

Variable Annuity Account B

December 31, 2023 Annual Report

Voya Retirement Insurance and Annuity Company

Not all funds may be available in all jurisdictions, under all contracts or under all plans.

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FINANCIAL STATEMENTS

Variable Annuity Account B of

Voya Retirement Insurance and Annuity Company

Year Ended December 31, 2023

with Report of Independent Registered Public Accounting Firm

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Financial Statements
Year Ended December 31, 2023**

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Report of Independent Registered Public Accounting Firm

To the Board of Directors of Voya Retirement Insurance and Annuity Company and Contract Owners of Variable Annuity Account B of Voya Retirement Insurance and Annuity Company

Opinion on the Financial Statements

We have audited the accompanying statements of assets and liabilities of each of the subaccounts listed in the Appendix that comprise Variable Annuity Account B of Voya Retirement Insurance and Annuity Company (the Separate Account), as of December 31, 2023, and the related statements of operations for the year then ended, and the statements of changes in net assets for the two years in the period then ended, and the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the financial position of each subaccount as of December 31, 2023, the results of its operations for the year then ended and changes in its net assets for each of the two years then ended, in conformity with U.S. generally accepted accounting principles.

Basis for Opinion

These financial statements are the responsibility of the Separate Account's management. Our responsibility is to express an opinion on each of the subaccounts' financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) ("PCAOB") and are required to be independent with respect to the Separate Account in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our procedures included confirmation of securities owned as of December 31, 2023, by correspondence with the fund companies or their transfer agents, as applicable. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

/S/ ERNST & YOUNG LLP

We have served as the Separate Accounts Auditor since 2001.

San Antonio, TX
March 27, 2024

Appendix

Subaccounts comprising Variable Annuity Account B of Voya Retirement Insurance and Annuity Company

Subaccounts	Statement of Operations	Statements of Changes in Net Assets
Invesco V.I. American Franchise Fund - Series I Invesco V.I. Core Equity Fund - Series I Invesco V.I. Discovery Mid Cap Growth Fund - Series I Invesco V.I. Global Fund - Series I Invesco V.I. Main Street Fund - Series I Invesco V.I. Main Street Small Cap Fund - Series I American Funds Insurance Series® Growth Fund - Class 2 American Funds Insurance Series® Growth-Income Fund - Class 2 American Funds Insurance Series® International Fund - Class 2 Calvert VP SRI Balanced Portfolio - Class I Federated Hermes Fund for U.S. Government Securities II - Primary Shares Federated Hermes Government Money Fund II - Service Shares Federated Hermes High Income Bond Fund II - Primary Shares Federated Hermes Kaufmann Fund II - Primary Shares Federated Hermes Managed Volatility Fund II - Primary Shares Fidelity® VIP Equity-Income Portfolio - Initial Class Fidelity® VIP Growth Portfolio - Initial Class Fidelity® VIP High Income Portfolio - Initial Class Fidelity® VIP Overseas Portfolio - Initial Class Fidelity® VIP Contrafund® Portfolio - Initial Class Fidelity® VIP Index 500 Portfolio - Initial Class Fidelity® VIP Investment Grade Bond Portfolio - Initial Class Franklin Small Cap Value VIP Fund - Class 2 Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC PIMCO VIT Real Return Portfolio - Administrative Class Pioneer High Yield VCT Portfolio - Class I Voya Balanced Portfolio - Class I Voya Government Money Market Portfolio - Class I Voya Government Money Market Portfolio - Class S Voya Intermediate Bond Portfolio - Class I Voya Balanced Income Portfolio - Service Class Voya Global Perspectives® Portfolio - Class A Voya Global Perspectives® Portfolio - Class I Voya High Yield Portfolio - Institutional Class Voya Large Cap Growth Portfolio - Institutional Class Voya Large Cap Value Portfolio - Institutional Class Voya Large Cap Value Portfolio - Service Class Voya Retirement Conservative Portfolio - Adviser Class Voya Retirement Growth Portfolio - Adviser Class Voya Retirement Moderate Growth Portfolio - Adviser Class Voya Retirement Moderate Portfolio - Adviser Class	For the year ended December 31, 2023	For each of the two years in the period ended December 31, 2023

Subaccounts	Statement of Operations	Statements of Changes in Net Assets
Voya U.S. Stock Index Portfolio - Service Class VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class VY® BlackRock Inflation Protected Bond Portfolio - Service Class VY® CBRE Global Real Estate Portfolio - Institutional Class VY® CBRE Global Real Estate Portfolio - Service Class VY® CBRE Real Estate Portfolio - Service Class VY® Invesco Growth and Income Portfolio - Service Class VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class VY® JPMorgan Emerging Markets Equity Portfolio - Service Class VY® JPMorgan Small Cap Core Equity Portfolio - Service Class VY® T. Rowe Price Capital Appreciation Portfolio - Service Class VY® T. Rowe Price Equity Income Portfolio - Service Class Voya Global Bond Portfolio - Initial Class Voya Global Bond Portfolio - Service Class Voya Global Insights Portfolio - Initial Class Voya International High Dividend Low Volatility Portfolio - Initial Class Voya Solution 2025 Portfolio - Service Class Voya Solution 2035 Portfolio - Service Class Voya Solution 2045 Portfolio - Service Class Voya Solution 2055 Portfolio - Service Class Voya Solution 2065 Portfolio - Service Class Voya Solution Income Portfolio - Service Class Voya Solution Moderately Aggressive Portfolio - Service Class VY® American Century Small-Mid Cap Value Portfolio - Service Class VY® Baron Growth Portfolio - Service Class VY® Columbia Contrarian Core Portfolio - Service Class VY® Columbia Small Cap Value II Portfolio - Service Class VY® Invesco Comstock Portfolio - Service Class VY® Invesco Equity and Income Portfolio - Initial Class VY® JPMorgan Mid Cap Value Portfolio - Service Class VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class VY® T. Rowe Price Growth Equity Portfolio - Initial Class Voya Strategic Allocation Conservative Portfolio - Class I Voya Strategic Allocation Growth Portfolio - Class I Voya Strategic Allocation Moderate Portfolio - Class I Voya Growth and Income Portfolio - Class A Voya Growth and Income Portfolio - Class I Voya Emerging Markets Index Portfolio - Class I Voya Global High Dividend Low Volatility Portfolio - Class I Voya Global High Dividend Low Volatility Portfolio - Class S Voya Index Plus LargeCap Portfolio - Class I Voya Index Plus MidCap Portfolio - Class I Voya Index Plus SmallCap Portfolio - Class I Voya International Index Portfolio - Class I	For the year ended December 31, 2023	For each of the two years in the period ended December 31, 2023

Subaccounts	Statement of Operations	Statements of Changes in Net Assets
Voya International Index Portfolio - Class S Voya Russell™ Large Cap Growth Index Portfolio - Class I Voya Russell™ Large Cap Index Portfolio - Class I Voya Russell™ Large Cap Value Index Portfolio - Class I Voya Russell™ Large Cap Value Index Portfolio - Class S Voya Russell™ Mid Cap Growth Index Portfolio - Class S Voya Russell™ Mid Cap Index Portfolio - Class I Voya Russell™ Small Cap Index Portfolio - Class I Voya Small Company Portfolio - Class I Voya U.S. Bond Index Portfolio - Class I Voya MidCap Opportunities Portfolio - Class I Voya MidCap Opportunities Portfolio - Class S Voya SmallCap Opportunities Portfolio - Class I Voya SmallCap Opportunities Portfolio - Class S Wanger Acorn Wanger International Wanger Select	For the year ended December 31, 2023	For each of the two years in the period ended December 31, 2023

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Invesco V.I. American Franchise Fund - Series I	Invesco V.I. Core Equity Fund - Series I	Invesco V.I. Discovery Mid Cap Growth Fund - Series I	Invesco V.I. Global Fund - Series I	Invesco V.I. Main Street Fund - Series I
Assets					
Investments in mutual funds					
at fair value	\$ 753	\$ 1,295	\$ 108	\$ 3	\$ 237
Total assets	753	1,295	108	3	237
Net assets	<u>\$ 753</u>	<u>\$ 1,295</u>	<u>\$ 108</u>	<u>\$ 3</u>	<u>\$ 237</u>
Net assets					
Accumulation units	\$ 677	\$ 1,046	\$ —	\$ 3	\$ —
Contracts in payout (annuitization)	76	249	108	—	237
Total net assets	<u>\$ 753</u>	<u>\$ 1,295</u>	<u>\$ 108</u>	<u>\$ 3</u>	<u>\$ 237</u>
Total number of mutual fund shares	<u>12,765</u>	<u>44,207</u>	<u>1,721</u>	<u>74</u>	<u>13,005</u>
Cost of mutual fund shares	<u>\$ 738</u>	<u>\$ 1,265</u>	<u>\$ 101</u>	<u>\$ 3</u>	<u>\$ 224</u>

	Invesco V.I. Main Street Small Cap Fund - Series I	American Funds Insurance Series® Growth Fund - Class 2	American Funds Insurance Series® Growth-Income Fund - Class 2	American Funds Insurance Series® International Fund - Class 2	Calvert VP SRI Balanced Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 559	\$ 2,425	\$ 991	\$ 412	\$ 2,492
Total assets	559	2,425	991	412	2,492
Net assets	<u>\$ 559</u>	<u>\$ 2,425</u>	<u>\$ 991</u>	<u>\$ 412</u>	<u>\$ 2,492</u>
Net assets					
Accumulation units	\$ 559	\$ 2,425	\$ 991	\$ 412	\$ 2,492
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 559</u>	<u>\$ 2,425</u>	<u>\$ 991</u>	<u>\$ 412</u>	<u>\$ 2,492</u>
Total number of mutual fund shares	<u>20,760</u>	<u>24,698</u>	<u>16,991</u>	<u>23,655</u>	<u>1,051,615</u>
Cost of mutual fund shares	<u>\$ 498</u>	<u>\$ 2,314</u>	<u>\$ 886</u>	<u>\$ 407</u>	<u>\$ 2,397</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Federated Hermes Government Money Fund II - Service Shares	Federated Hermes High Income Bond Fund II - Primary Shares	Federated Hermes Kaufmann Fund II - Primary Shares	Federated Hermes Managed Volatility Fund II - Primary Shares
Assets					
Investments in mutual funds					
at fair value	\$ 51	\$ 171	\$ 1,095	\$ 630	\$ 1,519
Total assets	51	171	1,095	630	1,519
Net assets	<u>\$ 51</u>	<u>\$ 171</u>	<u>\$ 1,095</u>	<u>\$ 630</u>	<u>\$ 1,519</u>
Net assets					
Accumulation units	\$ 51	\$ 168	\$ 1,075	\$ 630	\$ 1,483
Contracts in payout (annuitization)	—	3	20	—	36
Total net assets	<u>\$ 51</u>	<u>\$ 171</u>	<u>\$ 1,095</u>	<u>\$ 630</u>	<u>\$ 1,519</u>
Total number of mutual fund shares	<u>5,485</u>	<u>170,830</u>	<u>193,452</u>	<u>36,218</u>	<u>168,469</u>
Cost of mutual fund shares	<u>\$ 47</u>	<u>\$ 171</u>	<u>\$ 1,051</u>	<u>\$ 559</u>	<u>\$ 1,369</u>

	Fidelity® VIP Equity- Income Portfolio - Initial Class	Fidelity® VIP Growth Portfolio - Initial Class	Fidelity® VIP High Income Portfolio - Initial Class	Fidelity® VIP Overseas Portfolio - Initial Class	Fidelity® VIP Contrafund® Portfolio - Initial Class
Assets					
Investments in mutual funds					
at fair value	\$ 9,934	\$ 20,864	\$ 121	\$ 2,914	\$ 31,023
Total assets	9,934	20,864	121	2,914	31,023
Net assets	<u>\$ 9,934</u>	<u>\$ 20,864</u>	<u>\$ 121</u>	<u>\$ 2,914</u>	<u>\$ 31,023</u>
Net assets					
Accumulation units	\$ 9,934	\$ 20,864	\$ —	\$ 2,914	\$ 31,023
Contracts in payout (annuitization)	—	—	121	—	—
Total net assets	<u>\$ 9,934</u>	<u>\$ 20,864</u>	<u>\$ 121</u>	<u>\$ 2,914</u>	<u>\$ 31,023</u>
Total number of mutual fund shares	<u>399,798</u>	<u>224,114</u>	<u>26,241</u>	<u>112,872</u>	<u>637,971</u>
Cost of mutual fund shares	<u>\$ 9,378</u>	<u>\$ 19,584</u>	<u>\$ 122</u>	<u>\$ 2,659</u>	<u>\$ 25,431</u>

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Fidelity® VIP Index 500 Portfolio - Initial Class	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	Franklin Small Cap Value VIP Fund - Class 2	Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	PIMCO VIT Real Return Portfolio - Administrative Class
Assets					
Investments in mutual funds					
at fair value	\$ 19,027	\$ 207	\$ 1,783	\$ 1,415	\$ 2,359
Total assets	19,027	207	1,783	1,415	2,359
Net assets	<u>\$ 19,027</u>	<u>\$ 207</u>	<u>\$ 1,783</u>	<u>\$ 1,415</u>	<u>\$ 2,359</u>
Net assets					
Accumulation units	\$ 19,027	\$ 207	\$ 1,783	\$ 1,415	\$ 2,359
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 19,027</u>	<u>\$ 207</u>	<u>\$ 1,783</u>	<u>\$ 1,415</u>	<u>\$ 2,359</u>
Total number of mutual fund shares	<u>41,207</u>	<u>18,505</u>	<u>134,348</u>	<u>54,872</u>	<u>203,880</u>
Cost of mutual fund shares	<u>\$ 9,435</u>	<u>\$ 230</u>	<u>\$ 1,775</u>	<u>\$ 1,364</u>	<u>\$ 2,386</u>

	Pioneer High Yield VCT Portfolio - Class I	Voya Balanced Portfolio - Class I	Voya Government Money Market Portfolio - Class I	Voya Government Money Market Portfolio - Class S	Voya Intermediate Bond Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 965	\$ 32,573	\$ 32,464	\$ 1,375	\$ 44,605
Total assets	965	32,573	32,464	1,375	44,605
Net assets	<u>\$ 965</u>	<u>\$ 32,573</u>	<u>\$ 32,464</u>	<u>\$ 1,375</u>	<u>\$ 44,605</u>
Net assets					
Accumulation units	\$ 965	\$ 20,083	\$ 31,814	\$ 1,375	\$ 40,597
Contracts in payout (annuitization)	—	12,490	650	—	4,008
Total net assets	<u>\$ 965</u>	<u>\$ 32,573</u>	<u>\$ 32,464</u>	<u>\$ 1,375</u>	<u>\$ 44,605</u>
Total number of mutual fund shares	<u>116,267</u>	<u>2,202,504</u>	<u>32,466,592</u>	<u>1,374,869</u>	<u>4,077,534</u>
Cost of mutual fund shares	<u>\$ 1,048</u>	<u>\$ 29,987</u>	<u>\$ 32,467</u>	<u>\$ 1,375</u>	<u>\$ 50,037</u>

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**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Voya Balanced Income Portfolio - Service Class	Voya Global Perspectives® Portfolio - Class A	Voya Global Perspectives® Portfolio - Class I	Voya High Yield Portfolio - Institutional Class	Voya Large Cap Growth Portfolio - Institutional Class
Assets					
Investments in mutual funds					
at fair value	\$ 2,413	\$ 156	\$ 487	\$ 9,129	\$ 118,061
Total assets	2,413	156	487	9,129	118,061
Net assets	<u>\$ 2,413</u>	<u>\$ 156</u>	<u>\$ 487</u>	<u>\$ 9,129</u>	<u>\$ 118,061</u>
Net assets					
Accumulation units	\$ 2,413	\$ 156	\$ 487	\$ 8,183	\$ 113,116
Contracts in payout (annuitization)	—	—	—	946	4,945
Total net assets	<u>\$ 2,413</u>	<u>\$ 156</u>	<u>\$ 487</u>	<u>\$ 9,129</u>	<u>\$ 118,061</u>
Total number of mutual fund shares	<u>265,827</u>	<u>18,539</u>	<u>57,319</u>	<u>1,054,222</u>	<u>8,668,935</u>
Cost of mutual fund shares	<u>\$ 2,747</u>	<u>\$ 199</u>	<u>\$ 598</u>	<u>\$ 9,915</u>	<u>\$ 126,025</u>

	Voya Large Cap Value Portfolio - Institutional Class	Voya Large Cap Value Portfolio - Service Class	Voya Retirement Conservative Portfolio - Adviser Class	Voya Retirement Growth Portfolio - Adviser Class	Voya Retirement Moderate Growth Portfolio - Adviser Class
Assets					
Investments in mutual funds					
at fair value	\$ 6,515	\$ 2,601	\$ 2,456	\$ 2,253	\$ 2,296
Total assets	6,515	2,601	2,456	2,253	2,296
Net assets	<u>\$ 6,515</u>	<u>\$ 2,601</u>	<u>\$ 2,456</u>	<u>\$ 2,253</u>	<u>\$ 2,296</u>
Net assets					
Accumulation units	\$ 6,515	\$ 2,601	\$ 2,456	\$ 2,253	\$ 2,296
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 6,515</u>	<u>\$ 2,601</u>	<u>\$ 2,456</u>	<u>\$ 2,253</u>	<u>\$ 2,296</u>
Total number of mutual fund shares	<u>1,123,298</u>	<u>476,407</u>	<u>314,100</u>	<u>198,657</u>	<u>220,815</u>
Cost of mutual fund shares	<u>\$ 6,993</u>	<u>\$ 2,952</u>	<u>\$ 2,775</u>	<u>\$ 2,507</u>	<u>\$ 2,588</u>

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VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Voya Retirement Moderate Portfolio - Adviser Class	Voya U.S. Stock Index Portfolio - Service Class	VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class	VY® BlackRock Inflation Protected Bond Portfolio - Service Class	VY® CBRE Global Real Estate Portfolio - Institutional Class
Assets					
Investments in mutual funds					
at fair value	\$ 2,049	\$ 645	\$ 39	\$ 2,006	\$ 1,245
Total assets	2,049	645	39	2,006	1,245
Net assets	<u>\$ 2,049</u>	<u>\$ 645</u>	<u>\$ 39</u>	<u>\$ 2,006</u>	<u>\$ 1,245</u>
Net assets					
Accumulation units	\$ 2,049	\$ 645	\$ 39	\$ 2,006	\$ 1,245
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 2,049</u>	<u>\$ 645</u>	<u>\$ 39</u>	<u>\$ 2,006</u>	<u>\$ 1,245</u>
Total number of mutual fund shares	<u>210,990</u>	<u>36,766</u>	<u>4,232</u>	<u>219,969</u>	<u>121,088</u>
Cost of mutual fund shares	<u>\$ 2,347</u>	<u>\$ 623</u>	<u>\$ 40</u>	<u>\$ 2,234</u>	<u>\$ 1,316</u>

	VY® CBRE Global Real Estate Portfolio - Service Class	VY® CBRE Real Estate Portfolio - Service Class	VY® Invesco Growth and Income Portfolio - Service Class	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	VY® JPMorgan Emerging Markets Equity Portfolio - Service Class
Assets					
Investments in mutual funds					
at fair value	\$ 429	\$ 3,114	\$ 1,459	\$ 881	\$ 7,614
Total assets	429	3,114	1,459	881	7,614
Net assets	<u>\$ 429</u>	<u>\$ 3,114</u>	<u>\$ 1,459</u>	<u>\$ 881</u>	<u>\$ 7,614</u>
Net assets					
Accumulation units	\$ 429	\$ 3,114	\$ 1,459	\$ 881	\$ 7,614
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 429</u>	<u>\$ 3,114</u>	<u>\$ 1,459</u>	<u>\$ 881</u>	<u>\$ 7,614</u>
Total number of mutual fund shares	<u>41,883</u>	<u>110,892</u>	<u>66,335</u>	<u>70,085</u>	<u>617,016</u>
Cost of mutual fund shares	<u>\$ 468</u>	<u>\$ 3,545</u>	<u>\$ 1,431</u>	<u>\$ 1,174</u>	<u>\$ 10,663</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	VY® T. Rowe Price Equity Income Portfolio - Service Class	Voya Global Bond Portfolio - Initial Class	Voya Global Bond Portfolio - Service Class
Assets					
Investments in mutual funds					
at fair value	\$ 2,160	\$ 61,697	\$ 2,706	\$ 6,765	\$ 13
Total assets	2,160	61,697	2,706	6,765	13
Net assets	<u>\$ 2,160</u>	<u>\$ 61,697</u>	<u>\$ 2,706</u>	<u>\$ 6,765</u>	<u>\$ 13</u>
Net assets					
Accumulation units	\$ 2,160	\$ 61,697	\$ 2,706	\$ 6,139	\$ —
Contracts in payout (annuitization)	—	—	—	626	13
Total net assets	<u>\$ 2,160</u>	<u>\$ 61,697</u>	<u>\$ 2,706</u>	<u>\$ 6,765</u>	<u>\$ 13</u>
Total number of mutual fund shares	<u>149,094</u>	<u>2,365,784</u>	<u>264,491</u>	<u>807,363</u>	<u>1,522</u>
Cost of mutual fund shares	<u>\$ 2,316</u>	<u>\$ 64,676</u>	<u>\$ 2,617</u>	<u>\$ 8,253</u>	<u>\$ 12</u>

	Voya Global Insights Portfolio - Initial Class	Voya International High Dividend Low Volatility Portfolio - Initial Class	Voya Solution 2025 Portfolio - Service Class	Voya Solution 2035 Portfolio - Service Class	Voya Solution 2045 Portfolio - Service Class
Assets					
Investments in mutual funds					
at fair value	\$ 52,229	\$ 5,879	\$ 4,562	\$ 11,219	\$ 10,183
Total assets	52,229	5,879	4,562	11,219	10,183
Net assets	<u>\$ 52,229</u>	<u>\$ 5,879</u>	<u>\$ 4,562</u>	<u>\$ 11,219</u>	<u>\$ 10,183</u>
Net assets					
Accumulation units	\$ 50,796	\$ 5,601	\$ 4,562	\$ 11,219	\$ 10,183
Contracts in payout (annuitization)	1,433	278	—	—	—
Total net assets	<u>\$ 52,229</u>	<u>\$ 5,879</u>	<u>\$ 4,562</u>	<u>\$ 11,219</u>	<u>\$ 10,183</u>
Total number of mutual fund shares	<u>2,900,213</u>	<u>591,458</u>	<u>494,273</u>	<u>1,173,563</u>	<u>1,092,652</u>
Cost of mutual fund shares	<u>\$ 52,736</u>	<u>\$ 6,020</u>	<u>\$ 5,308</u>	<u>\$ 12,807</u>	<u>\$ 11,562</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Assets and Liabilities
December 31, 2023
(In thousands, except number of shares)

	Voya Solution 2055 Portfolio - Service Class	Voya Solution 2065 Portfolio - Service Class	Voya Solution Income Portfolio - Service Class	Voya Solution Moderately Aggressive Portfolio - Service Class	VY® American Century Small-Mid Cap Value Portfolio - Service Class
Assets					
Investments in mutual funds					
at fair value	\$ 547	\$ 134	\$ 2,160	\$ 176	\$ 2,020
Total assets	547	134	2,160	176	2,020
Net assets	<u>\$ 547</u>	<u>\$ 134</u>	<u>\$ 2,160</u>	<u>\$ 176</u>	<u>\$ 2,020</u>
Net assets					
Accumulation units	\$ 547	\$ 134	\$ 2,160	\$ 176	\$ 2,020
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 547</u>	<u>\$ 134</u>	<u>\$ 2,160</u>	<u>\$ 176</u>	<u>\$ 2,020</u>
Total number of mutual fund shares	<u>49,858</u>	<u>12,587</u>	<u>214,315</u>	<u>15,967</u>	<u>184,826</u>
Cost of mutual fund shares	<u>\$ 594</u>	<u>\$ 120</u>	<u>\$ 2,525</u>	<u>\$ 196</u>	<u>\$ 2,262</u>

	VY® Baron Growth Portfolio - Service Class	VY® Columbia Contrarian Core Portfolio - Service Class	VY® Columbia Small Cap Value II Portfolio - Service Class	VY® Invesco Comstock Portfolio - Service Class	VY® Invesco Equity and Income Portfolio - Initial Class
Assets					
Investments in mutual funds					
at fair value	\$ 4,880	\$ 1,177	\$ 746	\$ 1,289	\$ 39,679
Total assets	4,880	1,177	746	1,289	39,679
Net assets	<u>\$ 4,880</u>	<u>\$ 1,177</u>	<u>\$ 746</u>	<u>\$ 1,289</u>	<u>\$ 39,679</u>
Net assets					
Accumulation units	\$ 4,880	\$ 1,177	\$ 746	\$ 1,289	\$ 39,679
Contracts in payout (annuitization)	—	—	—	—	—
Total net assets	<u>\$ 4,880</u>	<u>\$ 1,177</u>	<u>\$ 746</u>	<u>\$ 1,289</u>	<u>\$ 39,679</u>
Total number of mutual fund shares	<u>206,890</u>	<u>88,155</u>	<u>44,172</u>	<u>63,768</u>	<u>950,940</u>
Cost of mutual fund shares	<u>\$ 4,831</u>	<u>\$ 1,334</u>	<u>\$ 709</u>	<u>\$ 1,325</u>	<u>\$ 41,734</u>

