

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

ALTONA BLOWER & SHEET METAL

Separate Account D, Group Annuity Contract

Average Annual Total Returns as of: 09/30/2015 (shown in percentages)

Variable annuities and funding agreements 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.

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, ranging from 0.80% to 1.50% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. See "Additional Notes" section for charges by investment option.

Depending upon the type of contract in which you participate, you have either received disclosure booklets for the separate account and/or fund prospectuses. You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The disclosure booklet contains this and other information. Anyone who wishes to obtain a free copy of the separate account disclosure booklet and/or fund prospectuses may call their Voya representative or the number above. Please read the separate account disclosure booklet and/or the fund prospectuses 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. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
<i>Money Market</i>									
Voya Money Market Portfolio - Class I - 003 (2)	-0.12	-0.38	-1.10	-1.48	-1.48	-1.47	-0.10		01/01/1980
<i>The 7-day annualized Subaccount yield as of 09/30/2015 is -1.50%, which more closely reflects current earnings. (7)</i>									
<i>Stability of Principal</i>									
Voya Fixed Account - 675 (1)(6)	0.24	0.75	2.24	3.00	3.00	3.00	3.03		
<i>This fund is not part of the product's separate account.</i>									
Bonds									
<i>Intermediate Government</i>									
Voya GNMA Income Fund - Class A - 363	0.42	0.68	1.16	2.18	0.81	2.25	3.57		08/17/1973
<i>Intermediate-Term Bond</i>									
Voya Intermediate Bond Portfolio - Class I - 004	0.14	0.19	-0.10	0.97	1.78	3.51	3.49		05/23/1973
Asset Allocation									
<i>Lifecycle</i>									
Voya Solution 2025 Portfolio - Adviser Class - 749 (3)	-2.15	-5.49	-3.86	-2.01	5.28	5.97	2.90		04/29/2005
Voya Solution 2035 Portfolio - Adviser Class - 760 (3)	-2.77	-7.43	-5.19	-3.29	6.17	6.55	3.13		04/29/2005
Voya Solution 2045 Portfolio - Adviser Class - 763 (3)	-2.98	-8.08	-5.86	-3.74	6.98	7.09	3.20		04/29/2005
Voya Solution Income Portfolio - Adviser Class - 766 (3)	-1.09	-2.65	-2.33	-0.85	2.71	3.61	2.96		04/29/2005
Balanced									



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Moderate Allocation									
VY Inv Eqty & Inc Port I/Janus Asp Balanced I (4)	-2.65	-6.76	-6.11	-4.51	7.67	7.93	4.66		09/13/1993
VY® Invesco Equity and Income Portfolio - Initial Class - 452	-2.88	-6.76	-6.11	-4.51	7.67	7.93	4.66		12/10/2001
Large Cap Value									
Large Value									
AB VPS Growth and Income Portfolio - Class A - 085	-2.20	-5.66	-5.84	-1.24	10.84	12.38	4.64		01/14/1991
AllianzGI NFJ Dividend Value Fund - Institutional Class - 1205	-4.54	-10.52	-12.41	-11.13	6.11	8.44	3.48		05/08/2000
Large Cap Growth									
Large Growth									
Fidelity VIP Growth Portfolio - Initial Class - 109	-3.30	-6.83	-2.38	-1.40	11.74	12.80	5.83		10/09/1986
Massachusetts Investors Growth Stock Fund - Class A - 912	-2.57	-6.91	-6.32	0.45	10.20	11.64	6.09		01/01/1935
Oppenheimer Capital Appreciation Fund - Class A - 944	-4.22	-8.60	-5.56	-1.04	10.55	10.51	4.17		01/22/1981
Small/Mid/Specialty									
Mid-Cap Growth									
Fidelity Advisor® Stock Selector Mid Cap Fund - Class T - 212	-4.57	-10.25	-7.95	-2.30	9.70	9.73	3.76		02/20/1996
Small Blend									
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class - 752	-4.32	-10.66	-7.44	1.75	11.70	12.50	6.81		05/01/2002
Global / International									
Foreign Large Growth									
American Funds EuroPacific Growth Fund - Class R-3 - 496 (5)	-3.61	-10.16	-4.45	-6.38	4.73	2.95	3.76		04/16/1984
World Stock									
VY Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (4)	-5.55	-11.24	-2.45	-3.08	9.80	7.90	4.79		09/13/1993
VY® Oppenheimer Global Portfolio - Initial Class - 432	-5.24	-11.24	-2.45	-3.08	9.80	7.90	4.79		05/01/2002

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.

Additional Notes

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:

Voya GNMA Income Fund A: 0.80%

VY JPMorgan Sm Cp Core Eq Prt Srv: 1.05%

Fidelity Adv Stock Sel Mid Cap Fd T, Massachusetts Invst Grwth Stck Fd A, Voya Intermediate Bond Port I: 1.10%

Oppenheimer Capital Apprec Fnd A: 1.25%

VY Invesco Eqty & Inc Port I, VY Oppenhrm Global Port I: 1.30%

AB VPS Growth and Income Portfolio A, Fidelity VIP Growth Portfolio I: 1.40%

AllianzGI NFJ Dividend Value Fund Inst, Voya Money Market Portfolio I: 1.50%

All Other funds: 0.90%

(1)The CURRENT rate for the Voya Fixed Account Base-5, Fund 675 is 3.00%, expressed as an annual effective yield, and is guaranteed not to drop below 3.00% through 12/31/2015. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to transfers of funds from the Fixed Account to other contract investment options. Please refer to your product prospectus / disclosure booklet and call your 800 number for more information.

Additional Notes

(2)An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

(3)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.

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.

The Voya 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 Solution Portfolios.

(4)The latter fund listed was replaced with the applicable Voya Investment Trust Co. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable Voya Investment Trust Co. Portfolio after that date. The replaced fund may not have been available under all contracts.

(5)The EuroPacific Growth Fund - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the EuroPacific Growth Fund - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

(6)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(7)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company One Orange Way Windsor, CT 06095, (VRIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC. All companies are members of the Voya family of companies. Securities are distributed by or offered through Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.