

December 31, 2024 Annual Report

Voya Retirement Insurance and Annuity Company

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



FINANCIAL STATEMENTS

Variable Annuity Account I of Voya Retirement Insurance and Annuity Company

Year Ended December 31, 2024 with Report of Independent Registered Public Accounting Firm

Financial Statements Year Ended December 31, 2024

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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 I 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 I of Voya Retirement Insurance and Annuity Company (the Separate Account), as of December 31, 2024, the related statements of operations and the statements of changes in net assets for each of the periods indicated in the Appendix, 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, 2024, the results of its operations and changes in its net assets for each of the periods indicated in the Appendix, 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, 2024, 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 25, 2025

Appendix

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

Subaccounts	Statements of Operations	Statements of Changes in Net Assets
Invesco V.I. Core Equity Fund - Series I	For the year ended	For each of the
Invesco V.I. Main Street Fund® - Series I	December 31, 2024	two years in the
Artisan International Fund - Investor Shares		period ended December 31,
Calvert VP SRI Balanced Portfolio - Class I		2024
American Funds® EuroPacific Growth Fund® - Class R-4		
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 High Income Portfolio - Initial Class		
Fidelity® VIP Contrafund® Portfolio - Initial Class		
Fidelity® VIP Index 500 Portfolio - Initial Class		
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class		
American Funds® The Growth Fund of America® - Class R-4		
Neuberger Berman Sustainable Equity Fund - Trust Class Shares		
PIMCO VIT Real Return Portfolio - Administrative Class		
Pioneer Mid Cap Value VCT Portfolio - Class I		
Voya Balanced Portfolio - Class I		
Voya Government Money Market Portfolio - Class I		
Voya Intermediate Bond Portfolio - Class I		
Voya Balanced Income Portfolio - Service Class		
Voya Global Perspectives® Portfolio - Class A		
Voya High Yield Portfolio - Institutional Class		
Voya Inflation Protected Bond Plus Portfolio - Service Class		
Voya Large Cap Growth 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		
Voya U.S. Stock Index Portfolio - Institutional Class		
VY® Invesco Growth and Income Portfolio - Service Class		
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class		
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class		
Voya Global Bond Portfolio - Initial Class		

Subaccounts	Statements of Operations	Statements of Changes in Net Assets
Voya Global Insights Portfolio - Initial Class	For the year ended	For each of the
Voya International High Dividend Low Volatility Portfolio - Initial Class	December 31, 2024	two years in the period ended
Voya Solution Moderately Aggressive Portfolio - Service Class		December 31,
VY® Baron Growth Portfolio - Service Class		2024
VY® Invesco Equity and Income Portfolio - Initial 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 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 International Index Portfolio - Class I		
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™ Small Cap Index Portfolio - Class I		
Voya Small Company 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	For the year ended December 31, 2024	For the year ended December 31, 2024 and the period from April 21, 2023 (commencement of operations) through December 31, 2023
Voya Balanced Income Portfolio - Institutional Class	For the period from J	
Voya Solution Aggressive Portfolio - Initial Class	(commencement of o	perations) through
Voya Solution Balanced Portfolio - Initial Class	December 31, 2024	
Voya Solution Conservative Portfolio - Initial Class		

Statements of Assets and Liabilities December 31, 2024

	co V.I. Core und - Series I	Invesco V.I. Main Street Fund® - Series I		Calvert VP SRI Balanced Portfolio - Class I		merican Funds® roPacific Growth ınd® - Class R-4	Federated Hermes Fund for U.S. Government Securities II - Primary Shares	
Assets								
Investments in mutual funds								
at fair value	\$ 9,192	\$ 95	\$	55	\$	22,652	\$	78
Total assets	9,192	95		55		22,652		78
Net assets	\$ 9,192	\$ 95	\$	55	\$	22,652	\$	78
		_		_		_		
Net assets								
Accumulation units	\$ 9,192	\$ _	\$	55	\$	22,652	\$	22
Contracts in payout (annuitization)	 	 95						56
Total net assets	\$ 9,192	\$ 95	\$	55	\$	22,652	\$	78
Total number of mutual fund shares	 273,408	 4,669		20,089		433,037		8,549
Cost of mutual fund shares	\$ 8,228	\$ 82	\$	43	\$	22,397	\$	75

	Governme Fund II -	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		delity® VIP Equity- ncome Portfolio - Initial Class
Assets										
Investments in mutual funds										
at fair value	\$	197	\$	77	\$	905	\$	1,720	\$	17,625
Total assets		197		77		905		1,720		17,625
Net assets	\$	197	\$	77	\$	905	\$	1,720	\$	17,625
Net assets										
Accumulation units	\$	196	\$	73	\$	905	\$	1,710	\$	17,625
Contracts in payout (annuitization)		1		4		<u> </u>		10		_
Total net assets	\$	197	\$	77	\$	905	\$	1,720	\$	17,625
		-								
Total number of mutual fund shares		197,305		13,546		46,059		168,748		662,830
Cost of mutual fund shares	\$	197	\$	71	\$	716	\$	1,376	\$	15,725

Statements of Assets and Liabilities December 31, 2024

	Fidelity® VIP High Income Portfolio - Initial Class	Po	Fidelity® VIP Contrafund® Portfolio - Initial Class		delity® VIP Index) Portfolio - Initial Class	Fidelity® VIP Investment Grade Bond Portfolio - Initial Class		merican Funds® The Growth Fund of merica® - Class R-4
Assets								
Investments in mutual funds								
at fair value	\$ 2	\$	53,990	\$	6,030	\$ 55	\$	73,220
Total assets	2		53,990		6,030	55		73,220
Net assets	\$ 2	\$	53,990	\$	6,030	\$ 55	\$	73,220
Net assets								
Accumulation units	\$ —	\$	53,990	\$	6,030	\$ 55	\$	73,220
Contracts in payout (annuitization)	2		_					_
Total net assets	\$ 2	\$	53,990	\$	6,030	\$ 55	\$	73,220
Total number of mutual fund shares	442		931,824		10,588	5,008		995,922
Cost of mutual fund shares	\$ 2	\$	38,857	\$	2,789	\$ 64	\$	51,787

	Susta Fund	Neuberger Berman Sustainable Equity Fund - Trust Class Shares		PIMCO VIT Real Return Portfolio - Administrative Class		Pioneer Mid Cap Value VCT Portfolio - Class I		Voya Government Money Market Portfolio - Class I		oya Intermediate lond Portfolio - Class I
Assets										
Investments in mutual funds										
at fair value	\$	3,831	\$	1	\$	1	\$	9,707	\$	16,234
Total assets		3,831		1		1		9,707		16,234
Net assets	\$	3,831	\$	1	\$	1	\$	9,707	\$	16,234
			•							
Net assets										
Accumulation units	\$	3,831	\$	1	\$	1	\$	9,706	\$	16,233
Contracts in payout (annuitization)		_		_		_		1		1
Total net assets	\$	3,831	\$	1	\$	1	\$	9,707	\$	16,234
Total number of mutual fund shares		78,591		52		69		9,706,622		1,511,538
Cost of mutual fund shares	\$	3,226	\$	1	\$	1	\$	9,707	\$	18,739

Statements of Assets and Liabilities December 31, 2024

	Incon	Voya Balanced Income Portfolio - Institutional Class		Voya Balanced Income Portfolio - Service Class		Voya Global Perspectives® Portfolio - Class A		Voya High Yield Portfolio - Institutional Class		Voya Inflation otected Bond Plus ortfolio - Service Class
Assets										
Investments in mutual funds										
at fair value	\$	11,447	\$	85	\$	27	\$	1,084	\$	276
Total assets		11,447		85		27		1,084		276
Net assets	\$	11,447	\$	85	\$	27	\$	1,084	\$	276
Net assets										
Accumulation units	\$	11,424	\$	85	\$	27	\$	1,084	\$	276
Contracts in payout (annuitization)		23		_		<u> </u>		<u> </u>		_
Total net assets	\$	11,447	\$	85	\$	27	\$	1,084	\$	276
Total number of mutual fund shares		1,125,589		8,416		3,123		124,564		30,770
Cost of mutual fund shares	\$	11,180	\$	87	\$	31	\$	1,182	\$	297

	Gro	Voya Large Cap Vo Growth 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	\$	13,682	\$	170	\$	266	\$	36	\$	3
Total assets	'	13,682		170		266		36		3
Net assets	\$	13,682	\$	170	\$	266	\$	36	\$	3
Net assets										
Accumulation units	\$	13,675	\$	170	\$	266	\$	36	\$	3
Contracts in payout (annuitization)		7				_				_
Total net assets	\$	13,682	\$	170	\$	266	\$	36	\$	3
Total number of mutual fund shares		745,197		28,554		33,754		2,988		277
Cost of mutual fund shares	\$	10,822	\$	141	\$	289	\$	37	\$	3

Statements of Assets and Liabilities December 31, 2024

	Moderate	Moderate Portfolio -				VY® Invesco Growth and Income Portfolio - Service Class		VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class		(® T. Rowe Price pital Appreciation prtfolio - Service Class
Assets				_			_			
Investments in mutual funds										
at fair value	\$	285	\$	46,387	\$	30	\$	198	\$	64,089
Total assets		285		46,387		30		198		64,089
Net assets	\$	285	\$	46,387	\$	30	\$	198	\$	64,089
Net assets										
Accumulation units	\$	285	\$	46,387	\$	30	\$	198	\$	64,089
Contracts in payout (annuitization)		_		_		_		_		_
Total net assets	\$	285	\$	46,387	\$	30	\$	198	\$	64,089
Total number of mutual fund shares		28,785		2,288,437		1,327	_	15,554		2,267,035
Cost of mutual fund shares	\$	311	\$	39,298	\$	30	\$	239	\$	62,194

				Voya Global Insights Portfolio - Initial Class		Voya International High Dividend Low Volatility Portfolio - Initial Class		Voya Solution Aggressive Portfolio - Initial Class		Voya Solution alanced Portfolio - Initial Class
Assets										
Investments in mutual funds										
at fair value	\$	5,893	\$	30,582	\$	322	\$	115	\$	1,089
Total assets		5,893		30,582		322		115		1,089
Net assets	\$	5,893	\$	30,582	\$	322	\$	115	\$	1,089
			•							
Net assets										
Accumulation units	\$	5,892	\$	30,558	\$	304	\$	115	\$	1,089
Contracts in payout (annuitization)		1_		24		18		<u> </u>		_
Total net assets	\$	5,893	\$	30,582	\$	322	\$	115	\$	1,089
Total number of mutual fund shares		741,264		3,260,347		31,692		7,658		110,715
Cost of mutual fund shares	\$	7,651	\$	45,018	\$	327	\$	111	\$	1,063

Statements of Assets and Liabilities December 31, 2024

	Cons	Solution servative - Initial Class	Aggr	Voya Solution Moderately ressive Portfolio - Service Class	® Baron Growth ortfolio - Service Class	∕® Invesco Equity I Income Portfolio - Initial Class	Di	Y® T. Rowe Price versified Mid Cap Frowth Portfolio - Initial Class
Assets								
Investments in mutual funds								
at fair value	\$	897	\$	3	\$ 10,916	\$ 3,093	\$	2,238
Total assets		897		3	10,916	3,093		2,238
Net assets	\$	897	\$	3	\$ 10,916	\$ 3,093	\$	2,238
	•							
Net assets								
Accumulation units	\$	894	\$	3	\$ 10,916	\$ 3,093	\$	2,238
Contracts in payout (annuitization)		3		<u> </u>		<u> </u>		_
Total net assets	\$	897	\$	3	\$ 10,916	\$ 3,093	\$	2,238
Total number of mutual fund shares		87,325		265	463,708	73,456		195,824
Cost of mutual fund shares	\$	878	\$	3	\$ 11,184	\$ 3,196	\$	2,103

	Gro	. Rowe Price wth Equity o - Initial Class	a Growth and me Portfolio - Class I	oya Global High Dividend Low platility Portfolio - Class S	Voy Large	a Index Plus Cap Portfolio - Class I	oya Index Plus dCap Portfolio - Class I
Assets							
Investments in mutual funds							
at fair value	\$	19,314	\$ 4,019	\$ 18	\$	763	\$ 32,293
Total assets		19,314	4,019	18		763	32,293
Net assets	\$	19,314	\$ 4,019	\$ 18	\$	763	\$ 32,293
Net assets							
Accumulation units	\$	19,042	\$ 3,892	\$ 18	\$	699	\$ 32,293
Contracts in payout (annuitization)		272	127	<u> </u>		64	 _
Total net assets	\$	19,314	\$ 4,019	\$ 18	\$	763	\$ 32,293
Total number of mutual fund shares		194,642	192,286	1,494		25,252	 1,517,531
Cost of mutual fund shares	\$	16,956	\$ 4,442	\$ 16	\$	597	\$ 28,436

Statements of Assets and Liabilities December 31, 2024

	Index	ternational Portfolio - lass I	Čap (Russell™ Large Growth Index folio - Class I	a Russell™ Large o Index Portfolio - Class I	Voya Russell™ Large Cap Value Index Portfolio - Class I		Ć	ra Russell™ Large Cap Value Index ortfolio - Class S
Assets									
Investments in mutual funds									
at fair value	\$	501	\$	12,739	\$ 706	\$	3,905	\$	411
Total assets		501		12,739	706		3,905		411
Net assets	\$	501	\$	12,739	\$ 706	\$	3,905	\$	411
Net assets									
Accumulation units	\$	496	\$	12,739	\$ 706	\$	3,905	\$	411
Contracts in payout (annuitization)		5							_
Total net assets	\$	501	\$	12,739	\$ 706	\$	3,905	\$	411
Total number of mutual fund shares		45,080		155,144	16,762		123,840		13,192
Cost of mutual fund shares	\$	453	\$	6,671	\$ 400	\$	2,648	\$	248

	Cáp Gr	ussell™ Mid owth Index io - Class S	Cap Ind	ssell™ Small ex Portfolio - Class I	Voy Po	a Small Company ortfolio - Class I	Voya MidCap Opportunities Portfolio - Class I		P	Voya MidCap Opportunities ortfolio - Class S
Assets										
Investments in mutual funds										
at fair value	\$	64	\$	214	\$	32,650	\$	11,173	\$	201
Total assets		64		214		32,650		11,173		201
Net assets	\$	64	\$	214	\$	32,650	\$	11,173	\$	201
Net assets										
Accumulation units	\$	64	\$	214	\$	32,575	\$	11,173	\$	201
Contracts in payout (annuitization)		_		_		75		_		_
Total net assets	\$	64	\$	214	\$	32,650	\$	11,173	\$	201
Total number of mutual fund shares		1,360		15,134		2,036,833		1,893,744		49,162
Cost of mutual fund shares	\$	48	\$	220	\$	32,532	\$	10,179	\$	157

Statements of Assets and Liabilities December 31, 2024

(In thousands, except number of shares)

	Oppoi	mallCap tunities o - Class I	Opi	a SmallCap portunities plio - Class S	Wanger Acorn		
Assets							
Investments in mutual funds							
at fair value	\$	2	\$	115	\$	2	
Total assets		2		115		2	
Net assets	\$	2	\$	115	\$	2	
Net assets							
Accumulation units	\$	2	\$	115	\$	2	
Contracts in payout (annuitization)				<u> </u>		_	
Total net assets	\$	2	\$	115	\$	2	
Total number of mutual fund shares		65		5,679		142	
Cost of mutual fund shares	\$	2	\$	107	\$	2	

Note: The Statements of Assets and Liabilities were zero as of December 31, 2024 for the closed subaccounts listed in the Organization Note.

Statements of Operations

For the Period or Year Ended December 31, 2024

	Invesco V Equity Fund		esco V.I. Main treet Fund® - Series I	isan International Fund - Investor Shares	Calvert VP SRI Balanced Portfolio - Class I	American Funds® EuroPacific Growth Fund® - Class R-4
Net investment income (loss)						
Investment income:						
Dividends	\$	60	\$ _	\$ _	\$ 1	\$ 272
Expenses:						
Mortality and expense risk charges		79	1_		1	215
Net investment income (loss)		(19)	(1)	_	_	57
Realized and unrealized gain (loss)						
on investments						
Net realized gain (loss) on investments		(31)	1	(4)	6	521
Capital gains distributions		726	9		1	1,227
Total realized gain (loss) on investments						
and capital gains distributions		695	10	(4)	7	1,748
Net unrealized appreciation						
(depreciation) of investments		1,193	 9	5	4	(904)
Net realized and unrealized gain (loss)						
on investments		1,888	 19	1	11	844
Net increase (decrease) in net assets						
resulting from operations	\$	1,869	\$ 18	\$ 1	\$ 11	\$ 901

	Federated H Fund for Governm Securities II - Share	U.S. nent Primary	Governm Fund II	ed Hermes nent Money - Service ares	High Ir Fund	ated Hermes ncome Bond 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	\$	3	\$	12	\$	7	\$ 8	\$ 43
Expenses:								
Mortality and expense risk charges		1_		4		1_	13	27
Net investment income (loss)		2		8		6	(5)	16
Realized and unrealized gain (loss)								
on investments								
Net realized gain (loss) on investments		4		_		3	41	134
Capital gains distributions							27	
Total realized gain (loss) on investments	•					_		
and capital gains distributions		4		_		3	68	134
Net unrealized appreciation								
(depreciation) of investments		(8)		_		(4)	76	111
Net realized and unrealized gain (loss)			_					
on investments		(4)		_		(1)	144	245
Net increase (decrease) in net assets								
resulting from operations	\$	(2)	\$	8	\$	5	\$ 139	\$ 261

VARIABLE ANNUITY ACCOUNT I OF VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY Statements of Operations

For the Period or Year Ended December 31, 2024

	Income I	VIP Equity- Portfolio - Class	Fidelity® VIP High Income Portfolio - Initial Class Portfolio - Initial Class		Fidelity® VIP Index 500 Portfolio - Initial Class		Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	
Net investment income (loss)								
Investment income:								
Dividends	\$	309	\$	_	\$ 94	\$	73	\$ 2
Expenses:								
Mortality and expense risk charges		159			442		79_	1
Net investment income (loss)		150		_	(348)		(6)	1
Realized and unrealized gain (loss)								
on investments								
Net realized gain (loss) on investments		663		_	1,642	28	86	(1)
Capital gains distributions		1,010		<u> </u>	6,055		3	
Total realized gain (loss) on investments								
and capital gains distributions		1,673		_	7,697	28	89	(1)
Net unrealized appreciation								
(depreciation) of investments		497		<u> </u>	5,795	8	85_	
Net realized and unrealized gain (loss)								
on investments		2,170			13,492	1,1	74_	(1)
Net increase (decrease) in net assets								
resulting from operations	\$	2,320	\$	<u> </u>	\$ 13,144	\$ 1,10	68	\$