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
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	VY® JPMorgan Mid Cap Value Portfolio - Service Class	VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Voya Strategic Allocation Conservative Portfolio - Class I	Voya Strategic Allocation Growth Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 2,564	\$ 40,002	\$ 15,277	\$ 3,470	\$ 6,193
Total assets	2,564	40,002	15,277	3,470	6,193
Net assets	<u>\$ 2,564</u>	<u>\$ 40,002</u>	<u>\$ 15,277</u>	<u>\$ 3,470</u>	<u>\$ 6,193</u>
Net assets					
Accumulation units	\$ 2,564	\$ 40,002	\$ 13,164	\$ 2,656	\$ 5,646
Contracts in payout (annuitization)	—	—	2,113	814	547
Total net assets	<u>\$ 2,564</u>	<u>\$ 40,002</u>	<u>\$ 15,277</u>	<u>\$ 3,470</u>	<u>\$ 6,193</u>
Total number of mutual fund shares	<u>173,469</u>	<u>3,868,982</u>	<u>179,503</u>	<u>314,051</u>	<u>482,357</u>
Cost of mutual fund shares	<u>\$ 2,686</u>	<u>\$ 41,717</u>	<u>\$ 15,391</u>	<u>\$ 3,642</u>	<u>\$ 6,250</u>

	Voya Strategic Allocation Moderate Portfolio - Class I	Voya Growth and Income Portfolio - Class A	Voya Growth and Income Portfolio - Class I	Voya Emerging Markets Index Portfolio - Class I	Voya Global High Dividend Low Volatility Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 5,407	\$ 1,506	\$ 222,380	\$ 469	\$ 1,456
Total assets	5,407	1,506	222,380	469	1,456
Net assets	<u>\$ 5,407</u>	<u>\$ 1,506</u>	<u>\$ 222,380</u>	<u>\$ 469</u>	<u>\$ 1,456</u>
Net assets					
Accumulation units	\$ 4,405	\$ —	\$ 158,931	\$ 469	\$ 1,456
Contracts in payout (annuitization)	1,002	1,506	63,449	—	—
Total net assets	<u>\$ 5,407</u>	<u>\$ 1,506</u>	<u>\$ 222,380</u>	<u>\$ 469</u>	<u>\$ 1,456</u>
Total number of mutual fund shares	<u>440,683</u>	<u>80,998</u>	<u>11,434,203</u>	<u>47,404</u>	<u>132,523</u>
Cost of mutual fund shares	<u>\$ 5,430</u>	<u>\$ 1,562</u>	<u>\$ 246,543</u>	<u>\$ 527</u>	<u>\$ 1,421</u>

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	Voya Global High Dividend Low Volatility Portfolio - Class S	Voya Index Plus LargeCap Portfolio - Class I	Voya Index Plus MidCap Portfolio - Class I	Voya Index Plus SmallCap Portfolio - Class I	Voya International Index Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 817	\$ 63,935	\$ 5,805	\$ 2,970	\$ 10,433
Total assets	817	63,935	5,805	2,970	10,433
Net assets	<u>\$ 817</u>	<u>\$ 63,935</u>	<u>\$ 5,805</u>	<u>\$ 2,970</u>	<u>\$ 10,433</u>
Net assets					
Accumulation units	\$ 817	\$ 49,803	\$ 5,805	\$ 2,970	\$ 9,521
Contracts in payout (annuitization)	—	14,132	—	—	912
Total net assets	<u>\$ 817</u>	<u>\$ 63,935</u>	<u>\$ 5,805</u>	<u>\$ 2,970</u>	<u>\$ 10,433</u>
Total number of mutual fund shares	<u>73,928</u>	<u>2,501,566</u>	<u>300,957</u>	<u>135,335</u>	<u>939,984</u>
Cost of mutual fund shares	<u>\$ 741</u>	<u>\$ 58,587</u>	<u>\$ 5,752</u>	<u>\$ 2,778</u>	<u>\$ 9,173</u>

	Voya International Index Portfolio - Class S	Voya Russell™ Large Cap Growth Index Portfolio - Class I	Voya Russell™ Large Cap Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class S
Assets					
Investments in mutual funds					
at fair value	\$ 38	\$ 65,074	\$ 24,409	\$ 27,857	\$ 765
Total assets	38	65,074	24,409	27,857	765
Net assets	<u>\$ 38</u>	<u>\$ 65,074</u>	<u>\$ 24,409</u>	<u>\$ 27,857</u>	<u>\$ 765</u>
Net assets					
Accumulation units	\$ 38	\$ 62,684	\$ 21,656	\$ 27,857	\$ 765
Contracts in payout (annuitization)	—	2,390	2,753	—	—
Total net assets	<u>\$ 38</u>	<u>\$ 65,074</u>	<u>\$ 24,409</u>	<u>\$ 27,857</u>	<u>\$ 765</u>
Total number of mutual fund shares	<u>3,450</u>	<u>1,023,112</u>	<u>728,236</u>	<u>978,558</u>	<u>27,147</u>
Cost of mutual fund shares	<u>\$ 34</u>	<u>\$ 44,090</u>	<u>\$ 17,518</u>	<u>\$ 20,446</u>	<u>\$ 550</u>

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**VARIABLE ANNUITY ACCOUNT B OF
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	Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Voya Russell™ Mid Cap Index Portfolio - Class I	Voya Russell™ Small Cap Index Portfolio - Class I	Voya Small Company Portfolio - Class I	Voya U.S. Bond Index Portfolio - Class I
Assets					
Investments in mutual funds					
at fair value	\$ 2,223	\$ 2,403	\$ 4,512	\$ 14,202	\$ 1,344
Total assets	2,223	2,403	4,512	14,202	1,344
Net assets	<u>\$ 2,223</u>	<u>\$ 2,403</u>	<u>\$ 4,512</u>	<u>\$ 14,202</u>	<u>\$ 1,344</u>
Net assets					
Accumulation units	\$ 2,223	\$ 2,403	\$ 4,512	\$ 11,769	\$ 1,344
Contracts in payout (annuitization)	—	—	—	2,433	—
Total net assets	<u>\$ 2,223</u>	<u>\$ 2,403</u>	<u>\$ 4,512</u>	<u>\$ 14,202</u>	<u>\$ 1,344</u>
Total number of mutual fund shares	<u>57,073</u>	<u>215,901</u>	<u>327,231</u>	<u>941,223</u>	<u>145,593</u>
Cost of mutual fund shares	<u>\$ 2,079</u>	<u>\$ 2,427</u>	<u>\$ 4,381</u>	<u>\$ 15,109</u>	<u>\$ 1,428</u>

	Voya MidCap Opportunities Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S	Voya SmallCap Opportunities Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class S	Wanger Acorn
Assets					
Investments in mutual funds					
at fair value	\$ 15,543	\$ 2,908	\$ 2,037	\$ 1,603	\$ 2,447
Total assets	15,543	2,908	2,037	1,603	2,447
Net assets	<u>\$ 15,543</u>	<u>\$ 2,908</u>	<u>\$ 2,037</u>	<u>\$ 1,603</u>	<u>\$ 2,447</u>
Net assets					
Accumulation units	\$ 14,148	\$ 2,908	\$ 2,037	\$ 1,603	\$ 2,447
Contracts in payout (annuitization)	1,395	—	—	—	—
Total net assets	<u>\$ 15,543</u>	<u>\$ 2,908</u>	<u>\$ 2,037</u>	<u>\$ 1,603</u>	<u>\$ 2,447</u>
Total number of mutual fund shares	<u>3,053,769</u>	<u>821,649</u>	<u>103,089</u>	<u>93,644</u>	<u>183,587</u>
Cost of mutual fund shares	<u>\$ 15,227</u>	<u>\$ 2,935</u>	<u>\$ 2,177</u>	<u>\$ 1,811</u>	<u>\$ 2,336</u>

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	<u>Wanger International</u>
Assets	
Investments in mutual funds	
at fair value	\$ 1,318
Total assets	<u>1,318</u>
Net assets	<u>\$ 1,318</u>
Net assets	
Accumulation units	\$ 1,318
Contracts in payout (annuitization)	<u>—</u>
Total net assets	<u>\$ 1,318</u>
Total number of mutual fund shares	
	<u>64,669</u>
Cost of mutual fund shares	
	<u>\$ 1,445</u>

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	Invesco V.I. American Franchise Fund - Series I	Invesco V.I. Core Equity Fund - Series I	Invesco V.I. Discovery Mid Cap Growth Fund - Series I	Invesco V.I. Global Fund - Series I	Invesco V.I. Main Street Fund - Series I
Net investment income (loss)					
Investment income:					
Dividends	\$ —	\$ 9	\$ —	\$ —	\$ 2
Expenses:					
Mortality and expense risk charges	7	12	1	—	3
Net investment income (loss)	(7)	(3)	(1)	—	(1)
Realized and unrealized gain (loss) on investments					
Net realized gain (loss) on investments	(152)	(87)	(30)	—	(73)
Capital gains distributions	17	29	—	—	15
Total realized gain (loss) on investments and capital gains distributions	(135)	(58)	(30)	—	(58)
Net unrealized appreciation (depreciation) of investments	382	296	43	—	104
Net realized and unrealized gain (loss) on investments	247	238	13	—	46
Net increase (decrease) in net assets resulting from operations	\$ 240	\$ 235	\$ 12	\$ —	\$ 45

	Invesco V.I. Main Street Small Cap Fund - Series I	American Funds Insurance Series® Growth Fund - Class 2	American Funds Insurance Series® Growth-Income Fund - Class 2	American Funds Insurance Series® International Fund - Class 2	Calvert VP SRI Balanced Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 5	\$ 8	\$ 12	\$ 5	\$ 44
Expenses:					
Mortality and expense risk charges	4	9	1	—	22
Net investment income (loss)	1	(1)	11	5	22
Realized and unrealized gain (loss) on investments					
Net realized gain (loss) on investments	(2)	62	—	—	41
Capital gains distributions	—	125	41	—	11
Total realized gain (loss) on investments and capital gains distributions	(2)	187	41	—	52
Net unrealized appreciation (depreciation) of investments	74	522	141	38	320
Net realized and unrealized gain (loss) on investments	72	709	182	38	372
Net increase (decrease) in net assets resulting from operations	\$ 73	\$ 708	\$ 193	\$ 43	\$ 394

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	Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Federated Hermes Government Money Fund II - Service Shares	Federated Hermes High Income Bond Fund II - Primary Shares	Federated Hermes Kaufmann Fund II - Primary Shares	Federated Hermes Managed Volatility Fund II - Primary Shares
Net investment income (loss)					
Investment income:					
Dividends	\$ 2	\$ 8	\$ 61	\$ —	\$ 31
Expenses:					
Mortality and expense risk charges	1	3	12	9	21
Net investment income (loss)	1	5	49	(9)	10
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(18)	1	(146)	(88)	(370)
Capital gains distributions	—	—	—	—	—
Total realized gain (loss) on investments and capital gains distributions	(18)	1	(146)	(88)	(370)
Net unrealized appreciation (depreciation) of investments	18	—	210	182	465
Net realized and unrealized gain (loss) on investments	—	1	64	94	95
Net increase (decrease) in net assets resulting from operations	\$ 1	\$ 6	\$ 113	\$ 85	\$ 105

	Fidelity® VIP Equity- Income Portfolio - Initial Class	Fidelity® VIP Growth Portfolio - Initial Class	Fidelity® VIP High Income Portfolio - Initial Class	Fidelity® VIP Overseas Portfolio - Initial Class	Fidelity® VIP Contrafund® Portfolio - Initial Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 183	\$ 25	\$ 7	\$ 30	\$ 138
Expenses:					
Mortality and expense risk charges	100	176	1	23	254
Net investment income (loss)	83	(151)	6	7	(116)
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	312	1,296	1	31	1,879
Capital gains distributions	274	889	—	8	997
Total realized gain (loss) on investments and capital gains distributions	586	2,185	1	39	2,876
Net unrealized appreciation (depreciation) of investments	196	3,762	5	442	4,989
Net realized and unrealized gain (loss) on investments	782	5,947	6	481	7,865
Net increase (decrease) in net assets resulting from operations	\$ 865	\$ 5,796	\$ 12	\$ 488	\$ 7,749

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	Fidelity® VIP Index 500 Portfolio - Initial Class	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	Franklin Small Cap Value VIP Fund - Class 2	Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	PIMCO VIT Real Return Portfolio - Administrative Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 262	\$ 8	\$ 9	\$ 6	\$ 77
Expenses:					
Mortality and expense risk charges	250	4	15	10	20
Net investment income (loss)	12	4	(6)	(4)	57
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	1,395	(18)	(25)	3	(501)
Capital gains distributions	169	—	98	37	—
Total realized gain (loss) on investments and capital gains distributions	1,564	(18)	73	40	(501)
Net unrealized appreciation (depreciation) of investments	2,351	25	128	124	402
Net realized and unrealized gain (loss) on investments	3,915	7	201	164	(99)
Net increase (decrease) in net assets resulting from operations	\$ 3,927	\$ 11	\$ 195	\$ 160	\$ (42)

	Pioneer High Yield VCT Portfolio - Class I	Voya Balanced Portfolio - Class I	Voya Government Money Market Portfolio - Class I	Voya Government Money Market Portfolio - Class S	Voya Intermediate Bond Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 49	\$ 581	\$ 1,281	\$ 3	\$ 1,862
Expenses:					
Mortality and expense risk charges	8	388	308	1	529
Net investment income (loss)	41	193	973	2	1,333
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(23)	(1,828)	—	—	(3,209)
Capital gains distributions	—	134	—	—	—
Total realized gain (loss) on investments and capital gains distributions	(23)	(1,694)	—	—	(3,209)
Net unrealized appreciation (depreciation) of investments	71	5,872	—	—	4,502
Net realized and unrealized gain (loss) on investments	48	4,178	—	—	1,293
Net increase (decrease) in net assets resulting from operations	\$ 89	\$ 4,371	\$ 973	\$ 2	\$ 2,626

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VARIABLE ANNUITY ACCOUNT B OF
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	Voya Balanced Income Portfolio - Service Class	Voya Global Perspectives® Portfolio - Class A	Voya Global Perspectives® Portfolio - Class I	Voya High Yield Portfolio - Institutional Class	Voya Large Cap Growth Portfolio - Institutional Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 69	\$ 10	\$ 29	\$ 596	\$ —
Expenses:					
Mortality and expense risk charges	29	2	1	98	1,334
Net investment income (loss)	40	8	28	498	(1,334)
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(72)	(8)	(69)	(405)	(14,664)
Capital gains distributions	—	11	30	—	—
Total realized gain (loss) on investments and capital gains distributions	(72)	3	(39)	(405)	(14,664)
Net unrealized appreciation (depreciation) of investments	263	4	67	855	49,004
Net realized and unrealized gain (loss) on investments	191	7	28	450	34,340
Net increase (decrease) in net assets resulting from operations	\$ 231	\$ 15	\$ 56	\$ 948	\$ 33,006

	Voya Large Cap Value Portfolio - Institutional Class	Voya Large Cap Value Portfolio - Service Class	Voya Retirement Conservative Portfolio - Adviser Class	Voya Retirement Growth Portfolio - Adviser Class	Voya Retirement Moderate Growth Portfolio - Adviser Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 88	\$ 43	\$ 51	\$ 31	\$ 33
Expenses:					
Mortality and expense risk charges	57	30	34	27	30
Net investment income (loss)	31	13	17	4	3
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(1,182)	(402)	(159)	(47)	(68)
Capital gains distributions	79	31	50	177	175
Total realized gain (loss) on investments and capital gains distributions	(1,103)	(371)	(109)	130	107
Net unrealized appreciation (depreciation) of investments	1,832	643	290	193	191
Net realized and unrealized gain (loss) on investments	729	272	181	323	298
Net increase (decrease) in net assets resulting from operations	\$ 760	\$ 285	\$ 198	\$ 327	\$ 301

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	Voya Retirement Moderate Portfolio - Adviser Class	Voya U.S. Stock Index Portfolio - Service Class	VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class	VY® BlackRock Inflation Protected Bond Portfolio - Service Class	VY® CBRE Global Real Estate Portfolio - Institutional Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 33	\$ 8	\$ 6	\$ 71	\$ 23
Expenses:					
Mortality and expense risk charges	25	11	1	27	8
Net investment income (loss)	8	(3)	5	44	15
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(55)	(17)	(9)	(78)	(96)
Capital gains distributions	91	102	—	—	12
Total realized gain (loss) on investments and capital gains distributions	36	85	(9)	(78)	(84)
Net unrealized appreciation (depreciation) of investments	149	103	10	95	212
Net realized and unrealized gain (loss) on investments	185	188	1	17	128
Net increase (decrease) in net assets resulting from operations	\$ 193	\$ 185	\$ 6	\$ 61	\$ 143

	VY® CBRE Global Real Estate Portfolio - Service Class	VY® CBRE Real Estate Portfolio - Service Class	VY® Invesco Growth and Income Portfolio - Service Class	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	VY® JPMorgan Emerging Markets Equity Portfolio - Service Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 7	\$ 73	\$ 24	\$ 17	\$ 129
Expenses:					
Mortality and expense risk charges	5	12	11	12	49
Net investment income (loss)	2	61	13	5	80
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(6)	(122)	(18)	(32)	(842)
Capital gains distributions	4	186	91	—	—
Total realized gain (loss) on investments and capital gains distributions	(2)	64	73	(32)	(842)
Net unrealized appreciation (depreciation) of investments	41	249	71	73	1,178
Net realized and unrealized gain (loss) on investments	39	313	144	41	336
Net increase (decrease) in net assets resulting from operations	\$ 41	\$ 374	\$ 157	\$ 46	\$ 416

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	VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	VY® T. Rowe Price Equity Income Portfolio - Service Class	Voya Global Bond Portfolio - Initial Class	Voya Global Bond Portfolio - Service Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 3	\$ 1,207	\$ 50	\$ 258	\$ —
Expenses:					
Mortality and expense risk charges	13	413	24	83	—
Net investment income (loss)	(10)	794	26	175	—
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(47)	(489)	(110)	(598)	(4)
Capital gains distributions	130	5,703	153	—	—
Total realized gain (loss) on investments and capital gains distributions	83	5,214	43	(598)	(4)
Net unrealized appreciation (depreciation) of investments	146	3,452	149	743	4
Net realized and unrealized gain (loss) on investments	229	8,666	192	145	—
Net increase (decrease) in net assets resulting from operations	\$ 219	\$ 9,460	\$ 218	\$ 320	\$ —

	Voya Global Insights Portfolio - Initial Class	Voya International High Dividend Low Volatility Portfolio - Initial Class	Voya Solution 2025 Portfolio - Service Class	Voya Solution 2035 Portfolio - Service Class	Voya Solution 2045 Portfolio - Service Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 26	\$ 258	\$ 121	\$ 355	\$ 299
Expenses:					
Mortality and expense risk charges	575	64	42	83	74
Net investment income (loss)	(549)	194	79	272	225
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(534)	(152)	(145)	(186)	(381)
Capital gains distributions	5,413	—	77	336	452
Total realized gain (loss) on investments and capital gains distributions	4,879	(152)	(68)	150	71
Net unrealized appreciation (depreciation) of investments	8,703	694	522	1,171	1,371
Net realized and unrealized gain (loss) on investments	13,582	542	454	1,321	1,442
Net increase (decrease) in net assets resulting from operations	\$ 13,033	\$ 736	\$ 533	\$ 1,593	\$ 1,667

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	Voya Solution 2055 Portfolio - Service Class	Voya Solution 2065 Portfolio - Service Class	Voya Solution Income Portfolio - Service Class	Voya Solution Moderately Aggressive Portfolio - Service Class	VY® American Century Small-Mid Cap Value Portfolio - Service Class
Net investment income (loss)					
Investment income:					
Dividends	\$ 14	\$ 1	\$ 61	\$ 5	\$ 43
Expenses:					
Mortality and expense risk charges	3	1	17	2	10
Net investment income (loss)	11	—	44	3	33
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(17)	(2)	(33)	(4)	52
Capital gains distributions	10	—	19	9	265
Total realized gain (loss) on investments and capital gains distributions	(7)	(2)	(14)	5	317
Net unrealized appreciation					
(depreciation) of investments	77	21	162	19	(172)
Net realized and unrealized gain (loss) on investments	70	19	148	24	145
Net increase (decrease) in net assets resulting from operations	\$ 81	\$ 19	\$ 192	\$ 27	\$ 178

	VY® Baron Growth Portfolio - Service Class	VY® Columbia Contrarian Core Portfolio - Service Class	VY® Columbia Small Cap Value II Portfolio - Service Class	VY® Invesco Comstock Portfolio - Service Class	VY® Invesco Equity and Income Portfolio - Initial Class
Net investment income (loss)					
Investment income:					
Dividends	\$ —	\$ 14	\$ 5	\$ 22	\$ 878
Expenses:					
Mortality and expense risk charges	35	7	5	10	478
Net investment income (loss)	(35)	7	—	12	400
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(75)	(26)	(105)	71	(525)
Capital gains distributions	275	276	65	175	2,231
Total realized gain (loss) on investments and capital gains distributions	200	250	(40)	246	1,706
Net unrealized appreciation					
(depreciation) of investments	464	(29)	142	(125)	1,295
Net realized and unrealized gain (loss) on investments	664	221	102	121	3,001
Net increase (decrease) in net assets resulting from operations	\$ 629	\$ 228	\$ 102	\$ 133	\$ 3,401

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Statements of Operations
For the Year Ended December 31, 2023
(In thousands)

	VY® JPMorgan Mid Cap Value Portfolio - Service Class	VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Voya Strategic Allocation Conservative Portfolio - Class I	Voya Strategic Allocation Growth Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 26	\$ —	\$ —	\$ 116	\$ 197
Expenses:					
Mortality and expense risk charges	21	439	117	43	67
Net investment income (loss)	5	(439)	(117)	73	130
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(158)	(2,470)	(268)	(278)	(325)
Capital gains distributions	266	56	230	100	356
Total realized gain (loss) on investments and capital gains distributions	108	(2,414)	(38)	(178)	31
Net unrealized appreciation (depreciation) of investments	128	9,685	5,070	446	758
Net realized and unrealized gain (loss) on investments	236	7,271	5,032	268	789
Net increase (decrease) in net assets resulting from operations	\$ 241	\$ 6,832	\$ 4,915	\$ 341	\$ 919

	Voya Strategic Allocation Moderate Portfolio - Class I	Voya Growth and Income Portfolio - Class A	Voya Growth and Income Portfolio - Class I	Voya Emerging Markets Index Portfolio - Class I	Voya Global High Dividend Low Volatility Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 204	\$ 9	\$ 2,360	\$ 34	\$ 43
Expenses:					
Mortality and expense risk charges	62	18	2,389	2	13
Net investment income (loss)	142	(9)	(29)	32	30
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(270)	(398)	(37,258)	(15)	43
Capital gains distributions	243	135	18,871	—	50
Total realized gain (loss) on investments and capital gains distributions	(27)	(263)	(18,387)	(15)	93
Net unrealized appreciation (depreciation) of investments	599	593	66,523	22	(41)
Net realized and unrealized gain (loss) on investments	572	330	48,136	7	52
Net increase (decrease) in net assets resulting from operations	\$ 714	\$ 321	\$ 48,107	\$ 39	\$ 82

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Statements of Operations
For the Year Ended December 31, 2023
(In thousands)

	Voya Global High Dividend Low Volatility Portfolio - Class S	Voya Index Plus LargeCap Portfolio - Class I	Voya Index Plus MidCap Portfolio - Class I	Voya Index Plus SmallCap Portfolio - Class I	Voya International Index Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 22	\$ 578	\$ 56	\$ 27	\$ 503
Expenses:					
Mortality and expense risk charges	10	708	41	23	112
Net investment income (loss)	12	(130)	15	4	391
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	4	(1,011)	(76)	(69)	176
Capital gains distributions	29	1,338	197	89	—
Total realized gain (loss) on investments and capital gains distributions	33	327	121	20	176
Net unrealized appreciation (depreciation) of investments	(4)	13,232	695	410	953
Net realized and unrealized gain (loss) on investments	29	13,559	816	430	1,129
Net increase (decrease) in net assets resulting from operations	\$ 41	\$ 13,429	\$ 831	\$ 434	\$ 1,520

