

Do something good for yourself



It's easy to get started

The steps you take today will affect how you spend tomorrow. On your journey to retirement, do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your employer's retirement savings plan.

1

Go to enroll.voya.com

2

Enter plan number
VK9025

3

Enter verification number
038 084

Enroll Me™

5 reasons to enroll now

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you

For more info contact:
Eugene Huang
925-708-2359
Eugene.Huang@voyafa.com

City of San Bruno

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

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VOYA
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Take an important step toward your future.

Your Employer's Retirement Savings Plan Enrollment Guide

City of San Bruno

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Enrolling in your employer-sponsored retirement savings plan

Inside this guide, you'll find what's needed to join the plan and start saving today *for your future*. Please take the time to read the information and contact a **Voya** representative if you have questions or need more information.

Feel good about your future

We all need to slow down long enough to think about our future. How will you spend your retirement? Will you spend more time with your grandkids? Take that trip you've been postponing? Start a new career? Or stay up late and sleep in?

It's up to you

Ask yourself where you want to be when you are no longer working. Consider things like how comfortable you'd like to be, where you want to live, and how you hope to spend your days. Then, with our help, you'll go about the business of saving for your future. It starts when you enroll in your employer-sponsored retirement savings plan.

We're here to help

At **Voya Financial**®, our goal is to help you achieve your goals. We do so with industry-leading tools, resources and retirement education experience.

We will help you during the enrollment process and throughout your working career with resources like **myOrangeMoney**®, an interactive, educational, online experience that helps illustrate the income you'll likely need each month in retirement and the estimated progress you've already made towards that goal.



At any time, you can get a comprehensive view of your finances by starting your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Need help getting there?

The money you save and invest now—during your working years—can have a big impact on how much money you'll have in retirement. Participating in your employer-sponsored retirement savings plan may help you generate the income needed down the road.

Financial experts generally estimate you should plan to replace at least 70% of your income in retirement to continue your current standard of living. You may need more or less depending on your personal situation. If you are fortunate, you may be able to draw retirement income from a pension plan or from Social Security. However, for most people, what they save and invest during their working years will be a critical source of retirement income.

So where will your income in retirement come from...and how much do you need? Smart savers think differently about the money they save for retirement. Figuring out how much to save and invest can be a challenge. That's why Voya introduced the concept of Orange Money®. Orange money is the money you save specifically for retirement. The concept of orange money is brought to life through myOrangeMoney®, an interactive, educational, online experience. myOrangeMoney is designed to help you understand your financial needs during retirement in real, everyday terms. It estimates what you'll need each month in retirement and helps you understand how little adjustments can help you get there. With myOrangeMoney, you can eliminate much of the guesswork that goes into preparing for your future.

Consider taking the first step today and enroll in your employer's retirement savings plan!

Ready to Enroll?

The method by which you enroll in your plan depends on the options offered by your employer-sponsored retirement plan. The options available appear later in this guide. If you have questions, please feel free to contact your local Voya representative for additional information.*

After you enroll, you will receive a confirmation of your enrollment elections and a separate confidential Personal Identification Number (PIN) mailer via U.S. Mail. You will need your PIN to use Voya's phone services and to register for online account access.

Need more information before you enroll?

If you aren't ready to enroll just yet, you can visit voya.com/review/myplan for important information about the plan. The information includes a list of the investment options available in the plan, as well as the performance of the funds. In addition, you can review important information about the product, plan fees and expenses, a glossary of financial terms, Voya's excessive trading policy, and Voya's privacy notice.

*Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Reasons to save

The choices you make today will help you prepare for what you'll need tomorrow. Take advantage of your employer-sponsored retirement savings plan and prepare for the kind of future you envision.

There are a number of reasons to participate in the plan, including:

1

You're always in control

The choices you make about your contributions and investments are up to you. And you can easily make changes anytime on line, on the phone or with the Voya Retire mobile app.

2

Save automatically

If you contribute to your plan, your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.

3

Help lower your taxable income

In you contribute to your account on a pre-tax basis, every dollar you contribute reduces your taxable income, which means you may pay less in income taxes today. You'll pay taxes on your contributions and earnings when you make withdrawals in retirement.

If your plan offers an after-tax Roth option and you elect to contribute this way, those contributions are subject to income taxes before they're invested in your account. In exchange, though, you may be able to withdraw your contributions and any earnings tax-free when you retire. Distributions are tax-free, as long as you've satisfied the five-year holding period and are age 59 ½ or older (assuming you have separated from service for a 457(b) plan), disabled or deceased.

4

Invest your way

Would you prefer to make investment elections yourself or would you appreciate having some guidance? How much investment risk are you willing to tolerate? No matter what you decide, we offer investment solutions that fit your style.

5

Remember, your money is all yours

Subject to your plan rules, what you contribute and any related earnings are yours to take with you, even if you change jobs.

Voya Financial, Inc. (NYSE: VOYA) is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13.8 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company® and its guiding principle is centered on solving the most daunting financial challenge facing Americans today—retirement readiness. With a dedicated workforce of approximately 6,500 employees, Voya is grounded in a clear mission to make a secure financial future possible—one person, one family, one institution at a time. **For more information, visit Voya.com.**

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Saving for retirement

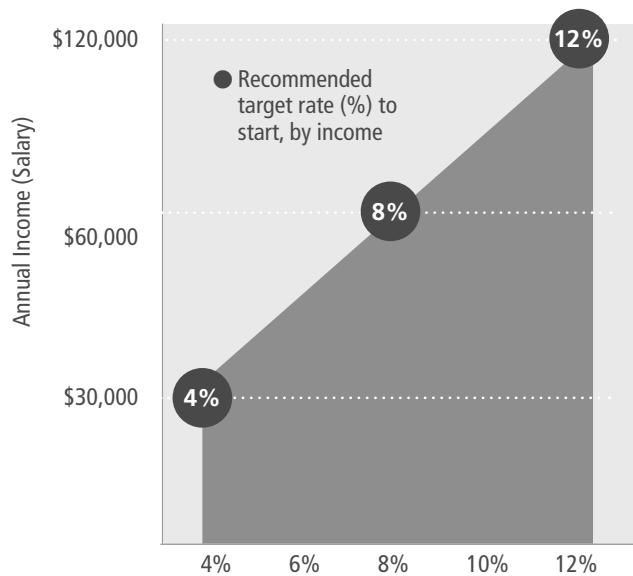
So where should you start?

Individuals may want to target to save 10%-15% of their annual income throughout their working careers for retirement. You can use myOrangeMoney® to help get a clear picture of the potential retirement income generated from contributions you and/or your employer make and whether those contributions will be enough. Once you understand where you may need to be, you can start to figure out how to get there.

There's no one formula that works for everyone. To start, if you contribute to your plan, consider a savings amount that equates to between 4% and 12% of your current income, and then increase this rate whenever you can over time. The amount you can afford to contribute will be based on your current personal situation.

As a general rule of thumb, your goal should be the ability to replace 70% or more of your working income when you retire. This would include any financial sources available to you in retirement such as:

- Savings in this plan
- Social Security
- Pension plan
- Other financial accounts



Range of retirement savings contribution rates (from 4-12%)

This example is hypothetical and for illustrative purposes only. Please consider your personal situation when deciding how much you may want to contribute to the plan.

The earlier, the better

Investing over a longer period of time in a tax-deferred account allows you to take advantage of compounding. Compounding means that any earnings on contributions go back into your account without being taxed and can generate their own earnings. For pre-tax investing, taxes on any earnings are deferred until they are withdrawn. Below is a comparison between someone who contributes a lesser amount for an extended period and someone who contributes more per month for a shorter period.

<p>From age 25-65, I contributed \$100/month.</p>		<p>TOTAL CONTRIBUTIONS \$48,000</p> <p>TOTAL SAVINGS \$191,696</p>	<p>+\$55,002</p> <p>Person A ends up with more when she contributes less... More time to grow! The sooner you start, the better.</p>
<p>From age 45-65, I contributed \$300/month.</p>		<p>TOTAL SAVINGS \$136,694</p> <p>TOTAL CONTRIBUTIONS \$72,000</p>	

The accumulated amounts assume 26 pay periods per year, contributions made at the beginning of each period, a 6% annual rate of return compounded monthly, and a retirement age of 65. This hypothetical illustration is not guaranteed and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. The illustration does not include fees or expenses that an investment product could assess. If included, these fees would reduce the figures shown above. Systematic investing does not ensure a profit or guarantee against loss. You should consider your ability to invest consistently in up as well as down markets. The illustration is not intended to serve as financial advice or as a primary basis for your investment decisions. Taxes are generally due upon withdrawal and will depend on tax bracket in effect at that time. This information is not considered legal or tax advice. If you need legal or tax advice, consult with a lawyer or tax advisor.

Managing your account

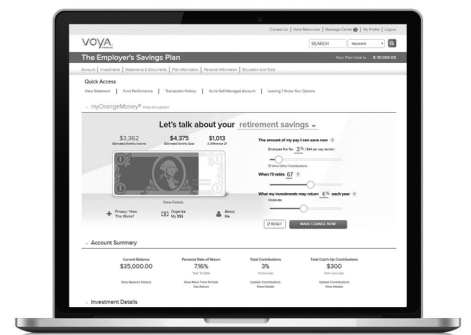
Once you have enrolled, your plan website and the Voya Retire mobile app allow you to securely manage your retirement savings anytime, anywhere.

Access your account at voya-retirementplans.com or download the Voya Retire mobile app. You can learn more about the app at mobile.voya.com.

See if you are on track

Log in to your account on line and review your progress with the myOrangeMoney® educational, interactive experience. myOrangeMoney will show you how your current retirement assets may translate into future potential monthly income in retirement. You can model a variety of saving and investment scenarios, add outside income sources and explore how estimated healthcare costs in retirement might impact your income needs.

If you contribute to your plan, consider giving yourself a boost—even a small contribution increase can mean a lot over time. And if your plan allows it, when you're ready to make a change, simply click the "Make Change Now" button to put your plan into action!



Give yourself a periodic checkup

Utilize the free Financial Wellness Experience to assess your overall financial wellness and access educational tools and resources that can help you with your next best step.

Check your information to be safe

Confirm your personal details and that of your designated beneficiaries.* By periodically reviewing your account information and practicing safe computing habits, you are doing your part to keep your identity and your assets safe.

Go paperless and give the environment a boost

Sign up for e-delivery for simple and secure delivery of your account information.

