



NOTE: THIS IS FOR DEMO PURPOSES ONLY

Voya Retirement Insurance and Annuity Company

PO Box 990067

Hartford, CT 06199-0067

02/01/2X

SAMPLE PLAN 1
ATTN. PLAN SPONSOR
PO BOX 1111
NEW YORK
NY
10000

RE: 111222 01/01/2X - 12/31/2X

Dear Valued Customer,

The enclosed package has been designed to help you reflect your Voya Retirement Insurance and Annuity Company contract in your plan's 5500 Forms. It provides the information available within VRIAC's ordinary business records that applies to the 5500 Forms for this year.

This package includes:

- . Responses to frequently asked questions (Q & A format)
- . Report Certification (pursuant to 29 CFR 2520.103-5(c))
- . 5500 Schedule A Information*
- . Approximate Current Value Report
- . Summarized Transaction Report
- . Fee and Compensation Report (Form 5500 Schedule C)

*** If there are no insurance assets under your plan a Schedule A is not applicable and therefore there will be no information provided in the 5500 Schedule A Information report.**

If your annual report and financial statements are subject to review by an independent auditor, please keep this package for use during the audit.

Additional information needed for completion of your filing can be found in the Sponsor Activity Report under the Summary of Plan Activity Report and Loan Audit Report located on Voya's TPA Web at <https://tpa.voya.com>.

We hope you find this information helpful. If you have any questions, please call 1-800-111-1111 to speak with a Plan Manager.

Insurance products offered by Voya Retirement Insurance and Annuity Company. Securities offered by Voya Financial Partners, LLC. (member SIPC).

Thank you.

Q&A ANNUAL PLAN YEAR REPORTING

Q: Who will complete and file the 5500 package?

A: Plan Administrators are responsible for filing applicable 5500 forms with the IRS each year. Consistent with applicable regulations, we have prepared the enclosed information to help you reflect your contract in the filing. This information will complement your own plan records, and information provided to you by other service provider(s), if applicable. Please work with your Third Party Administrator (TPA) and other service provider(s) to compile the required information and to determine which schedules to file and the data to be reported.

Q: The 5500 asks for various roles and responsibilities associated with the Plan. How should this be completed?

A: Voya Financial should not be identified as the plan sponsor, plan administrator, contract administrator or custodian. Generally, the employer is both the plan sponsor and plan administrator (not to be confused with any independent TPA providing record keeping and consulting support for the plan).

Q: How should this funding arrangement be described on Form 5500?

A:

Q: How should this investment contract be described on the Schedule A?

A:

Q: Why are there disclosures on Schedule A for supplemental income and non-cash compensation?

A: In response to Department of Labor guidance, many insurance companies, including Voya Retirement Insurance and Annuity Company ("VRIAC"), are providing additional information to plan sponsors regarding producer compensation for filings on Schedule A to Form 5500.

Q: How do I report commissions, supplemental income and non-cash compensation for plans invested in both insurance and non-insurance assets?

A:

Q: What report(s) can I use to complete the Schedule C information?

A:

Q: Where can I find information on outstanding loans?

A: Loan reports are available on the Voya Sponsor and TPA Websites found under "Reports."

Q: How should the variable annuity or funding agreement assets be reflected on Schedule D?

A:

Q: How should the non-insurance assets be reflected on the Schedule D?

A:

Q: Where can I find the information to complete the Schedule G?

A:

Q: How should the assets be reflected on the Schedule H?

A:

Q: Should the contract be reflected on Schedule R?

A:

Q: What information is available with respect to the 5% Transactions Report and Schedule of Assets Held for Investment?

A:

Q: When is it appropriate to involve an auditor in the annual plan year activities?

A:

Q: The Summarized Transaction Report reflects the book value of the assets associated with the contract. Do I need to report market value of these assets?

A:

Q: My auditor would like a copy of the SSAE 18/VRIAC's SOC1 Reports.

A: Our most recent SOC1 Report is available on-line. Plan Sponsors can visit <https://sponsor.voya.com>, click on "Plan Information" and select "SSAE 16/SOC1 Reports". The report can be printed or downloaded from this website.