	Voya International Index Portfolio - Class S	Voya Russell™ Large Cap Growth Index Portfolio - Class I	Voya Russell™ Large Cap Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class S
Net investment income (loss)					
Investment income:					
Dividends	\$ 1	\$ 291	\$ 272	\$ 614	\$ 15
Expenses:					
Mortality and expense risk charges	—	742	231	351	11
Net investment income (loss)	1	(451)	41	263	4
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	—	3,436	1,823	1,024	52
Capital gains distributions	—	2,733	—	—	—
Total realized gain (loss) on investments and capital gains distributions	—	6,169	1,823	1,024	52
Net unrealized appreciation (depreciation) of investments	4	15,155	3,439	1,132	6
Net realized and unrealized gain (loss) on investments	4	21,324	5,262	2,156	58
Net increase (decrease) in net assets resulting from operations	\$ 5	\$ 20,873	\$ 5,303	\$ 2,419	\$ 62

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY
Statements of Operations
For the Year Ended December 31, 2023
(In thousands)

	Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Voya Russell™ Mid Cap Index Portfolio - Class I	Voya Russell™ Small Cap Index Portfolio - Class I	Voya Small Company Portfolio - Class I	Voya U.S. Bond Index Portfolio - Class I
Net investment income (loss)					
Investment income:					
Dividends	\$ 4	\$ 37	\$ 73	\$ 62	\$ 62
Expenses:					
Mortality and expense risk charges	24	14	38	158	12
Net investment income (loss)	(20)	23	35	(96)	50
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(20)	(91)	(8)	(1,050)	(190)
Capital gains distributions	—	198	154	—	—
Total realized gain (loss) on investments and capital gains distributions	(20)	107	146	(1,050)	(190)
Net unrealized appreciation (depreciation) of investments	487	182	429	3,244	200
Net realized and unrealized gain (loss) on investments	467	289	575	2,194	10
Net increase (decrease) in net assets resulting from operations	\$ 447	\$ 312	\$ 610	\$ 2,098	\$ 60

	Voya MidCap Opportunities Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S	Voya SmallCap Opportunities Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class S	Wanger Acorn
Net investment income (loss)					
Investment income:					
Dividends	\$ —	\$ —	\$ —	\$ —	\$ —
Expenses:					
Mortality and expense risk charges	159	34	8	19	10
Net investment income (loss)	(159)	(34)	(8)	(19)	(10)
Realized and unrealized gain (loss)					
on investments					
Net realized gain (loss) on investments	(5,700)	(823)	(89)	(147)	(335)
Capital gains distributions	—	—	—	—	—
Total realized gain (loss) on investments and capital gains distributions	(5,700)	(823)	(89)	(147)	(335)
Net unrealized appreciation (depreciation) of investments	8,844	1,378	441	429	687
Net realized and unrealized gain (loss) on investments	3,144	555	352	282	352
Net increase (decrease) in net assets resulting from operations	\$ 2,985	\$ 521	\$ 344	\$ 263	\$ 342

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Operations
For the Year Ended December 31, 2023
(In thousands)

	<u>Wanger International</u>	<u>Wanger Select</u>
Net investment income (loss)		
Investment income:		
Dividends	\$ 4	\$ —
Expenses:		
Mortality and expense risk charges	7	1
Net investment income (loss)	(3)	(1)
Realized and unrealized gain (loss) on investments		
Net realized gain (loss) on investments	(150)	(986)
Capital gains distributions	—	—
Total realized gain (loss) on investments and capital gains distributions	(150)	(986)
Net unrealized appreciation (depreciation) of investments	343	1,094
Net realized and unrealized gain (loss) on investments	193	108
Net increase (decrease) in net assets resulting from operations	<u>\$ 190</u>	<u>\$ 107</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Invesco V.I. American Franchise Fund - Series I	Invesco V.I. Core Equity Fund - Series I	Invesco V.I. Discovery Mid Cap Growth Fund - Series I	Invesco V.I. Global Fund - Series I	Invesco V.I. Main Street Fund - Series I
Net assets at January 1, 2022	\$ 1,032	\$ 1,770	\$ 162	\$ 10	\$ 308
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(8)	(1)	(1)	—	1
Total realized gain (loss) on investments and capital gains distributions	198	154	33	—	88
Net unrealized appreciation (depreciation) of investments	(521)	(487)	(82)	(4)	(152)
Net increase (decrease) in net assets resulting from operations	(331)	(334)	(50)	(4)	(63)
Changes from principal transactions:					
Total unit transactions	(59)	(371)	(8)	(4)	(28)
Increase (decrease) in net assets derived from principal transactions	(59)	(371)	(8)	(4)	(28)
Total increase (decrease) in net assets	(390)	(705)	(58)	(8)	(91)
Net assets at December 31, 2022	642	1,065	104	2	217
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(7)	(3)	(1)	—	(1)
Total realized gain (loss) on investments and capital gains distributions	(135)	(58)	(30)	—	(58)
Net unrealized appreciation (depreciation) of investments	382	296	43	—	104
Net increase (decrease) in net assets resulting from operations	240	235	12	—	45
Changes from principal transactions:					
Total unit transactions	(129)	(5)	(8)	1	(25)
Increase (decrease) in net assets derived from principal transactions	(129)	(5)	(8)	1	(25)
Total increase (decrease) in net assets	111	230	4	1	20
Net assets at December 31, 2023	<u>\$ 753</u>	<u>\$ 1,295</u>	<u>\$ 108</u>	<u>\$ 3</u>	<u>\$ 237</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Invesco V.I. Main Street Small Cap Fund - Series I	American Funds Insurance Series® Growth Fund - Class 2	American Funds Insurance Series® Growth-Income Fund - Class 2	American Funds Insurance Series® International Fund - Class 2	Calvert VP SRI Balanced Portfolio - Class I
Net assets at January 1, 2022	\$ 480	\$ 2,307	\$ 716	\$ 106	\$ 2,805
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(2)	(1)	8	3	7
Total realized gain (loss) on investments and capital gains distributions	51	336	69	13	276
Net unrealized appreciation (depreciation) of investments	(128)	(1,072)	(197)	(41)	(740)
Net increase (decrease) in net assets resulting from operations	(79)	(737)	(120)	(25)	(457)
Changes from principal transactions:					
Total unit transactions	25	254	111	76	191
Increase (decrease) in net assets derived from principal transactions	25	254	111	76	191
Total increase (decrease) in net assets	(54)	(483)	(9)	51	(266)
Net assets at December 31, 2022	426	1,824	707	157	2,539
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	(1)	11	5	22
Total realized gain (loss) on investments and capital gains distributions	(2)	187	41	—	52
Net unrealized appreciation (depreciation) of investments	74	522	141	38	320
Net increase (decrease) in net assets resulting from operations	73	708	193	43	394
Changes from principal transactions:					
Total unit transactions	60	(107)	91	212	(441)
Increase (decrease) in net assets derived from principal transactions	60	(107)	91	212	(441)
Total increase (decrease) in net assets	133	601	284	255	(47)
Net assets at December 31, 2023	<u>\$ 559</u>	<u>\$ 2,425</u>	<u>\$ 991</u>	<u>\$ 412</u>	<u>\$ 2,492</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Federated Hermes Government Money Fund II - Service Shares	Federated Hermes High Income Bond Fund II - Primary Shares	Federated Hermes Kaufmann Fund II - Primary Shares	Federated Hermes Managed Volatility Fund II - Primary Shares
Net assets at January 1, 2022	\$ 107	\$ 266	\$ 1,217	\$ 1,147	\$ 2,581
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	—	47	(11)	11
Total realized gain (loss) on investments and capital gains distributions	(2)	—	(16)	104	449
Net unrealized appreciation (depreciation) of investments	(13)	—	(184)	(437)	(821)
Net increase (decrease) in net assets resulting from operations	(14)	—	(153)	(344)	(361)
Changes from principal transactions:					
Total unit transactions	(11)	(60)	(55)	(92)	(586)
Increase (decrease) in net assets derived from principal transactions	(11)	(60)	(55)	(92)	(586)
Total increase (decrease) in net assets	(25)	(60)	(208)	(436)	(947)
Net assets at December 31, 2022	82	206	1,009	711	1,634
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	5	49	(9)	10
Total realized gain (loss) on investments and capital gains distributions	(18)	1	(146)	(88)	(370)
Net unrealized appreciation (depreciation) of investments	18	—	210	182	465
Net increase (decrease) in net assets resulting from operations	1	6	113	85	105
Changes from principal transactions:					
Total unit transactions	(32)	(41)	(27)	(166)	(220)
Increase (decrease) in net assets derived from principal transactions	(32)	(41)	(27)	(166)	(220)
Total increase (decrease) in net assets	(31)	(35)	86	(81)	(115)
Net assets at December 31, 2023	<u>\$ 51</u>	<u>\$ 171</u>	<u>\$ 1,095</u>	<u>\$ 630</u>	<u>\$ 1,519</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Fidelity® VIP Equity- Income Portfolio - Initial Class	Fidelity® VIP Growth Portfolio - Initial Class	Fidelity® VIP High Income Portfolio - Initial Class	Fidelity® VIP Overseas Portfolio - Initial Class	Fidelity® VIP Contrafund® Portfolio - Initial Class
Net assets at January 1, 2022	\$ 10,456	\$ 24,481	\$ 151	\$ 3,204	\$ 39,717
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	91	(61)	5	5	(124)
Total realized gain (loss) on investments and capital gains distributions	538	1,838	(25)	30	2,633
Net unrealized appreciation (depreciation) of investments	(1,221)	(7,813)	1	(844)	(13,076)
Net increase (decrease) in net assets resulting from operations	(592)	(6,036)	(19)	(809)	(10,567)
Changes from principal transactions:					
Total unit transactions	50	(913)	(11)	2	(4,043)
Increase (decrease) in net assets derived from principal transactions	50	(913)	(11)	2	(4,043)
Total increase (decrease) in net assets	(542)	(6,949)	(30)	(807)	(14,610)
Net assets at December 31, 2022	9,914	17,532	121	2,397	25,107
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	83	(151)	6	7	(116)
Total realized gain (loss) on investments and capital gains distributions	586	2,185	1	39	2,876
Net unrealized appreciation (depreciation) of investments	196	3,762	5	442	4,989
Net increase (decrease) in net assets resulting from operations	865	5,796	12	488	7,749
Changes from principal transactions:					
Total unit transactions	(845)	(2,464)	(12)	29	(1,833)
Increase (decrease) in net assets derived from principal transactions	(845)	(2,464)	(12)	29	(1,833)
Total increase (decrease) in net assets	20	3,332	—	517	5,916
Net assets at December 31, 2023	<u>\$ 9,934</u>	<u>\$ 20,864</u>	<u>\$ 121</u>	<u>\$ 2,914</u>	<u>\$ 31,023</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Fidelity® VIP Index 500 Portfolio - Initial Class	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	Franklin Small Cap Value VIP Fund - Class 2	Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	PIMCO VIT Real Return Portfolio - Administrative Class
Net assets at January 1, 2022	\$ 22,841	\$ 366	\$ 2,269	\$ 1,248	\$ 3,441
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	12	2	4	(1)	189
Total realized gain (loss) on investments and capital gains distributions	964	16	271	73	16
Net unrealized appreciation (depreciation) of investments	(5,306)	(69)	(526)	(224)	(612)
Net increase (decrease) in net assets resulting from operations	(4,330)	(51)	(251)	(152)	(407)
Changes from principal transactions:					
Total unit transactions	(1,228)	(14)	(225)	(40)	(298)
Increase (decrease) in net assets derived from principal transactions	(1,228)	(14)	(225)	(40)	(298)
Total increase (decrease) in net assets	(5,558)	(65)	(476)	(192)	(705)
Net assets at December 31, 2022	17,283	301	1,793	1,056	2,736
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	12	4	(6)	(4)	57
Total realized gain (loss) on investments and capital gains distributions	1,564	(18)	73	40	(501)
Net unrealized appreciation (depreciation) of investments	2,351	25	128	124	402
Net increase (decrease) in net assets resulting from operations	3,927	11	195	160	(42)
Changes from principal transactions:					
Total unit transactions	(2,183)	(105)	(205)	199	(335)
Increase (decrease) in net assets derived from principal transactions	(2,183)	(105)	(205)	199	(335)
Total increase (decrease) in net assets	1,744	(94)	(10)	359	(377)
Net assets at December 31, 2023	<u>\$ 19,027</u>	<u>\$ 207</u>	<u>\$ 1,783</u>	<u>\$ 1,415</u>	<u>\$ 2,359</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Pioneer High Yield VCT Portfolio - Class I	Voya Balanced Portfolio - Class I	Voya Government Money Market Portfolio - Class I	Voya Government Money Market Portfolio - Class S	Voya Intermediate Bond Portfolio - Class I
Net assets at January 1, 2022	\$ 1,083	\$ 45,448	\$ 27,695	\$ 57	\$ 63,058
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	39	203	52	1	855
Total realized gain (loss) on investments and capital gains distributions	(11)	4,788	—	—	(1,001)
Net unrealized appreciation (depreciation) of investments	(153)	(13,002)	—	—	(9,276)
Net increase (decrease) in net assets resulting from operations	(125)	(8,011)	52	1	(9,422)
Changes from principal transactions:					
Total unit transactions	(37)	(4,740)	(1,197)	(11)	(6,804)
Increase (decrease) in net assets derived from principal transactions	(37)	(4,740)	(1,197)	(11)	(6,804)
Total increase (decrease) in net assets	(162)	(12,751)	(1,145)	(10)	(16,226)
Net assets at December 31, 2022	921	32,697	26,550	47	46,832
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	41	193	973	2	1,333
Total realized gain (loss) on investments and capital gains distributions	(23)	(1,694)	—	—	(3,209)
Net unrealized appreciation (depreciation) of investments	71	5,872	—	—	4,502
Net increase (decrease) in net assets resulting from operations	89	4,371	973	2	2,626
Changes from principal transactions:					
Total unit transactions	(45)	(4,495)	4,941	1,326	(4,853)
Increase (decrease) in net assets derived from principal transactions	(45)	(4,495)	4,941	1,326	(4,853)
Total increase (decrease) in net assets	44	(124)	5,914	1,328	(2,227)
Net assets at December 31, 2023	<u>\$ 965</u>	<u>\$ 32,573</u>	<u>\$ 32,464</u>	<u>\$ 1,375</u>	<u>\$ 44,605</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya Balanced Income Portfolio - Service Class	Voya Global Perspectives® Portfolio - Class A	Voya Global Perspectives® Portfolio - Class I	Voya High Yield Portfolio - Institutional Class	Voya Large Cap Growth Portfolio - Institutional Class
Net assets at January 1, 2022	\$ 3,292	\$ 189	\$ 771	\$ 11,714	\$ 153,874
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	29	2	23	466	(1,419)
Total realized gain (loss) on investments and capital gains distributions	164	13	47	(160)	33,707
Net unrealized appreciation (depreciation) of investments	(659)	(55)	(213)	(1,824)	(78,993)
Net increase (decrease) in net assets resulting from operations	(466)	(40)	(143)	(1,518)	(46,705)
Changes from principal transactions:					
Total unit transactions	(380)	20	43	(964)	(11,157)
Increase (decrease) in net assets derived from principal transactions	(380)	20	43	(964)	(11,157)
Total increase (decrease) in net assets	(846)	(20)	(100)	(2,482)	(57,862)
Net assets at December 31, 2022	2,446	169	671	9,232	96,012
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	40	8	28	498	(1,334)
Total realized gain (loss) on investments and capital gains distributions	(72)	3	(39)	(405)	(14,664)
Net unrealized appreciation (depreciation) of investments	263	4	67	855	49,004
Net increase (decrease) in net assets resulting from operations	231	15	56	948	33,006
Changes from principal transactions:					
Total unit transactions	(264)	(28)	(240)	(1,051)	(10,957)
Increase (decrease) in net assets derived from principal transactions	(264)	(28)	(240)	(1,051)	(10,957)
Total increase (decrease) in net assets	(33)	(13)	(184)	(103)	22,049
Net assets at December 31, 2023	\$ 2,413	\$ 156	\$ 487	\$ 9,129	\$ 118,061

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Voya Large Cap Value Portfolio - Institutional Class	Voya Large Cap Value Portfolio - Service Class	Voya Retirement Conservative Portfolio - Adviser Class	Voya Retirement Growth Portfolio - Adviser Class	Voya Retirement Moderate Growth Portfolio - Adviser Class
Net assets at January 1, 2022	\$ 6,698	\$ 2,385	\$ 3,570	\$ 2,925	\$ 3,646
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	42	8	32	(4)	(3)
Total realized gain (loss) on investments and capital gains distributions	3,151	1,247	277	294	288
Net unrealized appreciation (depreciation) of investments	(3,488)	(1,371)	(871)	(784)	(860)
Net increase (decrease) in net assets resulting from operations	(295)	(116)	(562)	(494)	(575)
Changes from principal transactions:					
Total unit transactions	(41)	235	23	(320)	(799)
Increase (decrease) in net assets derived from principal transactions	(41)	235	23	(320)	(799)
Total increase (decrease) in net assets	(336)	119	(539)	(814)	(1,374)
Net assets at December 31, 2022	6,362	2,504	3,031	2,111	2,272
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	31	13	17	4	3
Total realized gain (loss) on investments and capital gains distributions	(1,103)	(371)	(109)	130	107
Net unrealized appreciation (depreciation) of investments	1,832	643	290	193	191
Net increase (decrease) in net assets resulting from operations	760	285	198	327	301
Changes from principal transactions:					
Total unit transactions	(607)	(188)	(773)	(185)	(277)
Increase (decrease) in net assets derived from principal transactions	(607)	(188)	(773)	(185)	(277)
Total increase (decrease) in net assets	153	97	(575)	142	24
Net assets at December 31, 2023	<u>\$ 6,515</u>	<u>\$ 2,601</u>	<u>\$ 2,456</u>	<u>\$ 2,253</u>	<u>\$ 2,296</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya Retirement Moderate Portfolio - Adviser Class	Voya U.S. Stock Index Portfolio - Service Class	VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class	VY® BlackRock Inflation Protected Bond Portfolio - Service Class	VY® CBRE Global Real Estate Portfolio - Institutional Class
Net assets at January 1, 2022	\$ 2,706	\$ 822	\$ 182	\$ 2,001	\$ 1,903
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	11	2	6	71	43
Total realized gain (loss) on investments and capital gains distributions	229	68	—	(17)	64
Net unrealized appreciation (depreciation) of investments	(673)	(246)	(30)	(406)	(594)
Net increase (decrease) in net assets resulting from operations	(433)	(176)	(24)	(352)	(487)
Changes from principal transactions:					
Total unit transactions	(184)	330	(5)	696	(13)
Increase (decrease) in net assets derived from principal transactions	(184)	330	(5)	696	(13)
Total increase (decrease) in net assets	(617)	154	(29)	344	(500)
Net assets at December 31, 2022	2,089	976	153	2,345	1,403
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	8	(3)	5	44	15
Total realized gain (loss) on investments and capital gains distributions	36	85	(9)	(78)	(84)
Net unrealized appreciation (depreciation) of investments	149	103	10	95	212
Net increase (decrease) in net assets resulting from operations	193	185	6	61	143
Changes from principal transactions:					
Total unit transactions	(233)	(516)	(120)	(400)	(301)
Increase (decrease) in net assets derived from principal transactions	(233)	(516)	(120)	(400)	(301)
Total increase (decrease) in net assets	(40)	(331)	(114)	(339)	(158)
Net assets at December 31, 2023	<u>\$ 2,049</u>	<u>\$ 645</u>	<u>\$ 39</u>	<u>\$ 2,006</u>	<u>\$ 1,245</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	VY® CBRE Global Real Estate Portfolio - Service Class	VY® CBRE Real Estate Portfolio - Service Class	VY® Invesco Growth and Income Portfolio - Service Class	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	VY® JPMorgan Emerging Markets Equity Portfolio - Service Class
Net assets at January 1, 2022	\$ 494	\$ 4,326	\$ 1,493	\$ 1,656	\$ 11,111
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	7	39	7	(16)	(52)
Total realized gain (loss) on investments and capital gains distributions	20	520	167	101	2,104
Net unrealized appreciation (depreciation) of investments	(157)	(1,712)	(267)	(540)	(4,963)
Net increase (decrease) in net assets resulting from operations	(130)	(1,153)	(93)	(455)	(2,911)
Changes from principal transactions:					
Total unit transactions	(4)	(350)	39	(331)	(529)
Increase (decrease) in net assets derived from principal transactions	(4)	(350)	39	(331)	(529)
Total increase (decrease) in net assets	(134)	(1,503)	(54)	(786)	(3,440)
Net assets at December 31, 2022	360	2,823	1,439	870	7,671
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	2	61	13	5	80
Total realized gain (loss) on investments and capital gains distributions	(2)	64	73	(32)	(842)
Net unrealized appreciation (depreciation) of investments	41	249	71	73	1,178
Net increase (decrease) in net assets resulting from operations	41	374	157	46	416
Changes from principal transactions:					
Total unit transactions	28	(83)	(137)	(35)	(473)
Increase (decrease) in net assets derived from principal transactions	28	(83)	(137)	(35)	(473)
Total increase (decrease) in net assets	69	291	20	11	(57)
Net assets at December 31, 2023	\$ 429	\$ 3,114	\$ 1,459	\$ 881	\$ 7,614

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	VY® T. Rowe Price Equity Income Portfolio - Service Class	Voya Global Bond Portfolio - Initial Class	Voya Global Bond Portfolio - Service Class
Net assets at January 1, 2022	\$ 2,782	\$ 64,398	\$ 3,565	\$ 10,252	\$ 18
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(14)	320	33	137	—
Total realized gain (loss) on investments and capital gains distributions	109	7,299	289	(268)	(1)
Net unrealized appreciation (depreciation) of investments	(637)	(15,790)	(464)	(1,756)	(3)
Net increase (decrease) in net assets resulting from operations	(542)	(8,171)	(142)	(1,887)	(4)
Changes from principal transactions:					
Total unit transactions	(369)	(744)	(191)	(1,074)	(1)
Increase (decrease) in net assets derived from principal transactions	(369)	(744)	(191)	(1,074)	(1)
Total increase (decrease) in net assets	(911)	(8,915)	(333)	(2,961)	(5)
Net assets at December 31, 2022	1,871	55,483	3,232	7,291	13
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(10)	794	26	175	—
Total realized gain (loss) on investments and capital gains distributions	83	5,214	43	(598)	(4)
Net unrealized appreciation (depreciation) of investments	146	3,452	149	743	4
Net increase (decrease) in net assets resulting from operations	219	9,460	218	320	—
Changes from principal transactions:					
Total unit transactions	70	(3,246)	(744)	(846)	—
Increase (decrease) in net assets derived from principal transactions	70	(3,246)	(744)	(846)	—
Total increase (decrease) in net assets	289	6,214	(526)	(526)	—
Net assets at December 31, 2023	\$ 2,160	\$ 61,697	\$ 2,706	\$ 6,765	\$ 13

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Voya Global Insights Portfolio - Initial Class	Voya International High Dividend Low Volatility Portfolio - Initial Class	Voya Solution 2025 Portfolio - Service Class	Voya Solution 2035 Portfolio - Service Class	Voya Solution 2045 Portfolio - Service Class
Net assets at January 1, 2022	\$ 70,436	\$ 6,727	\$ 6,272	\$ 11,831	\$ 9,853
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(595)	209	176	333	303
Total realized gain (loss) on investments					
and capital gains distributions	7,595	(176)	472	1,599	1,505
Net unrealized appreciation					
(depreciation) of investments	(29,661)	(683)	(1,744)	(4,203)	(3,920)
Net increase (decrease) in net assets					
resulting from operations	(22,661)	(650)	(1,096)	(2,271)	(2,112)
Changes from principal transactions:					
Total unit transactions	(3,855)	(256)	(931)	85	1,083
Increase (decrease) in net assets					
derived from principal transactions	(3,855)	(256)	(931)	85	1,083
Total increase (decrease) in net assets	(26,516)	(906)	(2,027)	(2,186)	(1,029)
Net assets at December 31, 2022	43,920	5,821	4,245	9,645	8,824
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(549)	194	79	272	225
Total realized gain (loss) on investments					
and capital gains distributions	4,879	(152)	(68)	150	71
Net unrealized appreciation					
(depreciation) of investments	8,703	694	522	1,171	1,371
Net increase (decrease) in net assets					
resulting from operations	13,033	736	533	1,593	1,667
Changes from principal transactions:					
Total unit transactions	(4,724)	(678)	(216)	(19)	(308)
Increase (decrease) in net assets					
derived from principal transactions	(4,724)	(678)	(216)	(19)	(308)
Total increase (decrease) in net assets	8,309	58	317	1,574	1,359
Net assets at December 31, 2023	<u>\$ 52,229</u>	<u>\$ 5,879</u>	<u>\$ 4,562</u>	<u>\$ 11,219</u>	<u>\$ 10,183</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya Solution 2055 Portfolio - Service Class	Voya Solution 2065 Portfolio - Service Class	Voya Solution Income Portfolio - Service Class	Voya Solution Moderately Aggressive Portfolio - Service Class	VY® American Century Small-Mid Cap Value Portfolio - Service Class
Net assets at January 1, 2022	\$ 268	\$ 13	\$ 2,358	\$ 285	\$ 2,783
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	10	2	65	3	22
Total realized gain (loss) on investments and capital gains distributions	55	(1)	197	30	485
Net unrealized appreciation (depreciation) of investments	(129)	(6)	(628)	(83)	(667)
Net increase (decrease) in net assets resulting from operations	(64)	(5)	(366)	(50)	(160)
Changes from principal transactions:					
Total unit transactions	157	53	59	(62)	79
Increase (decrease) in net assets derived from principal transactions	157	53	59	(62)	79
Total increase (decrease) in net assets	93	48	(307)	(112)	(81)
Net assets at December 31, 2022	361	61	2,051	173	2,702
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	11	—	44	3	33
Total realized gain (loss) on investments and capital gains distributions	(7)	(2)	(14)	5	317
Net unrealized appreciation (depreciation) of investments	77	21	162	19	(172)
Net increase (decrease) in net assets resulting from operations	81	19	192	27	178
Changes from principal transactions:					
Total unit transactions	105	54	(83)	(24)	(860)
Increase (decrease) in net assets derived from principal transactions	105	54	(83)	(24)	(860)
Total increase (decrease) in net assets	186	73	109	3	(682)
Net assets at December 31, 2023	\$ 547	\$ 134	\$ 2,160	\$ 176	\$ 2,020