It's time for you to make your move:

- Understand the benefits of your retirement savings plan
- Consider enrolling in your employer-sponsored retirement plan today
 - Choose a contribution amount based on your ability to save now and your retirement goals
 - Choose the investment options that are right for you
 - Designate your account beneficiaries*
- Utilize available tools and resources to actively manage your account after you have enrolled

* Available if beneficiary information is managed by Voya on behalf of your plan.

ENROLLMENT FORM

CITY OF SAN BRUNO

457 Deferred Compensation Plan

Plan Number: VK9025

In this form, Voya Retirement Insurance and Annuity Company may also be referred to as the Company.

Participant Information (please type or print clearly)

Department Name		Department Location	Location Code
Name (first, middle initial, last)		Social Security Number	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address (No. & Street)		Date of Birth (mm/dd/yyyy) / /	Date of Hire (mm/dd/yyyy) / /
City/Town	State	Zip Code	Number of Dependents
Email Address		Estimated Annual Income \$	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single
Home Telephone No. ()	Work Telephone No. ()	Occupation/Job Title	
Expected Retirement Age			

Financial Information *This section must be completed by Voya Financial Advisors, Inc. Registered Representatives in the Retirement Advisory Distribution channel.*

Annual Household Income <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input type="checkbox"/> >\$100,000	
Net Worth (excluding primary residence) <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$250,000 <input type="checkbox"/> >\$250,000	
What is your level of investment experience? <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High	
How would you categorize yourself as an investor? <input type="checkbox"/> Aggressive <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Conservative <input type="checkbox"/> Conservative	
What are your life insurance and investment holdings? Face Amount of Life Insurance <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$250,000 <input type="checkbox"/> >\$250,000 Securities <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$250,000 <input type="checkbox"/> >\$250,000 Cash <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$250,000 <input type="checkbox"/> >\$250,000 Other investments <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$250,000 <input type="checkbox"/> >\$250,000	
When will you begin using your retirement account? <input type="checkbox"/> >20 Years <input type="checkbox"/> >10 Years <input type="checkbox"/> >5 Years <input type="checkbox"/> <5 Years	Estimated percent of retirement income from this investment? <input type="checkbox"/> <25% <input type="checkbox"/> 25-50% <input type="checkbox"/> 50-75% <input type="checkbox"/> >75%
Account Investment Objective(s) <input type="checkbox"/> Capital Preservation <input type="checkbox"/> Income <input type="checkbox"/> Growth & Income <input type="checkbox"/> Growth <input type="checkbox"/> Aggressive Growth <input type="checkbox"/> Speculative	

Why is an annuity or funding agreement being purchased? (Check all that apply.)
 Primary retirement income Supplementary retirement income
 Annuitization feature Payroll deduct asset accumulation

This program is intended to be a long term investment for retirement purposes. Account values fluctuate with market conditions and when surrendered the principal may be more or less than the amount

Please complete this form and return it to your Agent.

Page 1 of 9 - Incomplete without all pages
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Participant Name (first, middle initial, last)

Social Security Number

Plan Number

VK9025

Financial Information(Cont.)

Why is this particular annuity or funding agreement being purchased instead of another investment? (Check all that apply.)

- This is the only investment available through my employer's defined contribution plan
- Guaranteed minimum interest rate
- Income options
- Systematic withdrawals
- Competitive interest rates, fees and/or charges
- Ongoing service in connection with the annuity or funding agreement and its features
- Benefits and riders
- Other - Note required

After purchasing this product, will you have sufficient liquidity to meet current financial needs?

- Yes
- No

Agent Note (please attach separate page for additional comments)

Replacement Information

Do you have existing individual annuity contracts or individual life insurance policies? Yes No

Will this Contract change, replace or discontinue any existing Life Insurance or Annuity Contracts or Policies? Yes No

If yes, to both questions, provide carrier name and account number:

Carrier _____ Account No. _____

If this is a transfer or rollover from an eligible retirement plan (i.e., 401(k), 401(a), 403(b), governmental 457 or an IRA), which of the following are true (check all that apply).

- Will benefit from product enhancements and improvements. Will be subject to a new surrender period.¹
- Will lose existing benefits.¹ Will be subject to increased fees or charges.¹
- Will incur a surrender charge on the existing contract/account.¹ Will be subject to decreased fees or charges.
- Has had another deferred variable annuity exchange within New contributions only, current provider no longer available.

¹Agent is required to explain why the replacement is for the benefit of the participant .

Financial Industry Regulatory Authority (FINRA) Affiliation

Are you associated with a Financial Industry Regulatory Authority member? Yes No

If yes, list the affiliation _____

Plan Beneficiary Information

Primary	Contingent	Complete Legal Name, Address and Phone #	Relationship	%	SSN	Date of Birth (mm/dd/yyyy)
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					

Please complete this form and return it to your Agent.

Page 2 of 9 - Incomplete without all pages
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83411 MASTER (05/15)
VK9025

Voya Retirement Insurance
and Annuity Company

PO Box 990063
Hartford, CT 06199-0063



Participant Name (first, middle initial, last)

Social Security Number

Plan Number

VK9025

Investment Options

Investment options are alphabetically grouped in their respective asset classes as determined by the Company. Eligibility to receive Employer Contributions is determined by the Employer. Completion of this Enrollment Form does not establish your eligibility to receive Employer Contributions. Enter the percentage (in whole numbers) of your payment to be allocated to each investment option.

Stability of Principal

Voya Fixed Account (4554)	(4554) _____ %
Voya Fixed Plus Account (4565)	(4565) _____ %
Voya Govt Money Market Portfolio I	(003) _____ %
Voya Long-Term GAA (4562)	(4562) _____ %
Voya Short-Term GAA (4561)	(4561) _____ %

Bonds

Amer Cent Infl-AdjustBond Fnd Inv	(1001) _____ %
American Funds Bond Fnd Amer R4	(1003) _____ %
Lord Abbett Short Duration Inc Fd R4	(7394) _____ %
Metropolitan West Total Rtrn Bd Fd M	(7576) _____ %
PIMCO VIT Real Return Portfolio Adm	(833) _____ %
Pioneer High Yield VCT Portfolio I	(834) _____ %
TCW Total Return Bond Fund N	(1041) _____ %
Templeton Global Bond Fund A	(178) _____ %
Voya GNMA Income Fund A	(363) _____ %
Voya Global Bond Port I	(422) _____ %
Voya High Yield Portfolio Inst	(1159) _____ %
Voya Intermediate Bond Port I	(004) _____ %
Voya U.S. Bond Index Portfolio I	(1554) _____ %

Asset Allocation

Voya Index Solution 2055 Port Srv	(1162) _____ %
Voya Solution 2025 Portfolio Srv	(759) _____ %
Voya Solution 2035 Portfolio Srv	(762) _____ %
Voya Solution 2045 Portfolio Srv	(765) _____ %
Voya Solution 2055 Portfolio Srv	(1167) _____ %
Voya Solution 2065 Portfolio Srv	(E481) _____ %
Voya Solution Balanced Prt Srv	(1602) _____ %

Please complete this form and return it to your Agent.

Page 3 of 9 - Incomplete without all pages
TM: ENROLLHEG

83411 MASTER (05/15)
VK9025

Voya Retirement Insurance
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PO Box 990063
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Voya Solution Income Prt Srv	(768)	_____ %
Voya Solution Mod Conserv Prt Srv	(1601)	_____ %
Voya Strategic Alloc Conserv Port I	(033)	_____ %
Voya Strategic Alloc Growth Port I	(031)	_____ %
Voya Strategic Alloc Moderate Port I	(032)	_____ %

Balanced

American Funds Cap Inc Builder R4	(2227)	_____ %
Calvert VP SRI Balanced Portfolio	(101)	_____ %
Pax Sust Alloc Fund Inv	(193)	_____ %
VY Invesco Eqty & Inc Port I	(452)	_____ %
VY TRowePrice Captl Apprec Pt Srv	(788)	_____ %
Voya Balanced Portfolio I	(008)	_____ %
Voya Global Perspectives Port I	(3911)	_____ %

Large Cap Value

Amana Income Fund Inv	(1595)	_____ %
American Funds Fundamental Inv R4	(1208)	_____ %
American Funds Wash Mutual Inv R4	(819)	_____ %
Ave Maria Rising Dividend Fund	(6620)	_____ %
Columbia Large Cap Value Fund Adv	(1428)	_____ %
FidelityVIP Eqty-Income Port I	(108)	_____ %
Invesco VI Core Equity Fund SI	(079)	_____ %
Neuberger Berman Sustain Equity Trst	(1120)	_____ %
VY Columbia Contrarian Core Pt Srv	(264)	_____ %
VY Invesco Comstock Port Srv	(437)	_____ %
VY Invesco Grw & Inc Port Srv	(789)	_____ %
VY TRowePrice Eqty Income Pt Srv	(617)	_____ %
Voya Corporate Leaders 100 Fund I	(3436)	_____ %
Voya Growth and Income Port I	(001)	_____ %
Voya Index Plus LargeCap Portfolio I	(035)	_____ %
Voya Large Cap Value Port Inst	(1213)	_____ %
Voya Russell Lrg Cap Index Port I	(1557)	_____ %
Voya Russell Lrg Cp Val Ind Prt S	(2711)	_____ %

Large Cap Growth

Alger Responsible Investing Fund A	(1584)	_____ %
Amana Growth Fund Inv	(1612)	_____ %

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Page 4 of 9 - Incomplete without all pages
TM: ENROLLHEG

Participant Name (first, middle initial, last)

Social Security Number

Plan Number

VK9025

American Funds Growth Fnd R4	(572)	-----	%
FidelityVIP Contrafund Port I	(133)	-----	%
FidelityVIP Growth Portfolio I	(109)	-----	%
Invesco VI American Franchise Fd I	(3384)	-----	%
VY TRowePrice Grwth Eqty Port I	(111)	-----	%
Voya Large Cap Growth Port Inst	(742)	-----	%
Voya Russell Lrg Cp Grw Ind Port I	(2713)	-----	%

