

PARTICIPANT NAME
ADDRESS 1
ADDRESS 2

PLAN NAME

Location:

**Your Account Balance as of
September 30, 2018**

\$344,520.14

Your Account Summary

Account Balance on 07/01/2018	\$336,423.83
Your Contributions	\$5,750.04
Employer Contributions	\$780.72
Withdrawals	\$0.00
Investment Earnings	\$1,565.55
Account Balance on 09/30/2018	\$344,520.14
Vested Balance	\$344,520.14
Contributions YTD	\$19,554.24

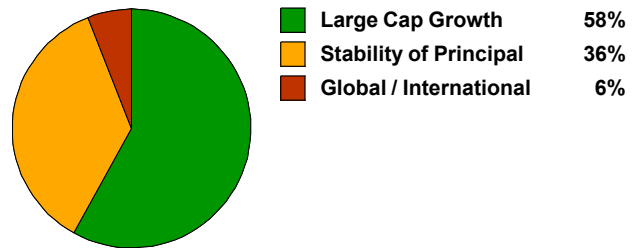
Your Personal Performance

Your return for the quarter	0.46%
Your return for the prior 12 months	10.01%

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page , 3

Your Current Investment Mix



Percentages may not be exact due to rounding.

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Your Estimated Monthly Income in Retirement

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.

\$1,929.00

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About You

Hire Date

04/24/1978

About Your Plan

Plan Number **Plan Type**

XXXXXX 401K

Activity Statement for Your 401(K) Plan XXXXXX

Your Current Investment Portfolio for Plan XXXXXX

Investment Objective	Balance on 07/01/2018	Total Activity	Investment Earnings	Balance on 09/30/2018	Number of Units/Shares	Unit/Share Price
Stability of Principal						
Voya Fixed Account	\$118,293.65	\$6,530.76	\$905.56	\$125,729.97	N/A	N/A
Large Cap Growth						
MFS Growth Fund A	\$199,621.64	\$0.00	\$1,474.00	\$201,095.64	13,125.8500	\$15.3205
Global / International						
American Funds EuroPacific R3	\$18,508.54	\$0.00	-\$814.01	\$17,694.53	850.0380	\$20.8161
Total	\$336,423.83	\$6,530.76	\$1,565.55	\$344,520.14		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan XXXXXX

Voya Fixed Account	100%
Total	100%

Activity by Source of Contributions for Plan XXXXXX

	Balance on 07/01/2018	Contributions	Withdrawals	Investment Earnings	Balance on 09/30/2018	% Vested
EmployeePreTax Matched	\$289,453.29	\$5,750.04	\$0.00	\$1,359.52	\$296,562.85	100.0%
EmployerMatching	\$46,970.54	\$780.72	\$0.00	\$206.03	\$47,957.29	100.0%
Total	\$336,423.83	\$6,530.76	\$0.00	\$1,565.55	\$344,520.14	

Vesting information provided by your plan's Third Party Administrator and/or your Sponsor. Please contact them should you have any questions regarding vesting.

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Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contributions	07/15/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	07/15/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Contributions	07/30/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	07/30/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Contributions	08/15/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	08/15/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Contributions	08/28/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	08/28/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Contributions	09/12/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	09/12/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Contributions	09/29/2018	EmployeePreTax Matched	Voya Fixed Account	N/A	N/A	\$958.34
Contributions	09/29/2018	EmployerMatching	Voya Fixed Account	N/A	N/A	\$130.12
Total			Contributions			\$6,530.76

Your Defined Benefit Summary

Policy	Defined Benefit
As of Date:	01/01/2018
Normal Retirement Date:	06/01/2030
Early Retirement Date:	06/01/2028
Current Accrued Monthly Benefit (at NRD):	\$4,699.12
Vested Accrued Monthly Benefit (at NRD):	\$4,699.12 100%
Current Vested %:	

NRD is Normal Retirement Date as defined by your plan.

Voya does not administer this benefit. At your employer's request, we have shown information provided to us by the third party administrator your employer selected to administer this benefit. Voya is not responsible for calculating this information or ensuring its completeness or accuracy. Please contact your employer or the benefits administrator if you have any questions about this benefit.

Messages for Plan XXXXXX

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

Introducing myOrangeMoney - a new online experience designed to let you see your retirement savings as estimated future income. You check your account balance and see a number. But what does it mean? myOrangeMoney shows your retirement income need in real, everyday terms. It estimates what you'll likely need each month in retirement and shows how adjustments today can help you get there. See myOrangeMoney in action at <http://voyacd.com/myOrangeMoney>. And experience it today by logging into your plan website at www.voyaretirementplans.com.

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ESTIMATED MONTHLY RETIREMENT INCOME *If your statement displays a monthly retirement income figure, the following information is important. More detail can be found on your online statement in the Balances section, including easy-to-use calculators that you can personalize to your own situation.* The Estimated Monthly Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance in this plan and the assumptions noted below, a monthly pre-tax lifetime retirement income has been estimated.

The estimate above assumes you are 65 and retiring today. But that may not be the case. To estimate what your future guaranteed monthly income might be based on your age, current and ongoing retirement savings, log into your plan's website, click on Balances, and go to the Estimated Income page.

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the combination of the Society of Actuaries' Annuity 2000 Basic Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefit Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment.

No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. 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. All investments carry a degree of risk and past performance is not a guarantee of future results.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company ("VRIAC") One Orange Way, Windsor, CT 06095, 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 distributed by or offered through Voya Financial Partners, LLC(member SIPC) or other broker-dealers with which it has a selling agreement.**

Important Please review the information on this statement carefully and report any discrepancies within 30 days to our customer service department. Reported values will be considered final and correct after 30 days.

