2030 Fund | TRRCX | Target-Date 2030 | 5 | 5 | 5 | 4 | N/R | N/R | 0.72 |
| T. Rowe Price Retirement 2035 Fund | TRRJX | Target-Date 2035 | 5 | 5 | 5 | 4 | N/R | N/R | 0.74 |
| T. Rowe Price Retirement 2040 Fund | TRRDY | Target-Date 2040 | 5 | 5 | 5 | 4 | N/R | N/R | 0.76 |
| T. Rowe Price Retirement 2045 Fund | TRRKX | Target-Date 2045 | 5 | 5 | 5 | 5 | N/R | N/R | 0.76 |
| T. Rowe Price Retirement 2050 Fund | TRRMX | Target-Date 2050 | 5 | 5 | 5 | 5 | N/R | N/R | 0.76 |
| T. Rowe Price Retirement 2055 Fund | TRRNX | Target-Date 2055 | 5 | 5 | 5 | N/R | N/R | N/R | 0.76 |
| T. Rowe Price Retirement 2060 Fund | TRRLX | Target-Date 2060+ | 5 | 5 | N/R | N/R | N/R | N/R | 0.76 |
| Vanguard® FTSE Social Index Fund - Investor Shares | VFTSX | Large Blend | 4 | 5 | 5 | 3 | 8.10 | Excellent | 0.22 |
| Vanguard® Institutional Index Fund - Institutional Shares | VINIX | Large Blend | 4 | 4 | 4 | 4 | 8.85 | Excellent | 0.04 |
| Vanguard® Mid-Cap Index Fund - Institutional Shares | VMCIX | Mid-Cap Blend | 4 | 4 | 4 | 4 | 8.80 | Excellent | 0.05 |
| Vanguard® Small-Cap Index Fund - Institutional Shares | VSCIX | Small Blend | 4 | 3 | 4 | 4 | 8.60 | Excellent | 0.05 |
| Vanguard® Total Bond Market Index Fund - Admiral™ Shares | VBTLX | Intermediate-term Bond | 3 | 3 | 3 | 3 | 5.90 | Peer Average | 0.05 |
| Vanguard® Total International Stock Index Fund - Admiral™ | VTIAX | Foreign Large Blend | 3 | 3 | 3 | 3 | 5.90 | Peer Average | 0.11 |
| Voya Intermediate Bond Fund - Class I | IICIX | Intermediate-term Bond | 4 | 5 | 5 | 3 | 7.65 | Very Good | 0.33 |
| Voya Small Company Portfolio - Class I | IVCSX | Small Blend | 5 | 5 | 4 | 5 | 7.85 | Very Good | 0.85 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst | ITRIX | Allocation--50% to 70% Equity | 5 | 5 | 5 | 5 | 8.40 | Excellent | 0.64 |

(1) Ticker symbols and ticker-related information should not form the sole basis for reaching an investment decision. Ticker symbols may represent funds contained in a funding agreement or group variable annuity product. Accordingly, product performance will differ from fund performance. This performance difference is attributable to additional, product-level charges and accounting methods associated with the group annuity contract/funding agreement.

(2) Morningstar Rating

The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three, five and ten year (if applicable) Morningstar Rating metrics. Morningstar rates investments from one to five stars based on how well they've performed (after adjusting for risk and accounting for all relevant sales charges) in comparison to similar investments. Within each Morningstar Category, the top 10% of investments receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Investments are rated for up to three time periods - 3, 5, and 10 years, and these ratings are combined to produce an overall rating. Investments with less than three years of history are not rated. Morningstar rating is based on performance of net asset value of the fund in question.

(3) Voya Fund Evaluation ScorecardSM

Voya's Due Diligence team produces the Voya Fund Evaluation ScorecardSM ("Scorecard") reports quarterly using data as of March 31, June 30, September 30, and December 31 of each year. The Scorecard is a purely objective, quantitative tool measuring multiple factors of a fund's historical performance. The Due Diligence team researched and selected these factors because of the belief that they are strong indicators of the quality of an investment firm's process. The returns used in evaluating the investment options do not reflect the fees and expenses charged by Voya's separate account products. Due to the number of Voya products and the difference between sets of fees and expenses, no single set of SEC standardized returns would be applicable to all products. The returns are net of "fund level" expenses only and are provided with the understanding that this is for due diligence purposes of reviewing investment management results. Past performance is not a guarantee of future results. Each fund is evaluated against a group of similarly managed mutual funds across five broad parameters - Performance, Risk, Risk-Adjusted Performance, Consistency of Style and Expenses. (See Voya's Due Diligence Process for more detailed definitions of the five parameters) The Fund earns points towards its overall grade based on what relative ranking it achieves within each of the five parameters against the designated peer group. The points are added to arrive at a final score and grade, as shown above. A scorecard of NR represents those funds that are excluded from the scorecard analysis. These funds may fall into the following categories: No appropriate peer group, low utilization across customer base, lack of three-year performance history, new investment firm and/or is closed to new business.