Small/Mid/Specialty

AMG Managers FairpointeMid Cap Fd N	(7007)	-----	%
Ariel Fund Inv	(187)	-----	%
BlackRock Hlth Sci Opport Port Inv A	(1776)	-----	%
BlackRock Md Cp Dividend Fund Inv A	(7280)	-----	%
Cohen & Steers Real Estate Secs Fd A	(8657)	-----	%
Cohen & Steers Realty Shares	(1172)	-----	%
Columbia Sel Mid Cap Value Fund A	(1008)	-----	%
Dlwr Small Cap Value Fund A	(2495)	-----	%
Franklin Small Cap Value VIP Fd 2	(073)	-----	%
Inv Opp Main Street Md Cap Fd A	(1028)	-----	%
Inv Opp VI Main Str SC Fd Srs I	(832)	-----	%
Ivy Science and Technology Fund Y	(1043)	-----	%
Loomis Sayles Sm Cp Value Fnd Ret	(1117)	-----	%
Lord Abbett Ser Fd Md Cp Stk Prt VC	(075)	-----	%
PIMCO CommodityRIRtn Strat Fnd Adm	(1908)	-----	%
USAA Prec Metals & Minerals Fd A	(E496)	-----	%
VY AmCen Sm-Md Cp Val Port Srv	(440)	-----	%
VY Baron Growth Port Srv	(436)	-----	%
VY Clarion Global RI Est Prt Inst	(1613)	-----	%
VY Clarion Real Estate Port Srv	(1019)	-----	%
VY Columbia Sm Cap Val II Pt Srv	(1218)	-----	%
VY JPMorgan Mid Cap Val Port Srv	(435)	-----	%
VY JPMorgan Sm Cp Core Eq Prt Srv	(752)	-----	%
VY TRowePrice Divr MdCp Gr Pt I	(449)	-----	%
Voya Index Plus MidCap Portfolio I	(053)	-----	%
Voya Index Plus SmallCap Portfolio I	(052)	-----	%
Voya MidCap Opportunities Port I	(081)	-----	%

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Page 5 of 9 - Incomplete without all pages
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VK9025

Voya Retirement Insurance
and Annuity Company

PO Box 990063
Hartford, CT 06199-0063

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Voya Russell Md Cp Grw Ind Port S	(2718)	-----	%
Voya Russell Mid Cap Index Port I	(1560)	-----	%
Voya Russell Sm Cp Index Port I	(1563)	-----	%
Voya Small Company Portfolio I	(042)	-----	%
Voya SmallCap Opportunities Prt I	(080)	-----	%
Wanger Select	(820)	-----	%
Wanger USA	(821)	-----	%
WellsFargo Sm Co Grwth Fund Adm	(6071)	-----	%
Global / International			
American Funds EuroPacific Grw R4	(573)	-----	%
American Funds New Perspective R4	(818)	-----	%
American Funds SMALLCAP World R4	(1445)	-----	%
Artisan International Fund Inv	(1252)	-----	%
FidelityVIP Overseas Portfolio I	(107)	-----	%
Inv Opp Developing Markets Fnd A	(190)	-----	%
Lazard International Equity Port Opn	(5055)	-----	%
The Hartford IntlOpport Fd R4	(3647)	-----	%
VY Inv Opp Global Port I	(432)	-----	%
VY JPMorgan Emrg Mkts Eq Port Srv	(779)	-----	%
VY TRowePrice IntlStk Port Srv	(770)	-----	%
Voya Glo High Div Low Vol Prtf I	(3056)	-----	%
Voya International Index Port I	(1551)	-----	%
VoyIntlHiDivLowVol Port-In	(1586)	-----	%
Voya Multi-Manager IntlSm Cap Fd I	(2176)	-----	%
Wanger International	(1348)	-----	%
Total			100%

Complete the contribution percentages, in whole numbers, to total 100%.

Please complete this form and return it to your Agent.

Page 6 of 9 - Incomplete without all pages
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Participant Name (first, middle initial, last)

Social Security Number
- -

Plan Number
VK9025

Account Information

Frequency

Contribution

Effective Date

Registered Representative Information

The following individual(s)/organization(s) will receive compensation from this Contract.

Representative/Entity Name (print)	Office Code	Rep. No.	%Participation

Anti-Fraud Statement

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

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Page 7 of 9 - Incomplete without all pages
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Participant Name (first, middle initial, last)

Social Security Number

Plan Number

VK9025

Participant Certification

I acknowledge receipt of the current contract prospectus or contract prospectus summary, as well as current fund prospectuses or investment option summaries for all available investment options under the Plan.

Check here to receive a Statement of Additional Information.

I understand that my employer's plan offers multiple investment options. One or more of these options may be offered through a custodial or trust arrangement and/or a group annuity or a funding agreement issued by Voya Retirement Insurance and Annuity Company. For investment options offered through a funding agreement or group annuity contract, I understand that the current tax laws provide for deferral of taxation on earnings on account balances; and that, although the funding agreement or group annuity contract provides features and benefits that may be of value, it does not provide for any additional deferral of taxation beyond that provided by the Plan itself.

I understand that with this form, I am selecting the investment options for my Employee Salary Deferrals and/or Employer Contributions under my Employer's 403(b) Plan and 401(a) Plan. I acknowledge that I have been informed about various features of deferred variable annuities or funding agreements, including: the potential surrender period; any applicable surrender charges; tax penalties applicable to surrender before age 59 1/2; mortality and expense fees and/or daily asset charges; investment advisory fees; charges for and features of riders; insurance and investment components; and market risk.

My representative may be paid a commission or other compensation on transferred assets into the plan. An additional commission or other compensation may be paid to the representative as an additional sales incentive in connection with this transaction if the representative attains a certain threshold of sales of Company contracts. By signing this form, I acknowledge that, to the best of my knowledge and belief, the information provided is complete and accurate and that any changes have been initialed by me. I further certify that the Company is entitled to rely exclusively on information provided on this form.

Participant's Authorized Signature

Participant's Signature

City and State Where Signed

Date (mm/dd/yyyy)

//

Please complete this form and return it to your Agent.

Page 8 of 9 - Incomplete without all pages
TM: ENROLLHEG

Participant Name (first, middle initial, last)

Social Security Number

Plan Number

VK9025

Registered Representative's Certification and Signature

Broker/Dealer Affiliation: If not registered with Voya Financial Advisors, Inc., please indicate name of Broker/Dealer.

Other Broker/Dealer Name: _____

Does the participant have an existing individual Annuity or individual Life Insurance Contract or Policies?

Yes No

(If "yes", a replacement form must be completed.)

Do you have any reason to believe any existing Life Insurance or Annuity Contracts or Policies will be modified, discontinued or replaced as a result of this enrollment?

Yes No

Does this employee benefit plan offer multiple annuities?

Yes No

Does this employee benefit plan offer mutual funds?

Yes No

Based on the information set forth above, I have a reasonable basis to believe that: the customer has been informed about the various features of deferred variable annuities; this purchase is suitable for the customer; the customer would benefit from certain features of deferred variable annuities; and the variable annuity being purchased, the underlying subaccount allocations, and selected riders (if any) are suitable for the customer. If this transaction involves the exchange of a deferred variable annuity, I have a reasonable basis to believe that the exchange is suitable for the customer.

I certify that the information on this form is true, complete and accurate to the best of my knowledge.

Registered Representative (print name)

Registered Representative's Signature

Date

(mm/dd/yyyy)

Please complete this form and return it to your Agent.

Page 9 of 9 - Incomplete without all pages
TM: ENROLLHEG

83411 MASTER (05/15)
VK9025

Voya Retirement Insurance
and Annuity Company

PO Box 990063
Hartford, CT 06199-0063



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PARTICIPATION AGREEMENT

Governmental 457(b) RETIREMENT PLAN

1. EMPLOYER/PLAN NAME

Employer/Plan Name _____

2. TYPE OF REQUEST

Initial Deferral Change to Existing Deferral

3. PARTICIPANT INFORMATION

Name (last, first, middle initial) _____ SSN/Employee ID _____

Date of Birth (mm/dd/yyyy) _____ Date of Hire (mm/dd/yyyy) _____

Home Phone _____ Work Phone (include extension) _____ Mobile Phone _____

4. SALARY REDUCTION ELECTION

I hereby authorize my Employer to reduce my compensation (as defined in the 457(b) plan (the Plan)) by _____% or \$_____ and to apply such amount each pay period toward the purchase of the funding vehicle(s) offered by an authorized provider under the Plan. If I am a current employee, I understand that this election applies only to compensation paid or made available no earlier than the first day of the calendar month after the calendar month in which this Agreement is signed. If I am a newly hired employee and the Plan so permits, I understand that this election applies to compensation payable in the calendar month in which I first become an employee if I enter into this Agreement with my Employer on or before the first day in which I perform services for the Employer. I further understand that this Agreement is irrevocable with respect to compensation paid and shall supersede any prior Agreement between my Employer and me under the Plan.

Pre-Tax Deferral _____% or \$_____ (per pay period)

Roth 457(b) Contribution* _____% or \$_____ (per pay period)

Special 457 Pre-Tax Deferral Catch Up* _____% or \$_____ (per pay period)

Special 457 Roth Catch-up* _____% or \$_____ (per pay period)

Pre-Tax Age 50+ Catch Up* _____% or \$_____ (per pay period)

Roth Age 50+ Catch Up* _____% or \$_____ (per pay period)

*Roth Contributions, Special 457 Catch Up and Age 50+ Catch Up are available only if permitted under the Plan document.

- If an employee elects the Special 457 Catch Up, he must be within three years prior to the year in which he will reach Normal Retirement Age (as defined in the Plan) and have not previously contributed up to the maximum amount permitted in those prior years. Contact a local Voya Financial™ representative for more information.
- If an employee is eligible for both the Special 457 Service Catch Up and the Age 50+ Catch Up in the same tax year, he cannot use both Catch Ups in the same tax year. IRS rules provide that such a Participant can use the Catch Up that allows him to contribute the greater amount in that tax year. Contact your local Voya representative for additional information.

I direct my Employer to remit 457 contributions pursuant to this Agreement to the following provider approved under the Plan:

I understand that it is my responsibility to establish an account with my selected provider by completing the required enrollment forms prior to submitting this request.

PLEASE COMPLETE THIS FORM AND RETURN IT TO YOUR EMPLOYER. KEEP A COPY FOR YOUR RECORDS.

Note that it may take several payroll cycles for your payroll office to process this agreement.

5. EFFECTIVE DATE

If currently employed by the Employer the effective date must be no earlier than the first day of the calendar month following the month in which this Agreement is signed by the employee and Employer and applies only to compensation paid or made available after the calendar month in which the Agreement was signed.

If the employee is a newly hired employee and the Plan so permits, the effective date may be effective as of the first day I become an employee if this Agreement is signed by the Employer and me on or before the first day in which I perform services for the Employer and applies to compensation payable in the calendar month in which I first become an employee.