	Grow	n Funds® The th Fund of ® - Class R-4	Sus	uberger Berman stainable Equity nd - Trust Class Shares	Ŕ	PIMCO VIT Real leturn Portfolio - ministrative Class	Value VO	er Mid Cap CT Portfolio - class I	Voya Balanced Portfolio - Class I
Net investment income (loss)									
Investment income:									
Dividends	\$	255	\$	_	\$	_	\$	_	\$ 338
Expenses:									
Mortality and expense risk charges		620		31					54
Net investment income (loss)		(365)		(31)		_		_	284
Realized and unrealized gain (loss)									
on investments									
Net realized gain (loss) on investments		2,062		74		_		_	(346)
Capital gains distributions		5,848		220					1,286
Total realized gain (loss) on investments									
and capital gains distributions		7,910		294		_		_	940
Net unrealized appreciation									
(depreciation) of investments		8,703		545					(315)
Net realized and unrealized gain (loss)									_
on investments		16,613		839		_			625
Net increase (decrease) in net assets									
resulting from operations	\$	16,248	\$	808	\$		\$		\$ 909

Statements of Operations

For the Period or Year Ended December 31, 2024

	Voya Gov Money I Portfolio	Market	ya Intermediate ond Portfolio - Class I	Voya Balanced ncome Portfolio - nstitutional Class	Voya Balanced Income Portfolio - Service Class	Voya Global Perspectives® Portfolio - Class A
Net investment income (loss)						
Investment income:						
Dividends	\$	517	\$ 759	\$ 164	\$ 1	\$ 1
Expenses:						
Mortality and expense risk charges		108	156	52	1	
Net investment income (loss)		409	603	112	_	1
Realized and unrealized gain (loss)						
on investments						
Net realized gain (loss) on investments		_	(288)	10	_	_
Capital gains distributions		4	 			
Total realized gain (loss) on investments						
and capital gains distributions		4	(288)	10	_	_
Net unrealized appreciation						
(depreciation) of investments			(11)	267	9	1
Net realized and unrealized gain (loss)						
on investments		4	(299)	277	9	1
Net increase (decrease) in net assets						
resulting from operations	\$	413	\$ 304	\$ 389	\$ 9	\$ 2

	Por	ligh Yield tfolio - onal Class	Pro	Voya Inflation tected Bond Plus ortfolio - Service Class	Voya Large Cap Growth Portfolio - Institutional Class	Voya Large Cap Valu Portfolio - Service Class	ie	Voya Retirement Conservative Portfolio - Adviser Class
Net investment income (loss)								
Investment income:								
Dividends	\$	72	\$	11	\$ _	\$	3	\$ 8
Expenses:								
Mortality and expense risk charges		15		4	182		2	4
Net investment income (loss)		57		7	(182)		1	4
Realized and unrealized gain (loss)								
on investments								
Net realized gain (loss) on investments		(13)		(2)	(337)	((6)	(1)
Capital gains distributions				<u> </u>	 <u> </u>		8	4
Total realized gain (loss) on investments					_			
and capital gains distributions		(13)		(2)	(337)		2	3
Net unrealized appreciation								
(depreciation) of investments		18		(3)	 4,190	2	21_	3
Net realized and unrealized gain (loss)					_			
on investments		5		(5)	3,853	2	23_	6
Net increase (decrease) in net assets			·					
resulting from operations	\$	62	\$	2	\$ 3,671	\$ 2	24_	\$ 10

Statements of Operations

For the Period or Year Ended December 31, 2024

	Voya Ret Growth P Adviser	ortfolio -	Modera Portfolio	etirement te Growth o - Adviser lass	Voya Retirement Moderate Portfolio - Adviser Class		Voya U.S. Stock Index Portfolio - Institutional Class	VY® Invesco Growth and Income Portfolio - Service Class
Net investment income (loss)								
Investment income:								
Dividends	\$	1	\$	_	\$	8	\$ 570	\$
Expenses:								
Mortality and expense risk charges						2	395	
Net investment income (loss)		1		_		6	175	_
Realized and unrealized gain (loss)								
on investments								
Net realized gain (loss) on investments		_		_		(1)	1,290	_
Capital gains distributions		2				8	3,454	3
Total realized gain (loss) on investments								
and capital gains distributions		2		_		7	4,744	3
Net unrealized appreciation								
(depreciation) of investments		2				(4)	4,191	1
Net realized and unrealized gain (loss)								
on investments		4		_		3	8,935	4
Net increase (decrease) in net assets								
resulting from operations	\$	5	\$		\$	9	\$ 9,110	\$ 4

	Emergir Equity	PMorgan ig Markets Portfolio - onal Class	Capi	T. Rowe Price ital Appreciation rtfolio - Service Class	/oya Global Bond Voya Global Insights rtfolio - Initial Class Portfolio - Initial Class		Voya International High Dividend Low Volatility Portfolio - Initial Class
Net investment income (loss)							
Investment income:							
Dividends	\$	2	\$	1,597	\$ 261	\$	\$ 16
Expenses:							
Mortality and expense risk charges		3		573	57	313	5
Net investment income (loss)		(1)		1,024	204	(313)	11
Realized and unrealized gain (loss)							
on investments							
Net realized gain (loss) on investments		(13)		473	(201)	(938)	(3)
Capital gains distributions				765		17,679	
Total realized gain (loss) on investments							
and capital gains distributions		(13)		1,238	(201)	16,741	(3)
Net unrealized appreciation							
(depreciation) of investments		15		4,504	(132)	(13,994)	12
Net realized and unrealized gain (loss)							
on investments		2		5,742	(333)	2,747	9
Net increase (decrease) in net assets							
resulting from operations	\$	1	\$	6,766	\$ (129)	\$ 2,434	\$ 20

Statements of Operations

For the Period or Year Ended December 31, 2024

	Aggressive	Voya Solution Voya Solution Voya Solution Aggressive Portfolio - Balanced Portfolio - Conservative Initial Class Initial Class Portfolio - Initial Cla		Conservative	Voya Solution Moderately Aggressive Port Service Class	/ folio -	VY® Baron Growth Portfolio - Service Class			
Net investment income (loss)										
Investment income:										
Dividends	\$	_	\$	6	\$	4	\$	_	\$	_
Expenses:										
Mortality and expense risk charges		1		7		6				103
Net investment income (loss)		(1)		(1)		(2)		_		(103)
Realized and unrealized gain (loss)										
on investments										
Net realized gain (loss) on investments		_		1		_		_		(532)
Capital gains distributions										506
Total realized gain (loss) on investments										
and capital gains distributions		_		1		_		_		(26)
Net unrealized appreciation										
(depreciation) of investments		4		27		18				522
Net realized and unrealized gain (loss)										
on investments		4		28		18				496
Net increase (decrease) in net assets										
resulting from operations	\$	3	\$	27	\$	16	\$		\$	393

	and Incor	esco Equity ne Portfolio - al Class	D	Y® T. Rowe Price iversified Mid Cap Growth Portfolio - Initial Class	_	Y® T. Rowe Price Growth Equity rtfolio - Initial Class	Voya Strategic Allocation Conservative Portfolio - Class I		Voya Strategic Illocation Growth Portfolio - Class I
Net investment income (loss)									
Investment income:									
Dividends	\$	104	\$	_	\$	_	\$	17	\$ 2
Expenses:									
Mortality and expense risk charges		44		30		173		3	1
Net investment income (loss)		60		(30)		(173)		14	1
Realized and unrealized gain (loss)									
on investments									
Net realized gain (loss) on investments		(14)		(16)		336		(29)	19
Capital gains distributions		211		215		1,840		5	2
Total realized gain (loss) on investments									
and capital gains distributions		197		199		2,176		(24)	21
Net unrealized appreciation									
(depreciation) of investments		58		261		2,650		33	(11)
Net realized and unrealized gain (loss)									
on investments		255		460		4,826		9	10
Net increase (decrease) in net assets							•	•	_
resulting from operations	\$	315	\$	430	\$	4,653	\$	23	\$ 11

Statements of Operations

For the Period or Year Ended December 31, 2024

	Allocation	trategic Moderate - Class I	ya Growth and ome Portfolio - Class I	ya Global High Dividend Low atility Portfolio - Class S	Voya Index Plus LargeCap Portfolio - Class I	Voya Index Plus MidCap Portfolio - Class I
Net investment income (loss)						
Investment income:						
Dividends	\$	28	\$ 33	\$ _	\$ 6	\$ 332
Expenses:						
Mortality and expense risk charges		8	 53	 	10	287
Net investment income (loss)		20	(20)	_	(4)	45
Realized and unrealized gain (loss)						
Net realized gain (loss) on investments		(31)	(109)	2	15	(137)
Capital gains distributions		11	514	1	32	1,011
Total realized gain (loss) on investments			_			
and capital gains distributions		(20)	405	3	47	874
Net unrealized appreciation						
(depreciation) of investments		94	382		109	3,242
Net realized and unrealized gain (loss)						
on investments		74	787	3	156	4,116
Net increase (decrease) in net assets						_
resulting from operations	\$	94	\$ 767	\$ 3	\$ 152	\$ 4,161

	Voya Internatio Index Portfolio Class I		Cap G	issell™ Large rowth Index ilio - Class I	Russell™ Large ndex 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	\$	15	\$	49	\$ 9	\$ 81	\$ 7
Expenses:							
Mortality and expense risk charges		7		168	11	55	6
Net investment income (loss)		8		(119)	(2)	26	1
Realized and unrealized gain (loss)							
on investments							
Net realized gain (loss) on investments		7		755	142	152	16
Capital gains distributions				426	<u> </u>	64	7
Total realized gain (loss) on investments							
and capital gains distributions		7		1,181	142	216	23
Net unrealized appreciation							
(depreciation) of investments		(5)		2,303	43	254	25
Net realized and unrealized gain (loss)							
on investments		2		3,484	185	470	48
Net increase (decrease) in net assets							
resulting from operations	\$	10	\$	3,365	\$ 183	\$ 496	\$ 49

Statements of Operations

For the Period or Year Ended December 31, 2024

	Voya Russ Cap Grow Portfolio -	th Index	Cap Ind	ssell™ Small ex Portfolio - lass I	ra Small Company ortfolio - Class I	Voya MidCap Opportunities Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S
Net investment income (loss)							
Investment income:							
Dividends	\$	_	\$	2	\$ 279	\$	\$ _
Expenses:							
Mortality and expense risk charges		1		3	 292	102	3
Net investment income (loss)		(1)		(1)	(13)	(102)	(3)
Realized and unrealized gain (loss)							
on investments							
Net realized gain (loss) on investments		_		_	(863)	(1,787)	(8)
Capital gains distributions				13	 934		
Total realized gain (loss) on investments							
and capital gains distributions		_		13	71	(1,787)	(8)
Net unrealized appreciation							
(depreciation) of investments		11		7	2,827	3,404	38
Net realized and unrealized gain (loss)							
on investments		11		20	2,898	1,617	30
Net increase (decrease) in net assets							
resulting from operations	\$	10	\$	19	\$ 2,885	\$ 1,515	\$ 27

	Opportunities Op		Voya Sn Opporti Portfolio	unities .	Wanç	ger Acorn
Net investment income (loss)						
Investment income:						
Dividends	\$	_	\$	_	\$	_
Expenses:						
Mortality and expense risk charges				1		_
Net investment income (loss)		_		(1)		_
Realized and unrealized gain (loss)						
on investments						
Net realized gain (loss) on investments		_		(3)		_
Capital gains distributions		_		_		_
Total realized gain (loss) on investments						
and capital gains distributions		_		(3)		_
Net unrealized appreciation						
(depreciation) of investments		_		15		_
Net realized and unrealized gain (loss)						
on investments				12		_
Net increase (decrease) in net assets		•				
resulting from operations	\$		\$	11	\$	_

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Invesco V.I. Core Equity Fund - Series I	Invesco V.I. Main Street Fund® - Series I	Artisan International Fund - Investor Shares	Calvert VP SRI Balanced Portfolio - Class I	American Funds® EuroPacific Growth Fund® - Class R-4
Net assets at January 1, 2023	\$ 6,737	\$ 71	\$ 36	\$ 82	\$ 21,611
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(12)	_	_	_	177
Total realized gain (loss) on investments					
and capital gains distributions	(151)	(15)	_	1	900
Net unrealized appreciation					
(depreciation) of investments	1,653	30	5	9	1,990
Net increase (decrease) in net assets					
resulting from operations	1,490	15	5	10	3,067
Changes from principal transactions:					
Total unit transactions	(199)	(4)	_	(22)	(1,474)
Increase (decrease) in net assets				<u> </u>	
derived from principal transactions	(199)	(4)	_	(22)	(1,474)
Total increase (decrease) in net assets	1,291	11	5	(12)	1,593
Net assets at December 31, 2023	8,028	82	41	70	23,204
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(19)	(1)	_	_	57
Total realized gain (loss) on investments					
and capital gains distributions	695	10	(4)	7	1,748
Net unrealized appreciation					
(depreciation) of investments	1,193	9	5	4	(904)
Net increase (decrease) in net assets					
resulting from operations	1,869	18	1	11	901
Changes from principal transactions:					
Total unit transactions	(705)	(5)	(42)	(26)	(1,453)
Increase (decrease) in net assets					
derived from principal transactions	(705)	(5)	(42)	(26)	(1,453)
Total increase (decrease) in net assets	1,164	13	(41)	(15)	(552)
Net assets at December 31, 2024	\$ 9,192	\$ 95	\$	\$ 55	\$ 22,652

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Federated Hermes Government Money Fund II - Service Shares	ment Money High Income Bond Federated Hermes II - Service Fund II - Primary Kaufmann Fund II - hares Shares Primary Shares		Federated Hermes Managed Volatility Fund II - Primary Shares
Net assets at January 1, 2023	\$ 168	\$ 274	\$ 164	\$ 1,053	\$ 2,434
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	2	8	8	(14)	11
Total realized gain (loss) on investments		v	v	(17)	
and capital gains distributions	(32)	_	(27)	(158)	(567)
Net unrealized appreciation	(02)		(21)	(100)	(001)
(depreciation) of investments	35	_	34	299	716
Net increase (decrease) in net assets					
resulting from operations	5	8	15	127	160
Changes from principal transactions:					
Total unit transactions	(3)	(20)	(44)	(187)	(264)
Increase (decrease) in net assets					
derived from principal transactions	(3)	(20)	(44)	(187)	(264)
Total increase (decrease) in net assets	2	(12)	(29)	(60)	(104)
Net assets at December 31, 2023	170	262	135	993	2,330
Ingrana (dagrages) in not assets					
Increase (decrease) in net assets Operations:					
Net investment income (loss)	2	8	6	(5)	16
Total realized gain (loss) on investments	2	0	0	(5)	10
and capital gains distributions	4		3	68	134
Net unrealized appreciation	7	_	J	00	104
(depreciation) of investments	(8)	_	(4)	76	111
Net increase (decrease) in net assets	(0)		(+)	10	
resulting from operations	(2)	8	5	139	261
Changes from principal transactions:	(2)	v	v	100	201
Total unit transactions	(90)	(73)	(63)	(227)	(871)
Increase (decrease) in net assets	(00)	(10)	(00)	(LLI)	(011)
derived from principal transactions	(90)	(73)	(63)	(227)	(871)
Total increase (decrease) in net assets	(92)	(65)	(58)	(88)	(610)
Net assets at December 31, 2024	\$ 78	\$ 197	\$ 77	\$ 905	\$ 1,720

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Fidelity® VIP Eq Income Portfol Initial Class	io -	Fidelity® \ Income Po Initial C	rtfolio -	Fidelity® VIP Contrafund® Portfolio - Initial Class		Fidelity® VIP Index 500 Portfolio - Initial Class		Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	
Net assets at January 1, 2023	\$ 1	6,977	\$	2	\$	32,418	\$	4,656	\$	58
Increase (decrease) in net assets										
Operations:										
Net investment income (loss)		158		_		(151)		3		1
Total realized gain (loss) on investments										
and capital gains distributions		683		_		1,848		444		(1)
Net unrealized appreciation										
(depreciation) of investments		653		_		8,425		619		3
Net increase (decrease) in net assets										
resulting from operations		1,494		_		10,122		1,066		3
Changes from principal transactions:										
Total unit transactions	((1,835)		_		(2,182)		(558)		(3)
Increase (decrease) in net assets										
derived from principal transactions	((1,835)		_		(2,182)		(558)		(3)
Total increase (decrease) in net assets		(341)		_		7,940		508		_
Net assets at December 31, 2023	1	6,636		2		40,358		5,164		58
Increase (decrease) in net assets										
Operations:										
Net investment income (loss)		150		_		(348)		(6)		1
Total realized gain (loss) on investments										
and capital gains distributions		1,673		_		7,697		289		(1)
Net unrealized appreciation										
(depreciation) of investments		497				5,795		885		_
Net increase (decrease) in net assets										
resulting from operations		2,320		_		13,144		1,168		_
Changes from principal transactions:										
Total unit transactions	((1,331)				488		(302)		(3)
Increase (decrease) in net assets										
derived from principal transactions	((1,331)				488		(302)		(3)
Total increase (decrease) in net assets		989				13,632		866		(3)
Net assets at December 31, 2024	\$ 1	7,625	\$	2	\$	53,990	\$	6,030	\$	55

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Growt	Funds® The h Fund of ® - Class R-4	Susta	erger Berman ainable Equity I - Trust Class Shares	PIMCO \ Return P Administra	ortfolio -	Pioneer Value VCT Clas	Portfolio -	Balanced lio - Class I
Net assets at January 1, 2023	\$	47,647	\$	2,364	\$	1	\$	1	\$ 10,584
Increase (decrease) in net assets									
Operations:									
Net investment income (loss)		(193)		(19)		_		_	87
Total realized gain (loss) on investments									
and capital gains distributions		5,065		262		_		_	29
Net unrealized appreciation									
(depreciation) of investments		11,679		352		_		_	1,304
Net increase (decrease) in net assets									
resulting from operations		16,551		595		_		_	1,420
Changes from principal transactions:									
Total unit transactions		(3,248)		(51)		_		_	(1,517)
Increase (decrease) in net assets		` '							,
derived from principal transactions		(3,248)		(51)		_		_	(1,517)
Total increase (decrease) in net assets		13,303		544		_		_	(97)
Net assets at December 31, 2023		60,950		2,908		1		1	10,487
Increase (decrease) in net assets									
Operations:									
Net investment income (loss)		(365)		(31)		_		_	284
Total realized gain (loss) on investments									
and capital gains distributions		7,910		294		_		_	940
Net unrealized appreciation									
(depreciation) of investments		8,703		545					 (315)
Net increase (decrease) in net assets									
resulting from operations		16,248		808		_		_	909
Changes from principal transactions:									
Total unit transactions		(3,978)		115					(11,396)
Increase (decrease) in net assets									
derived from principal transactions		(3,978)		115					(11,396)
Total increase (decrease) in net assets		12,270		923		_			(10,487)
Net assets at December 31, 2024	\$	73,220	\$	3,831	\$	1	\$	1	\$ _