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**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	VY® Baron Growth Portfolio - Service Class	VY® Columbia Contrarian Core Portfolio - Service Class	VY® Columbia Small Cap Value II Portfolio - Service Class	VY® Invesco Comstock Portfolio - Service Class	VY® Invesco Equity and Income Portfolio - Initial Class
Net assets at January 1, 2022	\$ 6,657	\$ 1,080	\$ 768	\$ 999	\$ 50,151
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(37)	(5)	(5)	13	222
Total realized gain (loss) on investments and capital gains distributions	330	141	114	34	6,509
Net unrealized appreciation (depreciation) of investments	(1,901)	(329)	(226)	(59)	(10,988)
Net increase (decrease) in net assets resulting from operations	(1,608)	(193)	(117)	(12)	(4,257)
Changes from principal transactions:					
Total unit transactions	(415)	(124)	315	421	(3,977)
Increase (decrease) in net assets derived from principal transactions	(415)	(124)	315	421	(3,977)
Total increase (decrease) in net assets	(2,023)	(317)	198	409	(8,234)
Net assets at December 31, 2022	4,634	763	966	1,408	41,917
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(35)	7	—	12	400
Total realized gain (loss) on investments and capital gains distributions	200	250	(40)	246	1,706
Net unrealized appreciation (depreciation) of investments	464	(29)	142	(125)	1,295
Net increase (decrease) in net assets resulting from operations	629	228	102	133	3,401
Changes from principal transactions:					
Total unit transactions	(383)	186	(322)	(252)	(5,639)
Increase (decrease) in net assets derived from principal transactions	(383)	186	(322)	(252)	(5,639)
Total increase (decrease) in net assets	246	414	(220)	(119)	(2,238)
Net assets at December 31, 2023	<u>\$ 4,880</u>	<u>\$ 1,177</u>	<u>\$ 746</u>	<u>\$ 1,289</u>	<u>\$ 39,679</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	VY® JPMorgan Mid Cap Value Portfolio - Service Class	VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Voya Strategic Allocation Conservative Portfolio - Class I	Voya Strategic Allocation Growth Portfolio - Class I
Net assets at January 1, 2022	\$ 3,395	\$ 54,735	\$ 23,039	\$ 5,015	\$ 7,108
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	4	(467)	(128)	95	118
Total realized gain (loss) on investments and capital gains distributions	431	9,424	2,095	239	693
Net unrealized appreciation (depreciation) of investments	(758)	(22,493)	(11,035)	(1,169)	(2,230)
Net increase (decrease) in net assets resulting from operations	(323)	(13,536)	(9,068)	(835)	(1,419)
Changes from principal transactions:					
Total unit transactions	(197)	(4,152)	(2,814)	(691)	(223)
Increase (decrease) in net assets derived from principal transactions	(197)	(4,152)	(2,814)	(691)	(223)
Total increase (decrease) in net assets	(520)	(17,688)	(11,882)	(1,526)	(1,642)
Net assets at December 31, 2022	2,875	37,047	11,157	3,489	5,466
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	5	(439)	(117)	73	130
Total realized gain (loss) on investments and capital gains distributions	108	(2,414)	(38)	(178)	31
Net unrealized appreciation (depreciation) of investments	128	9,685	5,070	446	758
Net increase (decrease) in net assets resulting from operations	241	6,832	4,915	341	919
Changes from principal transactions:					
Total unit transactions	(552)	(3,877)	(795)	(360)	(192)
Increase (decrease) in net assets derived from principal transactions	(552)	(3,877)	(795)	(360)	(192)
Total increase (decrease) in net assets	(311)	2,955	4,120	(19)	727
Net assets at December 31, 2023	<u>\$ 2,564</u>	<u>\$ 40,002</u>	<u>\$ 15,277</u>	<u>\$ 3,470</u>	<u>\$ 6,193</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya Strategic Allocation Moderate Portfolio - Class I	Voya Growth and Income Portfolio - Class A	Voya Growth and Income Portfolio - Class I	Voya Emerging Markets Index Portfolio - Class I	Voya Global High Dividend Low Volatility Portfolio - Class I
Net assets at January 1, 2022	\$ 7,356	\$ 1,849	\$ 251,843	\$ 534	\$ 1,660
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	110	(9)	(104)	7	27
Total realized gain (loss) on investments and capital gains distributions	573	89	16,282	17	93
Net unrealized appreciation (depreciation) of investments	(2,044)	(363)	(54,633)	(128)	(221)
Net increase (decrease) in net assets resulting from operations	(1,361)	(283)	(38,455)	(104)	(101)
Changes from principal transactions:					
Total unit transactions	(811)	(220)	(17,061)	8	6
Increase (decrease) in net assets derived from principal transactions	(811)	(220)	(17,061)	8	6
Total increase (decrease) in net assets	(2,172)	(503)	(55,516)	(96)	(95)
Net assets at December 31, 2022	5,184	1,346	196,327	438	1,565
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	142	(9)	(29)	32	30
Total realized gain (loss) on investments and capital gains distributions	(27)	(263)	(18,387)	(15)	93
Net unrealized appreciation (depreciation) of investments	599	593	66,523	22	(41)
Net increase (decrease) in net assets resulting from operations	714	321	48,107	39	82
Changes from principal transactions:					
Total unit transactions	(491)	(161)	(22,054)	(8)	(191)
Increase (decrease) in net assets derived from principal transactions	(491)	(161)	(22,054)	(8)	(191)
Total increase (decrease) in net assets	223	160	26,053	31	(109)
Net assets at December 31, 2023	<u>\$ 5,407</u>	<u>\$ 1,506</u>	<u>\$ 222,380</u>	<u>\$ 469</u>	<u>\$ 1,456</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Voya Global High Dividend Low Volatility Portfolio - Class S	Voya Index Plus LargeCap Portfolio - Class I	Voya Index Plus MidCap Portfolio - Class I	Voya Index Plus SmallCap Portfolio - Class I	Voya International Index Portfolio - Class I
Net assets at January 1, 2022	\$ 1,048	\$ 81,048	\$ 6,309	\$ 3,307	\$ 10,556
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	11	(211)	5	1	194
Total realized gain (loss) on investments and capital gains distributions	47	15,722	1,149	374	61
Net unrealized appreciation (depreciation) of investments	(123)	(31,213)	(2,081)	(843)	(1,729)
Net increase (decrease) in net assets resulting from operations	(65)	(15,702)	(927)	(468)	(1,474)
Changes from principal transactions:					
Total unit transactions	(88)	(7,727)	(314)	(277)	627
Increase (decrease) in net assets derived from principal transactions	(88)	(7,727)	(314)	(277)	627
Total increase (decrease) in net assets	(153)	(23,429)	(1,241)	(745)	(847)
Net assets at December 31, 2022	895	57,619	5,068	2,562	9,709
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	12	(130)	15	4	391
Total realized gain (loss) on investments and capital gains distributions	33	327	121	20	176
Net unrealized appreciation (depreciation) of investments	(4)	13,232	695	410	953
Net increase (decrease) in net assets resulting from operations	41	13,429	831	434	1,520
Changes from principal transactions:					
Total unit transactions	(119)	(7,113)	(94)	(26)	(796)
Increase (decrease) in net assets derived from principal transactions	(119)	(7,113)	(94)	(26)	(796)
Total increase (decrease) in net assets	(78)	6,316	737	408	724
Net assets at December 31, 2023	<u>\$ 817</u>	<u>\$ 63,935</u>	<u>\$ 5,805</u>	<u>\$ 2,970</u>	<u>\$ 10,433</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya International Index Portfolio - Class S	Voya Russell™ Large Cap Growth Index Portfolio - Class I	Voya Russell™ Large Cap Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class S
Net assets at January 1, 2022	\$ 54	\$ 77,734	\$ 26,884	\$ 33,511	\$ 1,097
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	(497)	(89)	34	(2)
Total realized gain (loss) on investments and capital gains distributions	2	7,107	1,846	847	43
Net unrealized appreciation (depreciation) of investments	(12)	(29,962)	(7,211)	(3,068)	(110)
Net increase (decrease) in net assets resulting from operations	(9)	(23,352)	(5,454)	(2,187)	(69)
Changes from principal transactions:					
Total unit transactions	(24)	(4,815)	(1,813)	(2,463)	(142)
Increase (decrease) in net assets derived from principal transactions	(24)	(4,815)	(1,813)	(2,463)	(142)
Total increase (decrease) in net assets	(33)	(28,167)	(7,267)	(4,650)	(211)
Net assets at December 31, 2022	21	49,567	19,617	28,861	886
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	(451)	41	263	4
Total realized gain (loss) on investments and capital gains distributions	—	6,169	1,823	1,024	52
Net unrealized appreciation (depreciation) of investments	4	15,155	3,439	1,132	6
Net increase (decrease) in net assets resulting from operations	5	20,873	5,303	2,419	62
Changes from principal transactions:					
Total unit transactions	12	(5,366)	(511)	(3,423)	(183)
Increase (decrease) in net assets derived from principal transactions	12	(5,366)	(511)	(3,423)	(183)
Total increase (decrease) in net assets	17	15,507	4,792	(1,004)	(121)
Net assets at December 31, 2023	<u>\$ 38</u>	<u>\$ 65,074</u>	<u>\$ 24,409</u>	<u>\$ 27,857</u>	<u>\$ 765</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Voya Russell™ Mid Cap Index Portfolio - Class I	Voya Russell™ Small Cap Index Portfolio - Class I	Voya Small Company Portfolio - Class I	Voya U.S. Bond Index Portfolio - Class I
Net assets at January 1, 2022	\$ 3,012	\$ 2,248	\$ 4,612	\$ 18,723	\$ 1,653
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(26)	5	(8)	(178)	22
Total realized gain (loss) on investments and capital gains distributions	207	115	323	3,575	(31)
Net unrealized appreciation (depreciation) of investments	(1,023)	(532)	(1,301)	(6,592)	(219)
Net increase (decrease) in net assets resulting from operations	(842)	(412)	(986)	(3,195)	(228)
Changes from principal transactions:					
Total unit transactions	(143)	81	82	(1,662)	59
Increase (decrease) in net assets derived from principal transactions	(143)	81	82	(1,662)	59
Total increase (decrease) in net assets	(985)	(331)	(904)	(4,857)	(169)
Net assets at December 31, 2022	2,027	1,917	3,708	13,866	1,484
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(20)	23	35	(96)	50
Total realized gain (loss) on investments and capital gains distributions	(20)	107	146	(1,050)	(190)
Net unrealized appreciation (depreciation) of investments	487	182	429	3,244	200
Net increase (decrease) in net assets resulting from operations	447	312	610	2,098	60
Changes from principal transactions:					
Total unit transactions	(251)	174	194	(1,762)	(200)
Increase (decrease) in net assets derived from principal transactions	(251)	174	194	(1,762)	(200)
Total increase (decrease) in net assets	196	486	804	336	(140)
Net assets at December 31, 2023	<u>\$ 2,223</u>	<u>\$ 2,403</u>	<u>\$ 4,512</u>	<u>\$ 14,202</u>	<u>\$ 1,344</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Statements of Changes in Net Assets

For the Years Ended December 31, 2023 and 2022

(In thousands)

	Voya MidCap Opportunities Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S	Voya SmallCap Opportunities Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class S	Wanger Acorn
Net assets at January 1, 2022	\$ 21,044	\$ 4,268	\$ 2,218	\$ 2,117	\$ 2,523
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(170)	(36)	(9)	(20)	(9)
Total realized gain (loss) on investments					
and capital gains distributions	7,909	1,017	264	280	223
Net unrealized appreciation					
(depreciation) of investments	(13,103)	(2,033)	(771)	(757)	(1,064)
Net increase (decrease) in net assets					
resulting from operations	(5,364)	(1,052)	(516)	(497)	(850)
Changes from principal transactions:					
Total unit transactions	(1,379)	(660)	(57)	(143)	(446)
Increase (decrease) in net assets					
derived from principal transactions	(1,379)	(660)	(57)	(143)	(446)
Total increase (decrease) in net assets	(6,743)	(1,712)	(573)	(640)	(1,296)
Net assets at December 31, 2022	14,301	2,556	1,645	1,477	1,227
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(159)	(34)	(8)	(19)	(10)
Total realized gain (loss) on investments					
and capital gains distributions	(5,700)	(823)	(89)	(147)	(335)
Net unrealized appreciation					
(depreciation) of investments	8,844	1,378	441	429	687
Net increase (decrease) in net assets					
resulting from operations	2,985	521	344	263	342
Changes from principal transactions:					
Total unit transactions	(1,743)	(169)	48	(137)	878
Increase (decrease) in net assets					
derived from principal transactions	(1,743)	(169)	48	(137)	878
Total increase (decrease) in net assets	1,242	352	392	126	1,220
Net assets at December 31, 2023	<u>\$ 15,543</u>	<u>\$ 2,908</u>	<u>\$ 2,037</u>	<u>\$ 1,603</u>	<u>\$ 2,447</u>

The accompanying notes are an integral part of these financial statements.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Statements of Changes in Net Assets
For the Years Ended December 31, 2023 and 2022
(In thousands)

	<u>Wanger International</u>	<u>Wanger Select</u>
Net assets at January 1, 2022	\$ 2,073	\$ 1,752
Increase (decrease) in net assets		
Operations:		
Net investment income (loss)	5	(4)
Total realized gain (loss) on investments		
and capital gains distributions	158	573
Net unrealized appreciation		
(depreciation) of investments	(860)	(1,183)
Net increase (decrease) in net assets		
resulting from operations	(697)	(614)
Changes from principal transactions:		
Total unit transactions	(94)	(6)
Increase (decrease) in net assets		
derived from principal transactions	(94)	(6)
Total increase (decrease) in net assets	(791)	(620)
Net assets at December 31, 2022	1,282	1,132
Increase (decrease) in net assets		
Operations:		
Net investment income (loss)	(3)	(1)
Total realized gain (loss) on investments		
and capital gains distributions	(150)	(986)
Net unrealized appreciation		
(depreciation) of investments	343	1,094
Net increase (decrease) in net assets		
resulting from operations	190	107
Changes from principal transactions:		
Total unit transactions	(154)	(1,239)
Increase (decrease) in net assets		
derived from principal transactions	(154)	(1,239)
Total increase (decrease) in net assets	36	(1,132)
Net assets at December 31, 2023	<u>\$ 1,318</u>	<u>\$ —</u>

The accompanying notes are an integral part of these financial statements.

VARIABLE ANNUITY ACCOUNT B OF VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

Notes to Financial Statements

1. ORGANIZATION

Variable Annuity Account B of Voya Retirement Insurance and Annuity Company (the "Account") was established by Voya Retirement Insurance and Annuity Company ("VRIAC" or the "Company") to support the operations of variable annuity contracts ("Contracts"). The Company is an indirect, wholly owned subsidiary of Voya Financial, Inc., a holding company domiciled in the State of Delaware.

The Account is registered as a unit investment trust with the Securities and Exchange Commission under the Investment Company Act of 1940, as amended. The Account is exclusively for use with Contracts that may be entitled to tax-deferred treatment under specific sections of the Internal Revenue Code of 1986, as amended. VRIAC provides for variable accumulation and benefits under the Contracts by crediting annuity considerations to one or more divisions within the Account or an investment option in the Company's fixed account, as directed by the contract owners. The portion of the Account's assets applicable to Contracts will not be charged with liabilities arising out of any other business VRIAC may conduct, but obligations of the Account, including the promise to make benefit payments, are obligations of VRIAC. Under applicable insurance law, the assets and liabilities of the Account are clearly identified and distinguished from the other assets and liabilities of VRIAC.

At December 31, 2023, the Account had 101 investment divisions (the "Divisions"), 28 of which invest in independently managed mutual funds and 73 of which invest in mutual funds managed by an affiliate, Voya Investments, LLC. The assets in each Division are invested in shares of a designated fund ("Fund") of various investment trusts (the "Trusts").

The Divisions with asset balances at December 31, 2023 and related Trusts are as follows:

AIM Variable Insurance Funds:	Pioneer Variable Contracts Trust:
Invesco V.I. American Franchise Fund - Series I	Pioneer High Yield VCT Portfolio - Class I
Invesco V.I. Core Equity Fund - Series I	Voya Balanced Portfolio, Inc.:
Invesco V.I. Discovery Mid Cap Growth Fund - Series I	Voya Balanced Portfolio - Class I
Invesco V.I. Global Fund - Series I	Voya Government Money Market Portfolio:
Invesco V.I. Main Street Fund - Series I	Voya Government Money Market Portfolio - Class I
Invesco V.I. Main Street Small Cap Fund - Series I	Voya Government Money Market Portfolio - Class S
American Funds Insurance Series:	Voya Intermediate Bond Portfolio:
American Funds Insurance Series® Growth Fund - Class 2	Voya Intermediate Bond Portfolio - Class I
American Funds Insurance Series® Growth-Income Fund - Class 2	Voya Investors Trust:
American Funds Insurance Series® International Fund - Class 2	Voya Balanced Income Portfolio - Service Class
Calvert Variable Series, Inc.:	Voya Global Perspectives® Portfolio - Class A
Calvert VP SRI Balanced Portfolio - Class I	Voya Global Perspectives® Portfolio - Class I
Federated Hermes Insurance Series:	Voya High Yield Portfolio - Institutional Class
Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Voya Large Cap Growth Portfolio - Institutional Class
Federated Hermes Government Money Fund II - Service Shares	Voya Large Cap Value Portfolio - Institutional Class
Federated Hermes High Income Bond Fund II - Primary Shares	Voya Large Cap Value Portfolio - Service Class
Federated Hermes Kaufmann Fund II - Primary Shares	Voya Retirement Conservative Portfolio - Adviser Class
Federated Hermes Managed Volatility Fund II - Primary Shares	Voya Retirement Growth Portfolio - Adviser Class
Fidelity Variable Insurance Products Fund:	Voya Retirement Moderate Growth Portfolio - Adviser Class
Fidelity® VIP Equity-Income Portfolio - Initial Class	Voya Retirement Moderate Portfolio - Adviser Class
Fidelity® VIP Growth Portfolio - Initial Class	Voya U.S. Stock Index Portfolio - Service Class
Fidelity® VIP High Income Portfolio - Initial Class	VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class
Fidelity® VIP Overseas Portfolio - Initial Class	VY® BlackRock Inflation Protected Bond Portfolio - Service Class
Fidelity Variable Insurance Products Fund II:	VY® CBRE Global Real Estate Portfolio - Institutional Class
Fidelity® VIP Contrafund® Portfolio - Initial Class	VY® CBRE Global Real Estate Portfolio - Service Class
Fidelity® VIP Index 500 Portfolio - Initial Class	VY® CBRE Real Estate Portfolio - Service Class
Fidelity Variable Insurance Products Fund V:	VY® Invesco Growth and Income Portfolio - Service Class
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class
Franklin Templeton Variable Insurance Products Trust:	VY® JPMorgan Emerging Markets Equity Portfolio - Service Class
Franklin Small Cap Value VIP Fund - Class 2	VY® JPMorgan Small Cap Core Equity Portfolio - Service Class
Lord Abbett Series Fund, Inc.:	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class
Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	VY® T. Rowe Price Equity Income Portfolio - Service Class
PIMCO Variable Insurance Trust:	Voya Partners, Inc.:
PIMCO VIT Real Return Portfolio - Administrative Class	Voya Global Bond Portfolio - Initial Class

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Notes to Financial Statements

Voya Global Bond Portfolio - Service Class	Voya Variable Portfolios, Inc.:
Voya Global Insights Portfolio - Initial Class	Voya Emerging Markets Index Portfolio - Class I
Voya International High Dividend Low Volatility Portfolio - Initial Class	Voya Global High Dividend Low Volatility Portfolio - Class I
Voya Solution 2025 Portfolio - Service Class	Voya Global High Dividend Low Volatility Portfolio - Class S
Voya Solution 2035 Portfolio - Service Class	Voya Index Plus LargeCap Portfolio - Class I
Voya Solution 2045 Portfolio - Service Class	Voya Index Plus MidCap Portfolio - Class I
Voya Solution 2055 Portfolio - Service Class	Voya Index Plus SmallCap Portfolio - Class I
Voya Solution 2065 Portfolio - Service Class	Voya International Index Portfolio - Class I
Voya Solution Income Portfolio - Service Class	Voya International Index Portfolio - Class S
Voya Solution Moderately Aggressive Portfolio - Service Class	Voya Russell™ Large Cap Growth Index Portfolio - Class I
VY® American Century Small-Mid Cap Value Portfolio - Service Class	Voya Russell™ Large Cap Index Portfolio - Class I
VY® Baron Growth Portfolio - Service Class	Voya Russell™ Large Cap Value Index Portfolio - Class I
VY® Columbia Contrarian Core Portfolio - Service Class	Voya Russell™ Large Cap Value Index Portfolio - Class S
VY® Columbia Small Cap Value II Portfolio - Service Class	Voya Russell™ Mid Cap Growth Index Portfolio - Class S
VY® Invesco Comstock Portfolio - Service Class	Voya Russell™ Mid Cap Index Portfolio - Class I
VY® Invesco Equity and Income Portfolio - Initial Class	Voya Russell™ Small Cap Index Portfolio - Class I
VY® JPMorgan Mid Cap Value Portfolio - Service Class	Voya Small Company Portfolio - Class I
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	Voya U.S. Bond Index Portfolio - Class I
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Voya Variable Products Trust:
Voya Strategic Allocation Portfolios, Inc.:	Voya MidCap Opportunities Portfolio - Class I
Voya Strategic Allocation Conservative Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S
Voya Strategic Allocation Growth Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class I
Voya Strategic Allocation Moderate Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class S
Voya Variable Funds:	Wanger Advisors Trust:
Voya Growth and Income Portfolio - Class A	Wanger Acorn
Voya Growth and Income Portfolio - Class I	Wanger International

The name of the following Division was changed in 2023:

Current Name	Former Name
Voya Partners, Inc.:	Voya Partners, Inc.:
Voya Global Insights Portfolio - Initial Class	VY® Invesco Global Portfolio - Initial Class

During 2023, the following Division was closed to contract owners:

Wanger Advisors Trust:
Wanger Select

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Notes to Financial Statements

2. SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies of the Account:

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investments

Investments are made in shares of a Division and are recorded at fair value, determined by the net asset value per share of the respective Division. Investment transactions in each Division are recorded on the trade date. Distributions of net investment income and capital gains from each Division are recognized on the ex-distribution date. Realized gains and losses on redemptions of the shares of the Division are determined on a first-in, first-out basis. The difference between cost and current fair value of investments owned on the day of measurement is recorded as unrealized appreciation or depreciation of investments.

Federal Income Taxes

Operations of the Account form a part of, and are taxed with, the total operations of VRIAC, which is taxed as a life insurance company under the Internal Revenue Code ("IRC"). Under the current provisions of the IRC, the Company does not expect to incur federal income taxes on the earnings of the Account to the extent the earnings are credited to contract owners. Accordingly, earnings and realized capital gains of the Account attributable to the contract owners are excluded in the determination of the federal income tax liability of VRIAC, and no charge is being made to the Account for federal income taxes for these amounts. The Company will review this tax accounting in the event of changes in the tax law. Such changes in the law may result in a charge for federal income taxes. Uncertain tax positions are assessed at the parent level on a consolidated basis, including taxes of the operations of the Separate Account.