Pay Period Starting Date (mm/dd/yyyy) _____

6. PARTICIPANT AND EMPLOYER SIGNATURES

This Agreement is made between the Participant (as indicated below) and the Employer in conjunction with the Plan. The election(s) indicated above will remain effective until later revoked by the Participant or a subsequent Agreement is entered into between the Participant and the Employer.

This Participation Agreement replaces and cancels all previous agreements on file.

In signing this form, the Participant acknowledges that the maximum allowable contribution each year to the Plan cannot exceed the limits set forth in Sections 457 and 414(v) of the Internal Revenue Code of 1986, as amended, and that the information provided on this form is complete and accurate, including but not limited to the Participant's age as of the end of this tax year and prior contribution history concerning employee deferral plans of the Employer.

Employer/Plan Name _____

Authorized Signer Name _____

Authorized Signature _____ Date (mm/dd/yyyy) _____

Title _____

Participant Signature _____ Date (mm/dd/yyyy) _____

Signed in City/Town _____ Signed in State _____

BENEFICIARY DESIGNATION – NON-ERISA

Voya Retirement Insurance and Annuity Company (“VRIAC”)
 Voya Institutional Plan Services, LLC (“VIPS”)
 Members of the Voya® family of companies
 One Orange Way, Windsor, CT 06095-4774
 Phone: 800-584-6001



As used on this form, the term “Voya,” “Company,” “we,” “us” or “our” refer to VRIAC or VIPS as your plan’s funding agent and/or administrative services provider. Contact us for more information.

For immediate assistance in designating or changing your beneficiary designation please call our Customer Service Center at 800-584-6001. If you contact the Customer Service Center via the 800 number you do not need to complete this form to designate your beneficiary.

GOOD ORDER

Good order is receipt at the designated location of this form accurately and entirely completed, and includes all necessary signatures. If this form is not received in good order, as we determine, it may be returned to you for correction and processed upon re-submission in good order at our designated location.

REQUEST TYPE

Initial Designation Change to Designation

1. PLAN INFORMATION *(Required)*

Plan Name _____ Plan # _____

2. ACCOUNT HOLDER INFORMATION *(Required)*

Name *(last, first, middle initial)* _____ SSN *(Required)* _____

Work Phone *(Include extension.)* _____ Home Phone _____

3. BENEFICIARY INFORMATION *(Changes must be initialed by the Account Holder.)*

Subject to the terms of my Employer’s Plan, I request that any sum becoming due upon my death be payable to the beneficiary(ies) designated below. I understand this designation shall revoke all prior beneficiary designations made by me under my Employer’s Plan. *(All designations must be in whole percentages. Total percentage must equal 100% for Primary Beneficiary and 100% for Contingent Beneficiary, if designated. Example: 33%, 33%, 34%.)*

	Enter Complete Legal Name, Address and Phone #	Date of Birth <i>(mm/dd/yyyy)</i>	Relationship	SSN/TNN	Percentage of Benefit
<input type="checkbox"/> Primary					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

(Beneficiaries continued on next page.)

3. BENEFICIARY INFORMATION *(Continued)*

	Enter Complete Legal Name, Address and Phone #	Date of Birth (mm/dd/yyyy)	Relationship	SSN/TIN	Percentage of Benefit
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

Please check if additional beneficiaries are noted on the back of this form and follow same format as above.

Unless otherwise noted:

- If more than one Beneficiary is designated, payment will be made in the percentages designated (or in equal shares) to the **Primary Beneficiaries** who survive the Account Holder or Annuitant. Or, if none survives the Account Holder or Annuitant, payment will be made in the percentages designated (or in equal shares) to the **Contingent Beneficiaries** who survive the Account Holder or Annuitant.
- If no Beneficiary survives the Account Holder or Annuitant, payment will be made pursuant to the terms of the Plan.

4. TRUST CERTIFICATION *(Only complete if naming a Trust as a Beneficiary.)*

By signing below, I certify that:

- A. Name of trust or trust Instrument: _____
- B. The trust or trust instrument identified above, is in full force and effect and is a valid trust or trust instrument under the laws of the State or Commonwealth of _____.
- C. The trust is irrevocable, or will become irrevocable, upon my death.
- D. All beneficiaries are individuals and are identifiable from the terms of the Trust.

In the event that any of the information provided above changes, I will provide Voya with the changes, within a reasonable period of time.

By designating a Trust, additional documentation and/or certification may be required.

5. SIGNATURES

I hereby certify under the pains and penalties of perjury that information I furnished herein is true, accurate and complete.

Account Holder Signature _____ Date (mm/dd/yyyy) _____

City and State Where Signed _____

MAIL OR FAX INSTRUCTIONS *(Please keep a copy for your records.)*

Please return the completed form to: Voya Retirement Insurance and Annuity Company
 PO Box 990063
 Hartford, CT 06199-0063
 Fax: 800-643-8143

Investment Option Asset Classes

INVESTMENT OPTIONS

IMPORTANT PRODUCT INFORMATION

YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS, AND 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/ PROSPECTUS SUMMARIES/ INFORMATION BOOKLETS CONTAIN THIS AND OTHER INFORMATION, WHICH CAN BE OBTAINED BY CONTACTING YOUR LOCAL REPRESENTATIVE. PLEASE READ THE INFORMATION CAREFULLY BEFORE INVESTING.

Securities are distributed by Voya Financial Partners, LLC (member SIPC), and other authorized broker/dealers with which it has a selling agreement.

Voya® does not provide tax or legal advice. Any tax or legal information is the Company's understanding of current laws and regulations, which are subject to change. Consult your tax advisor for full details.

Target Date

Multi-asset class, multi-manager investment portfolios offering a range of distinct risk/return characteristics. These portfolios invest in a combination of funds which are active and passive Domestic Stock, International Stock, and fixed income investments. An active strategic asset allocation strategy allows investors to remain in a single portfolio throughout their working years using their "goal" date, whether that be retirement or some other target date, to help select the appropriate Portfolio. This approach includes a professionally managed, automatic process to shift from a more aggressive asset allocation to a more conservative asset allocation, as the target retirement date or other "goal" date gets closer. 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.

Stability of Principal

Assets are invested in conservative investment options that seek – but not necessarily guarantee – to hold the principal value of an investment stable through all market conditions. These options may credit a stated rate of return or

minimum periodic interest rate that may vary. Dividend rates and income levels fluctuate with market conditions and are not guaranteed. These investment options, including money market portfolios, are neither insured nor guaranteed by the U.S. government.

Bonds

Investors here are primarily seeking income or growth of income, with less emphasis on capital appreciation. Fixed-income funds are those that may have significant investments in below-investment grade bonds ("junk bonds") or bonds of foreign issuers. Investment grade corporate bonds, mortgages, government bonds and, to a lesser degree, preferred stock, foreign or convertible bonds. Conservative funds are short-term bond funds focusing solely on Treasury Bills and other highly-rated short-term (e.g. 90 day) securities. Fixed-income investments are subject to interest rate risk such that the value of the bond will decline as interest rates rise.

Asset Allocation

These funds are also known as "LifeStyle" or "LifeCycle" funds. They invest in a combination of assets such as aggressive stocks, international stocks, large-company stocks, government bonds, foreign bonds or money markets. The allocation percentage to each asset type may be fixed, bounded by a range, or determined at the discretion of the manager. Managers of these funds review market conditions regularly and refine the asset allocation mixture they believe will achieve the best risk adjusted performance based on the stated objectives and "target" allocations of the particular fund. Different constructs can be based on risk tolerance or length of time to investment goal.

Balanced

These funds seek to "balance" growth of principal and current income by investing in a combination of stocks and bonds. The investment style used here is some funds have fixed asset allocations and others allow managers discretion to allocate between equities and bonds, depending on their view of return and risk.

Large Cap Value

Funds seek long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies. The investment styles exhibited are value and "blend." Stocks are selected for price appreciation and for the value of the current income provided through dividends. These funds generally exhibit a lower level of price volatility, due to

the types of companies they favor, such as those able to pay dividends.

Large Cap Growth

Funds with fewer holdings and a relatively narrow focus merit the risk level of "Aggressive." Overall, these funds invest primarily in stocks of larger U.S. companies, employing an investment style of growth.

Funds emphasizing growth stocks will typically have higher price/earnings ratios and make little or no dividend payments. Large capitalization companies tend to be more established, with lower relative volatility, than more aggressive small and mid-cap stock funds.

Small/Mid/Specialty

Small cap, mid cap and "specialty" funds are in this category, employing investment styles of growth, value or "blend." These funds seek capital appreciation by investing primarily in stocks of small-and medium-sized companies. Generally, these companies are striving to develop new products or markets and have above-average earnings growth potential. Because of their smaller size, these companies may face greater business risk, and investments in these funds generally carry much higher risk than other domestic equity funds. "Specialty" or "sector" funds invest in stocks of companies in a particular industry. This narrow focus can significantly increase the risk and volatility of such funds.

Global / International

There are three main types of funds in this category. International funds have an investment style of Foreign Stock. These funds invest in stocks of companies outside of the United States. Global funds carry an investment style of World Stock. These funds invest in stocks of companies in the United States and developed countries outside of the United States. Emerging Markets funds invest in securities of developing countries and demonstrate the greatest volatility of performance due to the unstable nature of their economies, political structures and currencies. International investing may provide greater diversification benefits to a U.S. – based portfolio than investing in domestic securities alone. However, foreign investing does involve additional risks not present in U.S. securities.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

CITY OF SAN BRUNO

Variable Annuity Account C, Non-Standardized Returns with and without a Deferred Sales Charge

Average Annual Total Returns as of: 08/31/2020 (shown in percentages)

Variable annuities are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred with an option to receive a stream of income at a later date. Early withdrawals from variable annuities may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Withdrawals will also reduce the applicable death benefit and cash surrender value/account value.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.25% on an annual basis and the applicable deferred sales charge (for those returns specified by the column heading), which declines over 10 years as follows: 5%, 5%, 5%, 5%, 5%, 4%, 4%, 3%, 3%, 2%. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Depending upon the type of contract in which you participate, you have either received prospectuses and/or prospectus summaries for the separate account and the funds/variable investment options (vios). You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the separate account and/or fund/vios prospectuses may call their Voya representative or the number above. Please read the prospectus or prospectus summaries carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. The fund inception date indicates the inception date of the underlying investment portfolio, which may precede the portfolio's inclusion in the product.