Q: Is the group annuity contract or the group funding agreement funding my plan fully benefit responsive?

A:

Q: What information does Voya certification cover?

A:



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RE: 111222 01/01/2X - 12/31/2X

The Voya Retirement Insurance and Annuity Company hereby...

If you have any questions or require additional information, please contact a Plan Manager at 1-800-111-2222 for assistance. Thank you.

Voya Financial

**Schedule A Information for
Annual Return / Report Filing**

*PENSION PLAN
PLAN YEAR*



**Schedule A Information for
Annual Return / Report Filing**

*PENSION PLAN
PLAN YEAR*

January 1, 202X Through December 31, 202X

VARIABLE ANNUITY INVESTMENT AND ACCOUNTING:

General Account(s) Balance at End of Prior Reporting Period:

- - - Additions - - -

Total Deposits	\$.00
Dividends and Credits	\$.00
Interest Credited to General Account(s)	\$.00
Funds Transferred to General Account(s)	\$.00
from Separate Account(s)	
Other *	\$.00

Total Additions

Total Balance and Additions

- - - Deductions - - -

Disbursed from fund to pay benefits or purchase annuities	\$.00
Administration Charge	\$.00
Funds Transferred from General Account(s)	\$.00
to Separate Account(s)	
Other * *	\$.00

Total Deductions

General Account(s) Balance at End of Reporting Period

Separate Account(s) Balance at End of Reporting Period

\$2000000

* Can consist of: Loan Repayments, Positive Value Adjustment(s), Collateral Interest Earned, Transfers from one Voya Contract to another, Transferred assets from other carriers/takeover money, Transfers from Self Directed Brokerage Account

** Can consist of: Loan Disbursements, Negative Value Adjustment(s), Transferred assets from one Voya contract to another, Fees paid to Third Party Administrators, Assets transferred to other carriers for non-Voya investments, Transfers to the Self Directed Brokerage Account

Voya Retirement Insurance and Annuity Company

PO Box 990067
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SAMPLE PLAN

January 1, 202X Through
December 31, 202X

111222

Approximate Current Value \$20,000,000

If the contract had been discontinued as of the last day of the reporting period, a contract surrender charge and certain market value adjustments may have applied to the amount withdrawn.

	Fixed Account Investment Funds	GAA Investment Funds	Variable Investment Funds
Approximate Contract Value	\$0.00	\$0.00	
Market Value Adjustment *	\$0.00	\$0.00	
Adjusted Contract Value	\$0.00	\$0.00	
Surrender Charge	\$0.00	\$0.00	
Net Value	\$0.00	\$0.00	

The Current Value shown above reflects the approximate amount that would have been paid if the contract had been terminated as of the last day of the reporting period and potential surrender charges and market value adjustments were applied as of such date. Actual surrender charges and market value adjustments are determined at date of payment and benefits so identified in the contract are not subject to adjustment. A final maintenance fee may also be deducted depending on timing and contractual requirements.

SAMPLE PLAN

111222

TRANSACTION/FUND INFORMATION: Rollover 01/01/2X THROUGH 12/31/2X



TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AMOUNT	UNITS	UNIT PRICE
BEGINNING BALANCE						
BEGINNING BALANCE		\$24,064.51	SAMPLE FUNDS	\$2,409.38	27.4010	
				\$2,166.67	91.9250	
				\$39,495.40	39,495.4000	
				\$1,369.71	203.8260	
				\$2,622.55	134.9740	
				\$0.00	0.0000	
				\$5,942.34	21.6040	
				\$0.00	0.0000	
				\$679.61	6.0980	
				\$369,378.85	22,105.9020	
				\$0.00	0.0000	
				\$0.00	0.0000	
				\$0.00	0.0000	
CONTRIBUTION						
Contribution	03/15/2x	\$682.66	SAMPLE FUNDS	\$682.66	40.2602	
Contribution	05/09/2x	\$7,436.59		\$7,436.59	420.4915	
Contribution	05/26/2x	\$1,218.92		\$15,218.92	864.2047	
Contribution	06/16/2x	\$4,206.85		\$4,206.85	231.3383	
Contribution	07/11/2x	\$2,000.00		\$25,000.00	1,381.4918	
Contribution	07/17/2x	\$126.53		\$10,617.12	28.1099	
				\$8,009.41	283.2182	