Contract Owner Reserves

The annuity reserves of the Account are represented by net assets on the Statements of Assets and Liabilities and are equal to the aggregate account values of the contract owners invested in the Account Divisions. Net assets allocated to contracts in the payout period are computed according to the industry standard mortality tables. The assumed investment return is elected by the annuitant and may vary from 3.5% to 7.0%. The mortality risk is fully borne by the Company. To the extent that benefits to be paid to the contract owners exceed their account values, VRIAC will contribute additional funds to the benefit proceeds. Conversely, if amounts allocated exceed amounts required, transfers may be made to VRIAC. Prior to the annuitization date, the Contracts are redeemable for the net cash surrender value of the Contracts.

Changes from Principal Transactions

Included in Changes from principal transactions on the Statements of Changes in Net Assets are items which relate to contract owner activity, including deposits, surrenders and withdrawals, death benefits, and contract charges. Also included are transfers between the fixed account and the Divisions, transfers between Divisions, and transfers to (from) VRIAC related to gains and losses resulting from actual mortality experience (the full responsibility for which is assumed by VRIAC).

Subsequent Events

The Company has evaluated all events through the date the financial statements were issued to determine whether any event required either recognition or disclosure in the financial statements. The Company is not aware of any subsequent events that would have a material effect on the financial statements of the Account.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Notes to Financial Statements

3. FINANCIAL INSTRUMENTS

The Account invests assets in shares of open-end mutual funds, which process orders to purchase and redeem shares on a daily basis at the fund's next computed net asset values ("NAV"). The fair value of the Account's assets is based on the NAVs of mutual funds, which are obtained from the transfer agents or fund companies and reflect the fair values of the mutual fund investments. The NAV is calculated daily upon close of the New York Stock Exchange and is based on the fair values of the underlying securities.

The Account's assets are recorded at fair value on the Statements of Assets and Liabilities and are categorized as Level 1 as of December 31, 2023 based on the priority of the inputs to the valuation technique below. There were no transfers among the levels for the year ended December 31, 2023. The Account had no liabilities as of December 31, 2023.

The Account categorizes its financial instruments into a three-level hierarchy based on the priority of inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument.

- Level 1 - Unadjusted quoted prices for identical assets or liabilities in an active market. The Account defines an active market as a market in which transactions take place with sufficient frequency and volume to provide pricing information on an ongoing basis.
- Level 2 - Quoted prices in markets that are not active or valuation techniques that require inputs that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - a. Quoted prices for similar assets or liabilities in active markets;
 - b. Quoted prices for identical or similar assets or liabilities in non-active markets;
 - c. Inputs other than quoted market prices that are observable; and
 - d. Inputs that are derived principally from or corroborated by observable market data through correlation or other means.
- Level 3 - Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These valuations, whether derived internally or obtained from a third party, use critical assumptions that are not widely available to estimate market participant expectations in valuing the asset or liability.

4. CHARGES AND FEES

Under the terms of the Contracts, certain charges and fees are incurred by the Contracts to cover VRIAC's expenses in connection with the issuance and administration of the Contracts. Following is a summary of these charges and fees:

Mortality and Expense Risk Charges

VRIAC assumes mortality and expense risks related to the operations of the Account and, in accordance with the terms of the Contracts, deducts a daily charge from the assets of the Account. Daily charges are deducted at annual rates of up to 1.50% of the average daily net asset value of each Division of the Account to cover these risks, as specified in the Contracts. These charges are assessed through a reduction in unit values.

Asset-Based Administrative Charges

A charge to cover administrative expenses of the Account is deducted at annual rates of up to 0.25% of the assets attributable to the Contracts. These charges are assessed through a reduction in unit values.

Contract Maintenance Charges

An annual Contract maintenance fee of up to \$80 may be deducted from the accumulation value of Contracts to cover ongoing administrative expenses, as specified in the Contract. These charges are assessed through the redemption of units.

Contingent Deferred Sales Charges

For certain Contracts, a contingent deferred sales charge ("Surrender Charge") is imposed as a percentage that ranges up to 7.00% of each premium payment if the Contract is surrendered or an excess partial withdrawal is taken, as specified in the Contract. These

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**
Notes to Financial Statements

charges are assessed through the redemption of units.

Other Contract Charges

Certain Contracts contain optional riders that are available for an additional charge, such as minimum guaranteed withdrawal benefits. The amounts charged for these optional benefits vary based on a number of factors and are defined in the Contracts. These charges are assessed through the redemption of units.

Under fixed or variable immediate annuity contracts, an additional annual charge of 1.00% of the average daily net asset value is deducted daily from the accumulation values of contract owners who selected the Guaranteed Minimum Income feature. For deferred variable annuity contracts, an annual charge of up to 0.50% of the average daily net asset value is deducted daily from the accumulation values of contract owners who selected the Premium Bonus Option. These charges are assessed through a reduction in unit values.

Fees Waived by VRIAC

Certain charges and fees for various types of Contracts may be waived by VRIAC. VRIAC reserves the right to discontinue these waivers at its discretion or to conform with changes in the law.

5. RELATED PARTY TRANSACTIONS

Management fees were paid to Voya Investments, LLC, an affiliate of the Company, in its capacity as investment adviser to Voya Balanced Portfolio, Inc., Voya Government Money Market Portfolio, Voya Intermediate Bond Portfolio, Voya Investors Trust, Voya Partners, Inc., Voya Strategic Allocation Portfolios, Inc., Voya Variable Funds, Voya Variable Portfolios, Inc., and Voya Variable Products Trust. The Trusts' advisory agreements provide for fees at annual rates ranging from 0.18% to 1.25% of the average net assets of each respective Fund.

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Notes to Financial Statements

6. PURCHASES AND SALES OF INVESTMENT SECURITIES

The aggregate cost of purchases and proceeds from sales of investments for the year ended December 31, 2023 follow:

	Purchases	Sales
	(In thousands)	
AIM Variable Insurance Funds:		
Invesco V.I. American Franchise Fund - Series I	\$ 204	\$ 323
Invesco V.I. Core Equity Fund - Series I	373	352
Invesco V.I. Discovery Mid Cap Growth Fund - Series I	110	118
Invesco V.I. Global Fund - Series I	—	—
Invesco V.I. Main Street Fund - Series I	260	271
Invesco V.I. Main Street Small Cap Fund - Series I	114	54
American Funds Insurance Series:		
American Funds Insurance Series® Growth Fund - Class 2	279	262
American Funds Insurance Series® Growth-Income Fund - Class 2	202	60
American Funds Insurance Series® International Fund - Class 2	218	1
Calvert Variable Series, Inc.:		
Calvert VP SRI Balanced Portfolio - Class I	269	676
Federated Hermes Insurance Series:		
Federated Hermes Fund for U.S. Government Securities II - Primary Shares	49	81
Federated Hermes Government Money Fund II - Service Shares	418	454
Federated Hermes High Income Bond Fund II - Primary Shares	726	704
Federated Hermes Kaufmann Fund II - Primary Shares	561	736
Federated Hermes Managed Volatility Fund II - Primary Shares	1,422	1,632
Fidelity Variable Insurance Products Fund:		
Fidelity® VIP Equity-Income Portfolio - Initial Class	3,066	3,553
Fidelity® VIP Growth Portfolio - Initial Class	4,312	6,037
Fidelity® VIP High Income Portfolio - Initial Class	125	131
Fidelity® VIP Overseas Portfolio - Initial Class	715	670
Fidelity Variable Insurance Products Fund II:		
Fidelity® VIP Contrafund® Portfolio - Initial Class	5,351	6,302
Fidelity® VIP Index 500 Portfolio - Initial Class	863	2,865
Fidelity Variable Insurance Products Fund V:		
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	8	110
Franklin Templeton Variable Insurance Products Trust:		
Franklin Small Cap Value VIP Fund - Class 2	210	323
Lord Abbett Series Fund, Inc.:		
Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	339	107
PIMCO Variable Insurance Trust:		
PIMCO VIT Real Return Portfolio - Administrative Class	7,564	7,842
Pioneer Variable Contracts Trust:		
Pioneer High Yield VCT Portfolio - Class I	111	115
Voya Balanced Portfolio, Inc.:		
Voya Balanced Portfolio - Class I	19,685	23,852
Voya Government Money Market Portfolio:		
Voya Government Money Market Portfolio - Class I	15,617	9,701
Voya Government Money Market Portfolio - Class S	1,331	3
Voya Intermediate Bond Portfolio:		
Voya Intermediate Bond Portfolio - Class I	9,930	13,449
Voya Investors Trust:		
Voya Balanced Income Portfolio - Service Class	71	295
Voya Global Perspectives® Portfolio - Class A	20	28
Voya Global Perspectives® Portfolio - Class I	122	304
Voya High Yield Portfolio - Institutional Class	1,915	2,467
Voya Large Cap Growth Portfolio - Institutional Class	9,971	22,257
Voya Large Cap Value Portfolio - Institutional Class	476	973

**VARIABLE ANNUITY ACCOUNT B OF
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Notes to Financial Statements

	Purchases	Sales
	(In thousands)	
Voya Large Cap Value Portfolio - Service Class	\$ 179	\$ 323
Voya Retirement Conservative Portfolio - Adviser Class	134	840
Voya Retirement Growth Portfolio - Adviser Class	212	216
Voya Retirement Moderate Growth Portfolio - Adviser Class	217	316
Voya Retirement Moderate Portfolio - Adviser Class	124	259
Voya U.S. Stock Index Portfolio - Service Class	121	539
VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class	18	134
VY® BlackRock Inflation Protected Bond Portfolio - Service Class	184	539
VY® CBRE Global Real Estate Portfolio - Institutional Class	113	387
VY® CBRE Global Real Estate Portfolio - Service Class	59	26
VY® CBRE Real Estate Portfolio - Service Class	417	254
VY® Invesco Growth and Income Portfolio - Service Class	210	242
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	17	48
VY® JPMorgan Emerging Markets Equity Portfolio - Service Class	657	1,050
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	349	160
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	11,109	7,857
VY® T. Rowe Price Equity Income Portfolio - Service Class	329	894
Voya Partners, Inc.:		
Voya Global Bond Portfolio - Initial Class	1,077	1,747
Voya Global Bond Portfolio - Service Class	13	14
Voya Global Insights Portfolio - Initial Class	9,554	9,412
Voya International High Dividend Low Volatility Portfolio - Initial Class	2,149	2,633
Voya Solution 2025 Portfolio - Service Class	391	452
Voya Solution 2035 Portfolio - Service Class	1,211	622
Voya Solution 2045 Portfolio - Service Class	1,382	1,012
Voya Solution 2055 Portfolio - Service Class	161	36
Voya Solution 2065 Portfolio - Service Class	99	45
Voya Solution Income Portfolio - Service Class	151	170
Voya Solution Moderately Aggressive Portfolio - Service Class	15	27
VY® American Century Small-Mid Cap Value Portfolio - Service Class	606	1,168
VY® Baron Growth Portfolio - Service Class	505	648
VY® Columbia Contrarian Core Portfolio - Service Class	606	137
VY® Columbia Small Cap Value II Portfolio - Service Class	226	483
VY® Invesco Comstock Portfolio - Service Class	454	520
VY® Invesco Equity and Income Portfolio - Initial Class	4,869	7,875
VY® JPMorgan Mid Cap Value Portfolio - Service Class	480	760
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	3,817	8,075
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	4,958	5,640
Voya Strategic Allocation Portfolios, Inc.:		
Voya Strategic Allocation Conservative Portfolio - Class I	1,296	1,484
Voya Strategic Allocation Growth Portfolio - Class I	2,148	1,854
Voya Strategic Allocation Moderate Portfolio - Class I	1,934	2,040
Voya Variable Funds:		
Voya Growth and Income Portfolio - Class A	1,660	1,695
Voya Growth and Income Portfolio - Class I	110,672	113,875
Voya Variable Portfolios, Inc.:		
Voya Emerging Markets Index Portfolio - Class I	117	93
Voya Global High Dividend Low Volatility Portfolio - Class I	163	274
Voya Global High Dividend Low Volatility Portfolio - Class S	106	183
Voya Index Plus LargeCap Portfolio - Class I	17,343	23,246
Voya Index Plus MidCap Portfolio - Class I	511	392
Voya Index Plus SmallCap Portfolio - Class I	287	219
Voya International Index Portfolio - Class I	1,807	2,212
Voya International Index Portfolio - Class S	48	35
Voya Russell™ Large Cap Growth Index Portfolio - Class I	8,308	11,388

**VARIABLE ANNUITY ACCOUNT B OF
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY**

Notes to Financial Statements

	Purchases	Sales
	<i>(In thousands)</i>	
Voya Russell™ Large Cap Index Portfolio - Class I	\$ 5,372	\$ 5,841
Voya Russell™ Large Cap Value Index Portfolio - Class I	1,282	4,442
Voya Russell™ Large Cap Value Index Portfolio - Class S	32	210
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	58	330
Voya Russell™ Mid Cap Index Portfolio - Class I	625	230
Voya Russell™ Small Cap Index Portfolio - Class I	919	536
Voya Small Company Portfolio - Class I	2,681	4,539
Voya U.S. Bond Index Portfolio - Class I	645	795
Voya Variable Products Trust:		
Voya MidCap Opportunities Portfolio - Class I	1,900	3,802
Voya MidCap Opportunities Portfolio - Class S	162	365
Voya SmallCap Opportunities Portfolio - Class I	230	189
Voya SmallCap Opportunities Portfolio - Class S	125	281
Wanger Advisors Trust:		
Wanger Acorn	1,376	508
Wanger International	160	317
Wanger Select	21	1,261

**VARIABLE ANNUITY ACCOUNT B OF
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Notes to Financial Statements

7. CHANGES IN UNITS

The changes in units outstanding were as follows:

	Year Ended December 31,					
	2023			2022		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
AIM Variable Insurance Funds:						
Invesco V.I. American Franchise Fund - Series I	3,130	4,273	(1,143)	978	1,714	(736)
Invesco V.I. Core Equity Fund - Series I	11,089	11,070	19	5,400	17,855	(12,455)
Invesco V.I. Discovery Mid Cap Growth Fund - Series I	3,232	3,455	(223)	3	234	(231)
Invesco V.I. Global Fund - Series I	—	—	—	—	190	(190)
Invesco V.I. Main Street Fund - Series I	7,173	7,911	(738)	—	897	(897)
Invesco V.I. Main Street Small Cap Fund - Series I	2,912	1,378	1,534	1,162	405	757
American Funds Insurance Series:						
American Funds Insurance Series® Growth Fund - Class 2	5,200	7,566	(2,366)	12,464	4,291	8,173
American Funds Insurance Series® Growth-Income Fund - Class 2	2,964	1,294	1,670	2,788	454	2,334
American Funds Insurance Series® International Fund - Class 2	9,582	61	9,521	4,252	710	3,542
Calvert Variable Series, Inc.:						
Calvert VP SRI Balanced Portfolio - Class I	5,454	19,168	(13,714)	12,682	3,589	9,093
Federated Hermes Insurance Series:						
Federated Hermes Fund for U.S. Government Securities II - Primary Shares	2,810	4,611	(1,801)	6	588	(582)
Federated Hermes Government Money Fund II - Service Shares	34,195	37,641	(3,446)	6,281	11,342	(5,061)
Federated Hermes High Income Bond Fund II - Primary Shares	19,376	19,122	254	3,964	3,578	386
Federated Hermes Kaufmann Fund II - Primary Shares	18,979	24,318	(5,339)	153	2,880	(2,727)
Federated Hermes Managed Volatility Fund II - Primary Shares	45,515	52,374	(6,859)	51	17,837	(17,786)
Fidelity Variable Insurance Products Fund:						
Fidelity® VIP Equity-Income Portfolio - Initial Class	50,698	65,856	(15,158)	22,442	18,223	4,219
Fidelity® VIP Growth Portfolio - Initial Class	47,583	77,296	(29,713)	24,931	43,052	(18,121)
Fidelity® VIP High Income Portfolio - Initial Class	6,343	6,932	(589)	11,661	12,277	(616)
Fidelity® VIP Overseas Portfolio - Initial Class	30,627	30,004	623	10,623	10,815	(192)
Fidelity Variable Insurance Products Fund II:						
Fidelity® VIP Contrafund® Portfolio - Initial Class	49,573	77,674	(28,101)	23,284	99,267	(75,983)
Fidelity® VIP Index 500 Portfolio - Initial Class	5,117	31,378	(26,261)	2,846	18,020	(15,174)
Fidelity Variable Insurance Products Fund V:						
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	—	4,550	(4,550)	—	569	(569)
Franklin Templeton Variable Insurance Products Trust:						
Franklin Small Cap Value VIP Fund - Class 2	2,801	8,654	(5,853)	2,159	7,992	(5,833)
Lord Abbett Series Fund, Inc.:						
Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC	10,559	3,456	7,103	1,469	3,030	(1,561)
PIMCO Variable Insurance Trust:						
PIMCO VIT Real Return Portfolio - Administrative Class	530,087	559,515	(29,428)	13,094	29,794	(16,700)
Pioneer Variable Contracts Trust:						
Pioneer High Yield VCT Portfolio - Class I	3,290	5,684	(2,394)	3,417	5,223	(1,806)
Voya Balanced Portfolio, Inc.:						
Voya Balanced Portfolio - Class I	358,089	459,948	(101,859)	16,745	113,774	(97,029)
Voya Government Money Market Portfolio:						
Voya Government Money Market Portfolio - Class I	1,100,945	771,593	329,352	748,542	820,469	(71,927)
Voya Government Money Market Portfolio - Class S	137,157	294	136,863	—	1,064	(1,064)
Voya Intermediate Bond Portfolio:						
Voya Intermediate Bond Portfolio - Class I	261,957	483,208	(221,251)	70,431	369,398	(298,967)
Voya Investors Trust:						
Voya Balanced Income Portfolio - Service Class	94	14,698	(14,604)	1,527	23,562	(22,035)
Voya Global Perspectives® Portfolio - Class A	—	2,102	(2,102)	1,939	608	1,331
Voya Global Perspectives® Portfolio - Class I	4,904	21,880	(16,976)	6,277	3,510	2,767
Voya High Yield Portfolio - Institutional Class	131,412	232,726	(101,314)	32,246	126,537	(94,291)

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	Year Ended December 31,					
	2023			2022		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Voya Large Cap Growth Portfolio - Institutional Class	209,670	424,284	(214,614)	22,310	239,908	(217,598)
Voya Large Cap Value Portfolio - Institutional Class	15,234	37,416	(22,182)	29,157	32,881	(3,724)
Voya Large Cap Value Portfolio - Service Class	3,870	10,636	(6,766)	18,532	9,562	8,970
Voya Retirement Conservative Portfolio - Adviser Class	2,541	61,035	(58,494)	31,008	31,485	(477)
Voya Retirement Growth Portfolio - Adviser Class	145	9,515	(9,370)	1,064	16,627	(15,563)
Voya Retirement Moderate Growth Portfolio - Adviser Class	594	14,870	(14,276)	3,358	44,496	(41,138)
Voya Retirement Moderate Portfolio - Adviser Class	—	13,854	(13,854)	—	11,633	(11,633)
Voya U.S. Stock Index Portfolio - Service Class	743	37,031	(36,288)	32,380	7,043	25,337
VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class	1,036	10,413	(9,377)	237	574	(337)
VY® BlackRock Inflation Protected Bond Portfolio - Service Class	10,788	49,650	(38,862)	92,142	31,671	60,471
VY® CBRE Global Real Estate Portfolio - Institutional Class	5,600	22,372	(16,772)	8,391	9,515	(1,124)
VY® CBRE Global Real Estate Portfolio - Service Class	3,051	1,352	1,699	2,387	2,708	(321)
VY® CBRE Real Estate Portfolio - Service Class	6,410	9,419	(3,009)	9,409	22,431	(13,022)
VY® Invesco Growth and Income Portfolio - Service Class	3,256	7,726	(4,470)	5,746	4,211	1,535
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	38	1,657	(1,619)	455	16,724	(16,269)
VY® JPMorgan Emerging Markets Equity Portfolio - Service Class	32,855	63,635	(30,780)	19,248	48,042	(28,794)
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class	6,050	4,521	1,529	7,863	17,953	(10,090)
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	118,903	214,627	(95,724)	142,392	156,069	(13,677)
VY® T. Rowe Price Equity Income Portfolio - Service Class	4,830	28,738	(23,908)	8,135	13,278	(5,143)
Voya Partners, Inc.:						
Voya Global Bond Portfolio - Initial Class	68,610	137,211	(68,601)	23,053	101,778	(78,725)
Voya Global Bond Portfolio - Service Class	1,127	1,218	(91)	8	98	(90)
Voya Global Insights Portfolio - Initial Class	129,314	275,566	(146,252)	42,188	167,120	(124,932)
Voya International High Dividend Low Volatility Portfolio - Initial Class	168,542	223,443	(54,901)	43,262	66,279	(23,017)
Voya Solution 2025 Portfolio - Service Class	21,293	31,547	(10,254)	6,742	55,135	(48,393)
Voya Solution 2035 Portfolio - Service Class	27,474	28,624	(1,150)	29,049	24,728	4,321
Voya Solution 2045 Portfolio - Service Class	30,997	42,630	(11,633)	59,176	14,714	44,462
Voya Solution 2055 Portfolio - Service Class	6,394	1,546	4,848	7,842	349	7,493
Voya Solution 2065 Portfolio - Service Class	8,363	3,722	4,641	5,380	695	4,685
Voya Solution Income Portfolio - Service Class	5,285	10,483	(5,198)	13,567	10,094	3,473
Voya Solution Moderately Aggressive Portfolio - Service Class	—	1,741	(1,741)	—	4,175	(4,175)
VY® American Century Small-Mid Cap Value Portfolio - Service Class	6,229	26,756	(20,527)	7,831	6,340	1,491
VY® Baron Growth Portfolio - Service Class	7,902	15,944	(8,042)	7,895	15,159	(7,264)
VY® Columbia Contrarian Core Portfolio - Service Class	7,484	3,562	3,922	1,220	4,542	(3,322)
VY® Columbia Small Cap Value II Portfolio - Service Class	5,892	16,172	(10,280)	17,774	7,614	10,160
VY® Invesco Comstock Portfolio - Service Class	7,860	14,828	(6,968)	16,982	4,895	12,087
VY® Invesco Equity and Income Portfolio - Initial Class	52,651	254,947	(202,296)	59,125	202,180	(143,055)
VY® JPMorgan Mid Cap Value Portfolio - Service Class	4,539	18,263	(13,724)	5,471	10,265	(4,794)
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	90,772	175,718	(84,946)	19,509	111,694	(92,185)
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	65,719	83,361	(17,642)	10,853	55,849	(44,996)
Voya Strategic Allocation Portfolios, Inc.:						
Voya Strategic Allocation Conservative Portfolio - Class I	41,207	55,234	(14,027)	8,631	32,715	(24,084)
Voya Strategic Allocation Growth Portfolio - Class I	51,376	58,202	(6,826)	11,050	16,980	(5,930)
Voya Strategic Allocation Moderate Portfolio - Class I	54,902	72,416	(17,514)	3,466	30,415	(26,949)
Voya Variable Funds:						
Voya Growth and Income Portfolio - Class A	44,238	49,142	(4,904)	—	7,008	(7,008)
Voya Growth and Income Portfolio - Class I	737,974	1,047,795	(309,821)	65,016	378,118	(313,102)
Voya Variable Portfolios, Inc.:						
Voya Emerging Markets Index Portfolio - Class I	8,656	8,940	(284)	5,687	3,949	1,738
Voya Global High Dividend Low Volatility Portfolio - Class I	6,162	19,248	(13,086)	20,071	20,128	(57)
Voya Global High Dividend Low Volatility Portfolio - Class S	4,062	12,703	(8,641)	6,314	12,657	(6,343)
Voya Index Plus LargeCap Portfolio - Class I	285,209	442,428	(157,219)	18,433	194,215	(175,782)

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	Year Ended December 31,					
	2023			2022		
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Voya Index Plus MidCap Portfolio - Class I	8,288	10,687	(2,399)	4,398	12,578	(8,180)
Voya Index Plus SmallCap Portfolio - Class I	5,011	6,108	(1,097)	3,610	11,224	(7,614)
Voya International Index Portfolio - Class I	69,174	107,796	(38,622)	137,862	79,153	58,709
Voya International Index Portfolio - Class S	2,456	1,823	633	—	1,326	(1,326)
Voya Russell™ Large Cap Growth Index Portfolio - Class I	73,411	159,032	(85,621)	18,324	97,626	(79,302)
Voya Russell™ Large Cap Index Portfolio - Class I	103,179	112,372	(9,193)	35,886	76,709	(40,823)
Voya Russell™ Large Cap Value Index Portfolio - Class I	34,307	164,075	(129,768)	37,694	149,226	(111,532)
Voya Russell™ Large Cap Value Index Portfolio - Class S	437	5,697	(5,260)	—	3,861	(3,861)
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	1,214	18,765	(17,551)	13,722	20,937	(7,215)
Voya Russell™ Mid Cap Index Portfolio - Class I	11,910	7,073	4,837	6,748	4,768	1,980
Voya Russell™ Small Cap Index Portfolio - Class I	29,031	31,514	(2,483)	23,089	31,715	(8,626)
Voya Small Company Portfolio - Class I	41,129	70,844	(29,715)	2,997	33,314	(30,317)
Voya U.S. Bond Index Portfolio - Class I	47,461	65,332	(17,871)	18,554	14,399	4,155
Voya Variable Products Trust:						
Voya MidCap Opportunities Portfolio - Class I	96,898	159,190	(62,292)	9,277	67,356	(58,079)
Voya MidCap Opportunities Portfolio - Class S	3,813	9,748	(5,935)	2,250	19,761	(17,511)
Voya SmallCap Opportunities Portfolio - Class I	8,740	8,076	664	3,947	6,405	(2,458)
Voya SmallCap Opportunities Portfolio - Class S	5,502	12,179	(6,677)	7,551	13,986	(6,435)
Wanger Advisors Trust:						
Wanger Acorn	41,236	13,891	27,345	2,192	16,131	(13,939)
Wanger International	9,512	18,665	(9,153)	7,919	14,200	(6,281)
Wanger Select	922	49,744	(48,822)	883	1,038	(155)