Investment Options	Without a Deferred Sales Charge				With a Deferred Sales Charge				Fund Inception Date
	1-Yr	3-Yr	5-Yr	10-Yr / Inception	1-Yr	3-Yr	5-Yr	10-Yr / Inception	
Stability of Principal									
Money Market									
Voya Government Money Market Portfolio - Class I (5) <i>The 7-day annualized Subaccount yield as of 08/31/2020 is -1.25%, which more closely reflects current earnings. (9)</i>	-0.45	0.10	-0.34	-0.78	-5.43	-1.60	-1.15	-0.78	01/01/1980
Stability of Principal									
Voya Fixed Account (4550) (1)(8) <i>This fund is not part of the product's separate account.</i>	4.00	4.00	4.00	4.00					
Voya Fixed Account (4554) (2)(8) <i>This fund is not part of the product's separate account.</i>	1.02	1.14	1.25	1.57					
Voya Fixed Plus Account (4565) (3)(8) <i>This fund is not part of the product's separate account.</i>	3.00	3.00	3.00	3.00					
Voya Fixed Plus Account (4566) (4)(8) <i>This fund is not part of the product's separate account.</i>	3.00	3.00	3.00	3.03					
Bonds									
High Yield Bond									
Pioneer High Yield VCT Portfolio - Class I	-0.68	1.59	3.37	4.98	-5.64	-0.13	2.53	4.98	05/01/2000
Voya High Yield Portfolio - Institutional Class	2.78	3.38	4.66	5.01	-2.35	1.63	3.81	5.01	05/03/2004
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class	6.50	3.48	2.71	1.79	1.17	1.72	1.88	1.79	02/10/1997



Investment Options	Without a Deferred Sales Charge				With a Deferred Sales Charge				Fund Inception Date
	1-Yr	3-Yr	5-Yr	10-Yr / Inception	1-Yr	3-Yr	5-Yr	10-Yr / Inception	
PIMCO VIT Real Return Portfolio - Administrative Class	8.36	4.21	3.21	2.18	2.95	2.44	2.37	2.18	09/30/1999
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4	7.73	4.16	3.27	2.50	2.35	2.39	2.43	2.50	05/28/1974
Voya U.S. Bond Index Portfolio - Class I	4.59	3.42	2.67	1.98	-0.64	1.66	1.84	1.98	03/07/2008
Intermediate Core-Plus Bond									
Metropolitan West Total Return Bond Fund - Class M Shares	5.96	4.05	3.00	3.15	0.66	2.29	2.17	3.15	03/31/1997
TCW Total Return Bond Fund - Class N	5.16	3.57	2.56	3.18	-0.10	1.81	1.72	3.18	03/01/1999
Voya Intermediate Bond Portfolio - Class I	4.43	3.75	3.59	3.52	-0.79	1.99	2.75	3.52	05/23/1973
Intermediate Government									
Voya GNMA Income Fund - Class A	1.87	1.60	1.23	1.44	-3.22	-0.13	0.40	1.44	08/17/1973
Nontraditional Bond									
Templeton Global Bond Fund - Class A	-4.50	-2.56	-0.24	0.89	-9.28	-4.21	-1.05	0.89	09/18/1986
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4	0.92	1.42	1.45	1.58	-4.12	-0.30	0.63	1.58	11/04/1993
World Bond									
Voya Global Bond Portfolio - Initial Class	2.96	2.15	3.65	2.00	-2.18	0.42	2.80	2.00	11/08/2004
Asset Allocation									
Lifecycle									
Voya Solution 2025 Portfolio - Service Class (6)	9.35	5.69	6.23	7.09	3.89	3.90	5.37	7.09	04/29/2005
Voya Solution 2035 Portfolio - Service Class (6)	10.52	5.96	6.94	7.90	5.00	4.17	6.07	7.90	04/29/2005
Voya Solution 2045 Portfolio - Service Class (6)	12.15	6.12	7.24	8.44	6.54	4.32	6.37	8.44	04/29/2005
Voya Solution 2055 Portfolio - Service Class (6)	12.05	6.06	7.27	8.49	6.44	4.26	6.39	8.49	03/08/2010
Voya Solution 2065 Portfolio - Service Class									08/07/2020
Voya Solution Income Portfolio - Service Class (6)	7.04	4.64	4.57	4.48	1.69	2.87	3.72	4.48	04/29/2005
Lifecycle - Index									
Voya Index Solution 2055 Portfolio - Service Class (7)	12.78	7.02	7.97	8.91	7.14	5.20	7.09	8.91	03/08/2010
Lifestyle									
Voya Solution Balanced Portfolio - Service Class (6)	9.39	5.47	6.06	6.89	3.92	3.68	5.20	6.89	07/02/2007
Voya Solution Moderately Conservative Pt - Service Cl (6)	6.73	4.44	4.70	5.25	1.40	2.67	3.85	5.25	07/02/2007
Voya Strategic Allocation Conservative Portfolio - Class I	6.85	4.48	4.81	5.71	1.51	2.71	3.96	5.71	07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I	10.36	5.98	6.81	8.03	4.85	4.18	5.94	8.03	07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I	9.58	5.76	6.25	7.03	4.10	3.97	5.39	7.03	07/05/1995
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio	13.09	10.31	8.60	8.78	7.43	8.44	7.72	8.78	09/02/1986
Pax Sustainable Allocation Fund - Investor Class	14.41	8.19	7.69	7.76	8.69	6.35	6.82	7.76	08/10/1971
Voya Balanced Portfolio - Class I	8.88	4.95	5.99	6.60	3.44	3.17	5.13	6.60	04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class	2.23	2.27	4.79	7.30	-2.88	0.53	3.93	7.30	12/10/2001
VY® T. Rowe Price Capital Appreciation Portfolio - Service	12.07	10.30	10.00	11.16	6.46	8.43	9.11	11.16	01/24/1989
World Allocation									
American Funds Capital Income Builder® - Class R-4	1.67	1.65	3.87	5.39	-3.41	-0.08	3.02	5.39	05/20/2002
Voya Global Perspectives® Portfolio - Class I	13.84	6.42	6.40	4.91	8.14	4.62	5.54	4.48	04/25/2013
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class	17.53	10.24	10.22	10.26	11.66	8.37	9.33	10.26	06/23/1986
American Funds Fundamental Investors® - Class R-4	15.61	9.22	11.20	11.96	9.83	7.37	10.29	11.96	08/01/1978
American Funds Washington Mutual Investors FundSM-Class R-4	6.62	8.25	10.08	11.51	1.29	6.42	9.19	11.51	07/31/1952
Ave Maria Rising Dividend Fund	3.98	8.34	8.82	10.72	-1.22	6.51	7.94	10.72	05/02/2005
Invesco V.I. Core Equity Fund - Series I	15.14	8.00	7.75	9.29	9.39	6.17	6.88	9.29	05/02/1994
Neuberger Berman Sustainable Equity Fund - Trust Class	14.51	8.62	9.36	11.07	8.78	6.78	8.47	11.07	03/16/1994
Voya Corporate Leaders 100 Fund - Class I	9.50	7.81	9.19	11.73	4.02	5.98	8.31	11.73	06/30/2008
Voya Growth and Income Portfolio - Class I	12.89	10.20	10.58	11.62	7.24	8.33	9.68	11.62	12/31/1979
Voya Index Plus LargeCap Portfolio - Class I	17.26	11.17	11.75	12.54	11.39	9.29	10.84	12.54	09/16/1996
Voya Russell™ Large Cap Index Portfolio - Class I	25.59	14.84	14.19	14.15	19.31	12.89	13.26	14.15	03/04/2008
VY® Columbia Contrarian Core Portfolio - Service Class	22.32	11.52	11.68	12.17	16.20	9.63	10.77	12.17	12/10/2001
Large Value									