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Government Money Market Portfolio - Class I	Voya Intermediate Bond Portfolio - Class I	Voya Balanced Income Portfolio - Institutional Class	Voya Balanced Income Portfolio - Service Class	Voya Global Perspectives® Portfolio - Class A	
Net assets at January 1, 2023	\$ 11,993	\$ 15,458	\$ —	\$ 62	\$ 24	
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)	423	508	_	1	2	
Total realized gain (loss) on investments						
and capital gains distributions	_	(303)	_	_	2	
Net unrealized appreciation						
(depreciation) of investments		762		6	(1)	
Net increase (decrease) in net assets						
resulting from operations	423	967	_	7	3	
Changes from principal transactions:						
Total unit transactions	(1,370	(62)		10	(1)	
Increase (decrease) in net assets						
derived from principal transactions	(1,370)(62)	<u> </u>	10	(1)	
Total increase (decrease) in net assets	(947	905	_	17	2	
Net assets at December 31, 2023	11,046	16,363	_	79	26	
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)	409	603	112	_	1	
Total realized gain (loss) on investments						
and capital gains distributions	4	(288)	10	_	_	
Net unrealized appreciation						
(depreciation) of investments		(11)	267	9	1	
Net increase (decrease) in net assets						
resulting from operations	413	304	389	9	2	
Changes from principal transactions:						
Total unit transactions	(1,752	(433)	11,058	(3)	(1)	
Increase (decrease) in net assets						
derived from principal transactions	(1,752	(433)	11,058	(3)	(1)	
Total increase (decrease) in net assets	(1,339	(129)	11,447	6	1	
Net assets at December 31, 2024	\$ 9,707	\$ 16,234	\$ 11,447	\$ 85	\$ 27	

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya High Yield Portfolio - Institutional Class	Portfolio - Portfolio - Service G		Voya Large Cap Voya Large Cap Value Portfolio - Service Class		
Net assets at January 1, 2023	\$ 1,067	\$ 347	\$ 9,623	\$ 483	\$ 627	
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)	55	6	(150)	(1)	1	
Total realized gain (loss) on investments						
and capital gains distributions	(18)	(4)	(957)	(125)	(86)	
Net unrealized appreciation						
(depreciation) of investments	71	6	4,380	146	104	
Net increase (decrease) in net assets						
resulting from operations	108	8	3,273	20	19	
Changes from principal transactions:						
Total unit transactions	(95)	(61)	(1,233)	(341)	(399)	
Increase (decrease) in net assets						
derived from principal transactions	(95)	(61)	(1,233)	(341)	(399)	
Total increase (decrease) in net assets	13	(53)	2,040	(321)	(380)	
Net assets at December 31, 2023	1,080	294	11,663	162	247	
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)	57	7	(182)	1	4	
Total realized gain (loss) on investments						
and capital gains distributions	(13)	(2)	(337)	2	3	
Net unrealized appreciation						
(depreciation) of investments	18	(3)	4,190	21	3	
Net increase (decrease) in net assets						
resulting from operations	62	2	3,671	24	10	
Changes from principal transactions:						
Total unit transactions	(58)	(20)	(1,652)	(16)	9	
Increase (decrease) in net assets						
derived from principal transactions	(58)	(20)	(1,652)	(16)	9	
Total increase (decrease) in net assets	4	(18)	2,019	8	19	
Net assets at December 31, 2024	\$ 1,084	\$ 276	\$ 13,682	\$ 170	\$ 266	

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Retireme Growth Portfol Adviser Clas	folio - Portfolio - Adviser		Voya Retirement Moderate Portfolio - Adviser Class	Voya U.S. Stock Index Portfolio - Institutional Class	VY® Invesco Growth and Income Portfolio - Service Class	
Net assets at January 1, 2023	\$	27	\$ 2	\$ 83	\$ 35,271	\$ 23	
Increase (decrease) in net assets							
Operations:							
Net investment income (loss)		_	_	_	237	_	
Total realized gain (loss) on investments							
and capital gains distributions		2	_	4	4,609	2	
Net unrealized appreciation							
(depreciation) of investments		2		4	3,348	1	
Net increase (decrease) in net assets	'						
resulting from operations		4	_	8	8,194	3	
Changes from principal transactions:							
Total unit transactions		1	1	_	(3,796)	_	
Increase (decrease) in net assets	'						
derived from principal transactions		1	1	_	(3,796)	_	
Total increase (decrease) in net assets	'	5	1	8	4,398	3	
Net assets at December 31, 2023		32	3	91	39,669	26	
Increase (decrease) in net assets							
Operations:							
Net investment income (loss)		1	_	6	175	_	
Total realized gain (loss) on investments							
and capital gains distributions		2	_	7	4,744	3	
Net unrealized appreciation							
(depreciation) of investments		2		(4)	4,191	1	
Net increase (decrease) in net assets							
resulting from operations		5	_	9	9,110	4	
Changes from principal transactions:							
Total unit transactions		(1)		185	(2,392)		
Increase (decrease) in net assets							
derived from principal transactions		(1)		185	(2,392)		
Total increase (decrease) in net assets		4		194	6,718	4	
Net assets at December 31, 2024	\$	36	\$ 3	\$ 285	\$ 46,387	\$ 30	

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	Voya Global Bond Voya Global Insights Portfolio - Initial Class		Voya International High Dividend Low Volatility Portfolio - Initial Class
Net assets at January 1, 2023	\$ 243	\$ 56,166	\$ 6,315	\$ 24,966	\$ 320
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	1	659	174	(274)	10
Total realized gain (loss) on investments					
and capital gains distributions	(60)	5,672	(159)	2,899	(4)
Net unrealized appreciation					
(depreciation) of investments	71	3,138	304	4,967	36
Net increase (decrease) in net assets					
resulting from operations	12	9,469	319	7,592	42
Changes from principal transactions:					
Total unit transactions	(45)	(4,545)	(232)	(1,668)	(14)
Increase (decrease) in net assets		,			` `
derived from principal transactions	(45)	(4,545)	(232)	(1,668)	(14)
Total increase (decrease) in net assets	(33)	4,924	87	5,924	28
Net assets at December 31, 2023	210	61,090	6,402	30,890	348
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(1)	1,024	204	(313)	11
Total realized gain (loss) on investments					
and capital gains distributions	(13)	1,238	(201)	16,741	(3)
Net unrealized appreciation					
(depreciation) of investments	15	4,504	(132)	(13,994)	12
Net increase (decrease) in net assets					
resulting from operations	1	6,766	(129)	2,434	20
Changes from principal transactions:					
Total unit transactions	(13)	(3,767)	(380)	(2,742)	(46)
Increase (decrease) in net assets					
derived from principal transactions	(13)	(3,767)	(380)	(2,742)	(46)
Total increase (decrease) in net assets	(12)	2,999	(509)	(308)	(26)
Net assets at December 31, 2024	\$ 198	\$ 64,089	\$ 5,893	\$ 30,582	\$ 322

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Solution Aggressive Portfolio - Initial Class	Voya Solution Balanced Portfolio - Initial Class	Voya Solution Conservative Portfolio - Initial Class	Voya Solution Moderately Aggressive Portfolio - Service Class	VY® Baron Growth Portfolio - Service Class
Net assets at January 1, 2023	\$ —	\$ -	\$	\$ 2	\$ 11,354
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	_	_	_	_	(107)
Total realized gain (loss) on investments					
and capital gains distributions	_	_	_	_	497
Net unrealized appreciation					
(depreciation) of investments					1,125
Net increase (decrease) in net assets				-	
resulting from operations	_	_	_	_	1,515
Changes from principal transactions:					
Total unit transactions	_	_	_	1	(875)
Increase (decrease) in net assets					
derived from principal transactions	_	_	_	1	(875)
Total increase (decrease) in net assets		_	_	1	640
Net assets at December 31, 2023	_	_	_	3	11,994
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(1)	(1)	(2)	_	(103)
Total realized gain (loss) on investments					
and capital gains distributions	_	1	_	_	(26)
Net unrealized appreciation					
(depreciation) of investments	4	27	18		522
Net increase (decrease) in net assets					
resulting from operations	3	27	16	_	393
Changes from principal transactions:					
Total unit transactions	112	1,062	881		(1,471)
Increase (decrease) in net assets					
derived from principal transactions	112	1,062	881		(1,471)
Total increase (decrease) in net assets	115	1,089	897	_	(1,078)
Net assets at December 31, 2024	\$ 115	\$ 1,089	\$ 897	\$ 3	\$ 10,916

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	VY® Invesco Equity and Income Portfolio - Initial 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, 2023	\$ 3,128	\$ 1,808	\$ 11,771	\$ 415	\$ 1,132
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	26	(27)	(136)	8	26
Total realized gain (loss) on investments					
and capital gains distributions	147	(36)	(37)	6	146
Net unrealized appreciation		,	, ,		
(depreciation) of investments	87	404	5,573	27	(39)
Net increase (decrease) in net assets					
resulting from operations	260	341	5,400	41	133
Changes from principal transactions:					
Total unit transactions	(249)	(116)	163	(30)	(1,158)
Increase (decrease) in net assets	,	,		<u> </u>	
derived from principal transactions	(249)	(116)	163	(30)	(1,158)
Total increase (decrease) in net assets	11	225	5,563	11	(1,025)
Net assets at December 31, 2023	3,139	2,033	17,334	426	107
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	60	(30)	(173)	14	1
Total realized gain (loss) on investments					
and capital gains distributions	197	199	2,176	(24)	21
Net unrealized appreciation					
(depreciation) of investments	58	261	2,650	33	(11)
Net increase (decrease) in net assets					
resulting from operations	315	430	4,653	23	11
Changes from principal transactions:					
Total unit transactions	(361)	(225)	(2,673)	(449)	(118)
Increase (decrease) in net assets					
derived from principal transactions	(361)	(225)	(2,673)	(449)	(118)
Total increase (decrease) in net assets	(46)	205	1,980	(426)	(107)
Net assets at December 31, 2024	\$ 3,093	\$ 2,238	\$ 19,314	\$	\$

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Strategic Allocation Moderate Portfolio - Class I	Voya Growth and Income 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
Net assets at January 1, 2023	\$ 955	\$ 3,213	\$ 29	\$ 611	\$ 28,286
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	26	(8)	1	(3)	55
Total realized gain (loss) on investments					
and capital gains distributions	38	140	1	4	507
Net unrealized appreciation					
(depreciation) of investments	74	646		144	3,877
Net increase (decrease) in net assets					
resulting from operations	138	778	2	145	4,439
Changes from principal transactions:					
Total unit transactions	(31)	(332)	(2)	(52)	(2,075)
Increase (decrease) in net assets					
derived from principal transactions	(31)	(332)	(2)	(52)	(2,075)
Total increase (decrease) in net assets	107	446		93	2,364
Net assets at December 31, 2023	1,062	3,659	29	704	30,650
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	20	(20)	_	(4)	45
Total realized gain (loss) on investments					
and capital gains distributions	(20)	405	3	47	874
Net unrealized appreciation					
(depreciation) of investments	94	382		109	3,242
Net increase (decrease) in net assets					
resulting from operations	94	767	3	152	4,161
Changes from principal transactions:					
Total unit transactions	(1,156)	(407)	(14)	(93)	(2,518)
Increase (decrease) in net assets					
derived from principal transactions	(1,156)	(407)	(14)	(93)	(2,518)
Total increase (decrease) in net assets	(1,062)	360	(11)	59	1,643
Net assets at December 31, 2024	\$	\$ 4,019	\$ 18	\$ 763	\$ 32,293

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya International Index Portfolio - Class I	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, 2023	\$ 484	\$ 7,688	\$ 694	\$ 3,888	\$ 396
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	19	(85	_	27	1
Total realized gain (loss) on investments					
and capital gains distributions	1	634	34	113	12
Net unrealized appreciation					
(depreciation) of investments	57	2,804	152	173	18
Net increase (decrease) in net assets					
resulting from operations	77	3,353	186	313	31
Changes from principal transactions:					
Total unit transactions	(26)	(323	(76)	(408)	(30)
Increase (decrease) in net assets					
derived from principal transactions	(26)	(323	(76)	(408)	(30)
Total increase (decrease) in net assets	51	3,030	110	(95)	1
Net assets at December 31, 2023	535	10,718	804	3,793	397
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	8	(119	(2)	26	1
Total realized gain (loss) on investments					
and capital gains distributions	7	1,181	142	216	23
Net unrealized appreciation					
(depreciation) of investments	(5)	2,303	43	254	25
Net increase (decrease) in net assets					
resulting from operations	10	3,365	183	496	49
Changes from principal transactions:					
Total unit transactions	(44)	(1,344	(281)	(384)	(35)
Increase (decrease) in net assets			,		
derived from principal transactions	(44)	(1,344	(281)	(384)	(35)
Total increase (decrease) in net assets	(34)	2,021	(98)	112	14
Net assets at December 31, 2024	\$ 501	\$ 12,739	\$ 706	\$ 3,905	\$ 411

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Russell™ Mid Cap Growth Index Portfolio - Class S	Voya Russell™ Small Cap Index Portfolio - Class I	Voya Small Company Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S
Net assets at January 1, 2023	\$ 107	\$ 175	\$ 29,711	\$ 9,213	\$ 62
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(1)	2	(140)	(92)	(2)
Total realized gain (loss) on investments					
and capital gains distributions	(4)	5	(1,399)	(1,828)	(33)
Net unrealized appreciation					
(depreciation) of investments	24	19	6,320	3,896	63
Net increase (decrease) in net assets					
resulting from operations	19	26	4,781	1,976	28
Changes from principal transactions:					
Total unit transactions	(70)	(5)	(2,035)	(639)	152
Increase (decrease) in net assets					
derived from principal transactions	(70)	(5)	(2,035)	(639)	152
Total increase (decrease) in net assets	(51)	21	2,746	1,337	180
Net assets at December 31, 2023	56	196	32,457	10,550	242
Increase (decrease) in net assets					
Operations:					
Net investment income (loss)	(1)	(1)	(13)	(102)	(3)
Total realized gain (loss) on investments					
and capital gains distributions	_	13	71	(1,787)	(8)
Net unrealized appreciation					
(depreciation) of investments	11_	7_	2,827	3,404	38
Net increase (decrease) in net assets					
resulting from operations	10	19	2,885	1,515	27
Changes from principal transactions:					
Total unit transactions	(2)	(1)	(2,692)	(892)	(68)
Increase (decrease) in net assets					
derived from principal transactions	(2)	(1)	(2,692)	(892)	(68)
Total increase (decrease) in net assets	8	18	193	623	(41)
Net assets at December 31, 2024	\$ 64	\$ 214	\$ 32,650	\$ 11,173	\$ 201

Statements of Changes in Net Assets

For the Periods or Years Ended December 31, 2024 and 2023

	Voya Smal Opportun Portfolio - O	ities	Voya Sma Opportur Portfolio - (ities	Wang	ger Acorn
Net assets at January 1, 2023	\$	1	\$	112	\$	_
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)		_		(1)		_
Total realized gain (loss) on investments						
and capital gains distributions		_		(35)		_
Net unrealized appreciation						
(depreciation) of investments				53		_
Net increase (decrease) in net assets						
resulting from operations		_		17		_
Changes from principal transactions:						
Total unit transactions		_		(63)		2
Increase (decrease) in net assets						
derived from principal transactions		_		(63)		2
Total increase (decrease) in net assets				(46)		2
Net assets at December 31, 2023		1		66		2
Increase (decrease) in net assets						
Operations:						
Net investment income (loss)		_		(1)		_
Total realized gain (loss) on investments				()		
and capital gains distributions		_		(3)		_
Net unrealized appreciation				()		
(depreciation) of investments		_		15		_
Net increase (decrease) in net assets						
resulting from operations		_		11		_
Changes from principal transactions:						
Total unit transactions		1		38		_
Increase (decrease) in net assets						
derived from principal transactions		1		38		_
Total increase (decrease) in net assets		1		49		_
Net assets at December 31, 2024	\$	2	\$	115	\$	2

Notes to Financial Statements

1. ORGANIZATION

Variable Annuity Account I 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. VRIAC provides for variable accumulation and benefits under the Contracts by crediting annuity considerations to one or more subaccounts 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.

The Account provides its principal products and services through one operating segment. The Director and President of the Company is the chief operating decision maker ("CODM"). The CODM assesses performance and makes resource allocation decisions based upon the Net increase (decrease) in net assets resulting from operations presented in the Statements of Operations. The measure of segment assets is reported on the Statements of Assets and Liabilities as Total assets. Significant expenses regularly provided to the CODM are consistent with those presented in the Statements of Operations.

As of December 31, 2024, the Account had 63 subaccounts, 19 of which invest in independently managed mutual funds and 44 of which invest in mutual funds managed by an affiliate, Voya Investments, LLC. The assets in each subaccount are invested in shares of a designated fund of various investment trusts (the "Trusts"). The subaccounts with asset balances at December 31, 2024 are as follows:

AIM Variable Insurance Funds:	Voya Government Money Market Portfolio - Class I
Invesco V.I. Core Equity Fund - Series I	Voya Intermediate Bond Portfolio:
Invesco V.I. Main Street Fund® - Series I	Voya Intermediate Bond Portfolio - Class I
Calvert Variable Series, Inc.:	Voya Investors Trust:
Calvert VP SRI Balanced Portfolio - Class I	Voya Balanced Income Portfolio - Institutional Class
EuroPacific Growth Fund:	Voya Balanced Income Portfolio - Service Class
American Funds® EuroPacific Growth Fund® - Class R-4	Voya Global Perspectives® Portfolio - Class A
Federated Hermes Insurance Series:	Voya High Yield Portfolio - Institutional Class
Federated Hermes Fund for U.S. Government Securities II - Primary Shares	Voya Inflation Protected Bond Plus Portfolio - Service Class
Federated Hermes Government Money Fund II - Service Shares	Voya Large Cap Growth 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 High Income Portfolio - Initial Class	Voya U.S. Stock Index Portfolio - Institutional Class
Fidelity Variable Insurance Products Fund II:	VY® Invesco Growth and Income Portfolio - Service Class
Fidelity® VIP Contrafund® Portfolio - Initial Class	VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class
Fidelity® VIP Index 500 Portfolio - Initial Class	VY® T. Rowe Price Capital Appreciation Portfolio - Service Class
Fidelity Variable Insurance Products Fund V:	Voya Partners, Inc.:
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	Voya Global Bond Portfolio - Initial Class
The Growth Fund of America:	Voya Global Insights Portfolio - Initial Class
American Funds® The Growth Fund of America® - Class R-4	Voya International High Dividend Low Volatility Portfolio - Initial Class
Neuberger Berman Equity Funds:	Voya Solution Aggressive Portfolio - Initial Class
Neuberger Berman Sustainable Equity Fund - Trust Class Shares	Voya Solution Balanced Portfolio - Initial Class
PIMCO Variable Insurance Trust:	Voya Solution Conservative Portfolio - Initial Class
PIMCO VIT Real Return Portfolio - Administrative Class	Voya Solution Moderately Aggressive Portfolio - Service Class
Pioneer Variable Contracts Trust:	VY® Baron Growth Portfolio - Service Class
Pioneer Mid Cap Value VCT Portfolio - Class I	VY® Invesco Equity and Income Portfolio - Initial Class
Voya Government Money Market Portfolio:	VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class

Notes to Financial Statements

VY® T. Rowe Price Growth Equity Portfolio - Initial Class	Voya Russell™ Large Cap Value Index Portfolio - Class S
Voya Variable Funds:	Voya Russell™ Mid Cap Growth Index Portfolio - Class S
Voya Growth and Income Portfolio - Class I	Voya Russell™ Small Cap Index Portfolio - Class I
Voya Variable Portfolios, Inc.:	Voya Small Company Portfolio - Class I
Voya Global High Dividend Low Volatility Portfolio - Class S	Voya Variable Products Trust:
Voya Index Plus LargeCap Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class I
Voya Index Plus MidCap Portfolio - Class I	Voya MidCap Opportunities Portfolio - Class S
Voya International Index Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class I
Voya Russell™ Large Cap Growth Index Portfolio - Class I	Voya SmallCap Opportunities Portfolio - Class S
Voya Russell™ Large Cap Index Portfolio - Class I	Wanger Advisors Trust:
Voya Russell™ Large Cap Value Index Portfolio - Class I	Wanger Acorn

The following subaccounts were added as new investment products during 2024. Refer to the *Financial Highlights* Note for the Fund Inception Date.