(4) Expense ratio is the fund-level fees and expenses applicable under this product/program. Fees and expenses are subject to change and may vary based on fund size, reimbursements, etc. Net fund operating expenses shown above include investment management/advisory fees, 12b-1 fees (if applicable) and other operating expenses. For certain funds, the investment adviser or other service provider to the fund may waive a portion of its fees or reimburse certain fund expenses, which will reduce the expense ratio of the fund for the period of the waiver or adjustment. The amount of such waivers and adjustments as stated in the fund's most current prospectus. These waivers and adjustments may not necessarily continue in the future. If the fund imposes 12b-1 fees, such payments are made out of fund assets. Some funds may charge a fund redemption fee when shareholders redeem their shares please refer to the prospectus for more information on redemption fees if applicable. These fees and expenses do not include any separate account charges that may be assessed.

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Plan Summary

Performance and Category Rankings

Average Annual Total Returns as of June 30, 2017

The performance data quoted is past performance. Past performance is no guarantee of future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than performance data quoted. You may obtain performance data current to the most recent month-end by calling Voya at 1.888.410.9482. The performance data above assumes the reinvestment of all dividends and capital gains and is net of management fees and other fund operating expenses. The performance data shown does not reflect any fees or expenses associated with recordkeeping expenses. If those fees had been reflected the performance data would have been lower.