Investment Options	Without a Deferred Sales Charge				With a Deferred Sales Charge				Fund Inception Date
	1-Yr	3-Yr	5-Yr	10-Yr / Inception	1-Yr	3-Yr	5-Yr	10-Yr / Inception	
Columbia Large Cap Value Fund - Advisor Class	3.13	4.25	6.86	9.37	-2.02	2.49	5.99	9.37	10/15/1990
Fidelity® VIP Equity-Income Portfolio - Initial Class	3.27	4.81	6.97	9.70	-1.90	3.03	6.10	9.70	10/09/1986
Voya Large Cap Value Portfolio - Institutional Class	-1.40	3.04	5.58	8.92	-6.33	1.30	4.72	8.92	05/11/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S	0.17	3.60	6.25	9.09	-4.83	1.84	5.38	9.09	05/01/2009
VY® Invesco Comstock Portfolio - Service Class	-4.65	0.48	4.01	8.19	-9.42	-1.23	3.17	8.19	05/01/2002
VY® Invesco Growth and Income Portfolio - Service Class	-5.21	-0.69	3.82	8.08	-9.95	-2.37	2.97	8.08	10/04/1993
VY® T. Rowe Price Equity Income Portfolio - Service Class	-4.79	1.57	5.55	8.14	-9.55	-0.15	4.69	8.14	01/24/1989
Large Cap Growth									
<i>Large Growth</i>									
Alger Responsible Investing Fund - Class A	42.57	20.35	16.87	13.85	35.45	18.31	15.92	13.85	12/04/2000
Amana Growth Fund - Investor Class	29.99	19.99	17.28	13.92	23.49	17.96	16.33	13.92	02/03/1994
American Funds The Growth Fund of America® - Class R-4	35.35	17.15	15.43	14.69	28.59	15.16	14.49	14.69	12/01/1973
Fidelity® VIP Contrafund Portfolio - Initial Class	35.96	16.99	14.67	14.13	29.16	15.00	13.74	14.13	01/03/1995
Fidelity® VIP Growth Portfolio - Initial Class	45.10	22.20	19.13	17.79	37.84	20.13	18.16	17.79	10/09/1986
Invesco V.I. American Franchise Fund - Series I	43.75	19.66	17.62	15.46	36.57	17.63	16.66	15.46	07/03/1995
Voya Large Cap Growth Portfolio - Institutional Class	30.69	18.67	16.46	16.25	24.16	16.66	15.51	16.25	05/03/2004
Voya Russell™ Large Cap Growth Index Portfolio - Class I	46.76	23.48	20.20	17.89	39.42	21.39	19.22	17.89	05/01/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	37.36	19.14	17.13	17.24	30.49	17.12	16.17	17.24	11/28/1997
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
Invesco Oppenheimer Main Street Mid Cap Fund® - Class A	3.56	4.42	5.51	9.86	-1.62	2.65	4.65	9.86	08/02/1999
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC	-5.46	-2.94	0.91	6.84	-10.18	-4.58	0.09	6.84	09/15/1999
Voya Index Plus MidCap Portfolio - Class I	-0.23	1.31	4.12	9.34	-5.22	-0.41	3.28	9.34	12/16/1997
Voya Russell™ Mid Cap Index Portfolio - Class I	6.94	7.05	7.97	11.30	1.59	5.24	7.09	11.30	03/04/2008
<i>Mid-Cap Growth</i>									
Voya MidCap Opportunities Portfolio - Class I	22.07	13.91	12.19	13.18	15.97	11.98	11.27	13.18	05/05/2000
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	21.07	15.58	12.79	13.91	15.02	13.62	11.87	13.91	05/01/2009
VY® Baron Growth Portfolio - Service Class	18.42	16.48	13.79	14.66	12.50	14.50	12.86	14.66	05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial	18.60	15.80	13.28	14.55	12.67	13.84	12.36	14.55	12/10/2001
Wanger Select	18.66	8.86	10.19	10.47	12.73	7.02	9.30	10.47	02/01/1999
<i>Mid-Cap Value</i>									
AMG Managers Fairpointe Mid Cap Fund - Class N	0.12	-3.31	2.10	7.53	-4.88	-4.95	1.27	7.53	09/19/1994
Ariel Fund - Investor Class	-3.87	0.09	3.33	8.87	-8.67	-1.61	2.49	8.87	11/06/1986
BlackRock Mid Cap Dividend Fund - Inv A Shares	-2.54	2.51	4.50	8.45	-7.41	0.77	3.65	8.45	02/01/1995
Columbia Select Mid Cap Value Fund - Class A Shares	-4.05	1.68	3.73	8.68	-8.85	-0.04	2.89	8.68	11/20/2001
VY® American Century Small-Mid Cap Value Portfolio - Service	-2.70	1.02	5.12	9.15	-7.56	-0.69	4.27	9.15	05/01/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class	-6.36	-0.56	3.13	9.17	-11.04	-2.25	2.29	9.17	05/01/2002
<i>Small Blend</i>									
Invesco Oppenheimer VI Main Street Small Cap Fnd - Series I	7.55	4.57	6.41	11.05	2.17	2.80	5.54	11.05	05/01/1998
Loomis Sayles Small Cap Value Fund - Retail Class	-9.78	-2.54	2.74	8.05	-14.29	-4.19	1.90	8.05	05/13/1991
Voya Index Plus SmallCap Portfolio - Class I	-4.43	-0.97	3.40	8.85	-9.20	-2.65	2.56	8.85	12/19/1997
Voya Russell™ Small Cap Index Portfolio - Class I	4.46	3.45	6.06	9.96	-0.77	1.69	5.20	9.96	03/04/2008
Voya Small Company Portfolio - Class I	-1.30	0.09	4.14	9.13	-6.24	-1.60	3.30	9.13	12/27/1996
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	2.14	3.84	6.59	11.08	-2.96	2.08	5.73	11.08	05/01/2002
<i>Small Growth</i>									
Voya SmallCap Opportunities Portfolio - Class I	10.20	3.92	5.92	10.94	4.69	2.16	5.06	10.94	05/06/1994
Wanger USA	11.21	10.62	10.46	12.63	5.65	8.74	9.56	12.63	05/03/1995
Wells Fargo Small Company Growth Fund - Administrator Class	15.31	10.06	7.44	13.13	9.54	8.19	6.57	13.13	11/11/1994
<i>Small Value</i>									
Delaware Small Cap Value Fund - Class A	-11.18	-3.65	2.52	7.14	-15.62	-5.28	1.69	7.14	06/24/1987
Franklin Small Cap Value VIP Fund - Class 2	-1.71	1.10	4.70	8.87	-6.62	-0.61	3.85	8.87	05/01/1998
VY® Columbia Small Cap Value II Portfolio - Service Class	-6.89	-3.64	1.56	7.70	-11.55	-5.27	0.74	7.70	05/01/2006
<i>Specialty - Commodities Broad</i>									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class	-2.05	-3.29	-3.44	-5.36	-6.95	-4.93	-4.22	-5.36	02/14/2003
<i>Specialty - Equity Prec Metals</i>									
USAA Precious Metals and Minerals Fund - Class A Shares				18.56				12.63	06/29/2020
<i>Specialty - Global Real Estate</i>									

See Performance Introduction Page for Important Information

Investment Options	Without a Deferred Sales Charge				With a Deferred Sales Charge				Fund Inception Date
	1-Yr	3-Yr	5-Yr	10-Yr / Inception	1-Yr	3-Yr	5-Yr	10-Yr / Inception	
VY® Clarion Global Real Estate Portfolio - Institutional	-10.87	-0.41	1.70	4.55	-15.32	-2.10	0.88	4.55	01/03/2006
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares	23.75	14.37	10.79	16.59	17.57	12.44	9.89	16.59	12/21/1999
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A	-8.77	3.53	6.61	9.16	-13.33	1.78	5.74	9.16	09/02/1997
Cohen & Steers Realty Shares, Inc.	-8.95	4.31	6.48	8.51	-13.50	2.54	5.62	8.51	07/02/1991
VY® Clarion Real Estate Portfolio - Service Class	-12.21	0.20	3.17	6.72	-16.60	-1.50	2.34	6.72	01/24/1989
Specialty - Technology									
Ivy Science and Technology Fund - Class Y	34.62	20.51	17.11	16.59	27.89	18.47	16.15	16.59	06/09/1998
Global / International									
Diversified Emerging Mkts									
Invesco Oppenheimer Developing Markets Fund - Class A	11.98	3.64	8.57	4.13	6.38	1.89	7.69	4.13	11/18/1996
VY® JPMorgan Emerging Markets Equity Portfolio - Service	22.97	8.02	12.33	4.79	16.83	6.19	11.42	4.79	02/18/1998
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares	3.77	0.89	1.67	4.57	-1.42	-0.82	0.84	4.57	01/23/1997
The Hartford International Opportunities Fund - Class R4	13.04	2.68	4.46	5.15	7.38	0.94	3.61	5.15	07/22/1996
Voya International Index Portfolio - Class I	4.29	0.63	3.17	4.37	-0.92	-1.07	2.33	4.37	03/04/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund® - Class R-4	17.21	5.11	6.97	6.32	11.35	3.33	6.10	6.32	04/16/1984
Artisan International Fund - Investor Shares	10.19	6.37	5.96	7.28	4.68	4.57	5.10	7.28	12/28/1995
Fidelity® VIP Overseas Portfolio - Initial Class	14.83	5.39	5.91	6.69	9.09	3.61	5.05	6.69	01/28/1987
VY® T. Rowe Price International Stock Portfolio - Service	12.63	3.95	6.26	6.07	7.00	2.19	5.40	6.07	05/02/2005
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class	-0.16	-2.27	0.79	2.98	-5.16	-3.93	-0.03	2.98	01/03/2006
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I	14.17	1.25	5.21	6.90	8.46	-0.46	4.35	6.90	08/31/1995
Foreign Small/Mid Growth									
Wanger International	13.89	3.62	6.14	6.14	8.20	1.86	5.27	6.14	05/03/1995
World Large Stock									
American Funds New Perspective Fund® - Class R-4	29.48	13.72	13.06	11.90	23.00	11.79	12.14	11.90	03/13/1973
Voya Global High Dividend Low Volatility Prtf - Class I	-0.21	2.22	5.15	3.00	-5.20	0.49	4.30	2.24	03/05/2015
VY® Invesco Oppenheimer Global Portfolio - Initial Class	24.59	10.52	10.46	10.89	18.36	8.64	9.56	10.89	05/01/2002
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4	22.98	11.53	10.64	10.63	16.83	9.64	9.74	10.63	07/24/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