Voya Investors Trust:	Voya Solution Aggressive Portfolio - Initial Class
Voya Balanced Income Portfolio - Institutional Class	Voya Solution Balanced Portfolio - Initial Class
Voya Partners, Inc.:	Voya Solution Conservative Portfolio - Initial Class

During 2024, the following subaccounts were closed to contract owners. These subaccounts are not included in the Statements of Assets and Liabilities or *Financial Highlights* Note.

Artisan Partners Funds, Inc.:	Voya Strategic Allocation Portfolios, Inc.:
Artisan International Fund - Investor Shares	Voya Strategic Allocation Conservative Portfolio - Class I
Voya Balanced Portfolio, Inc.:	Voya Strategic Allocation Growth Portfolio - Class I
Voya Balanced Portfolio - Class I	Voya Strategic Allocation Moderate Portfolio - Class I

The following subaccount name change was made effective during 2024:

Current Name	Former Name
Voya Investors Trust:	Voya Investors Trust:
Voya Inflation Protected Bond Plus Portfolio - Service Class	VY® BlackRock Inflation Protected Bond Portfolio - Service Class

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 subaccount and are recorded at fair value, determined by the net asset value per share of the respective subaccount. Investment transactions in each subaccount are recorded on the trade date. Distributions of net investment income and capital gains from each subaccount are recognized on the ex-distribution date. Realized gains and losses on redemptions of the shares of the subaccount 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

Notes to Financial Statements

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 subaccounts. 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 3.50% to 5.00%. 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 subaccounts, transfers between subaccounts, 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.

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, 2024 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, 2024. The Account had no liabilities as of December 31, 2024.

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.

Notes to Financial Statements

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 1.25% of the average daily net asset value of each subaccount 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 \$30 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 charges are assessed through the redemption of units.

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 investment advisory agreements of the Trusts provide for fees at annual rates ranging from 0.15% to 1.25% of the average net assets of each respective fund.

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, 2024 follow:

A Mariable Insurance Funds: Process O.Y. Loos Equily Fund - Sectes \$ 96 9 96 Process O.Y. Loos Equily Fund - Sectes 9 96 Artisan Partners Funds, Inc.: Process O.Y. Man Speel Fundis - Sectes 9 96 Artisan Partners Funds, Inc.: Calvert Variable Series, Inc.: Calvert Variable Series, Inc.: Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Series, Inc.: EuroPartner Funds 10 9 9 Calvert Variable Coopman 10 9 9 Edecated Herman Funds 10 9 9 Edecated Herman Ruman 10 9 Edecated		Purchase	s Sales
Investor VI. Core Equity Frant - Series I \$ 940 Investor VI. Kolls Steet Frantiër - Series I 6 Affisan Partners Franck, Inc.: — 4 Affisan Intrinser Franck, Inc.: — 4 Calvert Variable Series, Inc.: — 4 Calvert Variable Series, Inc.: — 4 Calvert VY SRI Balancad Portolio - Class I — 8 Productive Control of Cortect Frances — 8 Amenon Drunde B EuroPeanic Growth Funds - Class R4 18.99 2.068 Federated Hermes Insurance Series: — 8 46 53 Federated Hermes Rowerment Money Fund I - Service Shares 46 53 63 2.01 Federated Hermes Rangard Voilatify Evrill I - Francy Shares 36 2.01 62 2.01 Federated Hermes Rangard Voilatify Evrill I - Francy Shares 36 2.01 62 2.01 62		(Ir	thousands)
Imposency I. Main Street Flund's Series 9 6 Authors 12 Authors			
Aftisan International Funds - Investor Shares 4 2 Calvert Variable Series, Inc.: 2 2 Calvert Variable Series, Inc.: 2 2 Carboration Funds Series, Inc.: 2 2 EuroPacific Groud Funds - Class R-4 8 2 26 Federated Hermes Funds for U.S. Government Securities I - Primary Shares 3 91 5 6 5 1 6 6 6 5 1 6 6 6 6 1 6 6 6 7 6 6 6 6 7 6 6 6 6 7 6 6 6 7 6 6 6 6 7 6 6 6 6 7 6 <t< td=""><td></td><td></td><td></td></t<>			
Adriana International Fund - Investor Shares 4 24 Calvert Variable Series, Inc.: 4 2 EuroPacific Growth Fund: 1.889 2.68 American Fundias Europacific Growth Fund: 1.889 2.68 Federated Hermes Insurance Series:	Invesco V.I. Main Street Fund® - Series I		9 6
Calvert VP SRI Balenced Portfolo-Class I 4 28 EuroPacific Growth Funds 189 2.06 EuroPacific Growth Funds 189 2.06 Federated Hermes Insurance Series 3 91 Federated Hermes Fund for US. Government Securities II - Primary Shares 36 53 Federated Hermes Fund for US. Government Money Fund II - Serios Shares 46 531 Federated Hermes Koufman Fund II - Primary Shares 7 64 Federated Hermes Koufman Fund II - Primary Shares 43 20 Federated Hermes Koufman Fund II - Primary Shares 43 20 Federated Hermes Koufman Fund II - Primary Shares 43 20 Federated Hermes Koufman Fund II - Primary Shares 43 20 Federated Hermes Koufman Fund II - Primary Shares 43 20 Fidelity Variable Insurance Products Fund 1 20 20 Fidelity Variable Insurance Products Fund II 1 30 3 4 16 6 5 16 6 6 6 6 6 6 6 6 6 6	Artisan Partners Funds, Inc.:		
Labent VP SRI Balanced Partfolio - Class I 4 29 EuroPacific Growth Funds 1,899 2,069 Federated Hermes Insurance Series: ————————————————————————————————————	Artisan International Fund - Investor Shares	-	– 42
EuroPacific Growth Funds 1,80% 2,06% American Funds® EuroPacific Growth Funds® - Class R.4 1,80% 2,06% Federated Hermes Fund for U.S. Government Securities II-Primary Shares 4,66 53 Federated Hermes Covernment Minor 4,66 53 Federated Hermes Minor 1,70% 64 Federated Hermes Minor 1,70% 64 Federated Hermes Minor 1,70% 42 Federated Hermes Minor 1,70% 43 89 Federated Hermes Minor 1,70% 42 89 Federated Hermes Minor 1,70% 1,70% 80 80 80 80 80 80 80 80 80 80 80 80 80 80	Calvert Variable Series, Inc.:		
American Funds® EuroPacific Growth Fund® - Class R-4 1,899 2,089 Feberated Hermes Insurance Sories: 8 9 Federated Hermes Fund for U.S. Government Securities II - Primary Shares 3 9 Federated Hermes Government Money Fund II - Primary Shares 76 64 Federated Hermes Kanfamen Fund II - Primary Shares 36 241 Federated Hermes Kanfamen Fund II - Primary Shares 36 241 Federated Hermes Kanfamen Fund II - Primary Shares 36 208 Federated Hermes Managed Vulatility Fund II - Primary Shares 1,386 208 Federated Hermes Managed Vulatility Fund II - Primary Shares 1,386 208 Federated Hermes Managed Vulatility Fund II - Primary Shares 1,386 208 Federated Hermes Managed Vulatility Fund II - Primary Shares 1,386 208 Federated Hermes Managed Vulatility Fund II - Primary Shares 1,386 208 Federated Hermes Managed Pund Fund II - Primary Shares 1,386 208 Federated Mermes Managed Pund Fund II - Primary Shares 1,386 4,168 Feldelity Arabie Insurance Products Fund III 1,386 4,168 Fidelity	Calvert VP SRI Balanced Portfolio - Class I		4 29
Federated Hermes Insurance Series: 3 9 Federated Hermes Government Noory Fund II - Service Shares 468 53 Educated Hermes Government Moory Fund II - Primary Shares 468 53 Educated Hermes High Income Bond Fund II - Primary Shares 36 241 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Federated Hermes Managed Volatility Fund II - Primary Shares 180 20 Fidelity Warble Insurance Products Fund II 180 416 68 616 68 616 68 716 68 716 68 716 68 716 68 716 68 716 68 716 68 716 68 716	EuroPacific Growth Fund:		
Federated Hermes Fund for U.S. Government Sourners II - Primary Shares 3 91 Federated Hermes Sovernment Money Fund II - Service Shares 7 64 Federated Hermes Right Income Bond Fund II - Primary Shares 36 241 Federated Hermes Managed Volatility Fund II - Primary Shares 43 898 Federated Hermes Managed Volatility Fund II - Primary Shares 1836 208 Federated Hermes Managed Volatility Fund II - Primary Shares 1836 208 Federity Variable Insurance Products Fund II: Federity Variable Insurance Products Fund V: Federity Variable Insurance Turst Namican Fundity Fund Of Americas	American Funds® EuroPacific Growth Fund® - Class R-4	1,89	9 2,069
Federated Hermes Government Money Fund II - Service Shares 486 531 Federated Hermes High Income Bornd Fund II - Primary Shares 36 241 Federated Hermes Kalmann Fund II - Primary Shares 43 889 Federated Hermes Kalmann Fund II - Primary Shares 43 899 Fidelity Variable Insurance Products Fund: - - Fidelity Variable Insurance Products Fund II: - - Fidelity Variable Insurance Products Fund II: 193 4,166 Fidelity Variable Insurance Products Fund II: 193 9,20 Fidelity Variable Insurance Products Fund II: - - Fidelity Variable Insurance Products Fund II: 193 9,20 Fidelity Variable Insurance Products Fund II: - - Fidelity Variable Insurance Products Fund II: - - Fidelity Variable Insurance Products Fund II: - - Fidelity Variable Insurance Trust: - - - Fidelity Variable Insurance Trust: - - - Pioneer Variable The Growth Fund of America's Class R4 - - - <t< td=""><td>Federated Hermes Insurance Series:</td><td></td><td></td></t<>	Federated Hermes Insurance Series:		
Federated Hermes High Income Bond Fund II - Primary Shares 7 64 Federated Hermes Kaufman Fund II - Primary Shares 36 241 Federated Hermes Kaufmand Volkality Fund II - Primary Shares 36 243 Federated Hermes Kaufmand Volkality Fund II - Primary Shares 30 200 Fidelity Variable Insurance Products Fund II: 30 200 Fidelity Variable Insurance Products Fund II: 31,358 4,166 Fidelity Variable Insurance Products Fund VI: 30 4 Fidelity Variable Insurance Products Fund VI: 30 50 Fidelity Variable Insurance Products Fund VI: 30 50 Fidelity Variable Insurance Products Fund VI: 30 4 Fidelity Variable Insurance Products Fund VI: 30 50 View Insurance Trust: 40 5 Neuberger Berman Sustainable Equity Fund of Americae Class R4 56,678 5,78 Neuberger Berman Sustainable Equity Fund Trust Class Shares 7 7 Plonce Variable Contracts Trust: 9 2 Plonce Variable Contracts Trust: 3 5 Voya Balanced Portfolio - Class I <td>Federated Hermes Fund for U.S. Government Securities II - Primary Shares</td> <td></td> <td>3 91</td>	Federated Hermes Fund for U.S. Government Securities II - Primary Shares		3 91
Federated Hermes Kaufmann Fund II - Primary Shares 36 241 Federated Hermes Managed Volatility Fund II - Primary Shares 43 899 Fidelity Variable Insurance Products Fund: 1,856 2,008 Fidelity Will Equity-Income Portfolio - Initial Class 1,856 2,008 Fidelity Will Planceme Portfolio - Initial Class 10,358 4,166 Fidelity Will Plance Soo Portfolio - Initial Class 10,358 4,166 Fidelity Variable Insurance Products Fund V: 2 4 Fidelity Variable Insurance Products Fund V: 5,176 5,176 Neuroscan Funds V: Funds: 7 4 4 Neuroscan Funds V: Funds V: Funds: 7 4 4 Neuroscan Funds V: Fund	Federated Hermes Government Money Fund II - Service Shares	46	6 531
Féderated Hermes Managed Volatility Fund II - Primary Shares 43 898 Fédelity Variable Insurance Products Fund: 2008 Fédelity VIP High Income Portfolio - Initial Class 1 - Fédelity VIP High Income Portfolio - Initial Class 10 5 Fédelity VIP Juriable Insurance Products Fund II: 10 5 Fédelity VIP Index 500 Portfolio - Initial Class 19 5 Fédelity VIP Index 500 Portfolio - Initial Class 19 5 Fédelity VIP Index 500 Portfolio - Initial Class 2 4 Tédelity VIP Index 500 Portfolio - Initial Class 2 4 Tédelity VIP Index 500 Portfolio - Initial Class 2 4 Tédelity VIP Index 500 Portfolio - Initial Class 5 5 Fédelity VIP Index 500 Portfolio - Initial Class 6 5 7 Fédelity VIP Index 500 Portfolio - Initial Class 6 5 7 Fédelity VIP Index 500 Portfolio - Initial Class 6 5 7 Fédelity VIP Index 500 Portfolio - Service Class C	Federated Hermes High Income Bond Fund II - Primary Shares		7 64
Fidelity Variable Insurance Products Fund:	Federated Hermes Kaufmann Fund II - Primary Shares	3	6 241
Fideling® VIP Equity-Income Portfolio - Initial Class 1,836 2,008 Fideling® VIP High Income Portfolio - Initial Class — — Fideling® VIP Contrafund® Portfolio - Initial Class 10,388 4,166 Fideling® VIP Contrafund® Portfolio - Initial Class 10,388 4,166 Fideling® VIP Index 500 Portfolio - Initial Class 10 3 4 Fideling® VIP Investment Grade Bond Portfolio - Initial Class 2 4 4 The Growth Fund of America 6,678 5,176 5,176 Neuberger Berman Equity Funds: 7 5 5,176 Neuberger Berman Sustainable Equity Fund - Trust Class Shares 7 5 7 PIMOO Variable Invarance Trust: 7 - - PIMOO Variable Invarance Trust: 7 - - Pioneer Variable Contracts Trust: 7 - - Pioneer Wind Cay Value VCT Portfolio - Class I 5 6,84 Vaya Balanced Portfolio, Inc.: 7 1,926 1,75 Vaya Government Money Market Portfolio - Class I 5 6,84 Vaya Intermediate B	Federated Hermes Managed Volatility Fund II - Primary Shares	4	3 899
Fidelity VIP High Income Portfolio - Initial Class 10,358 4,166 Fidelity Variable Insurance Products Fund II: 10,358	Fidelity Variable Insurance Products Fund:		
Fidelity Variable Insurance Products Fund II: Incition (1) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2	Fidelity® VIP Equity-Income Portfolio - Initial Class	1,83	6 2,008
Fidelity® VIP Contratund® Portfolio - Initial Class 10,358 4,166 Fidelity® VIP Index 500 Portfolio - Initial Class 197 502 Fidelity® VIP Investment Crade Bond Portfolio - Initial Class 2 4 The Growth Fund of America: 3 4 American Funds® The Growth Fund of America® - Class R-4 6,678 5,176 Neuberger Berman Equity Funds: 741 438 PIMCO Variable Insurance Trust: 741 438 PIMCO VAIR Called Return Portfolio - Administrative Class Shares 7 6 7 PIMCO VAIR Called Return Portfolio - Administrative Class 6 6 7 PIMCO VAIR Called Return Portfolio - Class I 6 6 6 Voya Balanced Portfolio - Class I 1,926 11,753 Voya Balanced Portfolio - Class I 1,926 11,753 Voya Covernment Money Market Portfolio - Class I 1,926 11,753 Voya Intermediate Bond Portfolio - Class I 1,756 1,756 Voya Intermediate Bond Portfolio - Class I 1,756 1,756 Voya Intermediate Bond Portfolio - Class I 1,756 1,756 <td>Fidelity® VIP High Income Portfolio - Initial Class</td> <td>-</td> <td></td>	Fidelity® VIP High Income Portfolio - Initial Class	-	
Ficility® VIP Index 500 Portfolio - Initial Class 197 505 FidelityW pariable Insurance Products Fund V: Fidelity® VIP Investment Grade Bond Portfolio - Initial Class 2 4 The Growth Fund of America® 6.678 5.716 Neuberger Berman Equity Funds: 8 7.716 8	Fidelity Variable Insurance Products Fund II:		
Fidelity Variable Insurance Products Fund V: Fidelity Variable Insurance Products Fund (2 a 4 a 7 a 7 a 7 a 7 a 7 a 7 a 7 a 7 a 7	Fidelity® VIP Contrafund® Portfolio - Initial Class	10,35	8 4,166
Fidelity Variable Insurance Products Fund V: Fidelity Variable Insurance Products Fund (2 a 6 a 7 a 7 a 7 a 7 a 7 a 7 a 7 a 7 a 7			
Fice lity® VIP Investment Grade Bond Portfolio - Initial Class 2 4 The Growth Fund of America: 5.77 American Funds® The Growth Fund of America® - Class R.4 6.678 5.176 Neuberger Berman Equity Funds: 741 438 PIMCO Variable Insurance Trust: 7 438 PIMCO VIT Real Return Portfolio - Administrative Class 7 - Pioneer Variable Contracts Trust: 7 - Pioneer Mid Cap Value VCT Portfolio - Class I 7 - Voya Balanced Portfolio , Inc.: 7 - Voya Balanced Portfolio Class I 1,928 1,1753 Voya Government Money Market Portfolio: 1,928 1,753 6,848 Voya Intermediate Bond Portfolio: 5,509 6,848 Voya Intermediate Bond Portfolio - Class I 1,745 1,757 Voya Intermediate Bond Portfolio: 1,745 1,757 Voya Intermediate Bond Portfolio: 1,745 1,757 Voya Intermediate Bond Portfolio: 1,745 1,757 Voya Balanced Income Portfolio: 1,745 1,751 6,145	•		
The Growth Fund of America® - Class R-4 6,678 5,176 Neuberger Berman Equity Funds: 8 5,176 2 5,176 2 5,176 2 5,176 2 5,176 2 3,176 3	· · · · · · · · · · · · · · · · · · ·		2 4
American Funds® The Growth Fund of America® - Class R-4 6,678 5,176 Neuberger Berman Equity Funds: 7 4 3 Neuberger Berman Sustainable Equity Fund - Trust Class Shares 7 4 8 PIMCO VIT Real Return Portfolio - Administrative Class — — Pioneer Mid Cap Value VCT Portfolio - Class I — — Pioneer Mid Cap Value VCT Portfolio - Class I 1,926 11,753 Voya Balanced Portfolio, Inc.: — — Voya Balanced Portfolio - Class I 1,926 11,753 Voya Government Money Market Portfolio Class I 5,56 1,765 Voya Intermediate Bond Portfolio - Class I 5,58 1,765 1,765 Voya Investors Trust: — — — — Voya Balanced Income Portfolio - Institutional Class 1,745 1,576 —	•		
Neuberger Berman Equity Funds - Trust Class Shares 741 438 PIMCO Variable Insurance Trust: PIMCO VIT Real Return Portfolio - Administrative Class — — PIMCO VIT Real Return Portfolio - Class I — — Pioneer Mid Cap Value VCT Portfolio - Class I — — Poinseer Mid Cap Value VCT Portfolio - Class I — — Voya Balanced Portfolio, Inc.: — — Voya Balanced Portfolio - Class I 5,509 6,848 Voya Government Money Market Portfolio — 5,509 6,848 Voya Intermediate Bond Portfolio - Class I 5,509 6,848 Voya Intermediate Bond Portfolio - Class I 1,745 1,556 1,568 Voya Intermediate Bond Portfolio - Class I 1,745 1,556 1,569 6,848 Voya Intermediate Bond Portfolio - Service Class 1,745 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 1,568 <td></td> <td>6.67</td> <td>8 5 176</td>		6.67	8 5 176
Neuberger Berman Sustainable Equity Fund - Trust Class Shares 741 438 PIMCO Variable Insurance Trust: PIMCO VIT Real Return Portfolio - Administrative Class - Pimoner Wariable Contracts Trust: Pioneer Variable Contracts Trust: - Pointer Wariable Contracts Trust: Pioneer Wail Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value VCT Portfolio - Class I - Pointer Wall Cap Value Portfolio - Class I - Pointer Wall Cap Value Portfolio - Class I - Pointer Wall Cap Value Portfolio - Institutional Class - Pointer Wall Cap Value Portfolio - Institutional Class - Pointer Wall Cap Value Portfolio - Service Class - Pointer Wall Cap Value Portfolio - Institutional Class - Pointer Wall Cap Value Portfolio - Institutional Class - Pointer Wall Cap Value Portfolio - Service Class - Pointer Wall Cap Value Portfolio - Service Class - Pointer Wall Cap Value Portfolio - Adviser Class - Pointer Wall Cap Value Portfolio - Adviser Class - Pointer Wall Cap Value Portfolio - Adviser Class - Pointer Wall Cap Value Portfolio - Adviser Class - Pointer Wal		0,0.	5,
PIMCO Variable Insurance Trust: PIMCO VIT Real Return Portfolio - Administrative Class — — Pioneer Variable Contracts Trust: Pioneer Mid Cap Value VCT Portfolio - Class I — — Pioneer Mid Cap Value VCT Portfolio - Class I — — Voya Balanced Portfolio, Inc.: Voya Balanced Portfolio - Class I 1,926 11,753 Voya Government Money Market Portfolio - Class I —		74	.1 438
PIMCO VIT Real Return Portfolio - Administrative Class — — — — Pioneer Variable Contracts Trust: —	· · · · · · · · · · · · · · · · · · ·	, ,	1 400
Pioneer Variable Contracts Trust: Pioneer Mid Cap Value VCT Portfolio - Class I — Voya Balanced Portfolio, Inc.: — Voya Balanced Portfolio - Class I 1,926 11,753 Voya Government Money Market Portfolio - Class I 5,509 6,848 Voya Intermediate Bond Portfolio: — — Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Service Class 11,781 611 Voya Balanced Income Portfolio - Institutional Class 1 4 Voya Salanced Income Portfolio - Service Class 1 4 Voya Clobal Perspectives® Portfolio - Class A — — Voya High Yield Portfolio - Institutional Class 102 104 Voya Large Cap Growth Portfolio - Service Class 19 33 Voya Large Cap Growth Portfolio - Service Class 11 18 Voya Retirement Growth Portfolio - Adviser Class 23 6 Voya Retirement Growth Portfolio - Adviser Class — — Voya Retirement Moderate Portfolio - Adviser Class 202 3			_
Pioneer Mid Cap Value VCT Portfolio - Class I——Voya Balanced Portfolio, Inc.:——Voya Balanced Portfolio - Class I1,92611,753Voya Government Money Market Portfolio:——Voya Government Money Market Portfolio - Class I5,5096,848Voya Intermediate Bond Portfolio:——Voya Intermediate Bond Portfolio: Class I1,7451,576Voya Intermediate Bond Portfolio: - Class I1,7451,576Voya Intermediate Bond Portfolio: - Institutional Class11,781611Voya Balanced Income Portfolio: - Service Class14Voya Balanced Income Portfolio: - Service Class14Voya Global Perspectives® Portfolio: - Class A——Voya High Yield Portfolio: - Institutional Class102104Voya Large Cap Growth Portfolio: - Service Class1933Voya Large Cap Growth Portfolio: - Service Class1933Voya Retirement Conservative Portfolio: - Service Class1118Voya Retirement Growth Portfolio: - Adviser Class236Voya Retirement Moderate Growth Portfolio: - Adviser Class31Voya Retirement Moderate Portfolio: - Adviser Class2023Voya Retirement Moderate Portfolio: - Adviser Class2023Voya Retirement Moderate Portfolio: - Adviser Class5,8544,619			
Voya Balanced Portfolio , Inc.: Voya Balanced Portfolio - Class I 1,926 11,753 Voya Government Money Market Portfolio - Class I 5,699 6,848 Voya Intermediate Bond Portfolio - Class I 5,509 6,848 Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Class I 1,745 611 Voya Balanced Income Portfolio - Institutional Class 1,745 611 Voya Balanced Income Portfolio - Service Class 1 4 Voya Global Perspectives® Portfolio - Service Class 1 4 Voya Ligh Yield Portfolio - Institutional Class 102 104 Voya Large Cap Growth Portfolio - Institutional Class 19 33 Voya Large Cap Value Portfolio - Service Class 11 18 Voya Retirement Growth Portfolio - Adviser Class 1 1 Voya Retirement Moderate Growth Portfolio - Adviser Class 2 3 1 Voya Retirement Moderate Portfolio - Adviser Class 20		_	_
Voya Balanced Portfolio - Class I 1,926 11,758 Voya Government Money Market Portfolio: 2,509 6,848 Voya Intermediate Bond Portfolio: 3,509 6,848 Voya Intermediate Bond Portfolio: 3,745 1,745 1,756 Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Investors Trust: ************************************			
Voya Government Money Market Portfolio - Class I 5,509 6,848 Voya Intermediate Bond Portfolio: Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Intermediate Bond Portfolio - Class I 1 611 Voya Balanced Income Portfolio - Institutional Class 1 4 Voya Balanced Income Portfolio - Service Class 1 4 Voya Global Perspectives® Portfolio - Class A — — Voya High Yield Portfolio - Institutional Class 102 104 Voya Large Cap Growth Portfolio - Service Class 19 33 Voya Large Cap Growth Portfolio - Service Class 149 1,984 Voya Retirement Conservative Portfolio - Adviser Class 23 6 Voya Retirement Growth Portfolio - Adviser Class 3 1 Voya Retirement Moderate Growth Portfolio - Adviser Class 20 3 Voya Retirement Moderate Portfolio - Adviser Class 202 3 Voya Retirement Moderate Portfolio - Adviser Class 5,854<	•	1.00	6 11.753
Voya Government Money Market Portfolio - Class I 5,509 6,848 Voya Intermediate Bond Portfolio: Voya Intermediate Bond Portfolio - Class I 1,745 1,576 Voya Investors Trust: Voya Balanced Income Portfolio - Institutional Class 11,781 611 Voya Balanced Income Portfolio - Service Class 1 4 Voya Global Perspectives® Portfolio - Class A — — Voya High Yield Portfolio - Institutional Class 102 104 Voya Inflation Protected Bond Plus Portfolio - Service Class 19 33 Voya Large Cap Growth Portfolio - Institutional Class 19 33 Voya Large Cap Growth Portfolio - Service Class 11 18 Voya Retirement Conservative Portfolio - Adviser Class 23 6 Voya Retirement Growth Portfolio - Adviser Class 3 1 Voya Retirement Moderate Growth Portfolio - Adviser Class 20 3 Voya Retirement Moderate Portfolio - Adviser Class 202 3 Voya Retirement Moderate Portfolio - Institutional Class 5,854 4,619	·	1,52	.0 11,755
Voya Intermediate Bond Portfolio:Voya Intermediate Bond Portfolio - Class I1,7451,576Voya Investors Trust:Voya Balanced Income Portfolio - Institutional Class11,781611Voya Balanced Income Portfolio - Service Class14Voya Global Perspectives® Portfolio - Class A——Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619		E E(n 6040
Voya Intermediate Bond Portfolio - Class I1,7451,576Voya Investors Trust:11,781611Voya Balanced Income Portfolio - Institutional Class11,781611Voya Balanced Income Portfolio - Service Class14Voya Global Perspectives® Portfolio - Class A——Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class31Voya Retirement Moderate Portfolio - Adviser Class2023Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·	5,50	9 0,040
Voya Balanced Income Portfolio - Institutional Class 11,781 611 Voya Balanced Income Portfolio - Service Class 1 4 Voya Global Perspectives® Portfolio - Class A — — Voya High Yield Portfolio - Institutional Class 102 104 Voya Inflation Protected Bond Plus Portfolio - Service Class 19 33 Voya Large Cap Growth Portfolio - Institutional Class 149 1,984 Voya Retirement Conservative Portfolio - Adviser Class 11 18 Voya Retirement Growth Portfolio - Adviser Class 23 6 Voya Retirement Moderate Growth Portfolio - Adviser Class 3 1 Voya Retirement Moderate Portfolio - Adviser Class — — Voya Retirement Moderate Portfolio - Adviser Class 202 3 Voya U.S. Stock Index Portfolio - Institutional Class 5,854 4,619	·	1 7/	E 1 E7C
Voya Balanced Income Portfolio - Institutional Class11,781611Voya Balanced Income Portfolio - Service Class14Voya Global Perspectives® Portfolio - Class A——Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·	1,74	5 1,576
Voya Balanced Income Portfolio - Service Class14Voya Global Perspectives® Portfolio - Class A——Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619		44.70	4 044
Voya Global Perspectives® Portfolio - Class A——Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser ClassVoya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619		•	
Voya High Yield Portfolio - Institutional Class102104Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser ClassVoya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·		1 4
Voya Inflation Protected Bond Plus Portfolio - Service Class1933Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser ClassVoya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619		-	
Voya Large Cap Growth Portfolio - Institutional Class1491,984Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser ClassVoya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619			
Voya Large Cap Value Portfolio - Service Class1118Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·		
Voya Retirement Conservative Portfolio - Adviser Class236Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619			
Voya Retirement Growth Portfolio - Adviser Class31Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619			
Voya Retirement Moderate Growth Portfolio - Adviser Class——Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·		
Voya Retirement Moderate Portfolio - Adviser Class2023Voya U.S. Stock Index Portfolio - Institutional Class5,8544,619	·		3 1
Voya U.S. Stock Index Portfolio - Institutional Class 5,854 4,619	Voya Retirement Moderate Growth Portfolio - Adviser Class	-	
	•		
VY® Invesco Growth and Income Portfolio - Service Class 3 —	Voya U.S. Stock Index Portfolio - Institutional Class		
	VY® Invesco Growth and Income Portfolio - Service Class		3 —