SAMPLE PLAN
Summarized Transaction Report - Rollover 111222

01/01/2X THROUGH 12/31/2X (continued)

Contribution	11/06/2X	\$20,865.05		\$20,865.05	15,327.4401	\$17.671904
Contribution	11/17/2X	\$10,000.00		\$10,000.00	551.7172	\$18.125229

82895 (01/96)

TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AMOUNT	UNITS	UNIT PRICE
Contribution	12/29/2X	\$100,000.00	SAMPLE FUND	\$10,000.00	6,050.6577	
Contribution Total		\$45,036.60	SAMPLE FUND	\$10,617.12 \$10,000.00 \$3,410.07 \$809.41	28.1099 6,050.6577 1,816.9438 283.2182	

DIVIDENDS/EARNINGS

Dividends/Earnings	01/31/2X	\$143.93	SAMPLE FUND	\$140.43 \$3.50	140.4300 0.5080	\$1.000000 \$6.890000
Dividends/Earnings	02/28/2X	\$139.20		\$135.96 \$3.24	135.9600 0.4800	\$1.000000 \$6.750000
Dividends/Earnings	03/17/2X	\$1.58		\$1.58	0.0141	\$112.370000
Dividends/Earnings	03/22/2X	\$32.17		\$9.85 \$22.32	0.1139 0.0824	\$86.460000 \$70.990000
Dividends/Earnings	03/31/2X	\$160.45		\$155.70 \$4.75	155.7000 0.6924	\$1.000000 \$6.860000
Dividends/Earnings	04/28/2X	\$156.87		\$153.08 \$3.79	153.0800 0.5533	\$1.000000 \$6.850000



SAMPLE PLAN
Summarized Transaction Report - Rollover 111222

01/01/2X THROUGH 12/31/2X(continued)

Dividends/Earnings	05/31/2x	\$10.00		\$165.99 \$4.01	165.9900 0.5914	\$1.000000 \$6.780000
Dividends/Earnings	06/16/2x	\$8.13		\$8.13	0.0664	\$122.400000
Dividends/Earnings	06/22/2x	\$34.03	SAMPLE FUND	\$10.07 \$23.96	0.1088 0.0830	\$92.570000 \$88.700000

TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AMOUNT	UNITS	UNIT PRICE
Dividends/Earnings	06/30/2x	\$171.74		\$167.26 \$4.48	167.2600 0.6657	\$1.000000 \$6.730000
Dividends/Earnings	07/31/2x	\$178.32	SAMPLE FUND	\$174.28 \$4.04	174.2800 0.5994	\$1.000000 \$6.740000
Dividends/Earnings	08/31/2x	\$182.51		\$178.37 \$4.14	178.3700 0.6179	\$1.000000 \$6.700000
Dividends/Earnings	09/15/2x	\$3.92		\$3.92	0.0330	\$118.940000
Dividends/Earnings	09/20/2x	\$32.79		\$9.79 \$23.00	0.1063 0.0799	\$92.140000 \$287.970000
Dividends/Earnings	09/27/2	\$38.27		\$38.27	0.1073	\$356.710000
Dividends/Earnings	09/29/2x	\$178.40		\$174.23 \$4.17	174.2300 0.6357	\$1.000000 \$6.560000
Dividends/Earnings	10/31/2x	\$187.68		\$183.34 \$4.34	183.3400 0.6677	\$1.000000 \$6.500000



SAMPLE PLAN
Summarized Transaction Report - Rollover 111222

01/01/2X THROUGH 12/31/2X (continued)

