

Guaranteed Accumulation Account ("GAA")

GAA is available through an annuity contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Amounts allocated to GAA are held in a nonunitized separate account (i.e., you do not participate in the performance of the assets or receive a unit value of ownership of assets). To the extent provided in the applicable contract, assets of the nonunitized separate account are "insulated" from (i.e., not chargeable with) liabilities from any other business of VRIAC.

Asset Class: **Stability of Principal**

Important Information

Rates for the GAA terms currently offered are available from your local representative.

Not for use with IRAs or qualified plans for partnerships, sole proprietorships or the self-employed.

If this option is offered through an unregistered annuity, you should read this information in conjunction with the disclosure booklet for the contract.

Voya Retirement Insurance and Annuity Company

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Investment Objective

Stability of principal is the primary objective of this investment option. The GAA is a fixed interest option offering guaranteed interest rates for specified periods of time.

How the GAA works

The GAA allows investors to lock in a current market interest rate for a specific period of time, and select the maturity that best suits investors' needs and expectations. The GAA uses a new money method of interest rate crediting. Investors will receive the full principal deposit amount plus interest upon maturity. Amounts that are withdrawn or transferred prior to maturity are subject to a Market Value Adjustment ("MVA"). The MVA may be positive or negative, depending on whether current interest rates are lower or higher than when the principal deposit amount was made. All withdrawals are subject to Internal Revenue Code restrictions. For contracts with a withdrawal fee schedule, the withdrawal may also be subject to a withdrawal fee.

Before each deposit period (usually one calendar month), VRIAC will announce the guaranteed interest rates and terms for the GAA during that period. The guaranteed interest rate for GAA may vary by participant based on the date the participant established an account under the VRIAC contract. The GAA generally has two offerings: short term (for periods of up to three years) and long term (for periods of between three and ten years). The length of the terms offered will depend on the shape and slope of the U.S. Treasury yield curve and VRIAC's forecast for interest rates.

VRIAC's determination of guaranteed interest rates reflects a number of factors, which may include the interest rates available on fixed income investments that VRIAC may buy using deposits directed to GAA, regulatory and tax requirements, sales commissions and administrative expenses borne by VRIAC, general economic trends, and competitive

factors. Under this option, VRIAC assumes the risk of investment gain or loss by guaranteeing the principal amounts you deposit to this option and promising the stated interest rate when held to maturity. The safety of the interest rate guarantees under the contract is dependent on VRIAC's claims-paying ability.

Interest Rate Structure

GAA interest rates follow a new money method of interest rate crediting. Therefore, the fluctuation in the quoted GAA interest rate tends to follow the general direction of interest rates in the financial marketplace.

Contact your local representative or the Company at 1-800-262-3862 for details about the guaranteed term(s) and rate(s) being offered.

Any insurance products, annuities and funding agreements that you may have purchased are issued by Voya Retirement Insurance and Annuity Company ("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.