	Purchases	Sales
	(In th	ousands)
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	\$ 7	\$ 21
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	4,712	6,707
Voya Partners, Inc.:		
Voya Global Bond Portfolio - Initial Class	562	738
Voya Global Insights Portfolio - Initial Class	17,754	3,132
Voya International High Dividend Low Volatility Portfolio - Initial Class	19	54
Voya Solution Aggressive Portfolio - Initial Class	114	3
Voya Solution Balanced Portfolio - Initial Class	1,158	96
Voya Solution Conservative Portfolio - Initial Class	895	17
Voya Solution Moderately Aggressive Portfolio - Service Class	_	_
VY® Baron Growth Portfolio - Service Class	530	1,598
VY® Invesco Equity and Income Portfolio - Initial Class	406	496
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	218	258
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	2,579	3,586
Voya Strategic Allocation Portfolios, Inc.:		
Voya Strategic Allocation Conservative Portfolio - Class I	22	452
Voya Strategic Allocation Growth Portfolio - Class I	4	119
Voya Strategic Allocation Moderate Portfolio - Class I	39	1,164
Voya Variable Funds:		
Voya Growth and Income Portfolio - Class I	554	468
Voya Variable Portfolios, Inc.:		
Voya Global High Dividend Low Volatility Portfolio - Class S	_	14
Voya Index Plus LargeCap Portfolio - Class I	38	104
Voya Index Plus MidCap Portfolio - Class I	1,591	3,054
Voya International Index Portfolio - Class I	21	57
Voya Russell™ Large Cap Growth Index Portfolio - Class I	566	1,604
Voya Russell™ Large Cap Index Portfolio - Class I	28	311
Voya Russell™ Large Cap Value Index Portfolio - Class I	158	452
Voya Russell™ Large Cap Value Index Portfolio - Class S	14	41
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	_	3
Voya Russell™ Small Cap Index Portfolio - Class I	16	5
Voya Small Company Portfolio - Class I	1,409	3,182
Voya Variable Products Trust:		
Voya MidCap Opportunities Portfolio - Class I	305	1,299
Voya MidCap Opportunities Portfolio - Class S	_	71
Voya SmallCap Opportunities Portfolio - Class I	_	_
Voya SmallCap Opportunities Portfolio - Class S	55	19
Wanger Advisors Trust:		
Wanger Acom	_	_

Notes to Financial Statements

7. CHANGES IN UNITS

The net changes in units outstanding were as follows:

•	Year Ended December 31,							
		2024			2023			
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)		
AIM Variable Insurance Funds:								
Invesco V.I. Core Equity Fund - Series I	6,992	32,473	(25,481)	26,459	34,663	(8,204)		
Invesco V.I. Main Street Fund® - Series I	_	127	(127)	2,628	2,744	(116)		
Artisan Partners Funds, Inc.:								
Artisan International Fund - Investor Shares	_	2,409	(2,409)	_	_	_		
Calvert Variable Series, Inc.:								
Calvert VP SRI Balanced Portfolio - Class I	44	831	(787)	33	865	(832)		
EuroPacific Growth Fund:								
American Funds® EuroPacific Growth Fund® - Class R-4	31,475	106,875	(75,400)	22,117	108,787	(86,670)		
Federated Hermes Insurance Series:			, ,			, ,		
Federated Hermes Fund for U.S. Government Securities II - Primary Shares	_	5,155	(5,155)	9,733	9,911	(178)		
Federated Hermes Government Money Fund II - Service Shares	37,947	43,928	(5,981)	49,477	51,156	(1,679)		
Federated Hermes High Income Bond Fund II - Primary Shares		1,701	(1,701)	3,764	5,050	(1,286)		
Federated Hermes Kaufmann Fund II - Primary Shares	_	6,280	(6,280)	31,806	37,927	(6,121)		
Federated Hermes Managed Volatility Fund II - Primary Shares	_	26,167	(26,167)	76,194	85,061	(8,867)		
Fidelity Variable Insurance Products Fund:			(==, :=:)	,		(5,551)		
Fidelity® VIP Equity-Income Portfolio - Initial Class	23,044	66,611	(43,567)	26,490	97,321	(70,831)		
Fidelity® VIP High Income Portfolio - Initial Class		11	(11)	118	127	(9)		
Fidelity Variable Insurance Products Fund II:			(· · · /			(0)		
Fidelity® VIP Contrafund® Portfolio - Initial Class	109,548	99,031	10,517	51,984	120,586	(68,602)		
Fidelity® VIP Index 500 Portfolio - Initial Class	1,410	4,536	(3,126)	3,560	11,062	(7,502)		
Fidelity Variable Insurance Products Fund V:	1,410	4,000	(0,120)	0,000	11,002	(1,002)		
Fidelity® VIP Investment Grade Bond Portfolio - Initial Class	_	130	(130)	_	149	(149)		
The Growth Fund of America:		100	(100)		140	(143)		
American Funds® The Growth Fund of America® - Class R-4	27,690	113,556	(85,866)	27,919	127,366	(99,447)		
Neuberger Berman Equity Funds:	21,000	110,000	(00,000)	21,010	127,000	(55,447)		
Neuberger Berman Sustainable Equity Fund - Trust Class Shares	16,652	13,105	3,547	2,883	4,580	(1,697)		
PIMCO Variable Insurance Trust:	10,002	10,100	0,047	2,000	7,000	(1,007)		
PIMCO VIT Real Return Portfolio - Administrative Class		_	_	_		_		
Pioneer Variable Contracts Trust:								
Pioneer Mid Cap Value VCT Portfolio - Class I		_	_	_		_		
Voya Balanced Portfolio, Inc.:								
Voya Balanced Portfolio - Class I	15,811	523,865	(508,054)	10,310	94,026	(83,716)		
Voya Government Money Market Portfolio:	15,011	323,003	(300,034)	10,510	34,020	(00,710)		
Voya Government Money Market Portfolio - Class I	476,948	633,028	(156,080)	450,681	575,614	(124,933)		
Voya Intermediate Bond Portfolio:	470,340	000,020	(130,000)	430,001	373,014	(124,300)		
Voya Intermediate Bond Portfolio - Class I	94,702	122,262	(27,560)	111,082	115,070	(3,988)		
Voya Investors Trust:	34,702	122,202	(21,500)	111,002	110,070	(0,500)		
Voya Balanced Income Portfolio - Institutional Class	2,175,050	1,081,014	1,094,036					
Voya Balanced Income Portfolio - Service Class	2,173,030	142	(142)	722	35	687		
Voya Global Perspectives® Portfolio - Class A		142	(142)	122	33	001		
Voya High Yield Portfolio - Institutional Class	2,780	8,000	(5,220)	63	9,390	(9,327)		
Voya Inflation Protected Bond Plus Portfolio - Service Class	814	2,700	(1,886)	10	6,052	(6,042)		
•	2,405							
Voya Large Cap Value Portfolio - Institutional Class	2,405	26,684 530	(24,279)	3,008	28,158	(25,150)		
Voya Patirement Conservative Portfolio - Adviser Class	756	167	(530) 589	801	13,832	(13,832)		
Voya Retirement Conservative Portfolio - Adviser Class	700				32,213	(31,412)		
Voya Retirement Moderate Crouth Portfolio - Advisor Class	_	1	(1)	_	2	(2)		
Voya Retirement Moderate Growth Portfolio - Adviser Class		1	(1)	_	2	(2)		
Voya Retirement Moderate Portfolio - Adviser Class	11,330	5	11,325	_	6	(6)		