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8. FINANCIAL HIGHLIGHTS

A summary of units outstanding, unit values, and net assets for variable annuity contracts, investment income ratios, expense ratios, excluding expenses of underlying funds, and total returns for the years ended December 31, 2023, 2022, 2021, 2020, and 2019 follows:

Fund	Units	Unit Fair Value			Net	Investment	Expense Ratio ^c			Total Return ^d			
Inception Date ^a	(000s)	Corresponding to			Assets	Income	Lowest to Highest			Corresponding to			
		Lowest to Highest Expense Ratio			(000s)	Ratio ^b				Lowest to Highest Expense Ratio			
Invesco V.I. American Franchise Fund - Series I													
2023	7	\$152.14	to	\$36.15	\$753	0.00%	0.10%	to	1.25%	40.79%	to	39.15%	
2022	8	\$108.06	to	\$25.98	\$642	0.00%	0.10%	to	1.25%	-31.19%	to	-31.97%	
2021	9	\$157.03	to	\$38.19	\$1,032	0.00%	0.10%	to	1.25%	11.82%	to	10.54%	
2020	9	\$140.43	to	\$34.55	\$964	0.11%	0.10%	to	1.25%	42.21%	to	40.56%	
2019	12	\$98.75	to	\$24.58	\$913	0.00%	0.10%	to	1.25%	36.62%	to	35.05%	
Invesco V.I. Core Equity Fund - Series I													
2023	44	\$32.66	to	\$25.03	\$1,295	0.76%	0.10%	to	1.50%	23.25%	to	21.50%	
2022	44	\$26.50	to	\$20.60	\$1,065	0.78%	0.10%	to	1.50%	-20.63%	to	-21.70%	
2021	56	\$33.39	to	\$26.31	\$1,770	0.68%	0.10%	to	1.50%	27.64%	to	25.82%	
2020	59	\$26.16	to	\$20.91	\$1,465	1.27%	0.10%	to	1.50%	13.74%	to	12.12%	
2019	62	\$23.00	to	\$18.65	\$1,369	1.00%	0.10%	to	1.50%	28.78%	to	27.04%	
Invesco V.I. Discovery Mid Cap Growth Fund - Series I													
2023	3	\$42.01	to	\$31.37	\$108	0.00%	0.80%	to	1.25%	12.24%	to	11.76%	
2022	3	\$37.43	to	\$28.07	\$104	0.00%	0.80%	to	1.25%	-31.52%	to	-31.85%	
2021	3	\$54.66	to	\$41.19	\$162	0.00%	0.80%	to	1.25%	18.13%	to	17.62%	
2020	4	\$46.27	to	\$35.02	\$176	0.00%	0.80%	to	1.25%	39.58%	to	38.91%	
2019	5	\$33.15	to	\$25.21	\$137	0.00%	0.80%	to	1.25%	38.24%	to	37.61%	
Invesco V.I. Global Fund - Series I													
2023	—	\$32.58			\$3	0.00%	1.00%			33.42%			
2022	—	\$24.42			\$2	0.00%	1.00%			-32.45%			
2021	—	\$36.15			\$10	0.00%	1.00%			14.33%			
2020	—	\$31.62			\$9	0.00%	1.00%			26.38%			
2019	—	\$25.02			\$7	0.92%	1.00%			30.45%			
Invesco V.I. Main Street Fund - Series I													
2023	7	\$41.94	to	\$33.31	\$237	0.88%	0.80%	to	1.25%	22.24%	to	21.66%	
2022	7	\$34.31	to	\$27.38	\$217	1.52%	0.80%	to	1.25%	-20.78%	to	-21.12%	
2021	8	\$43.31	to	\$34.71	\$308	0.69%	0.80%	to	1.25%	26.53%	to	25.99%	
2020	9	\$34.23	to	\$27.55	\$270	1.50%	0.80%	to	1.25%	13.04%	to	12.49%	
2019	10	\$30.28	to	\$24.49	\$264	1.09%	0.80%	to	1.25%	31.03%	to	30.47%	
Invesco V.I. Main Street Small Cap Fund - Series I													
2023	14	\$44.13	to	\$42.85	\$559	1.02%	0.10%	to	1.25%	18.03%	to	16.66%	
2022	12	\$37.39	to	\$36.73	\$426	0.44%	0.10%	to	1.25%	-15.92%	to	-16.88%	
2021	11	\$44.47	to	\$44.19	\$480	0.41%	0.10%	to	1.25%	22.41%	to	21.04%	
2020	14	\$36.33	to	\$36.51	\$495	0.61%	0.10%	to	1.25%	19.82%	to	18.46%	
2019	16	\$30.32	to	\$30.82	\$483	0.22%	0.10%	to	1.25%	26.33%	to	24.88%	
American Funds Insurance Series® Growth Fund - Class 2													
2023	65	\$38.34	to	\$33.50	\$2,425	0.38%	0.10%	to	1.50%	38.31%	to	36.40%	
2022	68	\$27.72	to	\$24.56	\$1,824	0.34%	0.10%	to	1.50%	-30.00%	to	-30.97%	
2021	60	\$39.60	to	\$35.58	\$2,307	0.24%	0.10%	to	1.50%	21.88%	to	12.10%	
2020	56	\$32.49	to	\$30.10	\$1,801	0.26%	0.10%	to	1.25%	51.89%	to	50.20%	
2019	61	\$21.39	to	\$20.04	\$1,287	0.76%	0.10%	to	1.25%	30.67%	to	29.12%	
American Funds Insurance Series® Growth-Income Fund - Class 2													
2023	17	\$59.31			\$991	1.41%	0.10%			26.03%			
2022	15	\$47.06			\$707	1.26%	0.10%			-16.59%			
2021	13	\$56.42			\$716	1.17%	0.10%			23.97%			
2020	11	\$45.51			\$480	1.18%	0.10%			13.43%			
2019	13	\$40.12			\$540	1.77%	0.10%			26.01%			

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Fund	Unit Fair Value	Net	Investment	Total Return ^D									
Inception Date ^A	Units (000s)	Corresponding to Lowest to Highest Expense Ratio	Assets (000s)	Income Ratio ^B	Expense Ratio ^C Lowest to Highest	Corresponding to Lowest to Highest Expense Ratio							
American Funds Insurance Series® International Fund - Class 2													
2023	17	\$24.12	\$412	1.76%	0.10%	15.68%							
2022	8	\$20.85	\$157	2.28%	0.10%	-20.84%							
2021	4	\$26.34	\$106	1.81%	0.10%	-1.61%							
2020	8	\$26.77	\$225	0.39%	0.10%	13.87%							
2019	12	\$23.51	\$290	1.73%	0.10%	22.77%							
Calvert VP SRI Balanced Portfolio - Class I													
2023	58	\$29.26	to \$29.47	\$2,492	1.75%	0.10%	to 1.40%	16.67%	to 15.21%				
2022	71	\$25.08	to \$44.50	\$2,539	1.09%	0.10%	to 1.50%	-15.50%	to -16.67%				
2021	62	\$29.68	to \$53.40	\$2,805	1.11%	0.10%	to 1.50%	15.04%	to 13.40%				
2020	73	\$25.80	to \$47.09	\$2,773	1.46%	0.10%	to 1.50%	3.45%	to 13.55%				
2019	74	\$49.46	to \$41.47	\$2,426	1.59%	0.75%	to 1.50%	23.46%	to 6.63%				
Federated Hermes Fund for U.S. Government Securities II - Primary Shares													
2023	3	\$18.31	\$51	3.01%	1.40%	2.75%							
2022	5	\$17.82	\$82	2.12%	1.40%	-13.79%							
2021	5	\$20.67	\$107	1.69%	1.40%	-3.41%							
2020	6	\$21.40	\$130	2.30%	1.40%	3.73%							
2019	6	\$20.63	\$131	2.56%	1.40%	4.40%							
Federated Hermes Government Money Fund II - Service Shares													
2023	14	\$9.19	to \$12.15	\$171	4.24%	1.25%	to 1.40%	3.14%	to 3.05%				
2022	18	\$8.91	to \$11.79	\$206	1.27%	1.25%	to 1.40%	-0.11%	to -0.25%				
2021	23	\$8.92	to \$11.82	\$266	0.00%	1.25%	to 1.40%	-1.22%	to -1.42%				
2020	30	\$9.03	to \$11.99	\$356	0.27%	1.25%	to 1.40%	-1.10%	to -1.15%				
2019	31	\$9.13	to \$12.13	\$378	1.63%	1.25%	to 1.40%	0.44%	to 0.25%				
Federated Hermes High Income Bond Fund II - Primary Shares													
2023	48	\$14.34	to \$39.96	\$1,095	5.80%	0.10%	to 1.40%	12.56%	to 11.12%				
2022	47	\$12.74	to \$35.96	\$1,009	5.39%	0.10%	to 1.40%	-11.89%	to -13.01%				
2021	47	\$14.46	to \$41.34	\$1,217	4.94%	0.10%	to 1.40%	4.78%	to 3.38%				
2020	45	\$13.80	to \$39.99	\$1,213	5.24%	0.10%	to 1.40%	5.50%	to 4.11%				
2019	57	\$13.08	to \$38.41	\$1,533	6.35%	0.10%	to 1.40%	14.44%	to 12.94%				
Federated Hermes Kaufmann Fund II - Primary Shares													
2023	19	\$33.24	\$630	0.00%	1.40%	13.64%							
2022	24	\$29.25	\$711	0.00%	1.40%	-31.08%							
2021	27	\$42.44	\$1,147	0.00%	1.40%	1.07%							
2020	32	\$41.99	\$1,329	0.00%	1.40%	27.01%							
2019	37	\$33.06	\$1,235	0.00%	1.40%	31.92%							
Federated Hermes Managed Volatility Fund II - Primary Shares													
2023	45	\$35.26	to \$33.78	\$1,519	1.97%	1.25%	to 1.40%	7.30%	to 7.17%				
2022	52	\$32.86	to \$31.52	\$1,634	1.85%	1.25%	to 1.40%	-14.83%	to -14.97%				
2021	70	\$38.58	to \$37.07	\$2,581	1.84%	1.25%	to 1.40%	17.02%	to 16.83%				
2020	76	\$32.97	to \$31.73	\$2,408	2.38%	1.25%	to 1.40%	-0.33%	to -0.47%				
2019	88	\$33.08	to \$31.88	\$2,806	2.11%	1.25%	to 1.40%	18.74%	to 18.56%				
Fidelity® VIP Equity-Income Portfolio - Initial Class													
2023	218	\$35.40	to \$60.50	\$9,934	1.84%	0.10%	to 1.50%	10.52%	to 9.01%				
2022	233	\$32.03	to \$55.50	\$9,914	1.88%	0.10%	to 1.50%	-5.04%	to -6.38%				
2021	229	\$33.73	to \$59.28	\$10,456	1.91%	0.10%	to 1.50%	24.79%	to 23.04%				
2020	246	\$27.03	to \$48.18	\$9,081	1.59%	0.10%	to 1.50%	6.59%	to 5.10%				
2019	294	\$25.36	to \$45.84	\$9,846	2.05%	0.10%	to 1.50%	27.31%	to 25.52%				

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Fund	Units	Unit Fair Value			Net	Investment	Total Return ^D						
Inception Date ^A	(000s)	Corresponding to			Assets	Income	Expense Ratio ^C			Corresponding to			
		Lowest to Highest Expense Ratio			(000s)	Ratio ^B	Lowest to Highest			Lowest to Highest Expense Ratio			
Fidelity® VIP Growth Portfolio - Initial Class													
2023	282	\$61.84	to	\$95.38	\$20,864	0.13%	0.10%	to	1.50%	36.09%	to	34.21%	
2022	311	\$45.44	to	\$71.07	\$17,532	0.57%	0.10%	to	1.50%	-24.52%	to	-25.58%	
2021	330	\$60.20	to	\$95.50	\$24,481	0.00%	0.10%	to	1.50%	23.08%	to	21.38%	
2020	420	\$48.91	to	\$78.68	\$24,789	0.07%	0.10%	to	1.50%	43.77%	to	41.77%	
2019	457	\$34.02	to	\$55.50	\$19,424	0.27%	0.10%	to	1.50%	34.15%	to	32.30%	
Fidelity® VIP High Income Portfolio - Initial Class													
2023	6	\$22.04	to	\$18.93	\$121	5.79%	1.10%	to	1.25%	9.22%	to	9.04%	
2022	7	\$20.18	to	\$17.36	\$121	5.15%	1.10%	to	1.25%	-12.34%	to	-12.46%	
2021	7	\$23.02	to	\$19.83	\$151	5.69%	1.10%	to	1.25%	3.28%	to	3.12%	
2020	6	\$23.46	to	\$19.23	\$130	4.43%	0.80%	to	1.25%	1.91%	to	1.42%	
2019	7	\$23.02	to	\$18.96	\$141	5.16%	0.80%	to	1.25%	14.19%	to	13.67%	
Fidelity® VIP Overseas Portfolio - Initial Class													
2023	121	\$19.74	to	\$31.14	\$2,914	1.13%	0.10%	to	1.50%	20.37%	to	18.72%	
2022	120	\$16.40	to	\$26.23	\$2,397	0.96%	0.10%	to	1.50%	-24.56%	to	-25.61%	
2021	120	\$21.74	to	\$35.26	\$3,204	0.46%	0.10%	to	1.50%	19.58%	to	17.93%	
2020	170	\$18.18	to	\$29.90	\$3,762	0.40%	0.10%	to	1.50%	15.50%	to	13.86%	
2019	162	\$15.74	to	\$26.26	\$3,284	1.73%	0.10%	to	1.50%	27.66%	to	25.89%	
Fidelity® VIP Contrafund® Portfolio - Initial Class													
2023	428	\$48.64	to	\$116.07	\$31,023	0.49%	0.10%	to	1.50%	33.33%	to	31.46%	
2022	456	\$36.48	to	\$88.29	\$25,107	0.44%	0.10%	to	1.50%	-26.39%	to	-27.41%	
2021	532	\$49.56	to	\$121.63	\$39,717	0.06%	0.10%	to	1.50%	27.70%	to	25.94%	
2020	658	\$38.81	to	\$96.58	\$36,919	0.23%	0.10%	to	1.50%	30.45%	to	28.62%	
2019	811	\$29.75	to	\$75.09	\$34,638	0.47%	0.10%	to	1.50%	31.46%	to	29.62%	
Fidelity® VIP Index 500 Portfolio - Initial Class													
2023	202	\$83.00	to	\$95.96	\$19,027	1.44%	1.25%	to	1.40%	24.61%	to	24.43%	
2022	228	\$66.61	to	\$77.12	\$17,283	1.38%	1.25%	to	1.40%	-19.74%	to	-19.87%	
2021	243	\$82.48	to	\$95.64	\$22,841	1.25%	1.25%	to	1.40%	26.97%	to	26.78%	
2020	267	\$64.96	to	\$75.44	\$19,729	1.60%	1.25%	to	1.40%	16.77%	to	16.60%	
2019	290	\$55.63	to	\$64.70	\$18,361	1.93%	1.25%	to	1.40%	29.70%	to	29.50%	
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class													
2023	9			\$23.90	\$207	3.15%			1.40%			4.69%	
2022	13			\$22.83	\$301	2.10%			1.40%			-13.59%	
2021	14			\$26.60	\$366	2.06%			1.40%			-1.99%	
2020	15			\$27.14	\$411	2.22%			1.40%			7.87%	
2019	16			\$25.16	\$399	2.75%			1.40%			8.12%	
Franklin Small Cap Value VIP Fund - Class 2													
2023	44	\$35.49	to	\$46.32	\$1,783	0.50%	0.10%	to	1.50%	12.63%	to	11.08%	
2022	50	\$31.51	to	\$41.70	\$1,793	0.94%	0.10%	to	1.50%	-10.15%	to	-11.41%	
2021	56	\$35.07	to	\$47.07	\$2,269	1.04%	0.10%	to	1.50%	25.25%	to	23.51%	
2020	59	\$28.00	to	\$38.11	\$1,980	1.20%	0.10%	to	1.50%	5.11%	to	3.62%	
2019	66	\$26.64	to	\$36.78	\$2,020	1.02%	0.10%	to	1.50%	26.20%	to	24.47%	
Lord Abbett Series Fund Mid Cap Stock Portfolio - Class VC													
2023	47	\$30.63	to	\$31.38	\$1,415	0.49%	0.10%	to	1.25%	15.28%	to	13.98%	
2022	40	\$26.57	to	\$27.53	\$1,056	0.78%	0.10%	to	1.25%	-11.29%	to	-12.32%	
2021	41	\$29.95	to	\$31.40	\$1,248	0.58%	0.10%	to	1.25%	28.54%	to	27.07%	
2020	48	\$23.30	to	\$24.71	\$1,146	0.91%	0.10%	to	1.25%	2.42%	to	1.23%	
2019	54	\$22.75	to	\$24.41	\$1,261	0.93%	0.10%	to	1.25%	22.51%	to	21.14%	

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PIMCO VIT Real Return Portfolio - Administrative Class													
2023	150	\$15.69	to	\$15.85	\$2,359	3.02%	0.10%	to	1.25%	3.56%	to	2.39%	
2022	180	\$15.15	to	\$15.48	\$2,736	6.73%	0.10%	to	1.25%	-12.02%	to	-12.98%	
2021	197	\$17.22	to	\$17.79	\$3,441	5.46%	0.10%	to	1.25%	5.51%	to	4.28%	
2020	155	\$16.32	to	\$17.06	\$2,603	1.38%	0.10%	to	1.25%	11.55%	to	10.28%	
2019	126	\$14.63	to	\$15.47	\$1,879	1.69%	0.10%	to	1.25%	8.37%	to	7.13%	
Pioneer High Yield VCT Portfolio - Class I													
2023	46	\$22.54	to	\$21.46	\$965	5.20%	0.10%	to	1.25%	11.25%	to	9.94%	
2022	48	\$20.26	to	\$18.63	\$921	4.79%	0.10%	to	1.50%	-11.30%	to	-12.54%	
2021	50	\$22.84	to	\$21.30	\$1,083	5.54%	0.10%	to	1.50%	5.59%	to	4.16%	
2020	34	\$21.63	to	\$20.45	\$721	5.18%	0.10%	to	1.50%	2.37%	to	0.94%	
2019	34	\$21.13	to	\$20.26	\$708	5.10%	0.10%	to	1.50%	14.34%	to	12.74%	
Voya Balanced Portfolio - Class I													
2023	710	\$24.91	to	\$51.78	\$32,573	1.78%	0.10%	to	1.50%	15.81%	to	14.18%	
2022	812	\$21.51	to	\$45.35	\$32,697	1.68%	0.10%	to	1.50%	-17.30%	to	-18.48%	
2021	909	\$26.01	to	\$18.87	\$45,448	1.69%	0.10%	to	2.25%	15.81%	to	13.33%	
2020	1,015	\$22.46	to	\$16.65	\$44,650	2.28%	0.10%	to	2.25%	10.69%	to	8.40%	
2019	1,148	\$20.29	to	\$15.36	\$46,097	2.45%	0.10%	to	2.25%	19.00%	to	16.45%	
Voya Government Money Market Portfolio - Class I													
2023	2,502	\$11.19	to	\$13.37	\$32,464	4.34%	0.10%	to	1.50%	4.68%	to	3.16%	
2022	2,173	\$10.69	to	\$12.96	\$26,550	1.33%	0.10%	to	1.50%	1.33%	to	-0.08%	
2021	2,245	\$10.55	to	\$12.97	\$27,695	0.00%	0.10%	to	1.50%	0.00%	to	-1.44%	
2020	2,648	\$10.55	to	\$9.13	\$32,714	0.24%	0.10%	to	1.90%	0.19%	to	-1.72%	
2019	2,561	\$10.53	to	\$9.29	\$31,539	1.81%	0.10%	to	1.90%	1.84%	to	0.11%	
Voya Government Money Market Portfolio - Class S													
2023	142		\$9.69		\$1,375	0.42%		0.75%			3.86%		
2022	5		\$9.33		\$47	1.92%		0.75%			0.54%		
2021	6		\$9.28		\$57	0.00%		0.75%			-0.64%		
2020	04/24/2020	5	\$9.34		\$51	(b)		0.75%			(b)		
2019	(b)		(b)		(b)	(b)		(b)			(b)		
Voya Intermediate Bond Portfolio - Class I													
2023	1,921	\$16.92	to	\$26.38	\$44,605	4.07%	0.10%	to	1.50%	7.22%	to	5.69%	
2022	2,142	\$15.78	to	\$14.67	\$46,832	2.69%	0.10%	to	2.25%	-14.56%	to	-16.31%	
2021	2,441	\$18.47	to	\$17.53	\$63,058	2.98%	0.10%	to	2.25%	-0.97%	to	-3.10%	
2020	2,826	\$18.65	to	\$18.09	\$73,855	3.53%	0.10%	to	2.25%	7.74%	to	5.42%	
2019	2,858	\$17.31	to	\$17.16	\$69,710	3.44%	0.10%	to	2.25%	9.70%	to	7.38%	
Voya Balanced Income Portfolio - Service Class													
2023	128	\$20.30	to	\$15.77	\$2,413	2.84%	0.95%	to	1.40%	10.33%	to	9.82%	
2022	143	\$18.40	to	\$14.36	\$2,446	2.16%	0.95%	to	1.40%	-14.70%	to	-15.08%	
2021	165	\$21.59	to	\$16.93	\$3,292	2.44%	0.95%	to	1.40%	8.06%	to	7.63%	
2020	212	\$19.98	to	\$15.73	\$3,908	3.43%	0.95%	to	1.40%	2.04%	to	1.55%	
2019	262	\$19.58	to	\$15.49	\$4,731	4.71%	0.95%	to	1.40%	17.32%	to	16.73%	
Voya Global Perspectives® Portfolio - Class A													
2023	12	\$13.70	to	\$13.10	\$156	6.15%	0.95%	to	1.40%	9.08%	to	8.62%	
2022	14	\$12.56	to	\$12.06	\$169	2.79%	0.95%	to	1.40%	-18.39%	to	-18.73%	
2021	13	\$15.40	to	\$14.86	\$189	4.20%	0.95%	to	1.40%	4.69%	to	4.28%	
2020	13	\$14.71	to	\$14.25	\$192	2.51%	0.95%	to	1.40%	14.74%	to	14.18%	
2019	10	\$12.82	to	\$12.48	\$127	2.69%	0.95%	to	1.40%	16.86%	to	16.31%	