CITY OF SAN BRUNO

Variable Annuity Account C, Standardized Returns with a Deferred Sales Charge

Average Annual Total Returns as of: 06/30/2020 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.25% on an annual basis and the applicable deferred sales charge, which declines over 10 years as follows: 5%, 5%, 5%, 5%, 5%, 4%, 4%, 3%, 3%, 2%. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Returns less than one year are not annualized. VAA Inception Date is the date on which contributions were first received in this fund under the Variable Annuity Account, and is the date used in calculating the periodic returns.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Stability of Principal									
Money Market									
Voya Government Money Market Portfolio - Class I (5)	-5.10	-5.28	-5.33	-5.11	-1.56	-1.15	-0.78		09/30/1975
<i>The 7-day annualized Subaccount yield as of 06/30/2020 is -1.25%, which more closely reflects current earnings. (9)</i>									
Bonds									
High Yield Bond									
Pioneer High Yield VCT Portfolio - Class I	-3.87	4.49	-13.29	-9.74	-1.64	0.69	4.74		05/03/2004
Voya High Yield Portfolio - Institutional Class	-4.67	2.31	-9.85	-6.78	-0.03	2.33	4.78		05/10/2006
Inflation-Protected Bond									
American Century Inflation-Adjusted Bond Fund - Inv Class	-3.92	-0.65	-0.78	0.21	1.09	1.09	1.63		05/11/2009
PIMCO VIT Real Return Portfolio - Administrative Class	-3.77	-0.28	0.02	1.34	1.69	1.45	2.05		05/03/2004
Intermediate Core Bond									
American Funds The Bond Fund of America® - Class R-4	-4.22	-1.39	2.02	3.33	2.42	2.28	2.67		05/14/2008
Voya U.S. Bond Index Portfolio - Class I	-4.56	-2.80	0.13	1.78	1.92	1.85	2.18		05/16/2008
Intermediate Core-Plus Bond									
Metropolitan West Total Return Bond Fund - Class M Shares	-4.24	-1.50	0.33	2.10	2.26	1.97		-0.42	05/15/2013
TCW Total Return Bond Fund - Class N	-4.36	-2.49	1.05	2.06	2.07	1.70		1.59	05/21/2015
Voya Intermediate Bond Portfolio - Class I	-3.90	0.38	-1.53	0.51	1.97	2.48	3.65		05/31/1978
Intermediate Government									
Voya GNMA Income Fund - Class A	-5.02	-4.48	-2.67	-1.81	0.19	0.50	1.54		05/14/2004
Nontraditional Bond									
Templeton Global Bond Fund - Class A	-5.15	-5.17	-9.78	-12.09	-4.04	-1.73	1.33		05/03/2004
Short-Term Bond									
Lord Abbett Short Duration Income Fund - Class R4	-3.94	0.02	-5.69	-4.91	-0.58			0.00	05/09/2016
World Bond									
Voya Global Bond Portfolio - Initial Class	-3.62	0.85	-5.45	-5.03	0.16	1.77	2.08		03/23/2005
Asset Allocation									
Lifecycle									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Voya Solution 2025 Portfolio - Service Class (6)	-3.48	7.91	-7.96	-3.32	2.11	3.14	6.60		05/13/2005
Voya Solution 2035 Portfolio - Service Class (6)	-3.11	10.61	-10.62	-5.03	1.90	3.19	7.26		05/12/2005
Voya Solution 2045 Portfolio - Service Class (6)	-2.78	12.70	-11.74	-5.62	1.59	3.08	7.64		05/20/2005
Voya Solution 2055 Portfolio - Service Class (6)	-2.71	13.25	-12.20	-5.83	1.55	3.09	7.67		06/18/2010
Voya Solution 2065 Portfolio - Service Class									
Voya Solution Income Portfolio - Service Class (6)	-3.82	3.77	-5.04	-2.08	1.77	2.40	4.23		05/25/2005
Lifecycle - Index									
Voya Index Solution 2055 Portfolio - Service Class (7)	-2.73	12.09	-11.33	-4.52	2.57	3.81		6.57	10/11/2010
Lifestyle									
Voya Solution Balanced Portfolio - Service Class (6)	-3.68	8.47	-9.51	-4.46	1.53	2.76	6.33		07/28/2008
Voya Solution Moderately Conservative Pt - Service Cl (6)	-3.96	5.51	-7.79	-4.13	1.07	2.13	4.88		06/23/2008
Voya Strategic Allocation Conservative Portfolio - Class I	-3.89	5.15	-7.82	-3.90	1.16	2.22	5.39		07/05/1995
Voya Strategic Allocation Growth Portfolio - Class I	-3.31	11.14	-11.55	-5.39	1.59	2.93	7.38		07/05/1995
Voya Strategic Allocation Moderate Portfolio - Class I	-3.54	8.40	-9.39	-3.98	1.76	2.91	6.52		07/05/1995
Balanced									
Allocation--50% to 70% Equity									
Calvert VP SRI Balanced Portfolio	-2.99	8.91	-5.18	1.07	5.81	5.01	8.04		05/31/1989
Pax Sustainable Allocation Fund - Investor Class	-3.13	6.98	-4.87	1.65	4.40	4.57	7.29		02/21/2001
Voya Balanced Portfolio - Class I	-3.67	8.39	-10.38	-5.28	0.97	2.64	6.05		04/03/1989
VY® Invesco Equity and Income Portfolio - Initial Class	-4.34	8.13	-14.24	-9.45	-1.30	1.94	6.92		03/22/2005
VY® T. Rowe Price Capital Appreciation Portfolio - Service	-5.01	7.62	-5.59	-0.52	6.48	7.30	10.49		05/05/2005
World Allocation									
American Funds Capital Income Builder® - Class R-4	-3.66	3.57	-12.72	-7.71	-0.87	1.46		0.53	05/21/2015
Voya Global Perspectives® Portfolio - Class I	-3.03	9.15	-1.82	2.67	3.76	3.74		3.34	05/12/2014
Large Cap Value									
Large Blend									
Amana Income Fund - Investor Class	-3.30	12.20	-8.29	1.11	5.51	6.27	9.71		09/29/2008
American Funds Fundamental Investors® - Class R-4	-3.01	12.92	-10.98	-1.94	4.84	7.12	11.18		05/14/2008
American Funds Washington Mutual Investors FundSM-Class R-4	-5.15	10.29	-13.74	-6.30	4.58	6.60	11.09		05/03/2004
Ave Maria Rising Dividend Fund	-3.59	15.30	-15.95	-9.33	3.12	4.55		3.68	05/04/2015
Invesco V.I. Core Equity Fund - Series I	-3.76	12.24	-10.97	-3.07	1.92	3.12	7.95		05/10/1999
Neuberger Berman Sustainable Equity Fund - Trust Class	-3.77	12.91	-11.72	-3.08	3.04	5.10	9.78		05/04/2006
Voya Corporate Leaders 100 Fund - Class I	-3.54	11.46	-14.37	-6.06	3.38	5.25		4.87	05/07/2015
Voya Growth and Income Portfolio - Class I	-2.97	13.85	-10.65	-2.61	5.09	6.13	10.61		05/01/1975
Voya Index Plus LargeCap Portfolio - Class I	-3.63	14.91	-10.09	-1.97	6.21	7.35	11.57		10/31/1996
Voya Russell™ Large Cap Index Portfolio - Class I	-2.89	14.39	-6.29	3.87	8.80	9.27	12.80		05/14/2008
VY® Columbia Contrarian Core Portfolio - Service Class	-3.91	13.88	-7.29	2.68	6.07	7.15	10.89		05/21/2002
Large Value									
Columbia Large Cap Value Fund - Advisor Class	-5.25	9.39	-19.69	-12.14	-0.24	3.06	8.71		01/07/2009
Fidelity® VIP Equity-Income Portfolio - Initial Class	-5.63	6.48	-17.27	-9.74	0.53	3.18	9.00		05/31/1994
Voya Large Cap Value Portfolio - Institutional Class	-4.83	10.49	-19.42	-13.49	-1.28	1.82	8.38		05/31/2007
Voya Russell™ Large Cap Value Index Portfolio - Class S	-6.59	5.72	-20.21	-13.46	-0.56	2.55	8.48		07/17/2009
VY® Invesco Comstock Portfolio - Service Class	-3.91	11.66	-24.71	-18.55	-3.05	0.43	7.79		05/06/2002
VY® Invesco Growth and Income Portfolio - Service Class	-5.00	10.60	-23.98	-18.84	-4.68	0.37	7.51		05/02/2005
VY® T. Rowe Price Equity Income Portfolio - Service Class	-4.53	7.45	-23.54	-16.94	-2.20	1.84	7.62		05/12/2003
Large Cap Growth									
Large Growth									
Alger Responsible Investing Fund - Class A	-0.22	20.93	5.29	16.30	14.20	11.11	12.28		05/12/2009
Amana Growth Fund - Investor Class	-1.21	16.14	-0.05	8.80	14.28	12.53	12.71		09/29/2008
American Funds The Growth Fund of America® - Class R-4	-1.65	19.35	1.00	9.21	10.97	10.52	13.22		05/03/2004
Fidelity® VIP Contrafund Portfolio - Initial Class	-1.70	18.72	3.18	12.19	10.42	9.27	12.67		05/31/1995
Fidelity® VIP Growth Portfolio - Initial Class	0.57	24.54	7.60	17.96	16.23	13.79	16.21		05/31/1994