			Year Ended D	ecember 31,		
		2024			2023	
	Units Issued	Units Redeemed	Net Increase (Decrease)	Units Issued	Units Redeemed	Net Increase (Decrease)
Voya U.S. Stock Index Portfolio - Institutional Class	62,116	120,035	(57,919)	51,572	169,843	(118,271)
VY® Invesco Growth and Income Portfolio - Service Class	_	_	_	_	_	_
VY® JPMorgan Emerging Markets Equity Portfolio - Institutional Class	156	768	(612)	1,631	3,716	(2,085)
VY® T. Rowe Price Capital Appreciation Portfolio - Service Class	93,564	211,103	(117,539)	80,169	239,927	(159,758)
Voya Partners, Inc.:						
Voya Global Bond Portfolio - Initial Class	32,792	73,582	(40,790)	26,969	51,015	(24,046)
Voya Global Insights Portfolio - Initial Class	7,061	95,691	(88,630)	25,552	89,271	(63,719)
Voya International High Dividend Low Volatility Portfolio - Initial Class	220	3,853	(3,633)	1,617	2,846	(1,229)
Voya Solution Aggressive Portfolio - Initial Class	11,199	210	10,989	_	_	_
Voya Solution Balanced Portfolio - Initial Class	113,969	8,632	105,337	_	_	_
Voya Solution Conservative Portfolio - Initial Class	88,763	1,109	87,654	_	_	_
Voya Solution Moderately Aggressive Portfolio - Service Class	_	_	_	_	_	_
VY® Baron Growth Portfolio - Service Class	3,049	45,394	(42,345)	7,648	34,424	(26,776)
VY® Invesco Equity and Income Portfolio - Initial Class	3,094	14,826	(11,732)	1,181	10,326	(9,145)
VY® T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class	55	4,042	(3,987)	976	3,398	(2,422)
VY® T. Rowe Price Growth Equity Portfolio - Initial Class	20,178	79,748	(59,570)	57,460	52,678	4,782
Voya Strategic Allocation Portfolios, Inc.:			, , ,			
Voya Strategic Allocation Conservative Portfolio - Class I	_	15,705	(15,705)	145	1,298	(1,153)
Voya Strategic Allocation Growth Portfolio - Class I	_	2,853	(2,853)	64	31,125	(31,061)
Voya Strategic Allocation Moderate Portfolio - Class I	_	31,565	(31,565)	398	1,335	(937)
Voya Variable Funds:						
Voya Growth and Income Portfolio - Class I	151	7,190	(7,039)	2,645	9,437	(6,792)
Voya Variable Portfolios, Inc.:			, ,			, ,
Voya Global High Dividend Low Volatility Portfolio - Class S	_	925	(925)	_	145	(145)
Voya Index Plus LargeCap Portfolio - Class I	_	1,931	(1,931)	1,068	1,903	(835)
Voya Index Plus MidCap Portfolio - Class I	16,187	102,004	(85,817)	13,720	96,892	(83,172)
Voya International Index Portfolio - Class I	236	2,014	(1,778)	269	1,436	(1,167)
Voya Russell™ Large Cap Growth Index Portfolio - Class I	1,199	16,651	(15,452)	2,955	7,779	(4,824)
Voya Russell™ Large Cap Index Portfolio - Class I	279	4,311	(4,032)	472	1,839	(1,367)
Voya Russell™ Large Cap Value Index Portfolio - Class I	731	20,817	(20,086)	869	25,892	(25,023)
Voya Russell™ Large Cap Value Index Portfolio - Class S	_	895	(895)	8	864	(856)
Voya Russell™ Mid Cap Growth Index Portfolio - Class S	3	159	(156)	17	5,784	(5,767)
Voya Russell™ Small Cap Index Portfolio - Class I	113	157	(44)	2	496	(494)
Voya Small Company Portfolio - Class I	18,842	117,951	(99,109)	16,575	104,707	(88,132)
Voya Variable Products Trust:		,	(,,	.,.	. , .	(, -)
Voya MidCap Opportunities Portfolio - Class I	12,049	39,692	(27,643)	12,892	37,799	(24,907)
Voya MidCap Opportunities Portfolio - Class S		2,313	(2,313)	6,158	267	5,891
Voya SmallCap Opportunities Portfolio - Class I	_	_,0.0			_	
Voya SmallCap Opportunities Portfolio - Class S	2,142	689	1,453	12	3,027	(3,015)
Wanger Advisors Trust:	_, · · -		-,,		-,	(-,)
Wanger Acorn	_	_	_	179	_	179
- U. 7-111						

Notes to Financial Statements

8. FINANCIAL HIGHLIGHTS

A summary of units outstanding, unit values, net assets, investment income ratios, expense ratios and total returns for each of the five years in the period ended December 31, 2024 follows:

	Fund Inception Date ^A	Units (000s)		nit Fair Val respondin lighest Exp	g to	Net Assets (000s)	Investment Income Ratio ^B		pense Rati rest to High			otal Returr respondin lighest Exp	g to
	Equity Fund - Series		#24.24	1-	#22.00	CO 400	0.700/	0.000/	1-	4.000/	04.540/	1-	04.070/
2024		291	\$31.34	to	\$33.99	\$9,192	0.70%	0.90%	to	1.00%	24.51%	to	24.37%
2023		317	\$25.17	to	\$27.33	\$8,028	0.76%	0.90%	to	1.00%	22.24%	to	22.12%
2022		325	\$20.59	to	\$22.38	\$6,737	0.87%	0.90%	to	1.00%	-21.26%	to	-21.34%
2021 2020		337 347	\$26.15 \$20.66	to	\$28.45	\$8,868	0.67% 1.26%	0.90% 0.90%	to	1.00% 1.00%	26.57%	to	26.44%
	Street Fund® - Serie		ֆ2U.00	to	\$22.50	\$7,214	1.20%	0.90%	to	1.00%	12.83%	to	12.73%
2024	Street Fund® - Sene	2		\$40.67		\$95	0.00%		1.25%			22.10%	
2024		2		\$33.31		\$82	1.31%		1.25%			21.66%	
2023		3		\$27.38		\$71	1.21%		1.25%			-21.12%	
2022		3		\$34.71		\$94	1.16%		1.25%			25.99%	
2021		3		\$27.55		\$79	1.32%		1.25%			12.49%	
	salanced Portfolio - C			Ψ21.55		ΨΙΘ	1.52 /0		1.25/0			12.4370	
2024	balanced Fortiono - Ci	2	\$35.43	to	\$34.76	\$55	1.60%	1.25%	to	1.40%	18.10%	to	17.95%
2023		2	\$30.00	to	\$29.47	\$70	1.32%	1.25%	to	1.40%	15.38%	to	15.21%
2022		3	\$26.00	to	\$25.58	\$82	1.10%	1.25%	to	1.40%	-16.48%	to	-16.60%
2021		3	\$31.13	to	\$30.68	\$99	1.08%	1.25%	to	1.40%	13.65%	to	13.50%
2020		3	\$27.39	to	\$27.03	\$87	0.60%	1.25%	to	1.40%	13.84%	to	13.67%
	B EuroPacific Growth				Ψ21.00	ΨΟ	0.0070	1.2070		1.1070	10.0170		10.01 70
2024	e Laror domo Growan	1,214	\$18.39	to	\$30.06	\$22,652	1.19%	0.90%	to	1.00%	3.72%	to	3.62%
2023		1,290	\$17.73	to	\$29.01	\$23,204	1.71%	0.90%	to	1.00%	14.61%	to	14.53%
2022		1,376	\$15.47	to	\$25.33	\$21,611	1.02%	0.90%	to	1.00%	-23.68%	to	-23.77%
2021		1,452	\$20.27	to	\$33.23	\$29,850	1.35%	0.90%	to	1.00%	1.55%	to	1.47%
2020		1,588	\$19.96	to	\$32.75	\$32,115	0.18%	0.90%	to	1.00%	23.67%	to	23.54%
	es Fund for U.S. Gove			mary Share		, , ,							
2024		4	\$17.40	to	\$17.68	\$78	2.42%	1.25%	to	1.40%	-0.68%	to	-0.84%
2023		10	\$17.52	to	\$17.83	\$170	2.37%	1.25%	to	1.40%	2.88%	to	2.71%
2022		10	\$17.03	to	\$17.36	\$168	1.67%	1.25%	to	1.40%	-13.64%	to	-13.76%
2021		10	\$19.72	to	\$20.13	\$191	1.99%	1.25%	to	1.40%	-3.29%	to	-3.41%
2020		10	\$20.39	to	\$20.84	\$212	2.35%	1.25%	to	1.40%	3.92%	to	3.73%
Federated Herme	es Government Mone	y Fund II -	Service Share	S									
2024		16	\$9.50	to	\$12.27	\$197	5.23%	1.25%	to	1.40%	3.37%	to	3.28%
2023		22	\$9.19	to	\$11.88	\$262	4.48%	1.25%	to	1.40%	3.14%	to	3.04%
2022		24	\$8.91	to	\$11.53	\$274	1.08%	1.25%	to	1.40%	-0.11%	to	-0.26%
2021		25	\$8.92	to	\$11.56	\$285	0.00%	1.25%	to	1.40%	-1.22%	to	-1.45%
2020		26	\$9.03	to	\$11.73	\$310	0.22%	1.25%	to	1.40%	-1.10%	to	-1.18%
Federated Herme	es High Income Bond	Fund II - F	rimary Shares										
2024		2	\$34.57	to	\$38.05	\$77	6.60%	1.25%	to	1.40%	4.95%	to	4.79%
2023		4	\$32.94	to	\$36.31	\$135	6.69%	1.25%	to	1.40%	11.28%	to	11.14%
2022		5	\$29.60	to	\$32.67	\$164	4.68%	1.25%	to	1.40%	-12.89%	to	-13.02%
2021		7	\$33.98	to	\$37.56	\$263	4.86%	1.25%	to	1.40%	3.57%	to	3.39%
2020		9	\$32.81	to	\$36.33	\$313	5.72%	1.25%	to	1.40%	4.26%	to	4.10%
	es Kaufmann Fund II	- Primary S	Shares										
2024		24		\$38.36		\$905	0.84%		1.40%			15.40%	
2023		30		\$33.24		\$993	0.00%		1.40%			13.64%	
2022		36		\$29.25		\$1,053	0.00%		1.40%			-31.08%	
2021		38		\$42.44		\$1,603	0.00%		1.40%			1.07%	
2020		41		\$41.99		\$1,730	0.00%		1.40%			27.01%	

	Fund Inception Date ^A	Units (000s)	Cor Lowest to H	iit Fair Vali respondin iighest Exp	g to	Net Assets (000s)	Investment Income Ratio ^B		pense Rati vest to High			otal Return respondinç lighest Exp	j to
Federated Hermes	Managed Volatility		•		405 50	A	0.400/	4.0=0/		4.400/	44.400/		10.000/
2024		48	\$32.72	to	\$35.76	\$1,720	2.12%	1.25%	to	1.40%	14.13%	to	13.92%
2023		74	\$28.67	to	\$31.39	\$2,330	1.81%	1.25%	to	1.40%	7.30%	to	7.17%
2022		83	\$26.72	to	\$29.29	\$2,434	1.76%	1.25%	to	1.40%	-14.82%	to	-14.98%
2021 2020		95 110	\$31.37 \$26.81	to	\$34.45	\$3,260	1.88% 2.46%	1.25%	to	1.40% 1.40%	17.01%	to	16.86%
	h. Innana Dadfalla		<u> </u>	to	\$29.48	\$3,242	2.40%	1.25%	to	1.40%	-0.30%	to	-0.47%
2024	ty-Income Portfolio	- Initial Clas	\$32.00	to	\$43.10	\$17,625	1.80%	0.90%	to	1.00%	14.33%	to	14.17%
2024		590	\$27.99	to	\$37.74	\$16,636	1.83%	0.90%	to	1.00%	9.68%	to	9.55%
2023		660	\$27.99	to	\$34.45	\$16,977	1.03%	0.90%	to	1.00%	-5.83%	to	-5.93%
				to					to			to	-5.95% 23.67%
2021 2020		635 690	\$27.10 \$21.89	to	\$36.62	\$17,302	1.92% 1.62%	0.90%	to	1.00% 1.00%	23.80%	to	
	Innana Dartfalia		<u> </u>	to	\$29.61	\$15,180	1.02%	0.90%	to	1.00%	5.70%	to	5.64%
Fidelity® VIP High 2024	income Portiolio -	iniliai Ciass		\$20.38		\$2	0.00%		1.25%			7.66%	
2024		_		\$18.93		\$2 \$2	0.00%		1.25%			9.04%	
2023				\$17.36		\$2 \$2	0.00%		1.25%			-12.46%	
2022				\$17.30		\$3	0.00%		1.25%			3.12%	
2021		_		\$19.03		\$3	0.00%		1.25%			1.42%	
	rafi in d® Dartfalia	Initial Class		\$19.23		φυ	0.00%		1.25%			1.42%	
Fidelity® VIP Cont 2024	raiunu® Portiolio -	1,107	\$48.04	to	\$79.53	\$53,990	0.20%	0.90%	to	1.00%	32.56%	to	32.44%
2023		1,097	\$36.23		\$60.04	\$40,358	0.20%	0.90%	to	1.00%	32.23%	to	32.44 %
2023		1,165	\$27.40	to	\$45.44	\$32,418	0.49%	0.90%		1.00%	-26.97%		-27.05%
				to			0.47 %		to			to	
2021 2020		1,223	\$37.52	to	\$62.29	\$46,585	0.06%	0.90%	to	1.00% 1.00%	26.71%	to	26.55%
	. COO Dantalia Init	1,309	\$29.61	to	\$49.22	\$39,339	0.24%	0.90%	to	1.00%	29.36%	to	29.25%
Fidelity® VIP Index	k 500 Portfolio - Init	59	\$66.32	to	\$109.52	\$6,030	1.30%	1.25%	to	1.40%	23.34%	to	23.15%
2023		62	\$53.77	to	\$88.93	\$5,164	1.45%	1.25%	to	1.40%	24.61%	to	24.43%
2023		70	\$43.15	to	\$71.47	\$4,656	1.43%	1.25%	to	1.40%	-19.74%	to	-19.87%
2022		84	\$53.43	to	\$88.63	\$6,941	1.22%	1.25%	to	1.40%	26.97%	to	26.78%
2021		100	\$42.08	to	\$69.91	\$6,515	1.63%	1.25%	to	1.40%	16.76%	to	16.57%
Fidelity® VIP Inves	stmont Crado Bond			ιο	φ09.91	φ0,515	1.03%	1.23%	ιο	1.40%	10.70%	ιο	10.57 %
2024	simeni Grade Bond	2	Tilliai Ciass	\$23.26		\$55	3.54%		1.40%			0.39%	
2023		2		\$23.17		\$58	3.45%		1.40%			4.70%	
2023		3		\$22.13		\$58	1.55%		1.40%			-13.59%	
2021		3		\$25.79		\$71	1.37%		1.40%			-1.98%	
2020		3		\$26.31		\$75	2.70%		1.40%			7.83%	
American Funds®	The Growth Fund of		- Class R-A	Ψ20.01		ΨΙΟ	Z.1 U /0		1.70/0			7.00/0	
2024	The Glowin Fullu (1,462	\$49.42	to	\$69.03	\$73,220	0.38%	0.90%	to	1.00%	27.24%	to	27.13%
2023		1,548	\$38.84	to	\$54.30	\$60,950	0.55%	0.90%	to	1.00%	35.95%	to	35.82%
2023		1,647	\$28.57	to	\$39.98	\$47,647	0.33%	0.90%	to	1.00%	-31.36%	to	-31.44%
2022		1,830	\$41.62	to	\$58.31	\$77,057	0.20%	0.90%	to	1.00%	18.21%	to	18.08%
2021		2,001	\$35.21	to	\$49.38	\$71,007	0.03%	0.90%	to	1.00%	36.58%	to	36.41%
Neuberger Bermar	Sustainable Fauit				ψ+3.00	ψι 1,201	J.Z7 /0	0.30 /0	ıo	1.00/0	JU.JU /0	ιο	JU.41/0
2024	i Gustairiable Equit	95	\$40.23	to	\$45.21	\$3,831	0.00%	0.90%	to	1.00%	26.79%	to	26.67%
2023		91	\$31.73	to	\$35.69	\$2,908	0.15%	0.90%	to	1.00%	25.42%	to	25.27%
2023		93	\$25.30	to	\$28.49	\$2,364	0.13%	0.90%	to	1.00%	-19.48%	to	-19.54%
2022		94	\$31.42	to	\$35.41	\$2,959	0.00%	0.90%	to	1.00%	22.07%	to	21.94%
2020		91	\$25.74	to	\$29.04	\$2,340	0.43%	0.90%	to	1.00%	18.13%	to	18.05%

	Fund Inception Date ^A	Units (000s)		nit Fair Valu	j to	Net Assets (000s)	Investment Income Ratio ^B		pense Rati			otal Returr respondin	g to
PIMCO VIT Rea	al Return Portfolio - A			iigiiest Exp	ense itatio	(0003)	Natio	LOW	est to riigi	1631	Lowest to I	iigiiest Ex	Jense Ratio
2024		_		\$11.09		\$1	0.00%		0.90%			1.19%	
2023		_		\$10.96		\$1	0.00%		0.90%			2.81%	
2022		_		\$10.66		\$1	0.00%		0.90%			-12.69%	
2021		_		\$12.21		\$1	0.00%		0.90%			4.63%	
2020		_		\$11.67		\$1	0.00%		0.90%			10.72%	
Pioneer Mid Ca	p Value VCT Portfolio	- Class I											
2024		_		\$26.96		\$1	0.00%		0.90%			9.91%	
2023		_		\$24.53		\$1	0.00%		0.90%			11.45%	
2022		_		\$22.01		\$1	0.00%		0.90%			-6.46%	
2021		_		\$23.53		\$1	0.00%		0.90%			28.51%	
2020		_		\$18.31		\$1	0.00%		0.90%			1.22%	
Voya Governme	ent Money Market Por	rtfolio - Class	1										
2024		886	\$10.41	to	\$12.97	\$9,707	4.98%	0.90%	to	1.40%	4.00%	to	3.51%
2023		1,042	\$10.01	to	\$12.53	\$11,046	4.71%	0.90%	to	1.40%	3.84%	to	3.30%
2022		1,167	\$9.64	to	\$12.13	\$11,993	1.48%	0.90%	to	1.40%	0.42%	to	0.00%
2021		1,099	\$9.60	to	\$12.13	\$11,210	0.00%	0.90%	to	1.40%	-0.83%	to	-1.38%
2020		1,173	\$9.68	to	\$12.30	\$12,048	0.22%	0.90%	to	1.40%	-0.62%	to	-1.13%
Voya Intermedia	ate Bond Portfolio - C	lass I											
2024		1,238	\$12.38	to	\$22.99	\$16,234	4.66%	0.90%	to	1.40%	1.89%	to	1.37%
2023		1,266	\$12.15	to	\$22.68	\$16,363	4.14%	0.90%	to	1.40%	6.30%	to	5.78%
2022		1,270	\$11.43	to	\$21.44	\$15,458	2.71%	0.90%	to	1.40%	-15.14%	to	-15.12%
2021		1,450	\$13.47	to	\$25.42	\$20,885	2.99%	0.90%	to	1.40%	-1.82%	to	-2.23%
2020		1,620	\$13.72	to	\$26.00	\$23,732	3.49%	0.90%	to	1.40%	6.85%	to	6.30%
•	Income Portfolio - Ins												
2024	07/08/2024	1,094	\$10.47	to	\$10.40	\$11,447	(e)	0.90%	to	1.40%		(e)	
2023		(e)		(e)		(e)	(e)		(e)			(e)	
2022		(e)		(e)		(e)	(e)		(e)			(e)	
2021		(e)		(e)		(e)	(e)		(e)			(e)	
2020	D (())	(e)		(e)		(e)	(e)		(e)			(e)	
•	Income Portfolio - Se			Φ47.Γ4		фог	4.000/		4.400/			44.000/	
2024		5		\$17.54		\$85	1.22%		1.40%			11.22%	
2023 2022		5 4		\$15.77 \$14.36		\$79 \$62	2.84% 1.43%		1.40% 1.40%			9.82%	
		•		,									
2021 2020		5 6		\$16.93 \$15.73		\$78 \$88	2.41% 3.37%		1.40% 1.40%			7.63% 1.55%	
	rspectives® Portfolio			ψ13.73		φοο	3.37 /0		1.40 /0			1.55 /6	
2024	rspectives@ r ortiolio	2		\$13.81		\$27	3.77%		1.40%			5.42%	
2023		2		\$13.10		\$26	8.00%		1.40%			8.62%	
2022		2		\$12.06		\$24	3.23%		1.40%			-18.73%	
2021		3	\$15.04	to	\$14.86	\$38	2.70%	1.25%	to	1.40%	4.44%	to	4.28%
2020		3	\$14.40	to	\$14.25	\$36	2.94%	1.25%	to	1.40%	14.38%	to	14.18%
	I Portfolio - Institutiona		, v		,•	7.7		== /*	**				1.270
2024		94	\$11.62	to	\$11.52	\$1,084	6.65%	1.25%	to	1.40%	6.02%	to	5.88%
2023		99	\$10.96	to	\$10.88	\$1,080	6.52%	1.25%	to	1.40%	10.93%	to	10.68%
2022		108	\$9.88	to	\$9.83	\$1,067	5.10%	1.25%	to	1.40%	-13.33%	to	-13.47%
2021		151	\$11.41	to	\$11.36	\$1,719	5.34%	1.25%	to	1.40%	3.92%	to	3.74%
2020		140	\$10.98	to	\$10.95	\$1,537	5.22%	1.25%	to	1.40%	4.77%	to	4.58%