Miscellaneous Total		\$102.54	SAMPLE FUND	\$0.71 \$1.98 \$0.36 \$2.39 \$2.46 \$3.82 \$0.24 \$88.87 \$1.71	0.0076 0.0813 0.0531 0.1183 0.0067 0.0130 0.0024 4.9923 0.0663	
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TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AMOUNT	UNITS	UNIT PRICE
Fees <i>(Continued)</i>	12/20/23	- \$33.01	SAMPLE FUND	- \$28.34 - \$0.46	-1.4988 -0.0166	\$18.907385 \$27.680000
Fees Total		- \$358.09	SAMPLE FUND	- \$1.92 - \$1.67 - \$30.13 - \$1.06 - \$2.04 - \$2.96 - \$4.69 - \$0.55 - \$311.00 - \$2.07	-0.0207 -0.0684 -30.1300 -0.1571 -0.1009 -0.0080 -0.0162 -0.0044 -17.4555 -0.0804	

FORFEITURE

Forfeiture Total		- \$553.70		- \$553.70	-553.7000	
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WITHDRAWALS

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SAMPLE PLAN
Summarized Transaction Report - Rollover 111222

01/01/2X THROUGH 12/31/2X(continued)

Withdrawals Total		- \$2,529.79	SAMPLE FUND	- 71,529.79	-15,327.4401	
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TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AMOUNT	UNITS	UNIT PRICE
GAIN/LOSS						
GAIN/LOSS		\$61,543.67	SAMPLE FUND			
ENDING BALANCE						



SAMPLE PLAN
Summarized Transaction Report - Rollover 111222

01/01/2X THROUGH 12/31/2X (continued)

ENDING BALANCE		\$61,942.09		\$2,847.05	27.8600	\$102.190000
				\$2,355.18	93.1270	\$25.290000
				\$4,894.56	34,894.5600	\$1.000000
				\$1,463.94	210.9420	\$6.940000
				\$3,067.47	144.4880	\$21.230000
				\$1,278.38	28.6640	\$393.470000
				\$6,891.96	21.9600	\$313.840000
				\$0.00	0.0000	\$11.150000
				\$784.94	6.3030	\$124.530000
				\$10,000.00	6,050.6580	\$16.527129
				\$358.09	25,582.9400	\$19.167385
				\$8,000.52	283.2040	\$28.250000
				\$0.00	0.0000	\$124.500000
				\$0.00	0.0000	\$1.000000

SAMPLE PLAN

111222

TRANSACTION/FUND INFORMATION:

Employer Matching 01/01/2X THROUGH

12/31/2X



TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUN AMOU
BEGINNING BALANCE				
BEGINNING BALANCE		\$4,378,518.26	SAMPLE FUND	

TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUN AMOU
DIVIDENDS/EARNINGS				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				

Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				
Dividends/Earnings				

TRANSACTION TYPE	INVEST. DATE	AMOUNT	FUND	FUND AM
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Fee and Compensation Report Form 5500 Schedule C SAMPLE PLAN

This report estimates the indirect compensation, other than Eligible Indirect Compensation (EIC), paid by your Plan through its service arrangement with our firm and the investment alternatives made available through our platform. Eligible Indirect Compensation (variable fund fees, fund revenue and Voya daily asset charges) is not required to be reported on Schedule C and has been separately provided to the plan.

For purposes of this report, "indirect compensation" is compensation that a service provider receives from sources other than the Plan directly or from the plan sponsor in connection with services rendered to the Plan during the plan year or the person's position with the Plan.

This report is for plan sponsor or TPA use only in completing Schedule C to the Form 5500 and is not intended for use with plan participants. For more information on the identity of the fund service providers please refer to the prospectus for each fund.

Special Note

(*) Voya Retirement Insurance and Annuity Company - VRIAC direct fees on Line 2. Please see Sponsor Activity or Access report for additional information about VRIAC direct fees.

The only direct compensation reported here are Managed Accounts Fees which are not applicable to all plans. Any other direct compensation associated with the plan can be found within the plan activity section of these reports.



Fee and Compensation Report
Form 5500 Schedule C
SAMPLE PLAN
Plan # 111222
01/01/202X- 12/31/202X

Schedule C, Line 1 - Information on Persons Receiving Only Eligible Indirect Compensation

**Excluding Person Receiving Only
Eligible Indirect Compensation (a)**

Entity(b)

EIN # (b)