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Invesco V.I. American Franchise Fund - Series I	-0.68	24.17	5.36	16.64	13.26	12.11		12.46	04/27/2012
Voya Large Cap Growth Portfolio - Institutional Class	-2.19	17.78	0.60	11.25	13.15	11.66	14.96		06/18/2010
Voya Russell™ Large Cap Growth Index Portfolio - Class I	-0.58	20.27	4.63	17.81	16.05	14.34	15.96		07/17/2009
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	-1.45	20.91	2.57	10.82	12.89	12.23	15.49		11/28/1997
Small/Mid/Specialty									
Mid-Cap Blend									
Invesco Oppenheimer Main Street Mid Cap Fund® - Class A	-5.32							3.82	05/15/2020
Lord Abbett Series Fund Mid Cap Stock Portfolio - CI VC	-3.94	13.89	-21.14	-16.33	-6.49	-1.65	6.59		07/26/2001
Voya Index Plus MidCap Portfolio - Class I	-4.45	16.47	-20.75	-15.21	-3.45	0.82	8.63		05/04/1998
Voya Russell™ Mid Cap Index Portfolio - Class I	-3.41	17.93	-14.39	-8.70	2.30	4.16	10.56		05/15/2008
Mid-Cap Growth									
Voya MidCap Opportunities Portfolio - Class I	-2.89	19.37	-1.43	4.50	8.26	7.95	12.30		08/02/2001
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	-2.94	23.13	-2.14	4.10	10.61	8.59	13.00		08/07/2009
VY® Baron Growth Portfolio - Service Class	-3.16	21.03	-6.37	0.37	10.33	8.63	13.14		05/01/2002
VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial Wanger Select	-2.67	23.48	-3.40	3.12	11.23	9.51	13.87		12/26/2002
	-6.67	20.77	-6.13	3.26	5.30	6.64	9.89		05/03/2004
Mid-Cap Value									
AMG Managers Fairpointe Mid Cap Fund - Class N	-4.66	11.79	-22.47	-23.13	-9.16	-2.89	6.43		05/24/2010
Ariel Fund - Investor Class	-4.20	16.80	-24.49	-21.06	-5.05	-0.89	8.44		05/14/2004
BlackRock Mid Cap Dividend Fund - Inv A Shares	-4.34	12.90	-21.46	-13.95	-1.50	1.40	8.11		05/18/2009
Columbia Select Mid Cap Value Fund - Class A Shares	-4.35	12.51	-24.74	-18.64	-3.73	0.07	7.81		05/13/2008
VY® American Century Small-Mid Cap Value Portfolio - Service	-4.21	10.70	-22.97	-15.90	-3.63	1.86	8.41		05/02/2002
VY® JPMorgan Mid Cap Value Portfolio - Service Class	-4.01	11.70	-24.14	-19.46	-4.48	0.02	8.53		05/03/2002
Small Blend									
Invesco Oppenheimer VI Main Street Small Cap Fnd - Series I	-2.80	21.36	-16.32	-9.22	-0.62	2.13	9.88		09/22/2004
Loomis Sayles Small Cap Value Fund - Retail Class	-3.90	12.44	-25.79	-22.30	-6.45	-1.10	7.38		05/13/2008
Voya Index Plus SmallCap Portfolio - Class I	-2.30	14.96	-25.30	-19.85	-5.99	-0.13	7.85		05/04/1998
Voya Russell™ Small Cap Index Portfolio - Class I	-1.80	18.69	-18.00	-12.72	-1.27	1.91	8.97		05/15/2008
Voya Small Company Portfolio - Class I	-3.49	16.00	-21.48	-16.07	-4.47	0.75	8.32		05/30/1997
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	-2.91	18.54	-18.73	-13.52	-0.89	2.67	10.09		06/03/2005
Small Growth									
Voya SmallCap Opportunities Portfolio - Class I	-3.40	22.15	-10.34	-7.04	-0.25	2.34	10.26		08/03/2001
Wanger USA	-4.23	19.89	-12.81	-5.14	5.41	6.15	11.76		05/03/2004
Wells Fargo Small Company Growth Fund - Administrator Class	-2.75	22.46	-12.00	-7.24	4.43			9.32	05/17/2016
Small Value									
Delaware Small Cap Value Fund - Class A	-3.48	11.42	-29.41	-23.51	-7.77	-0.91		2.26	05/10/2013
Franklin Small Cap Value VIP Fund - Class 2	-2.05	16.44	-22.95	-13.63	-3.17	1.27	8.14		08/31/2001
VY® Columbia Small Cap Value II Portfolio - Service Class	-4.71	16.15	-25.83	-23.32	-8.04	-2.22	6.84		05/08/2006
Specialty - Commodities Broad									
PIMCO CommodityRealReturn Strategy Fund® - Admin Class	-1.78	5.78	-24.45	-22.69	-8.54	-9.50		-11.92	08/14/2014
Specialty - Equity Prec Metals									
USAA Precious Metals and Minerals Fund - Class A Shares								-1.95	06/29/2020
Specialty - Global Real Estate									
VY® Clarion Global Real Estate Portfolio - Institutional	-2.27	5.89	-22.95	-17.93	-3.26	-0.82	4.88		09/05/2008
Specialty - Health									
BlackRock Health Sciences Opportunities Port - Inv A Shares	-6.18	11.25	-1.89	10.19	10.47	7.43		8.13	05/04/2015
Specialty - Real Estate									
Cohen & Steers Real Estate Securities Fund, Inc. - Class A	-2.17	7.88	-18.64	-11.48				0.73	06/04/2018
Cohen & Steers Realty Shares, Inc.	-3.05	6.78	-17.86	-10.51	1.44	4.57		6.08	05/13/2011
VY® Clarion Real Estate Portfolio - Service Class	-1.89	7.53	-21.68	-15.85	-2.57	1.40	7.15		05/04/2006
Specialty - Technology									
Ivy Science and Technology Fund - Class Y	-0.16	18.86	-0.91	10.91	15.94	11.14		10.43	08/15/2014
Global / International									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Diversified Emerging Mkts									
Invesco Oppenheimer Developing Markets Fund - Class A	2.13	11.91	-13.97	-8.15	1.07	2.20	3.85		02/21/2001
VY® JPMorgan Emerging Markets Equity Portfolio - Service	3.83	17.02	-10.09	-3.10	3.73	5.32	4.02		05/09/2005
Foreign Large Blend									
Lazard International Equity Portfolio - Open Shares	-2.69	8.18	-17.12	-13.70	-2.91			-1.07	05/25/2016
The Hartford International Opportunities Fund - Class R4	2.10	14.42	-11.03	-6.27	-1.52			3.37	06/16/2016
Voya International Index Portfolio - Class I	-2.00	9.89	-15.86	-10.93	-2.37	-0.22	4.34		05/13/2008
Foreign Large Growth									
American Funds EuroPacific Growth Fund® - Class R-4	0.18	16.17	-10.27	-3.57	1.35	2.40	5.78		05/03/2004
Artisan International Fund - Investor Shares	-1.23	10.58	-13.20	-6.63	2.07	0.92	6.63		05/12/2008
Fidelity® VIP Overseas Portfolio - Initial Class	-1.79	12.61	-10.01	-3.81	1.31	1.86	6.30		05/31/1994
VY® T. Rowe Price International Stock Portfolio - Service	-0.32	13.23	-11.74	-3.97	0.58	2.12	5.93		05/06/2005
Foreign Large Value									
Voya Intl High Dividend Low Volatility Port - Initial Class	-3.65	5.44	-18.49	-14.32	-5.55	-2.68	2.83		04/25/2008
Foreign Small/Mid Blend									
Voya Multi-Manager International Small Cap Fund - Class I	-1.77	17.89	-14.68	-6.94	-2.80			1.50	06/06/2016
Foreign Small/Mid Growth									
Wanger International	-3.26	20.20	-15.53	-6.71	-1.04	1.49	5.65		05/09/2007
World Large Stock									
American Funds New Perspective Fund® - Class R-4	-0.78	17.19	-4.51	3.87	7.67	7.89	10.60		05/03/2004
Voya Global High Dividend Low Volatility Prtf - Class I	-4.90	6.90	-18.25	-13.46	-1.23	1.22		1.28	03/06/2015
VY® Invesco Oppenheimer Global Portfolio - Initial Class	-1.50	19.57	-7.14	0.09	5.43	5.50	9.97		03/22/2005
World Small/Mid Stock									
American Funds SMALLCAP World Fund® - Class R-4	-1.67	24.86	-3.60	4.12	6.88	6.03	9.91		05/15/2008

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

Not all investment options are available under all contracts, plans or jurisdictions.

(1)The current rate for the Voya Fixed Account (4550) MC 901, Fund 4550 is 4.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 4.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(2)The current rate for the Voya Fixed Account (4554) MC 901, Fund 4554 is 1.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(3)The current rate for the Voya Fixed Plus Account (4565) MC 901, Fund 4565 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

Additional Notes

(4)The current rate for the Voya Fixed Plus Account (4566) MC 901, Fund 4566 is 3.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 3.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(5)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR HAS NO LEGAL OBLIGATION TO PROVIDE FINANCIAL SUPPORT TO THE FUND, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME.

(6)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Solution / Target Date PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the The Voya Solution / Target Date PortfoliosSM.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(7)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(8)The Investment Option is not part of the Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract to determine which Fixed Interest Options are available for your specific plan.

The CURRENT rate for the Voya Short Term Guaranteed Accumulation Account (4555) is 4.00%, expressed as an annual effective yield, and is guaranteed between 09/01/2020 and 09/29/2023.

The CURRENT rate for the Voya Short Term Guaranteed Accumulation Account (4561) is 1.00%, expressed as an annual effective yield, and is guaranteed between 09/01/2020 and 09/29/2023.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4556) is 4.00%, expressed as an annual effective yield, and is guaranteed between 09/01/2020 and 09/30/2025.

The CURRENT rate for the Voya Long Term Guaranteed Accumulation Account (4562) is 1.00%, expressed as an annual effective yield, and is guaranteed between 09/01/2020 and 09/30/2025.

See Performance Introduction Page for Important Information

Additional Notes

Deposits received from 09/01/2020 through 09/30/2020 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate. For more information regarding the GAA rates and terms, call 1-800-GAA-FUND.

(9)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown, except the maximum 5% deferred sales charge.

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Voya Financial® “Excessive Trading” Policy

The Voya Financial® family of companies (Voya®), as providers of multi-fund variable insurance and retirement products, has adopted this Excessive Trading Policy to respond to the demands of the various fund families which make their funds available through our variable insurance and retirement products to restrict excessive fund trading activity and to ensure compliance with Section 22c-2 of the Investment Company Act of 1940, as amended. Voya’s current definition of Excessive Trading and our policy with respect to such trading activity is as follows:

1. Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading.

Voya currently defines Excessive Trading as:

- a. More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a “round-trip”). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya’s definition of Excessive Trading; or
- b. Six round-trips within a 12 month period.

The following transactions are excluded when determining whether trading activity is excessive:

- a. Purchases or sales of shares related to non-fund transfers (for example, new purchase payments, withdrawals and loans);
- b. Transfers associated with scheduled dollar cost averaging, scheduled rebalancing or scheduled asset allocation programs;
- c. Purchases and sales of fund shares in the amount of \$5,000 or less;
- d. Purchases and sales of funds that affirmatively permit short-term trading in their fund shares, and movement between such funds and a money market fund; and
- e. Transactions initiated by a member of the Voya family of insurance companies.

2. If Voya determines that an individual has made a purchase of a fund within 60 days of a prior round-trip involving the same fund, Voya will send them a letter warning that another sale of that same fund within 60 days of the beginning of the prior round-trip will be deemed to be Excessive Trading and result in a six month suspension of their ability to initiate fund transfers or reallocations through the Internet, facsimile, Voice Response Unit (VRU), telephone calls to Customer Service, or other electronic trading medium that Voya may make available from time to time (“Electronic Trading Privileges”). Likewise, if Voya determines that an individual has made five round-trips within a 12 month period, Voya will send them a letter warning that another purchase and sale of that same fund within 12 months of the initial purchase in the first round-trip in the prior twelve month period will be deemed to be Excessive Trading and result in a six month suspension of their Electronic Trading Privileges. According to the needs of the various business units, a copy of the warning letters may also be sent, as applicable, to the person(s) or entity authorized to initiate fund transfers or reallocations, the agent/registered representative or investment adviser for that individual. A copy of the warning letters and details of the individual’s trading activity may also be sent to the fund whose shares were involved in the trading activity.

3. If Voya determines that an individual has used one or more of its products to engage in Excessive Trading, Voya will send a second letter to the individual. This letter will state that the individual's Electronic Trading Privileges have been suspended for a period of six months. Consequently, all fund transfers or reallocations, not just those which involve the fund whose shares were involved in the Excessive Trading activity, will then have to be initiated by providing written instructions to Voya via regular U.S. mail. During the six month suspension period, electronic "inquiry only" privileges will be permitted where and when possible. A copy of the letter restricting future transfer and reallocation activity to regular U.S. mail and details of the individual's trading activity may also be sent to the fund whose shares were involved in the Excessive Trading activity.
4. Following the six month suspension period during which no additional Excessive Trading is identified, Electronic Trading Privileges may again be restored. Voya will continue to monitor the fund transfer and reallocation activity, and any future Excessive Trading will result in an indefinite suspension of the Electronic Trading Privileges. Excessive Trading activity during the six month suspension period will also result in an indefinite suspension of the Electronic Trading Privileges.
5. Voya reserves the right to limit fund trading or reallocation privileges with respect to any individual, with or without prior notice, if Voya determines that the individual's trading activity is disruptive, regardless of whether the individual's trading activity falls within the definition of Excessive Trading set forth above. Also, Voya's failure to send or an individual's failure to receive any warning letter or other notice contemplated under this Policy will not prevent Voya from suspending that individual's Electronic Trading Privileges or taking any other action provided for in this Policy.
6. Each fund available through Voya's variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.



This Excessive Trading Policy applies to products and services offered through the Voya family of companies.

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Para asistencia en español

Si usted necesita asistencia en español sobre su plan de ahorros simplemente marque (888) 277-7017 para comunicarse con uno de nuestros representantes que hablan español. Este servicio está a su disposición de lunes a viernes, de 8:00 a.m. a 9:00 p.m. hora del este.

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