	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 Inflation Prot	ected Bond Plus Po	ortfolio - Ser											
2024		27	\$10.61	to	\$10.39	\$276	3.86%	1.25%	to	1.40%	0.57%	to	0.39%
2023		28	\$10.55	to	\$10.35	\$294	3.43%	1.25%	to	1.40%	2.93%	to	2.78%
2022		34	\$10.25	to	\$10.07	\$347	4.59%	1.25%	to	1.40%	-13.65%	to	-13.78%
2021		41	\$11.94	to	\$11.75	\$480	2.22%	1.25%	to	1.40%	3.65%	to	3.52%
2020		45	\$11.52	to	\$11.35	\$513	1.74%	1.25%	to	1.40%	9.40%	to	9.24%
	rowth Portfolio - Ins												
2024		182	\$51.46	to	\$74.86	\$13,682	0.00%	0.90%	to	1.40%	33.59%	to	32.92%
2023		207	\$38.52	to	\$56.32	\$11,663	0.00%	0.90%	to	1.40%	36.60%	to	35.94%
2022		232	\$28.20	to	\$41.43	\$9,623	0.00%	0.90%	to	1.40%	-31.12%	to	-31.51%
2021		253	\$40.94	to	\$60.47	\$15,319	0.00%	0.90%	to	1.40%	18.49%	to	17.88%
2020		293	\$34.55	to	\$51.30	\$15,058	0.46%	0.90%	to	1.40%	29.69%	to	29.06%
	alue Portfolio - Ser		*			•							
2024		5	\$32.10	to	\$31.43	\$170	1.81%	1.25%	to	1.40%	15.47%	to	15.25%
2023		6	\$27.80	to	\$27.27	\$162	0.93%	1.25%	to	1.40%	11.83%	to	11.67%
2022		20	\$24.86	to	\$24.42	\$483	1.79%	1.25%	to	1.40%	-5.08%	to	-5.24%
2021		12	\$26.08	to	\$25.66	\$299	3.84%	1.25%	to	1.40%	25.08%	to	24.93%
2020		3	\$20.85	to	\$20.54	\$66	2.06%	1.25%	to	1.40%	4.67%	to	4.48%
	Conservative Portfol												
2024		19	\$14.38	to	\$14.09	\$266	3.12%	1.25%	to	1.40%	4.35%	to	4.22%
2023		18	\$13.78	to	\$13.52	\$247	1.14%	1.25%	to	1.40%	7.40%	to	7.30%
2022		50	\$12.83	to	\$12.60	\$627	2.11%	1.25%	to	1.40%	-14.81%	to	-14.92%
2021		47	\$15.10	to	\$14.86	\$699	2.13%	1.25%	to	1.40%	3.35%	to	3.19%
2020		49	\$14.61	to	\$14.40	\$707	2.00%	1.25%	to	1.40%	8.95%	to	8.84%
	Growth Portfolio - A		S	# 00.00		000	0.040/		4.400/			40.040/	
2024		2		\$22.00		\$36	2.94%		1.40%			12.94%	
2023		2		\$19.48		\$32	0.00%		1.40%			16.16%	
2022		2		\$16.77		\$27	0.00%		1.40%			-18.08%	
2021		3		\$20.42		\$52	2.04%		1.40%			13.89%	
2020	Andreat Ore the D	3	' Ol	\$17.93		\$46	2.30%		1.40%			12.06%	
	Moderate Growth Po	οπτοιιο - Ααν	/Iser Class	#00.04		<u>фо</u>	0.000/		4.050/			40.020/	
2024 2023		_		\$20.61 \$18.58		\$3 \$3	0.00%		1.25%			10.93% 13.92%	
		_				\$3 \$2	0.00%		1.25% 1.25%				
2022 2021				\$16.31 \$19.73		\$3	0.00%		1.25%			-17.46% 12.49%	
2021		_		\$17.54		\$3	0.00%		1.25%			11.72%	
	Moderate Portfolio -	Advisor Cla	100	φ17.54		ψυ	0.0076		1.23/0			11.72/0	
2024	nouerate Portioilo -	Adviser Cia	\$16.96	to	\$16.61	\$285	4.26%	1.25%	to	1.40%	6.47%	to	6.27%
2023		6	\$15.93	to	\$15.63	\$91	1.15%	1.25%	to	1.40%	9.86%	to	9.68%
2023		6	\$13.93	to	\$14.25	\$83	1.10%	1.25%	to	1.40%	-16.23%	to	-16.32%
2022		6	\$17.31	to	\$17.04	\$99	5.24%	1.25%	to	1.40%	8.26%	to	8.12%
2021		6	\$17.31	to	\$17.04	\$92	2.29%	1.25%	to	1.40%	10.73%	to	10.60%
	ndex Portfolio - Insti			ιU	ψ13.70	ψ3∠	۷.۷۵/0	1.23/0	iU	1.40 /0	10.73/0	ιO	10.00 /0
2024	IGOX I OLLIONO - IIISU	1,002	\$45.97	to	\$61.24	\$46,387	1.32%	0.90%	to	1.00%	23.54%	to	23.44%
2023		1,060	\$37.20	to	\$49.61	\$39,669	1.53%	0.90%	to	1.00%	24.79%	to	24.68%
2023		1,178	\$29.81	to	\$39.79	\$35,271	1.24%	0.90%	to	1.00%	-19.08%	to	-19.16%
2022		1,229	\$36.84	to	\$49.22	\$45,466	1.11%	0.90%	to	1.00%	27.21%	to	27.08%
2021		1,320	\$28.96	to	\$38.73	\$38,406	1.78%	0.90%	to	1.00%	17.06%	to	16.94%
2020		1,520	Ψ20.30	i	ψυυ. Γυ	ψυυ,+υυ	1.70/0	0.5070	iO	1.00 /0	17.00/0	i	10.54 /0

	Fund Inception Date ^A	Units (000s)	Cor Lowest to H	nit Fair Valu responding lighest Exp	j to	Net Assets (000s)	Investment Income Ratio ^B	•	ense Rafest to Hig			tal Retur espondir ghest Ex	ng to
VY® Invesco Grow	th and Income Por		ice Class	***		***	2 222/		0.000/			4= 000/	
2024		1		\$31.96		\$30	0.00%		0.90%			15.09%	
2023		1	\$27.77		\$26	0.00%		0.90%		11.35%			
2022		1		\$24.94		\$23	0.00%		0.90%			-6.70%	
2021		1		\$26.73		\$25	0.00%		0.90%			27.83%	
2020		1	1 21 2	\$20.91		\$20	0.00%		0.90%			1.95%	
VY® JPMorgan Em	erging Markets Ed				#00.44	£400	0.000/	4.050/	1-	4.400/	0.000/	1-	0.720/
2024		9	\$22.79	to	\$22.14	\$198	0.98%	1.25%	to	1.40%	0.89%	to	0.73%
2023		10	\$22.59	to	\$21.98	\$210	1.77%	1.25%	to	1.40%	5.46%	to	5.32%
2022		12	\$21.42	to	\$20.87	\$243	0.00%	1.25%	to	1.40%	-27.27%	to	-27.38%
2021 2020		12 11	\$29.27 \$32.88	to	\$28.57	\$346	0.00% 0.58%	1.25%	to	1.40% 1.40%	-10.98%	to	-11.08%
	Carital Assessint			to	\$32.13	\$367	0.56%	1.25%	to	1.40%	32.05%	to	31.84%
VY® T. Rowe Price	Capital Appreciat				¢22.62	¢64.090	2.55%	0.009/	to	1.40%	11.50%	to	10.92%
2024		1,855 1,973	\$34.22 \$30.69	to to	\$33.62 \$30.31	\$64,089 \$61,090	2.55%	0.90% 0.90%	to to	1.40%	17.54%	to to	16.94%
2023		2,132	\$26.11	to	\$25.92	\$56,166	1.21%	0.90%	to	1.40%	-12.97%		-13.31%
2022		2,132	\$30.00		\$29.93	\$67,141	0.79%	0.90%	to	1.40%	17.32%	to	16.73%
2020		2,367	\$25.57	to to	\$25.64	\$60,995	1.19%	0.90%	to	1.40%	16.92%	to to	16.33%
Voya Global Bond I	Portfolio Initial CI		Ψ23.31	ιο	Ψ23.04	φ00,993	1.1370	0.30 /6	ιυ	1.40 /0	10.32 /0	ιο	10.5576
2024	Fortiono - Initial Ci	604	\$9.50	to	\$12.33	\$5,893	4.25%	0.90%	to	1.40%	-1.86%	to	-2.30%
2023		645	\$9.68	to	\$12.62	\$6,402	3.65%	0.90%	to	1.40%	5.33%	to	4.73%
2023		669	\$9.19	to	\$12.02	\$6,315	2.70%	0.90%	to	1.40%	-19.10%	to	-19.02%
2021		742	\$11.36	to	\$14.97	\$8,643	2.88%	0.90%	to	1.40%	-5.65%	to	-6.09%
2020		837	\$12.04	to	\$15.94	\$10,337	2.80%	0.90%	to	1.40%	8.27%	to	7.63%
Voya Global Insight	te Portfolio - Initial		ψ12.04	10	ψ13.34	ψ10,557	2.0070	0.3070	10	1.40 /0	0.21 /0	ιο	7.0070
2024	is i ortiono - irritiar	974	\$29.57	to	\$38.51	\$30,582	0.00%	0.90%	to	1.40%	8.32%	to	7.78%
2023		1,063	\$27.30	to	\$35.73	\$30,890	0.05%	0.90%	to	1.40%	31.50%	to	30.83%
2022		1,126	\$20.76	to	\$27.31	\$24,966	0.00%	0.90%	to	1.40%	-32.53%	to	-32.85%
2021		1,248	\$30.77	to	\$40.69	\$41,007	0.00%	0.90%	to	1.40%	14.34%	to	13.75%
2020		1,388	\$26.91	to	\$35.77	\$39,895	1.03%	0.90%	to	1.40%	26.64%	to	26.00%
Voya International I	High Dividend Low				φοσ	φου,σου	1.0070	0.0070		1.1070	20.0170		20.0070
2024		25	\$12.91	to	\$12.58	\$322	4.78%	1.25%	to	1.40%	5.91%	to	5.71%
2023		29	\$12.19	to	\$11.90	\$348	4.49%	1.25%	to	1.40%	13.40%	to	13.23%
2022		30	\$10.75	to	\$10.51	\$320	4.50%	1.25%	to	1.40%	-10.27%	to	-10.40%
2021		30	\$11.94	to	\$11.70	\$347	2.73%	1.25%	to	1.40%	10.66%	to	10.48%
2020		22	\$10.79	to	\$10.59	\$239	3.22%	1.25%	to	1.40%	-2.00%	to	-2.04%
Voya Solution Aggr	ressive Portfolio - I	nitial Class			<u> </u>								
2024	07/08/2024	11		\$10.45		\$115	(e)	1.25%	to	1.40%		(e)	
2023		(e)		(e)		(e)	(e)		(e)			(e)	
2022		(e)		(e)		(e)	(e)		(e)			(e)	
2021		(e)		(e)		(e)	(e)		(e)			(e)	
2020		(e)		(e)		(e)	(e)		(e)			(e)	
Voya Solution Bala	nced Portfolio - Ini			. ,		.,			. ,			. ,	
2024	07/08/2024	105	\$10.35	to	\$10.34	\$1,089	(e)	1.25%	to	1.40%		(e)	
2023		(e)		(e)		(e)	(e)		(e)			(e)	
2022		(e)		(e)		(e)	(e)		(e)			(e)	
2021		(e)		(e)		(e)	(e)		(e)			(e)	
2020		(e)		(e)		(e)	(e)		(e)			(e)	

V 015	Fund Inception Date ^A	Units (000s)	Cor Lowest to H	nit Fair Valo responding lighest Exp	g to	Net Assets (000s)	Investment Income Ratio ^B		pense Rati est to High		Cor	otal Return espondin ighest Ex	
2024	Conservative Portfolio 07/08/2024	- Initial Class 88	\$10.24	to	\$10.23	\$897	(0)	1.25%	to	1.40%		(0)	
2024	07/06/2024	(e)	\$10.24	to (a)	φ10.23		(e) (e)	1.23%	to (a)	1.40%		(e) (e)	
2023				(e)		(e)			(e)				
2022		(e)		(e)		(e)	(e)		(e)			(e) (e)	
2021		(e) (e)		(e) (e)		(e) (e)	(e) (e)		(e) (e)			(e)	
	Moderately Aggressive		arvice Class	(6)		(6)	(6)		(6)			(6)	
2024	vioderatery Aggressive	—	or vice Olass	\$17.36		\$3	0.00%		1.40%			13.24%	
2023		_		\$15.33		\$3	0.00%		1.40%			16.93%	
2022		_		\$13.11		\$2	0.00%		1.40%			-20.26%	
2021		_		\$16.39		\$3	0.00%		1.40%			15.50%	
2020		_		\$14.19		\$3	0.00%		1.40%			12.35%	
	owth Portfolio - Service	e Class		*******		**							
2024		299	\$35.96	to	\$71.47	\$10,916	0.00%	0.90%	to	1.00%	3.72%	to	3.61%
2023		341	\$34.67	to	\$68.98	\$11,994	0.00%	0.90%	to	1.00%	13.75%	to	13.66%
2022		368	\$30.48	to	\$60.69	\$11,354	0.00%	0.90%	to	1.00%	-24.37%	to	-24.45%
2021		389	\$40.30	to	\$80.33	\$15,903	0.00%	0.90%	to	1.00%	19.34%	to	19.24%
2020		425	\$33.77	to	\$67.37	\$14,528	0.00%	0.90%	to	1.00%	32.07%	to	31.92%
VY® Invesco E	quity and Income Port	folio - Initial C	Class										
2024		98	\$32.57	to	\$31.61	\$3,093	3.34%	1.25%	to	1.40%	10.59%	to	10.41%
2023		109	\$29.45	to	\$28.63	\$3,139	2.20%	1.25%	to	1.40%	8.87%	to	8.74%
2022		118	\$27.05	to	\$26.33	\$3,128	1.58%	1.25%	to	1.40%	-9.35%	to	-9.49%
2021		137	\$29.65	to	\$28.90	\$3,967	1.40%	1.25%	to	1.40%	17.38%	to	17.15%
2020		156	\$25.26	to	\$24.67	\$3,867	1.72%	1.25%	to	1.40%	8.55%	to	8.44%
VY® T. Rowe F	Price Diversified Mid C	ap Growth Po	ortfolio - Initia	l Class									
2024		36	\$63.68	to	\$61.80	\$2,238	0.00%	1.25%	to	1.40%	22.39%	to	22.21%
2023		40	\$52.03	to	\$50.57	\$2,033	0.00%	1.25%	to	1.40%	19.44%	to	19.27%
2022		43	\$43.56	to	\$42.40	\$1,808	0.00%	1.25%	to	1.40%	-24.47%	to	-24.58%
2021		45	\$58.31	to	\$56.85	\$2,574	0.00%	1.25%	to	1.40%	12.37%	to	12.22%
2020		50	\$51.89	to	\$50.66	\$2,550	0.08%	1.25%	to	1.40%	30.21%	to	30.00%
	Price Growth Equity Po												
2024		385	\$49.38	to	\$86.84	\$19,314	0.00%	0.90%	to	1.25%	28.53%	to	28.06%
2023		445	\$38.42	to	\$67.81	\$17,334	0.00%	0.90%	to	1.25%	45.59%	to	45.08%
2022		440	\$26.39	to	\$46.74	\$11,771	0.00%	0.90%	to	1.25%	-41.16%	to	-41.38%
2021		482	\$44.85	to	\$79.73	\$21,924	0.00%	0.90%	to	1.25%	19.00%	to	18.58%
2020		508	\$37.69	to	\$67.24	\$19,444	0.00%	0.90%	to	1.25%	35.48%	to	34.97%
	nd Income Portfolio - (640.05	1-	Φ 7 Ε 04	* 4.040	0.000/	0.000/	1.	4.400/	00.700/	1.	00.400/
2024		58	\$43.25	to	\$75.01	\$4,019	0.86%	0.90%	to	1.40%	22.73%	to	22.13%
2023		65	\$35.24	to	\$61.42	\$3,659	1.14%	0.90%	to	1.40%	26.26%	to	25.60%
2022		71	\$27.91	to	\$48.90	\$3,213	1.00%	0.90%	to	1.40%	-15.48%	to	-16.07%
2021 2020		85 95	\$33.02	to	\$58.15	\$4,570	1.03%	0.90%	to	1.40%	27.84%	to	27.22%
	gh Dividend Low Vola		\$25.83	to	\$45.71	\$3,988	1.27%	0.90%	to	1.40%	16.19%	to	15.60%
2024	gii Dividella LOW VOIA	tility Portfolio	\$16.01	to	\$15.77	\$18	0.00%	1.25%	to	1.40%	11.26%	to	11.13%
2024		2	\$14.39	to	\$13.77	\$29	3.45%	1.25%	to	1.40%	5.11%	to	4.88%
2023		2	\$14.39	to	\$13.53	\$29	3.45%	1.25%	to	1.40%	-6.04%	to	-6.17%
2022		2	ψ10.03	\$14.46	ψ10.00	\$29	3.77%	1.23/0	1.40%	1.70 /0	-0.04 /0	18.91%	-0.17 /0
2021		2		\$12.16		\$24	3.45%		1.40%			-2.49%	
2020		۷		φ12.10		φ24	3.43%		1.4070			-Z.43 /0	