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Voya Global Perspectives® Portfolio - Class I													
2023		33	\$14.83	to	\$12.95	\$487	5.01%	0.10%	to	1.50%	10.42%	to	8.82%
2022		50	\$13.43	to	\$11.90	\$671	3.33%	0.10%	to	1.50%	-17.61%	to	-18.72%
2021		48	\$16.30	to	\$14.64	\$771	3.91%	0.10%	to	1.50%	5.98%	to	0.97%
2020		37	\$15.38	to	\$14.25	\$560	3.29%	0.10%	to	1.25%	16.08%	to	14.73%
2019		31	\$13.25	to	\$12.42	\$414	3.58%	0.10%	to	1.25%	18.20%	to	16.84%
Voya High Yield Portfolio - Institutional Class													
2023		828	\$11.55	to	\$10.82	\$9,129	6.49%	0.10%	to	1.50%	12.24%	to	4.44%
2022		929	\$10.29	to	\$9.83	\$9,232	5.52%	0.10%	to	1.40%	-12.43%	to	-13.47%
2021		1,023	\$11.75	to	\$11.36	\$11,714	5.38%	0.10%	to	1.40%	5.19%	to	3.74%
2020		1,189	\$11.17	to	\$10.95	\$13,068	5.24%	0.10%	to	1.40%	5.88%	to	4.58%
2019	05/22/2019	1,424	\$10.55	to	\$10.47	\$14,928	(a)	0.10%	to	1.40%		(a)	
Voya Large Cap Growth Portfolio - Institutional Class													
2023		2,034	\$51.11	to	\$42.39	\$118,061	0.00%	0.10%	to	1.50%	37.73%	to	35.82%
2022		2,248	\$37.11	to	\$31.21	\$96,012	0.00%	0.10%	to	1.50%	-30.57%	to	-31.54%
2021		2,466	\$53.45	to	\$45.59	\$153,874	0.00%	0.10%	to	1.50%	19.41%	to	17.77%
2020		2,742	\$44.76	to	\$52.75	\$145,364	0.46%	0.10%	to	1.90%	30.76%	to	28.41%
2019		3,088	\$34.23	to	\$41.08	\$126,506	0.69%	0.10%	to	1.90%	32.62%	to	30.25%
Voya Large Cap Value Portfolio - Institutional Class													
2023		223	\$37.26	to	\$24.29	\$6,515	1.37%	0.10%	to	1.50%	13.63%	to	12.04%
2022		245	\$32.79	to	\$21.68	\$6,362	1.52%	0.10%	to	1.50%	-3.30%	to	-4.66%
2021		248	\$33.91	to	\$22.74	\$6,698	2.41%	0.10%	to	1.50%	26.86%	to	25.08%
2020		287	\$26.73	to	\$18.18	\$6,270	1.99%	0.10%	to	1.50%	6.16%	to	4.72%
2019		339	\$25.18	to	\$17.36	\$6,991	2.11%	0.10%	to	1.50%	25.02%	to	23.21%
Voya Large Cap Value Portfolio - Service Class													
2023		88	\$30.49	to	\$28.74	\$2,601	1.68%	0.95%	to	1.40%	12.22%	to	11.66%
2022		95	\$27.17	to	\$25.74	\$2,504	1.55%	0.95%	to	1.40%	-4.80%	to	-5.23%
2021		86	\$28.42	to	\$27.04	\$2,385	2.31%	0.95%	to	1.40%	25.47%	to	24.90%
2020		92	\$22.65	to	\$21.65	\$2,025	1.81%	0.95%	to	1.40%	4.96%	to	4.49%
2019		103	\$21.58	to	\$20.72	\$2,167	1.90%	0.95%	to	1.40%	23.60%	to	23.04%
Voya Retirement Conservative Portfolio - Adviser Class													
2023		177	\$14.32	to	\$13.43	\$2,456	1.86%	0.95%	to	1.45%	7.75%	to	7.18%
2022		236	\$13.29	to	\$12.53	\$3,031	2.24%	0.95%	to	1.45%	-14.53%	to	-14.94%
2021		236	\$15.60	to	\$14.78	\$3,570	2.08%	0.95%	to	1.45%	3.65%	to	3.14%
2020		249	\$15.05	to	\$14.33	\$3,637	1.95%	0.95%	to	1.45%	9.30%	to	8.73%
2019		264	\$13.77	to	\$13.18	\$3,541	1.66%	0.95%	to	1.45%	12.50%	to	11.98%
Voya Retirement Growth Portfolio - Adviser Class													
2023		105	\$22.71	to	\$19.48	\$2,253	1.42%	0.95%	to	1.40%	16.70%	to	16.16%
2022		115	\$19.46	to	\$16.77	\$2,111	0.99%	0.95%	to	1.40%	-17.72%	to	-18.08%
2021		130	\$23.59	to	\$20.42	\$2,925	1.69%	0.95%	to	1.40%	14.46%	to	13.89%
2020		134	\$20.61	to	\$17.93	\$2,639	2.08%	0.95%	to	1.40%	12.56%	to	12.06%
2019		134	\$18.31	to	\$16.00	\$2,354	1.98%	0.95%	to	1.40%	20.38%	to	19.85%
Voya Retirement Moderate Growth Portfolio - Adviser Class													
2023		113	\$21.55	to	\$20.06	\$2,296	1.44%	0.95%	to	1.45%	14.26%	to	13.72%
2022		127	\$18.86	to	\$17.64	\$2,272	1.08%	0.95%	to	1.45%	-17.21%	to	-17.65%
2021		168	\$22.75	to	\$21.39	\$3,646	1.71%	0.95%	to	1.45%	12.85%	to	12.28%
2020		176	\$20.16	to	\$19.05	\$3,388	1.90%	0.95%	to	1.45%	12.06%	to	11.53%
2019		229	\$17.99	to	\$17.08	\$3,891	1.87%	0.95%	to	1.45%	18.90%	to	18.28%

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Voya Retirement Moderate Portfolio - Adviser Class													
2023		116	\$18.53	to	\$15.63	\$2,049	1.59%	0.95%	to	1.40%	10.17%	to	9.68%
2022		130	\$16.82	to	\$14.25	\$2,089	1.63%	0.95%	to	1.40%	-15.94%	to	-16.32%
2021		142	\$20.02	to	\$17.04	\$2,706	1.74%	0.95%	to	1.40%	8.63%	to	8.12%
2020		140	\$18.43	to	\$15.76	\$2,466	1.70%	0.95%	to	1.40%	11.09%	to	10.60%
2019		212	\$16.59	to	\$14.25	\$3,407	1.86%	0.95%	to	1.40%	16.01%	to	15.48%
Voya U.S. Stock Index Portfolio - Service Class													
2023		41	\$48.43	to	\$15.12	\$645	0.99%	0.75%	to	1.40%	24.63%	to	23.83%
2022		77	\$38.86	to	\$12.21	\$976	1.22%	0.75%	to	1.40%	-19.63%	to	-20.14%
2021		52	\$48.05	to	\$15.20	\$822	0.90%	0.75%	to	1.40%	27.08%	to	26.25%
2020		59	\$37.81	to	\$12.04	\$738	1.47%	0.75%	to	1.40%	16.99%	to	16.22%
2019		71	\$32.32	to	\$10.36	\$758	2.33%	0.75%	to	1.40%	29.80%	to	1.97%
VY® BlackRock Inflation Protected Bond Portfolio - Institutional Class													
2023		3			\$12.78	\$39	6.25%			0.75%			3.48%
2022		12			\$12.35	\$153	4.18%			0.75%			-12.91%
2021		13			\$14.26	\$182	2.88%			0.75%			4.47%
2020		12			\$13.65	\$165	1.84%			0.75%			10.26%
2019		13			\$12.38	\$161	2.44%			0.75%			7.47%
VY® BlackRock Inflation Protected Bond Portfolio - Service Class													
2023		189	\$10.96	to	\$10.35	\$2,006	3.26%	0.95%	to	1.40%	3.20%	to	2.78%
2022		228	\$10.62	to	\$10.07	\$2,345	4.65%	0.95%	to	1.40%	-13.38%	to	-13.78%
2021		168	\$12.33	to	\$11.75	\$2,001	2.78%	0.95%	to	1.40%	3.96%	to	3.52%
2020		164	\$11.86	to	\$11.35	\$1,885	1.65%	0.95%	to	1.40%	9.71%	to	9.24%
2019		167	\$10.81	to	\$10.39	\$1,758	2.14%	0.95%	to	1.40%	7.14%	to	6.67%
VY® CBRE Global Real Estate Portfolio - Institutional Class													
2023		69	\$19.98	to	\$16.66	\$1,245	1.74%	0.10%	to	1.25%	12.50%	to	11.21%
2022		85	\$17.76	to	\$14.98	\$1,403	3.21%	0.10%	to	1.25%	-25.03%	to	-25.88%
2021		87	\$23.69	to	\$20.21	\$1,903	2.79%	0.10%	to	1.25%	34.30%	to	32.79%
2020		85	\$17.64	to	\$15.22	\$1,398	5.08%	0.10%	to	1.25%	-4.91%	to	-5.99%
2019		107	\$18.55	to	\$16.19	\$1,868	2.97%	0.10%	to	1.25%	24.58%	to	23.12%
VY® CBRE Global Real Estate Portfolio - Service Class													
2023		24	\$18.28	to	\$16.86	\$429	1.77%	0.95%	to	1.40%	11.26%	to	10.70%
2022		23	\$16.43	to	\$15.23	\$360	2.81%	0.95%	to	1.40%	-25.28%	to	-25.60%
2021		23	\$22.15	to	\$20.63	\$494	2.42%	0.95%	to	1.40%	32.87%	to	32.33%
2020		26	\$16.67	to	\$15.59	\$416	5.18%	0.95%	to	1.40%	-5.98%	to	-6.42%
2019		34	\$17.73	to	\$16.66	\$587	2.68%	0.95%	to	1.40%	23.21%	to	22.68%
VY® CBRE Real Estate Portfolio - Service Class													
2023		113	\$29.35	to	\$23.12	\$3,114	2.46%	0.10%	to	1.25%	13.94%	to	12.62%
2022		116	\$25.76	to	\$20.53	\$2,823	1.48%	0.10%	to	1.25%	-27.21%	to	-28.04%
2021		129	\$35.39	to	\$28.53	\$4,326	1.76%	0.10%	to	1.25%	51.76%	to	50.08%
2020		122	\$23.32	to	\$19.01	\$2,703	2.19%	0.10%	to	1.25%	-6.61%	to	-7.72%
2019		135	\$24.97	to	\$20.60	\$3,223	2.12%	0.10%	to	1.25%	28.05%	to	26.61%
VY® Invesco Growth and Income Portfolio - Service Class													
2023		43	\$35.72	to	\$32.86	\$1,459	1.66%	0.10%	to	1.25%	12.26%	to	10.94%
2022		47	\$31.82	to	\$29.62	\$1,439	1.23%	0.10%	to	1.25%	-5.94%	to	-7.03%
2021		46	\$33.83	to	\$31.86	\$1,493	1.14%	0.10%	to	1.25%	28.83%	to	27.39%
2020		38	\$26.26	to	\$25.01	\$971	1.76%	0.10%	to	1.25%	2.78%	to	1.63%
2019		43	\$25.55	to	\$24.61	\$1,069	2.45%	0.10%	to	1.25%	24.63%	to	23.17%

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Fund	Inception Date ^A	Units (000s)	Unit Fair Value			Net Assets (000s)	Investment Income Ratio ^B	Expense Ratio ^C			Total Return ^D		
			Corresponding to					Lowest to Highest			Corresponding to		
			Lowest to Highest Expense Ratio								Lowest to Highest Expense Ratio		
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class													
2023		40	\$22.59	to	\$21.98	\$881	1.94%	1.25%	to	1.40%	5.46%	to	5.32%
2022		42	\$21.42	to	\$20.87	\$870	0.00%	1.25%	to	1.40%	-27.27%	to	-27.38%
2021		58	\$29.27	to	\$28.57	\$1,656	0.00%	1.25%	to	1.40%	-10.98%	to	-11.08%
2020		67	\$32.88	to	\$32.13	\$2,145	0.51%	1.25%	to	1.40%	32.05%	to	31.84%
2019		72	\$24.90	to	\$24.37	\$1,764	0.14%	1.25%	to	1.40%	30.50%	to	30.25%
VY® JPMorgan Emerging Markets Equity Portfolio - Service Class													
2023		437	\$15.71	to	\$16.56	\$7,614	1.69%	0.10%	to	1.40%	6.44%	to	5.01%
2022		468	\$14.76	to	\$15.77	\$7,671	0.00%	0.10%	to	1.40%	-26.16%	to	-27.53%
2021		497	\$19.99	to	\$21.64	\$11,111	0.00%	0.10%	to	1.40%	-10.12%	to	-11.31%
2020		501	\$22.24	to	\$24.40	\$12,570	0.31%	0.10%	to	1.40%	33.25%	to	31.54%
2019		555	\$16.69	to	\$28.33	\$10,328	0.01%	0.10%	to	1.50%	31.62%	to	15.68%
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class													
2023		51	\$40.45	to	\$40.07	\$2,160	0.15%	0.10%	to	1.25%	12.14%	to	10.87%
2022		50	\$36.07	to	\$36.14	\$1,871	0.00%	0.10%	to	1.25%	-17.84%	to	-18.79%
2021		60	\$43.90	to	\$44.50	\$2,782	0.19%	0.10%	to	1.25%	18.20%	to	16.86%
2020		61	\$37.14	to	\$38.08	\$2,388	0.00%	0.10%	to	1.25%	16.17%	to	14.84%
2019		61	\$31.97	to	\$31.96	\$2,081	0.67%	0.10%	to	1.50%	26.26%	to	24.50%
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class													
2023		1,510	\$44.01	to	\$42.19	\$61,697	2.06%	0.10%	to	1.50%	18.50%	to	16.84%
2022		1,606	\$37.14	to	\$36.11	\$55,483	1.23%	0.10%	to	1.50%	-12.28%	to	-13.49%
2021		1,620	\$42.34	to	\$41.74	\$64,398	0.82%	0.10%	to	1.50%	18.30%	to	16.66%
2020		1,621	\$35.79	to	\$35.78	\$54,500	1.24%	0.10%	to	1.50%	17.85%	to	16.21%
2019		1,693	\$30.37	to	\$30.79	\$48,711	1.53%	0.10%	to	1.50%	24.21%	to	22.52%
VY® T. Rowe Price Equity Income Portfolio - Service Class													
2023		76	\$34.15	to	\$40.91	\$2,706	1.68%	0.10%	to	1.25%	9.21%	to	8.00%
2022		100	\$31.27	to	\$37.88	\$3,232	1.79%	0.10%	to	1.25%	-3.52%	to	-4.63%
2021		105	\$32.41	to	\$39.72	\$3,565	1.61%	0.10%	to	1.25%	25.14%	to	23.74%
2020		109	\$25.90	to	\$32.10	\$3,022	3.49%	0.10%	to	1.25%	0.86%	to	-0.31%
2019		123	\$25.68	to	\$32.20	\$3,510	2.79%	0.10%	to	1.25%	26.32%	to	24.85%
Voya Global Bond Portfolio - Initial Class													
2023		521	\$13.37	to	\$10.80	\$6,765	3.67%	0.10%	to	2.25%	6.11%	to	3.85%
2022		590	\$12.60	to	\$10.40	\$7,291	2.67%	0.10%	to	2.25%	-18.39%	to	-20.18%
2021		669	\$15.44	to	\$13.03	\$10,252	2.86%	0.10%	to	2.25%	-4.87%	to	-6.86%
2020		805	\$16.23	to	\$13.99	\$13,123	2.79%	0.10%	to	2.25%	9.07%	to	6.79%
2019		887	\$14.88	to	\$13.10	\$13,381	2.89%	0.10%	to	2.25%	7.83%	to	5.48%
Voya Global Bond Portfolio - Service Class													
2023		1		\$12.35	\$13	0.00%		1.25%			4.66%		
2022		1		\$11.80	\$13	0.00%		1.25%			-19.56%		
2021		1		\$14.67	\$18	5.13%		1.25%			-6.20%		
2020		1		\$15.64	\$21	4.76%		1.25%			7.49%		
2019		1		\$14.55	\$21	2.66%		1.25%			6.28%		
Voya Global Insights Portfolio - Initial Class													
2023		1,449	\$35.51	to	\$34.04	\$52,229	0.05%	0.10%	to	1.50%	32.55%	to	30.72%
2022		1,595	\$26.79	to	\$26.04	\$43,920	0.00%	0.10%	to	1.50%	-31.99%	to	-32.96%
2021		1,720	\$39.39	to	\$38.84	\$70,436	0.00%	0.10%	to	1.50%	15.24%	to	13.67%
2020		1,930	\$34.18	to	\$33.03	\$69,252	1.02%	0.10%	to	1.90%	27.68%	to	25.35%
2019		2,210	\$26.77	to	\$26.35	\$62,759	0.50%	0.10%	to	1.90%	31.68%	to	29.29%

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Fund	Units	Unit Fair Value			Net	Investment	Expense Ratio ^c			Total Return ^d			
Inception Date ^a	(000s)	Corresponding to			Assets	Income	Lowest to Highest			Corresponding to			
		Lowest to Highest Expense Ratio			(000s)	Ratio ^b				Lowest to Highest Expense Ratio			
Voya International High Dividend Low Volatility Portfolio - Initial Class													
2023	460	\$16.22	to	\$11.80	\$5,879	4.41%	0.10%	to	1.50%	14.79%	to	13.14%	
2022	515	\$14.13	to	\$10.43	\$5,821	4.37%	0.10%	to	1.50%	-9.01%	to	-10.24%	
2021	538	\$15.53	to	\$11.62	\$6,727	2.48%	0.10%	to	1.50%	11.97%	to	10.46%	
2020	601	\$13.87	to	\$9.92	\$6,795	3.09%	0.10%	to	1.90%	-0.79%	to	-2.65%	
2019	771	\$13.98	to	\$10.19	\$8,824	2.16%	0.10%	to	1.90%	16.60%	to	14.49%	
Voya Solution 2025 Portfolio - Service Class													
2023	218	\$22.82	to	\$20.04	\$4,562	2.75%	0.10%	to	1.50%	13.59%	to	12.02%	
2022	228	\$20.09	to	\$17.89	\$4,245	4.30%	0.10%	to	1.50%	-17.56%	to	-18.72%	
2021	276	\$24.37	to	\$22.01	\$6,272	2.45%	0.10%	to	1.50%	10.57%	to	9.01%	
2020	328	\$22.04	to	\$20.19	\$6,851	2.13%	0.10%	to	1.50%	13.43%	to	11.86%	
2019	360	\$19.43	to	\$18.05	\$6,665	2.44%	0.10%	to	1.50%	17.97%	to	16.38%	
Voya Solution 2035 Portfolio - Service Class													
2023	474	\$25.89	to	\$24.23	\$11,219	3.40%	0.10%	to	1.25%	17.52%	to	16.21%	
2022	475	\$22.03	to	\$20.85	\$9,645	3.86%	0.10%	to	1.25%	-18.71%	to	-19.65%	
2021	471	\$27.10	to	\$25.95	\$11,831	2.22%	0.10%	to	1.25%	13.96%	to	12.68%	
2020	498	\$23.78	to	\$23.03	\$11,060	1.89%	0.10%	to	1.25%	14.33%	to	13.00%	
2019	556	\$20.80	to	\$20.38	\$10,889	2.29%	0.10%	to	1.25%	21.85%	to	20.45%	
Voya Solution 2045 Portfolio - Service Class													
2023	401	\$27.73	to	\$26.48	\$10,183	3.15%	0.10%	to	1.25%	19.99%	to	18.64%	
2022	413	\$23.11	to	\$22.32	\$8,824	3.99%	0.10%	to	1.25%	-19.59%	to	-20.51%	
2021	369	\$28.74	to	\$28.08	\$9,853	1.89%	0.10%	to	1.25%	17.11%	to	15.79%	
2020	343	\$24.54	to	\$24.25	\$7,887	1.69%	0.10%	to	1.25%	16.19%	to	14.82%	
2019	390			\$21.12	\$7,750	2.02%	0.10%	to	1.25%	23.80%	to	22.36%	
Voya Solution 2055 Portfolio - Service Class													
2023	23			\$23.56	\$547	3.08%			0.70%			19.78%	
2022	18	\$19.67	to	\$19.39	\$361	3.82%	0.70%	to	1.00%	-20.36%	to	-14.69%	
2021	11			\$24.70	\$268	1.30%			0.70%			16.51%	
2020	2			\$21.20	\$40	0.00%			0.70%			15.22%	
2019	12/16/2019	1		\$18.40	\$22	(a)			0.70%			(a)	
Voya Solution 2065 Portfolio - Service Class													
2023	10	\$13.03	to	\$12.77	\$134	1.03%	0.70%	to	1.25%	19.98%	to	11.24%	
2022	6	\$10.86	to	\$10.78	\$61	5.41%	0.70%	to	1.00%	-20.38%	to	-20.62%	
2021	05/07/2021	1	\$13.64	to	\$13.53	\$13	(c)	0.70%	to	1.25%		(c)	
2020		(c)		(c)	(c)	(c)		(c)				(c)	
2019		(c)		(c)	(c)	(c)		(c)				(c)	
Voya Solution Income Portfolio - Service Class													
2023	118	\$19.32	to	\$16.60	\$2,160	2.90%	0.10%	to	1.50%	10.46%	to	8.92%	
2022	123	\$17.49	to	\$15.24	\$2,051	3.77%	0.10%	to	1.50%	-15.10%	to	-16.26%	
2021	120	\$20.60	to	\$18.20	\$2,358	3.46%	0.10%	to	1.50%	6.24%	to	4.78%	
2020	112	\$19.39	to	\$17.37	\$2,099	2.18%	0.10%	to	1.50%	11.82%	to	10.29%	
2019	137	\$17.34	to	\$15.75	\$2,300	2.84%	0.10%	to	1.50%	13.04%	to	11.39%	
Voya Solution Moderately Aggressive Portfolio - Service Class													
2023	11	\$15.93	to	\$15.33	\$176	2.87%	0.95%	to	1.40%	17.48%	to	16.93%	
2022	13	\$13.56	to	\$13.11	\$173	2.62%	0.95%	to	1.40%	-19.91%	to	-20.26%	
2021	17	\$16.87	to	\$16.39	\$285	1.50%	0.95%	to	1.40%	16.02%	to	15.50%	
2020	17	\$14.54	to	\$14.19	\$248	1.58%	0.95%	to	1.40%	12.80%	to	12.35%	
2019	20	\$12.89	to	\$12.63	\$259	2.39%	0.95%	to	1.40%	21.49%	to	20.86%	

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Inception Date ^A	(000s)	Corresponding to			Assets	Income	Expense Ratio ^C			Corresponding to			
		Lowest to Highest Expense Ratio			(000s)	Ratio ^B	Lowest to Highest			Lowest to Highest Expense Ratio			
VY® American Century Small-Mid Cap Value Portfolio - Service Class													
2023	43	\$44.20	to	\$51.30	\$2,020	1.82%	0.10%	to	1.25%	8.65%	to	7.41%	
2022	63	\$40.68	to	\$47.76	\$2,702	1.17%	0.10%	to	1.25%	-5.70%	to	-6.77%	
2021	62	\$43.14	to	\$51.23	\$2,783	0.83%	0.10%	to	1.25%	27.18%	to	25.72%	
2020	73	\$33.92	to	\$40.75	\$2,522	1.24%	0.10%	to	1.25%	3.41%	to	2.23%	
2019	87	\$32.80	to	\$39.86	\$2,977	1.20%	0.10%	to	1.25%	30.52%	to	29.04%	
VY® Baron Growth Portfolio - Service Class													
2023	91	\$51.25	to	\$61.89	\$4,880	0.00%	0.10%	to	1.50%	14.68%	to	13.08%	
2022	99	\$44.69	to	\$54.73	\$4,634	0.00%	0.10%	to	1.50%	-23.76%	to	-24.82%	
2021	106	\$58.62	to	\$72.80	\$6,657	0.00%	0.10%	to	1.50%	20.32%	to	18.62%	
2020	104	\$48.72	to	\$61.37	\$5,428	0.00%	0.10%	to	1.50%	33.11%	to	31.27%	
2019	114	\$36.60	to	\$46.75	\$4,474	0.00%	0.10%	to	1.50%	38.37%	to	36.46%	
VY® Columbia Contrarian Core Portfolio - Service Class													
2023	27	\$45.01	to	\$39.58	\$1,177	1.44%	0.10%	to	1.50%	31.65%	to	29.81%	
2022	23	\$34.19	to	\$30.49	\$763	0.33%	0.10%	to	1.50%	-18.73%	to	-19.87%	
2021	27	\$42.07	to	\$38.05	\$1,080	0.39%	0.10%	to	1.50%	23.81%	to	22.11%	
2020	29	\$33.98	to	\$31.16	\$961	0.00%	0.10%	to	1.50%	21.36%	to	19.66%	
2019	30	\$28.00	to	\$26.04	\$833	2.22%	0.10%	to	1.50%	32.89%	to	31.05%	
VY® Columbia Small Cap Value II Portfolio - Service Class													
2023	25	\$34.25	to	\$25.83	\$746	0.58%	0.10%	to	1.40%	13.75%	to	12.26%	
2022	35	\$30.11	to	\$23.01	\$966	0.00%	0.10%	to	1.40%	-14.00%	to	-15.93%	
2021	25	\$35.01	to	\$27.11	\$768	0.34%	0.10%	to	1.40%	34.09%	to	32.37%	
2020	18	\$26.11	to	\$20.48	\$403	0.50%	0.10%	to	1.40%	9.43%	to	8.02%	
2019	19	\$23.86	to	\$18.96	\$401	0.34%	0.10%	to	1.40%	20.08%	to	18.50%	
VY® Invesco Comstock Portfolio - Service Class													
2023	34	\$39.63	to	\$36.74	\$1,289	1.63%	0.10%	to	1.50%	11.92%	to	10.36%	
2022	41	\$35.41	to	\$33.29	\$1,408	1.83%	0.10%	to	1.50%	0.28%	to	-1.13%	
2021	29	\$35.31	to	\$33.67	\$999	1.75%	0.10%	to	1.50%	32.79%	to	30.96%	
2020	23	\$26.59	to	\$25.71	\$598	1.74%	0.10%	to	1.50%	-0.56%	to	-1.95%	
2019	30	\$26.74	to	\$26.22	\$781	2.32%	0.10%	to	1.50%	25.13%	to	23.39%	
VY® Invesco Equity and Income Portfolio - Initial Class													
2023	1,344	\$31.60	to	\$28.63	\$39,679	2.15%	0.10%	to	1.40%	10.14%	to	8.74%	
2022	1,547	\$28.69	to	\$26.33	\$41,917	1.64%	0.10%	to	1.40%	-7.69%	to	-9.49%	
2021	1,690	\$31.08	to	\$28.90	\$50,151	1.44%	0.10%	to	1.40%	18.72%	to	17.15%	
2020	1,874	\$26.18	to	\$24.67	\$47,368	1.67%	0.10%	to	1.40%	9.86%	to	8.44%	
2019	2,215	\$23.83	to	\$22.02	\$51,562	2.05%	0.10%	to	1.50%	19.93%	to	18.32%	
VY® JPMorgan Mid Cap Value Portfolio - Service Class													
2023	56	\$39.26	to	\$47.64	\$2,564	0.96%	0.10%	to	1.50%	10.44%	to	8.89%	
2022	70	\$35.55	to	\$43.75	\$2,875	0.89%	0.10%	to	1.50%	-8.71%	to	-10.00%	
2021	74	\$38.94	to	\$48.61	\$3,395	0.65%	0.10%	to	1.50%	29.37%	to	27.59%	
2020	88	\$30.10	to	\$38.10	\$3,084	1.03%	0.10%	to	1.50%	0.17%	to	-1.22%	
2019	91	\$30.05	to	\$38.57	\$3,113	0.97%	0.10%	to	1.50%	26.10%	to	24.34%	
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class													
2023	784	\$49.63	to	\$47.13	\$40,002	0.00%	0.10%	to	1.50%	20.84%	to	19.17%	
2022	869	\$41.07	to	\$39.55	\$37,047	0.00%	0.10%	to	1.50%	-24.42%	to	-25.48%	
2021	961	\$54.34	to	\$53.07	\$54,735	0.00%	0.10%	to	1.50%	13.68%	to	12.10%	
2020	1,036	\$47.80	to	\$47.34	\$52,502	0.09%	0.10%	to	1.50%	31.72%	to	29.88%	
2019	1,149	\$36.29	to	\$36.45	\$44,662	0.31%	0.10%	to	1.50%	37.05%	to	35.15%	