| Fundamental Profile | Morningstar Category | 1 Yr Return | 1 Yr Cat % Rank* | 1 Yr # Funds | 3 Yr Return | 3 Yr Cat % Rank* | 3 Yr # Funds | 5 Yr Return | 5 Yr Cat % Rank* | 5 Yr # Funds | 10 Yr Return | 10 Yr Cat % Rank* | 10 Yr # Funds |
|---|-------------------------------|-------------|------------------|--------------|-------------|------------------|--------------|-------------|------------------|--------------|--------------|-------------------|---------------|
| American Funds Washington Mutual Investors FundSM - R-5 | Large Value | 15.37 | 62 | 1251 | 8.37 | 11 | 1091 | 13.55 | 26 | 936 | 6.69 | 13 | 681 |
| JPMorgan U.S. Equity Fund - Class R5 Shares | Large Blend | 20.33 | 16 | 1392 | 9.20 | 18 | 1223 | 15.26 | 7 | 1080 | 8.20 | 5 | 802 |
| MFS® International Value Fund - Class R4 | Foreign Large Blend | 15.58 | 85 | 740 | 7.55 | 1 | 595 | 12.88 | 1 | 533 | 5.85 | 2 | 342 |
| Principal MidCap Fund - Class R-5 | Mid-Cap Growth | 19.21 | 41 | 626 | 10.03 | 10 | 576 | 15.69 | 11 | 502 | 9.83 | 3 | 370 |
| T. Rowe Price Blue Chip Growth Fund | Large Growth | 27.86 | 6 | 1424 | 12.42 | 6 | 1277 | 16.93 | 5 | 1152 | 9.43 | 9 | 803 |
| T. Rowe Price Retirement 2015 Fund | Target-Date 2015 | 10.50 | 12 | 126 | 4.53 | 6 | 91 | 8.23 | 1 | 69 | 5.08 | 1 | 31 |
| T. Rowe Price Retirement 2020 Fund | Target-Date 2020 | 12.67 | 3 | 232 | 5.10 | 2 | 184 | 9.27 | 1 | 148 | 5.29 | 1 | 84 |
| T. Rowe Price Retirement 2025 Fund | Target-Date 2025 | 14.59 | 1 | 200 | 5.57 | 1 | 158 | 10.21 | 2 | 118 | 5.46 | 1 | 48 |
| T. Rowe Price Retirement 2030 Fund | Target-Date 2030 | 16.29 | 4 | 232 | 6.01 | 3 | 184 | 11.01 | 3 | 148 | 5.65 | 2 | 84 |
| T. Rowe Price Retirement 2035 Fund | Target-Date 2035 | 17.70 | 5 | 200 | 6.29 | 4 | 158 | 11.57 | 2 | 118 | 5.78 | 3 | 48 |
| T. Rowe Price Retirement 2040 Fund | Target-Date 2040 | 18.85 | 2 | 232 | 6.51 | 3 | 184 | 11.93 | 2 | 148 | 5.95 | 2 | 84 |
| T. Rowe Price Retirement 2045 Fund | Target-Date 2045 | 19.14 | 1 | 200 | 6.60 | 3 | 158 | 11.99 | 2 | 117 | 5.99 | 3 | 46 |
| T. Rowe Price Retirement 2050 Fund | Target-Date 2050 | 19.15 | 1 | 225 | 6.60 | 3 | 176 | 12.00 | 2 | 137 | 5.98 | 3 | 41 |
| T. Rowe Price Retirement 2055 Fund | Target-Date 2055 | 19.14 | 4 | 198 | 6.60 | 3 | 145 | 11.97 | 3 | 89 | 5.97 | 1 | 3 |
| T. Rowe Price Retirement 2060 Fund | Target-Date 2060+ | 19.10 | 4 | 134 | 6.59 | 1 | 15 | N/R | N/R | N/R | N/R | N/R | N/R |
| Vanguard® FTSE Social Index Fund - Investor Shares | Large Blend | 21.37 | 12 | 1392 | 10.21 | 3 | 1223 | 16.39 | 2 | 1080 | 6.66 | 39 | 802 |
| Vanguard® Institutional Index Fund - Institutional Shares | Large Blend | 17.86 | 42 | 1392 | 9.59 | 9 | 1223 | 14.60 | 18 | 1080 | 7.18 | 18 | 802 |
| Vanguard® Mid-Cap Index Fund - Institutional Shares | Mid-Cap Blend | 17.25 | 48 | 435 | 8.09 | 13 | 368 | 14.79 | 11 | 328 | 7.51 | 29 | 220 |
| Vanguard® Small-Cap Index Fund - Institutional Shares | Small Blend | 19.13 | 74 | 776 | 6.78 | 40 | 646 | 14.14 | 27 | 545 | 7.86 | 13 | 389 |
| Vanguard® Total Bond Market Index Fund - Admiral™ Shares | Intermediate-term Bond | -0.44 | 83 | 980 | 2.43 | 37 | 856 | 2.13 | 65 | 767 | 4.45 | 49 | 540 |
| Vanguard® Total International Stock Index Fund - Admiral™ | Foreign Large Blend | 20.05 | 37 | 740 | 1.35 | 44 | 595 | 7.68 | 53 | 533 | 1.17 | 38 | 342 |
| Voya Intermediate Bond Fund - Class I | Intermediate-term Bond | 1.94 | 21 | 980 | 3.25 | 6 | 856 | 3.83 | 5 | 767 | 4.80 | 31 | 540 |
| Voya Small Company Portfolio - Class I | Small Blend | 21.47 | 46 | 776 | 9.40 | 5 | 646 | 14.61 | 19 | 545 | 8.14 | 9 | 389 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst | Allocation--50% to 70% Equity | 12.32 | 23 | 824 | 9.41 | 1 | 727 | 13.01 | 1 | 653 | 8.19 | 1 | 429 |

For more specific performance of the options available within your plan, please see the attached plan level performance summary.

* Cat % Rank is the total return percentile rank within each Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. Historical percentile ranks are based on a snapshot of the funds as they were at the time of the calculation. Percentile ranks within categories are most useful in those groups that have a large number of funds. For small universes, funds will be ranked at the highest percentage possible. For instance, if there are only two specialty-utility funds with 10-year average total returns, Morningstar will assign a percentile rank of 1 to the top-performing fund, and the second fund will earn a percentile rank of 51 (indicating the fund underperformed 50% of the sample).

Voya Fund Data Disclosures

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/information booklets contain this and other information, which can be obtained by contacting your local representative. This information should be read carefully before investing.

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Strategies listed in the Target Date yyyy – yyyy or the Retirement Income Morningstar Category are considered Target Date funds. Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

Past performance does not guarantee future results.

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