Voya Excessive Trading Policy - Voya has an Excessive Trading Policy and monitors fund transfer activity. To view Voya's Excessive Trading Policy refer to www.voyaretirementplans.com or your plan's website, or to obtain a copy of Voya's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.voyaretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2018, you may be able to contribute a maximum of \$18,500 to your 403(b) or 401(k) retirement plan (possibly up to \$20,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2018, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$6,000 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$37,000 (2 x the \$18,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Getting too much paper from Voya? Visit your plan's website and learn more about how to sign up for e-Delivery.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

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The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: www.dol.gov/ebsa/investing.html

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through Voya Retirement Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.

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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, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; 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 800-232-5422. 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 0.15% 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.

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.

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Stability of Principal					
<i>Stability of Principal</i>					
741 -Voya Fixed Account This fund is not part of a separate account.	0.75%	3.00%	3.00%	3.22%	
Bonds					
<i>Intermediate-Term Bond</i>					
439 -VY PIMCO Bond Portfolio Srv	-0.37%	2.72%	3.86%	4.65%	05/01/2002
<i>World Bond</i>					
596 -Voya Global Bond Port Srv	-3.41%	2.81%	5.11%	4.31%	11/08/2004
Asset Allocation					
<i>Lifecycle</i>					
2189-TRowePrcRetirement2005 Fund Adv	-1.29%	7.31%	7.77%	4.26%	05/31/2007
2179-TRowePrcRetirement2010 Fund Adv	-1.38%	8.07%	8.56%	6.33%	10/31/2003
2180-TRowePrcRetirement2015 Fund Adv	-1.50%	9.05%	9.60%	4.33%	05/31/2007
2181-TRowePrcRetirement2020 Fund Adv	-1.63%	9.87%	10.46%	7.05%	10/31/2003
2182-TRowePrcRetirement2025 Fund Adv	-1.70%	10.69%	11.14%	4.40%	05/31/2007
2186-TRowePrcRetirement2030 Fund Adv	-1.80%	11.27%	11.78%	7.58%	10/31/2003
2184-TRowePrcRetirement2035 Fund Adv	-1.84%	11.69%	12.16%	4.51%	05/31/2007
2185-TRowePrcRetirement2040 Fund Adv	-1.91%	11.98%	12.37%	7.75%	10/31/2003
2183-TRowePrcRetirement2045 Fund Adv	-1.92%	11.98%	12.38%	4.66%	05/31/2007
2187-TRowePrcRetirement2050 Fund Adv	-1.93%	11.94%	12.36%	5.59%	12/29/2006
2188-TRowePrcRetirement2055 Fund Adv	-1.87%	12.00%	12.38%	4.64%	05/31/2007
2178-TRowePrcRetirementIncome Fund Adv	-1.40%	6.44%	6.92%	5.52%	10/31/2003
Balanced					
<i>Moderate Allocation</i>					
788 -VY TRowePrice Captl Apprec Pt Srv	0.07%	13.63%	12.89%	8.89%	01/24/1989
Large Cap Value					
<i>Large Blend</i>					
7789-ClrBrg AppreciationFund A	0.80%	15.89%	13.62%	7.89%	03/10/1970

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See Performance Introduction Page for Additional Information

Separate Account D

Average Annual Total Returns as of: 09/30/2018

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Large Cap Value					
1357-Voya U.S. Stock Index Port Srv 2 <i>Large Value</i>	0.91%	18.78%	14.77%	7.22%	05/03/2004
967 -Invesco Diversified Dividend Fnd A	-1.50%	15.18%	13.91%	8.08%	12/31/2001
Large Cap Growth					
947 -MFS Growth Fund A <i>Large Growth</i>	0.74%	14.38%	15.07%	10.02%	09/13/1993
Small/Mid/Specialty					
<i>Mid-Cap Growth</i>					
921 -Baron Asset Fund Ret	-1.51%	13.40%	15.27%	9.41%	06/12/1987
436 -VY Baron Growth Port Srv <i>Mid-Cap Value</i>	-2.94%	5.62%	17.05%	9.66%	05/01/2002
1827-RidgeWorth Md Cp Value Equity Fnd A <i>Small Blend</i>	-3.75%	14.15%	15.49%	11.12%	10/27/2003
1247-GoldmanSachs Sm Cp Value Fnd A	-6.31%	8.55%	16.07%	8.76%	10/22/1992
Global / International					
<i>Foreign Large Blend</i>					
496 -American Funds EuroPacific R3 <i>World Allocation</i>	-4.40%	6.14%	6.29%	7.78%	04/16/1984
2405-GoldmanSachs Satellite Strat Prt R	-4.70%	3.38%	6.70%	0.48%	11/30/2007

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

The CURRENT rate for the Voya Fixed Account Base + 60, Fund 741 is 3.00%, expressed as an annual effective yield, and is guaranteed not to drop below 3.00% through 12/31/2018. 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.

T.Rowe Price Funds: This fund provides a simplified option for retirement investing including professional management, broad-based diversification, and low-cost management fees. The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate date when investors turn age 65. The funds invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. The funds emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus more on income and principal stability during retirement. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility. In general, the stock portion of the portfolio is subject to market risk, or falling share prices. The bond portion will be affected by interest rate and credit risk.

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.

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.

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Investment Performance for Plan XXXXXX (continued)

Additional Notes(continued)

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.

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