	Fund Inception Date ^A	Units (000s)		nit Fair Valu responding lighest Exp	j to	Net Assets (000s)	Investment Income Ratio ^B		pense Ration			otal Return responding lighest Exp	g to
Voya Index Plus La	argeCap Portfolio -	- Class I											
2024		9	\$78.87	to	\$85.87	\$763	0.82%	1.25%	to	1.40%	23.64%	to	23.45%
2023		11	\$35.69	to	\$69.56	\$704	0.91%	0.90%	to	1.40%	24.96%	to	24.30%
2022		12	\$28.56	to	\$55.96	\$611	0.84%	0.90%	to	1.40%	-19.78%	to	-20.58%
2021		13	\$35.60	to	\$70.10	\$818	1.02%	0.90%	to	1.40%	28.06%	to	27.43%
2020		15	\$27.80	to	\$55.01	\$747	1.40%	0.90%	to	1.40%	14.88%	to	14.29%
Voya Index Plus Mi	idCap Portfolio - C												
2024		1,021	\$30.97	to	\$68.69	\$32,293	1.05%	0.90%	to	1.00%	14.15%	to	14.03%
2023		1,107	\$27.13	to	\$60.24	\$30,650	1.07%	0.90%	to	1.00%	16.49%	to	16.36%
2022		1,190	\$23.29	to	\$51.77	\$28,286	0.86%	0.90%	to	1.00%	-15.06%	to	-15.15%
2021		1,330	\$27.42	to	\$61.01	\$37,178	0.92%	0.90%	to	1.00%	26.59%	to	26.47%
2020		1,447	\$21.66	to	\$48.24	\$31,850	1.25%	0.90%	to	1.00%	7.28%	to	7.18%
Voya International	Index Portfolio - C	lass I											
2024		21	\$24.09	to	\$23.52	\$501	2.90%	1.25%	to	1.40%	1.73%	to	1.55%
2023		23	\$23.68	to	\$23.16	\$535	5.10%	1.25%	to	1.40%	16.25%	to	16.09%
2022		24	\$20.37	to	\$19.95	\$484	2.55%	1.25%	to	1.40%	-15.86%	to	-15.96%
2021		29	\$24.15	to	\$23.69	\$692	2.10%	1.25%	to	1.40%	9.47%	to	9.32%
2020		34	\$22.06	to	\$21.67	\$738	2.41%	1.25%	to	1.40%	6.57%	to	6.38%
Voya Russell™ Lar	rge Cap Growth In	dex Portfoli	o - Class I										
2024		132	\$98.43	to	\$96.14	\$12,739	0.42%	1.25%	to	1.40%	32.92%	to	32.72%
2023		148	\$74.05	to	\$72.44	\$10,718	0.51%	1.25%	to	1.40%	44.15%	to	43.96%
2022		153	\$51.37	to	\$50.32	\$7,688	0.39%	1.25%	to	1.40%	-31.63%	to	-31.75%
2021		163	\$74.34	to	\$72.94	\$11,927	0.51%	1.25%	to	1.40%	29.04%	to	28.82%
2020		178	\$57.61	to	\$56.62	\$10,094	0.57%	1.25%	to	1.40%	36.74%	to	36.53%
Voya Russell™ Lar	rge Cap Index Por	tfolio - Class	s I										
2024		9	\$76.05	to	\$74.25	\$706	1.19%	1.25%	to	1.40%	25.37%	to	25.17%
2023		13	\$60.66	to	\$59.32	\$804	1.34%	1.25%	to	1.40%	27.79%	to	27.60%
2022		15	\$47.47	to	\$46.49	\$694	0.55%	1.25%	to	1.40%	-21.74%	to	-21.85%
2021		19	\$60.14	to	\$58.99	\$1,124	1.06%	1.25%	to	1.40%	25.82%	to	25.64%
2020		20	\$47.80	to	\$46.95	\$943	1.41%	1.25%	to	1.40%	20.34%	to	20.14%
Voya Russell™ Lar	rge Cap Value Ind	ex Portfolio											
2024		198	\$19.99	to	\$19.71	\$3,905	2.10%	1.25%	to	1.40%	13.58%	to	13.41%
2023		218	\$17.60	to	\$17.38	\$3,793	2.08%	1.25%	to	1.40%	8.84%	to	8.69%
2022		243	\$16.17	to	\$15.99	\$3,888	1.27%	1.25%	to	1.40%	-7.18%	to	-7.30%
2021		270	\$17.32	to	\$17.15	\$4,644	2.15%	1.25%	to	1.40%	21.46%	to	21.20%
2020		296	\$14.26	to	\$14.15	\$4,193	1.02%	1.25%	to	1.40%	0.21%	to	0.07%
Voya Russell™ Lar	rge Cap Value Ind		- Class S										
2024		10		\$42.01		\$411	1.73%		1.40%			13.05%	
2023		11		\$37.16		\$397	1.77%		1.40%			8.46%	
2022		12		\$34.26		\$396	1.31%		1.40%			-7.56%	
2021		14		\$36.85		\$523	1.83%		1.40%			20.98%	
2020		15		\$30.46		\$459	1.00%		1.40%			-0.20%	
Voya Russell™ Mic	d Cap Growth Inde												
2024		4	\$15.98	to	\$15.85	\$64	0.00%	1.25%	to	1.40%	19.79%	to	19.53%
2023		4	\$13.34	to	\$13.26	\$56	0.00%	1.25%	to	1.40%	23.52%	to	23.35%
2022		10	\$10.80	to	\$10.75	\$107	0.00%	1.25%	to	1.40%	-27.37%	to	-27.51%
2021		12	\$15.02	to	\$14.97	\$185	0.00%	1.25%	to	1.40%	10.60%	to	10.40%
2020		10	\$13.58	to	\$13.56	\$141	0.00%	1.25%	to	1.40%	32.88%	to	32.68%

Voya Russell™ Small Cap Index Portfolio - Class I 2024 16 \$13.64 to \$13.53 \$214 0.98% 1.25% to 1.40% 9.73% to 9.55% 2022 16 \$12.43 to \$12.35 \$196 2.16% 1.25% to 1.40% 9.23% to 15.10% 2021 20 \$13.777 to \$13.73 \$276 0.89% 1.25% to 1.40% \$12.87% to 12.73% 2021 20 \$13.77 to \$13.73 \$276 0.89% 1.25% to 1.40% \$12.87% to 12.73% 2021 20 \$13.27 to \$13.73 \$276 0.99% 1.25% to 1.40% \$1.28% to 12.87% 2024 1.153 \$27.71 to \$82.00 \$32.650 0.89% 0.90% to 1.40% \$1.53% to 9.90% 2.00 1.40% \$1.28% to 9.90% 2.00		Fund		Unit Fair Value		Net Inv	Investment				Т	otal Return	D		
Voys Russell ™ Small Cap Index Portfolio - Class		Inception	Units	Coi	responding	g to	Assets	Income	Expense Ratio ^c		o ^c	Cor	responding	g to	
2024		Date ^A	(000s)	Lowest to I	lighest Exp	ense Ratio	(000s)	Ratio ^B	Low	est to High	nest	Lowest to Highest Expense Ratio			
2023	Voya Russell™ S	mall Cap Index Port	folio - Class	s l											
2022	2024		16	\$13.64	to	\$13.53	\$214	0.98%	1.25%	to	1.40%	9.73%	to	9.55%	
2021 20 \$13.77 to \$13.73 \$2.76 0.80% 1.25% to 1.40% 12.87% to 12.73%	2023		16	\$12.43	to	\$12.35	\$196	2.16%	1.25%	to	1.40%	15.20%	to	15.10%	
Voya Small Company Portfolio - Class 19	2022		16	\$10.79	to	\$10.73	\$175	0.89%	1.25%	to	1.40%	-22.54%	to	-22.75%	
Voya Small Company Portfolio - Class Voya Small Capportunities Portfolio - Class Voya MidCap Opportunities Portfolio - Class Voya Small Cap Opp	2021		20	\$13.77	to	\$13.73	\$276	0.80%	1.25%	to	1.40%	12.87%	to	12.73%	
2024	2020		19	\$12.20	to	\$12.18	\$227	0.91%	1.25%	to	1.40%	18.10%	to	17.91%	
2023	Voya Small Comp	any Portfolio - Clas	s l												
2022	2024		1,153	\$27.07	to	\$82.60	\$32,650	0.86%	0.90%	to	1.40%	9.55%	to	9.00%	
2021	2023		1,252	\$24.71	to	\$75.78	\$32,457	0.45%	0.90%	to	1.40%	16.94%	to	16.35%	
1,600 1,600 1,00	2022		1,340	\$21.13	to	\$65.13	\$29,711	0.00%	0.90%	to	1.40%	-17.43%	to	-18.53%	
Voya MidCap Opportunities Portfolio - Class I 2024 319 \$34.81 to \$30.05 \$11.173 0.00% 0.90% to 1.40% 14.82% to 14.30% 2023 346 \$30.30 to \$26.29 \$10.550 0.00% 0.90% to 1.40% 22.42% to 21.83% 2022 371 \$24.75 to \$21.83 \$9.213 0.00% 0.90% to 1.40% 22.42% to 21.83% 2022 375 \$24.75 to \$25.85 \$9.213 0.00% 0.90% to 1.40% 22.57% to 25.17% 2021 395 \$33.33 to \$29.22 \$13.243 0.00% 0.90% to 1.40% 11.06% to 10.51% 2020 418 \$30.01 to \$26.44 \$12.654 0.11% 0.90% to 1.40% 11.06% to 30.16% Voya MidCap Opportunities Portfolio - Class S \$20.20 \$28.85 to \$28.20 \$24.20 0.00% 1.25% to 1.40% 21.83% to 21.62% 2022 3 \$23.68 to \$23.27 \$62 0.00% 1.25% to 1.40% 21.83% to 21.62% 2022 3 \$23.68 to \$23.27 \$62 0.00% 1.25% to 1.40% 25.13% to 21.62% 2024 5 \$32.06 to \$31.55 \$157 0.00% 1.25% to 1.40% 25.13% to 21.62% 2022 4 \$28.61 \$10.5 0.00% 1.25% to 1.40% 25.13% to 21.62% 2022 4 \$28.61 \$10.5 0.00% 0.90% 1.40% 38.82% \$2020 4 \$28.61 \$10.5 0.00% 0.90% 1.40% 38.82% \$2020 4 \$28.61 \$10.5 0.00% 0.90% 1.40% 3.83% \$2020 4 \$28.61 \$10.5 0.00% 0.90% 1.40% 3.83% \$2020 4 \$28.61 \$10.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$10.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$10.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$10.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$27.49 \$2 0.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$27.49 \$2 0.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$27.49 \$2 \$0.00% 0.90% 0.90% 2.23.81% \$2020 4 \$28.61 \$20.20 5 \$24.62 \$20.00% 0.9	2021		1,462	\$25.59	to	\$79.28	\$39,258	0.15%	0.90%	to	1.40%	13.73%	to	13.16%	
2024 319 \$34.81 to \$30.05 \$11,173 0.00% 0.90% to 1.40% 14.88% to 14.30% 2023 346 \$30.30 to \$26.29 \$10,550 0.00% 0.90% to 1.40% 22.42% to 21.83% 2022 371 \$24.75 to \$21.58 \$9.213 0.00% 0.90% to 1.40% 22.42% to 21.83% 2021 395 \$33.33 to \$29.22 \$13,243 0.00% 0.90% to 1.40% 25.74% to .25.17% 2020 418 \$30.01 to \$26.44 \$12,654 0.11% 0.90% to 1.40% 39.91% to 39.16% Voya MidCap Opportunities Portfolio - Class S 2022 \$13,243 0.00% 0.90% to 1.40% 39.91% to 39.16% 2022 46 6 \$32.23 \$203 \$203 \$9 \$28.85 to \$28.80 \$242 0.00% 1.25% to 1.40% 21.83% to 21.62% 2022 3 \$23.68 to \$23.27 \$62 0.00% 1.25% to 1.40% 25.13% to .25.22% 2021 5 \$32.06 to \$31.55 \$157 0.00% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$10.5 \$0.00% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$10.5 \$0.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$25.23% \$10.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$25.23% \$10.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$25.23% \$10.00% 0.90% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$25.23% \$10.00% 0.90% 1.25% to 1.40% 20.25.23% \$2020 4 \$25.23% \$2020 4 \$25.23% \$10.00% 0.90% 1.25% to 1.40% 20.25.23% \$2020 4 \$25.23% \$2020 4 \$25.25\$ \$10.00% 0.90% 1.25% to 1.40% 20.25.23% \$2020 6 \$24.25 to \$23.00 \$11.20% to 1.40% 20.25% to 1.40% 20.25.23% \$2020 6 \$24.25 to \$23.89 \$110.00% 0.90% 1.25% to 1.40% 20.25.3% to 1.26.25% 2022 6 6 \$18.93 to \$18.60 \$112 0.00% 1.25% to 1.40% 20.25% to 1.24.26% 2020 6 6 \$24.25 to \$23.89 \$150 0.00% 1.25% to 1.40% 20.25% to 1.24.26% 2020 6 6 \$24.25 to \$23.89 \$150 0.00% 1.25% to 1.40% 20.25% to 1.24.26% 2020 6 6 \$24.25 to \$23.89 \$150 0.00% 1.25% to 1.40% 20.25% to 1.24.26% 2020 6 6 \$24.25 to \$23.89 \$150 0.00% 1.25% to 1.40% 20.25% to 1.24.26% 2020 6 6 \$24.25 to \$23.89 \$150 0.00% 1.25% to 1.4	2020		1,600	\$22.50	to	\$70.06	\$37,716	0.50%	0.90%	to	1.40%	11.28%	to	10.71%	
2023 346 \$30.30 to \$26.29 \$10.550 0.00% 0.90% to 1.40% 22.42% to 21.83% 2022 371 \$24.75 to \$21.58 \$9.213 0.00% 0.90% to 1.40% -25.74% to 26.17% 2021 395 \$33.33 to \$29.22 \$13.243 0.00% 0.90% to 1.40% 1.1.06% to 10.51% 2020 418 \$30.01 to \$26.44 \$12.664 0.11% 0.90% to 1.40% 1.00% 39.16% Voya MidCap Opportunities Portfolio - Class S 2 \$2.23 \$201 0.00% 1.25% to 1.40% 13.89% 10 2.62% 2023 9 \$28.85 to \$28.30 \$242 0.00% 1.25% to 1.40% 2.513% to 2.62% 2021 5 \$32.06 to \$31.55 \$15.75 0.00% 1.25% to	Voya MidCap Opp	oortunities Portfolio	- Class I												
2022 371 \$24.75 to \$21.58 \$9.213 0.00% 0.90% to 1.40% -25.74% to -25.17% 2021 395 \$33.33 to \$29.22 \$13,243 0.00% 0.90% to 1.40% 11.06% to 10.51% 2020 418 \$30.01 to \$26.44 \$12.654 0.11% 0.90% to 1.40% 11.06% to 19.16% Voya MidCap Opportunities Portfolio - Class S 2024 6 \$32.23 \$201 0.00% 1.25% to 1.40% 21.83% to 21.62% 2023 9 \$28.85 to \$23.27 \$62 0.00% 1.25% to 1.40% 25.13% to 2.52.2% 2020 4 \$28.61 \$15.05 0.00% 1.25% to 1.40% 25.13% to 2.52.2% 2020 4 \$27.49 \$2 0.00% 0.90% 1.25% 1.0 1.25%	2024		319	\$34.81	to	\$30.05	\$11,173	0.00%	0.90%	to	1.40%	14.88%	to	14.30%	
2021 395	2023		346	\$30.30	to	\$26.29	\$10,550	0.00%	0.90%	to	1.40%	22.42%	to	21.83%	
\$\begin{align***2020** \$\dag{418} \$\dag{30.01} \$\to \$\dag{26.44} \$\dag{12.654} \$\dag{1.11} \$\dag{0.90\kmatrix} \$\to \$\dag{1.40\kmatrix} 39.91\kmatrix \$\dag{1.89\kmatrix} \$\	2022		371	\$24.75	to	\$21.58	\$9,213	0.00%	0.90%	to	1.40%	-25.74%	to	-25.17%	
Voya MidCap Opportunities Portfolio - Class S 2024	2021		395	\$33.33	to	\$29.22	\$13,243	0.00%	0.90%	to	1.40%	11.06%	to	10.51%	
2024 6	2020		418	\$30.01	to	\$26.44	\$12,654	0.11%	0.90%	to	1.40%	39.91%	to	39.16%	
2023 9 \$28.85 to \$28.30 \$242 0.00% 1.25% to 1.40% 21.83% to 21.62% 2022 3 \$23.68 to \$23.27 \$62 0.00% 1.25% to 1.40% -25.13% to -25.22% 2021 5 \$32.06 to \$31.55 \$157 0.00% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$105 0.00% 1.40% 5.84% to 10.28% Voya SmallCap Opportunities Portfolio - Class \$27.49 \$2 0.00% 0.90% 17.83% 11.83% 12.202 19.88% 12.233 \$1 0.00% 0.90% 19.88% 12.233 % 12.202 19.88% 12.233 \$1 0.00% 0.90% 19.88% 12.233 % 12.202 19.88% 12.233 % 11.00% 0.90% 19.24% 15.25% 15.25% 15.200 0.00% 0.90% 1.25.233 % 15.25%	Voya MidCap Opp	oortunities Portfolio	- Class S												
2022 3 \$23.68 to \$23.27 \$62 0.00% 1.25% to 1.40% -25.13% to -25.22% 2021 5 \$32.06 to \$31.55 \$157 0.00% 1.25% to 1.40% 5.84% to 10.28% 2020 4 \$28.61 \$105 0.00% 1.40% 5.84% to 10.28% 2024 — \$27.49 \$2 0.00% 0.90% 17.83% 2023 — \$23.33 \$1 0.00% 0.90% 19.89% 2022 — \$19.46 \$1 0.00% 0.90% 23.74% 2020 — \$24.62 \$1 0.00% 0.90% 23.74% 2020 — \$24.62 \$1 0.00% 0.90% 25.23% Voya SmallCap Opportunities Portfolio - Class S ** \$115 0.00% 1.40% 1.40% 16.95% 2024 4 \$25.87 \$115 0.00%	2024		6		\$32.23		\$201	0.00%		1.40%			13.89%		
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Wanger Acom 2024 — \$12.11 \$2 0.00% 0.90% 13.07% 2023 04/21/2023 — \$10.70 \$2 (d) 0.90% (d) 2022 (d) (d) (d) (d) (d) (d) (d) 2021 (d) (d) (d) (d) (d) (d)	2021		6	\$24.99	to	\$24.59	\$150	0.00%	1.25%	to	1.40%	3.05%	to	2.93%	
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2021 (d) (d) (d) (d) (d)	2023	04/21/2023	_		\$10.70		\$2	(d)		0.90%			(d)		
	2022		(d)		(d)		(d)	(d)		(d)			(d)		
	2021				(d)								(d)		
	2020				(d)					(d)			(d)		

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

B The Investment Income Ratio represents dividends received by the subaccount, 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 subaccount 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.

⁽d) As subaccount had no investments until 2023, this data is not meaningful and therefore not presented.

⁽e) As subaccount had no investments until 2024, this data is not meaningful and therefore not presented.

Voya Retirement Insurance and Annuity Company One Orange Way Windsor, CT 06095-4774

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