**VARIABLE ANNUITY ACCOUNT B OF
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Notes to Financial Statements

Fund	Units	Unit Fair Value			Net	Investment	Expense Ratio ^c			Total Return ^d			
Inception Date ^a	(000s)	Corresponding to			Assets	Income	Lowest to Highest			Corresponding to			
		Lowest to Highest Expense Ratio			(000s)	Ratio ^b				Lowest to Highest Expense Ratio			
VY® T. Rowe Price Growth Equity Portfolio - Initial Class													
2023	216	\$54.55	to	\$95.28	\$15,277	0.00%	0.10%	to	1.50%	46.72%	to	44.71%	
2022	233	\$37.18	to	\$65.84	\$11,157	0.00%	0.10%	to	1.50%	-40.68%	to	-41.51%	
2021	278	\$62.68	to	\$112.57	\$23,039	0.00%	0.10%	to	1.50%	19.96%	to	18.28%	
2020	306	\$52.25	to	\$95.17	\$20,968	0.00%	0.10%	to	1.50%	36.53%	to	34.65%	
2019	383	\$38.27	to	\$70.68	\$19,649	0.27%	0.10%	to	1.50%	30.70%	to	28.88%	
Voya Strategic Allocation Conservative Portfolio - Class I													
2023	128	\$19.35	to	\$29.18	\$3,470	3.33%	0.70%	to	1.50%	11.14%	to	10.28%	
2022	142	\$17.41	to	\$26.46	\$3,489	3.41%	0.70%	to	1.50%	-17.06%	to	-17.72%	
2021	167	\$20.99	to	\$32.16	\$5,015	2.64%	0.70%	to	1.50%	8.36%	to	7.52%	
2020	168	\$19.37	to	\$29.91	\$4,819	2.30%	0.70%	to	1.50%	9.68%	to	8.80%	
2019	153	\$19.01	to	\$27.49	\$3,962	2.48%	0.10%	to	1.50%	14.66%	to	13.08%	
Voya Strategic Allocation Growth Portfolio - Class I													
2023	191	\$27.06	to	\$18.17	\$6,193	3.38%	0.10%	to	2.25%	18.53%	to	16.03%	
2022	198	\$22.83	to	\$15.66	\$5,466	2.96%	0.10%	to	2.25%	-19.41%	to	-21.15%	
2021	204	\$28.33	to	\$19.86	\$7,108	1.89%	0.10%	to	2.25%	17.21%	to	14.73%	
2020	224	\$24.17	to	\$17.31	\$6,745	1.90%	0.10%	to	2.25%	14.28%	to	11.82%	
2019	257	\$21.15	to	\$15.48	\$6,729	2.61%	0.10%	to	2.25%	22.75%	to	20.09%	
Voya Strategic Allocation Moderate Portfolio - Class I													
2023	176	\$23.62	to	\$34.39	\$5,407	3.85%	0.35%	to	1.50%	15.67%	to	4.98%	
2022	194	\$20.42	to	\$30.69	\$5,184	2.90%	0.35%	to	1.40%	-18.45%	to	-19.41%	
2021	221	\$25.04	to	\$38.03	\$7,356	2.21%	0.35%	to	1.40%	13.46%	to	12.25%	
2020	273	\$22.07	to	\$33.88	\$7,863	2.13%	0.35%	to	1.40%	12.32%	to	11.15%	
2019	290	\$19.65	to	\$30.48	\$7,558	2.74%	0.35%	to	1.40%	18.87%	to	17.59%	
Voya Growth and Income Portfolio - Class A													
2023	41			\$36.49	\$1,506	0.63%			1.25%			25.18%	
2022	46			\$29.15	\$1,346	0.63%			1.25%			-16.14%	
2021	53			\$34.76	\$1,849	0.57%			1.25%			26.82%	
2020	60			\$27.41	\$1,641	0.87%			1.25%			15.26%	
2019	66			\$23.78	\$1,573	1.22%			1.25%			26.69%	
Voya Growth and Income Portfolio - Class I													
2023	2,846	\$46.37	to	\$24.07	\$222,380	1.13%	0.10%	to	2.25%	27.25%	to	24.33%	
2022	3,156	\$36.44	to	\$19.36	\$196,327	1.06%	0.10%	to	2.25%	-14.78%	to	-16.59%	
2021	3,469	\$42.76	to	\$23.21	\$251,843	1.02%	0.10%	to	2.25%	28.87%	to	26.14%	
2020	3,838	\$33.18	to	\$18.40	\$218,650	1.26%	0.10%	to	2.25%	17.12%	to	14.64%	
2019	4,398	\$28.33	to	\$16.05	\$213,518	1.63%	0.10%	to	2.25%	28.77%	to	25.98%	
Voya Emerging Markets Index Portfolio - Class I													
2023	41	\$11.93	to	\$10.67	\$469	7.50%	0.10%	to	1.25%	9.45%	to	8.22%	
2022	41	\$10.90	to	\$9.86	\$438	1.85%	0.10%	to	1.25%	-20.96%	to	-21.93%	
2021	39	\$13.79	to	\$12.63	\$534	0.95%	0.10%	to	1.25%	-3.84%	to	-4.89%	
2020	37	\$14.34	to	\$13.28	\$521	2.76%	0.10%	to	1.25%	17.54%	to	16.08%	
2019	41	\$12.20	to	\$11.44	\$492	2.00%	0.10%	to	1.25%	17.65%	to	16.38%	
Voya Global High Dividend Low Volatility Portfolio - Class I													
2023	94	\$16.58	to	\$14.61	\$1,456	2.85%	0.10%	to	1.50%	6.62%	to	5.18%	
2022	107	\$15.55	to	\$13.89	\$1,565	2.48%	0.10%	to	1.50%	-5.01%	to	-6.34%	
2021	107	\$16.37	to	\$14.83	\$1,660	2.59%	0.10%	to	1.50%	20.72%	to	19.12%	
2020	104	\$13.56	to	\$12.45	\$1,346	2.29%	0.10%	to	1.50%	-0.88%	to	-2.35%	
2019	136	\$13.68	to	\$12.75	\$1,792	2.79%	0.10%	to	1.50%	21.49%	to	19.83%	

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Fund	Inception Date ^A	Units (000s)	Unit Fair Value			Net Assets (000s)	Investment Income Ratio ^B	Expense Ratio ^C			Total Return ^D		
			Corresponding to					Lowest to Highest			Corresponding to		
			Lowest to Highest Expense Ratio								Lowest to Highest Expense Ratio		
Voya Global High Dividend Low Volatility Portfolio - Class S													
2023		56	\$14.78	to	\$14.20	\$817	2.57%	0.95%	to	1.40%	5.42%	to	4.95%
2022		65	\$14.02	to	\$13.53	\$895	2.26%	0.95%	to	1.40%	-5.78%	to	-6.17%
2021		71	\$14.92	to	\$14.46	\$1,048	2.30%	0.95%	to	1.40%	19.46%	to	18.91%
2020		77	\$12.49	to	\$12.16	\$952	1.86%	0.95%	to	1.40%	-2.04%	to	-2.49%
2019		95	\$12.75	to	\$12.47	\$1,195	2.46%	0.95%	to	1.40%	20.28%	to	19.67%
Voya Index Plus LargeCap Portfolio - Class I													
2023		1,255	\$46.30	to	\$27.02	\$63,935	0.95%	0.10%	to	2.25%	25.95%	to	23.27%
2022		1,412	\$36.76	to	\$21.92	\$57,619	0.80%	0.10%	to	2.25%	-19.12%	to	-20.84%
2021		1,588	\$45.45	to	\$27.69	\$81,048	1.04%	0.10%	to	2.25%	29.12%	to	26.38%
2020		1,797	\$35.20	to	\$21.91	\$71,703	1.46%	0.10%	to	2.25%	15.79%	to	13.35%
2019		2,007	\$30.40	to	\$19.33	\$69,720	1.58%	0.10%	to	2.25%	29.91%	to	27.17%
Voya Index Plus MidCap Portfolio - Class I													
2023		127	\$37.44	to	\$61.28	\$5,805	1.03%	0.10%	to	1.50%	17.40%	to	15.78%
2022		130	\$31.89	to	\$52.93	\$5,068	0.84%	0.10%	to	1.50%	-14.39%	to	-15.57%
2021		138	\$37.25	to	\$62.69	\$6,309	0.88%	0.10%	to	1.50%	27.61%	to	25.83%
2020		162	\$29.19	to	\$49.82	\$5,765	1.23%	0.10%	to	1.50%	8.15%	to	6.64%
2019		186	\$26.99	to	\$46.72	\$6,080	1.40%	0.10%	to	1.50%	26.95%	to	25.19%
Voya Index Plus SmallCap Portfolio - Class I													
2023		74	\$37.03	to	\$42.46	\$2,970	0.98%	0.10%	to	1.50%	18.12%	to	16.42%
2022		75	\$31.35	to	\$36.47	\$2,562	0.85%	0.10%	to	1.50%	-14.11%	to	-15.28%
2021		82	\$36.50	to	\$43.05	\$3,307	0.69%	0.10%	to	1.50%	28.34%	to	26.54%
2020		99	\$28.44	to	\$34.02	\$3,044	0.98%	0.10%	to	1.50%	5.26%	to	3.81%
2019		118	\$27.02	to	\$32.77	\$3,488	1.02%	0.10%	to	1.50%	21.71%	to	19.99%
Voya International Index Portfolio - Class I													
2023		546	\$17.17	to	\$23.16	\$10,433	4.99%	0.10%	to	1.40%	17.68%	to	16.09%
2022		585	\$14.59	to	\$19.95	\$9,709	2.93%	0.10%	to	1.40%	-14.68%	to	-15.96%
2021		526	\$17.10	to	\$23.69	\$10,556	2.10%	0.10%	to	1.40%	10.75%	to	9.32%
2020		553	\$15.44	to	\$20.78	\$10,245	2.58%	0.10%	to	1.75%	7.75%	to	6.02%
2019		631	\$14.33	to	\$19.60	\$10,915	3.13%	0.10%	to	1.75%	21.34%	to	19.29%
Voya International Index Portfolio - Class S													
2023		2			\$20.84	\$38	3.39%			1.25%			16.10%
2022		1			\$17.95	\$21	2.67%			1.25%			-15.93%
2021		3			\$21.35	\$54	1.89%			1.25%			9.21%
2020		3			\$19.55	\$52	1.98%			1.25%			6.31%
2019		3			\$18.39	\$49	2.82%			1.25%			19.49%
Voya Russell™ Large Cap Growth Index Portfolio - Class I													
2023		869	\$94.06	to	\$76.28	\$65,074	0.51%	0.10%	to	1.50%	45.85%	to	43.82%
2022		955	\$64.49	to	\$53.04	\$49,567	0.40%	0.10%	to	1.50%	-30.10%	to	-31.07%
2021		1,034	\$92.26	to	\$76.95	\$77,734	0.51%	0.10%	to	1.50%	30.53%	to	28.72%
2020		1,144	\$70.68	to	\$54.36	\$66,701	0.56%	0.10%	to	1.75%	38.32%	to	36.04%
2019		1,263	\$51.10	to	\$39.96	\$53,690	0.71%	0.10%	to	1.75%	35.72%	to	33.47%
Voya Russell™ Large Cap Index Portfolio - Class I													
2023		465	\$50.99	to	\$51.88	\$24,409	1.24%	0.10%	to	2.25%	29.28%	to	26.54%
2022		474	\$39.44	to	\$41.00	\$19,617	0.63%	0.10%	to	2.25%	-20.15%	to	-21.85%
2021		515	\$49.39	to	\$52.46	\$26,884	1.12%	0.10%	to	2.25%	27.26%	to	24.58%
2020		558	\$38.81	to	\$42.11	\$23,463	1.39%	0.10%	to	2.25%	21.74%	to	19.12%
2019		558	\$31.88	to	\$35.35	\$19,548	1.72%	0.10%	to	2.25%	31.19%	to	28.45%

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Fund	Inception Date ^A	Units (000s)	Unit Fair Value Corresponding to Lowest to Highest Expense Ratio			Net Assets (000s)	Investment Income Ratio ^B	Expense Ratio ^C Lowest to Highest			Total Return ^D Corresponding to Lowest to Highest Expense Ratio		
Voya Russell™ Large Cap Value Index Portfolio - Class I													
2023		1,159	\$21.00	to	\$38.23	\$27,857	2.17%	0.10%	to	1.45%	10.12%	to	8.67%
2022		1,289	\$19.07	to	\$35.18	\$28,861	1.30%	0.10%	to	1.45%	-5.55%	to	-7.37%
2021		1,400	\$20.19	to	\$37.77	\$33,511	2.13%	0.10%	to	1.45%	22.81%	to	21.21%
2020		1,520	\$16.44	to	\$30.06	\$30,295	1.00%	0.10%	to	1.75%	1.42%	to	-0.30%
2019		1,742	\$16.21	to	\$30.15	\$35,144	2.49%	0.10%	to	1.75%	25.76%	to	23.72%
Voya Russell™ Large Cap Value Index Portfolio - Class S													
2023		21	\$38.00	to	\$37.16	\$765	1.82%	1.25%	to	1.40%	8.60%	to	8.46%
2022		26	\$34.99	to	\$34.26	\$886	1.11%	1.25%	to	1.40%	-7.41%	to	-7.56%
2021		30	\$37.57	to	\$36.85	\$1,097	1.87%	1.25%	to	1.40%	21.15%	to	20.98%
2020		30	\$31.01	to	\$30.46	\$931	0.90%	1.25%	to	1.40%	-0.06%	to	-0.20%
2019		35	\$31.03	to	\$30.52	\$1,060	2.32%	1.25%	to	1.40%	24.07%	to	23.86%
Voya Russell™ Mid Cap Growth Index Portfolio - Class S													
2023		123	\$57.21	to	\$50.89	\$2,223	0.19%	0.70%	to	1.50%	24.15%	to	23.16%
2022		140	\$46.08	to	\$41.32	\$2,027	0.00%	0.70%	to	1.50%	-27.67%	to	-28.24%
2021		147	\$63.71	to	\$57.58	\$3,012	0.03%	0.70%	to	1.50%	11.24%	to	10.35%
2020		153	\$57.27	to	\$52.18	\$2,869	0.12%	0.70%	to	1.50%	33.59%	to	32.54%
2019		177	\$42.87	to	\$39.37	\$2,122	0.16%	0.70%	to	1.50%	33.59%	to	32.51%
Voya Russell™ Mid Cap Index Portfolio - Class I													
2023		64	\$41.77	to	\$31.41	\$2,403	1.71%	0.10%	to	1.25%	16.71%	to	15.35%
2022		60	\$35.79	to	\$27.23	\$1,917	0.91%	0.10%	to	1.25%	-17.71%	to	-18.62%
2021		58	\$43.49	to	\$33.46	\$2,248	0.96%	0.10%	to	1.25%	22.06%	to	20.62%
2020		59	\$35.63	to	\$27.74	\$1,899	1.26%	0.10%	to	1.25%	16.55%	to	15.25%
2019		74	\$30.57	to	\$24.07	\$2,077	1.62%	0.10%	to	1.25%	29.81%	to	28.30%
Voya Russell™ Small Cap Index Portfolio - Class I													
2023		246	\$34.16	to	\$12.35	\$4,512	1.78%	0.10%	to	1.40%	16.55%	to	14.99%
2022		249	\$29.31	to	\$10.74	\$3,708	0.79%	0.10%	to	1.40%	-20.76%	to	-22.68%
2021		258	\$36.99	to	\$13.73	\$4,612	0.67%	0.10%	to	1.40%	14.24%	to	12.73%
2020		284	\$32.38	to	\$12.18	\$4,370	0.95%	0.10%	to	1.40%	19.44%	to	17.91%
2019		319	\$27.11	to	\$10.33	\$4,261	0.62%	0.10%	to	1.40%	25.05%	to	1.87%
Voya Small Company Portfolio - Class I													
2023		233	\$34.73	to	\$73.97	\$14,202	0.44%	0.10%	to	1.50%	17.89%	to	16.23%
2022		263	\$29.46	to	\$63.64	\$13,866	0.00%	0.10%	to	1.50%	-16.76%	to	-17.92%
2021		293	\$35.39	to	\$77.53	\$18,723	0.15%	0.10%	to	1.50%	14.64%	to	13.05%
2020		341	\$30.87	to	\$31.62	\$19,054	0.50%	0.10%	to	1.90%	12.17%	to	10.14%
2019		376	\$27.52	to	\$28.71	\$19,045	0.43%	0.10%	to	1.90%	26.07%	to	23.80%
Voya U.S. Bond Index Portfolio - Class I													
2023		101	\$14.61	to	\$11.48	\$1,344	4.38%	0.10%	to	1.50%	4.96%	to	3.42%
2022		119	\$13.92	to	\$11.10	\$1,484	2.17%	0.10%	to	1.50%	-13.22%	to	-14.35%
2021		115	\$16.04	to	\$12.96	\$1,653	1.87%	0.10%	to	1.50%	-1.96%	to	-3.36%
2020		159	\$16.36	to	\$13.41	\$2,412	3.31%	0.10%	to	1.50%	7.07%	to	5.59%
2019		107	\$15.28	to	\$12.70	\$1,515	2.48%	0.10%	to	1.50%	8.22%	to	6.72%
Voya MidCap Opportunities Portfolio - Class I													
2023		521	\$49.02	to	\$50.85	\$15,543	0.00%	0.10%	to	1.50%	23.44%	to	21.71%
2022		584	\$39.71	to	\$41.78	\$14,301	0.00%	0.10%	to	1.50%	-25.15%	to	-26.20%
2021		642	\$53.05	to	\$56.61	\$21,044	0.00%	0.10%	to	1.50%	11.94%	to	10.42%
2020		696	\$47.39	to	\$25.72	\$20,453	0.11%	0.10%	to	1.75%	41.00%	to	38.65%
2019		804	\$33.61	to	\$18.55	\$17,032	0.28%	0.10%	to	1.75%	29.22%	to	27.14%

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Voya MidCap Opportunities Portfolio - Class S													
2023	73	\$49.06	to	\$28.29	\$2,908	0.00%	0.95%	to	1.40%	22.19%	to	21.57%	
2022	79	\$40.15	to	\$23.27	\$2,556	0.00%	0.95%	to	1.40%	-24.91%	to	-25.22%	
2021	97	\$54.20	to	\$31.55	\$4,268	0.00%	0.95%	to	1.40%	10.77%	to	10.28%	
2020	102	\$48.93	to	\$28.61	\$4,151	0.06%	0.95%	to	1.40%	39.44%	to	38.82%	
2019	101	\$35.09	to	\$20.61	\$3,010	0.13%	0.95%	to	1.40%	27.83%	to	27.22%	
Voya SmallCap Opportunities Portfolio - Class I													
2023	61	\$35.52	to	\$26.61	\$2,037	0.00%	0.10%	to	1.25%	20.82%	to	19.43%	
2022	61	\$29.40	to	\$22.28	\$1,645	0.00%	0.10%	to	1.25%	-23.16%	to	-24.06%	
2021	63	\$38.26	to	\$29.34	\$2,218	0.00%	0.10%	to	1.25%	4.56%	to	3.38%	
2020	61	\$36.59	to	\$28.38	\$2,047	0.00%	0.10%	to	1.25%	26.22%	to	24.80%	
2019	89	\$28.99	to	\$22.74	\$2,417	0.00%	0.10%	to	1.25%	25.55%	to	24.13%	
Voya SmallCap Opportunities Portfolio - Class S													
2023	67	\$25.61	to	\$22.12	\$1,603	0.00%	0.95%	to	1.40%	19.51%	to	18.92%	
2022	74	\$21.43	to	\$18.60	\$1,477	0.00%	0.95%	to	1.40%	-24.49%	to	-24.82%	
2021	80	\$28.21	to	\$24.59	\$2,117	0.00%	0.95%	to	1.40%	3.41%	to	2.93%	
2020	102	\$27.28	to	\$23.89	\$2,601	0.00%	0.95%	to	1.40%	24.85%	to	24.30%	
2019	111	\$21.85	to	\$19.22	\$2,265	0.00%	0.95%	to	1.40%	24.15%	to	23.60%	
Wanger Acorn													
2023	68	\$36.20	to	\$37.92	\$2,447	0.00%	0.10%	to	1.25%	21.64%	to	20.23%	
2022	41	\$29.76	to	\$30.11	\$1,227	0.00%	0.10%	to	1.50%	-33.54%	to	-34.44%	
2021	55	\$44.78	to	\$45.93	\$2,523	0.75%	0.10%	to	1.50%	8.79%	to	7.26%	
2020	59	\$41.16	to	\$42.82	\$2,524	0.00%	0.10%	to	1.50%	24.09%	to	22.38%	
2019	65	\$33.17	to	\$34.99	\$2,210	0.25%	0.10%	to	1.50%	31.00%	to	29.16%	
Wanger International													
2023	70	\$20.94	to	\$15.64	\$1,318	0.31%	0.10%	to	1.25%	16.79%	to	15.51%	
2022	80	\$17.93	to	\$13.02	\$1,282	0.77%	0.10%	to	1.50%	-33.89%	to	-34.83%	
2021	86	\$27.12	to	\$19.98	\$2,073	0.52%	0.10%	to	1.50%	18.69%	to	17.05%	
2020	86	\$22.85	to	\$17.07	\$1,775	1.72%	0.10%	to	1.50%	14.25%	to	12.67%	
2019	103	\$20.00	to	\$15.15	\$1,839	0.78%	0.10%	to	1.50%	29.87%	to	28.06%	

A The Fund Inception Date represents the first date the fund received money.

B The Investment Income Ratio represents dividends received by the Division, excluding capital gains distributions, divided by the average net assets. The recognition of investment income is determined by the timing of the declaration of dividends by the underlying fund in which the Division invests.

C The Expense Ratio considers only the annualized contract expenses borne directly by the Account, excluding expenses charged through the redemption of units, and is equal to the mortality and expense, administrative, and other charges, as defined in the Charges and Fees Note.

D Total Return is calculated as the change in unit value for each Contract presented in the Statements of Assets and Liabilities. These percentages represent the range of total returns available as of the report date and correspond with the expense ratio lowest to highest.

(a) As investment Division had no investments until 2019 this data is not meaningful and therefore not presented.

(b) As investment Division had no investments until 2020, this data is not meaningful and therefore not presented.

(c) As investment Division had no investments until 2021, this data is not meaningful and therefore not presented.

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