

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

DOUBLE DIAMOND MANAGEMENT CORP

Separate Account D, Group Funding Agreement

Average Annual Total Returns as of: 03/31/2020 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-232-5422. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 0.50% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

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

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
<i>Stability of Principal</i>									
Voya Fixed Account (4062) - 4062 (1)(4) <i>This fund is not part of the product's separate account.</i>	0.08	0.25	0.25	1.00	1.00	1.04	1.39		
Bonds									
<i>High Yield Bond</i>									
Eaton Vance Income Fund of Boston - Class R6 - 6726	-10.61	-12.19	-12.19	-6.82	-0.02	1.82	4.64		06/15/1972
<i>Inflation-Protected Bond</i>									
PIMCO Real Return Fund - Institutional Class - 2695	-2.29	0.64	0.64	5.08	2.51	1.79	2.83		01/29/1997
<i>Intermediate Core-Plus Bond</i>									
Voya Intermediate Bond Fund - Class R6 - 6431	-4.98	-1.64	-1.64	4.14	3.32	2.59	4.12		12/15/1998
Asset Allocation									
<i>Lifecycle - Index</i>									
Vanguard® Target Retirement 2015 Fund - Investor Shares - 791 (2)	-6.19	-7.56	-7.56	-0.65	3.11	3.05	5.51		10/27/2003
Vanguard® Target Retirement 2020 Fund - Investor Shares - 1296 (2)	-8.03	-10.87	-10.87	-3.10	2.78	3.07	5.86		06/07/2006
Vanguard® Target Retirement 2025 Fund - Investor Shares - 926 (2)	-9.38	-13.06	-13.06	-4.79	2.55	3.09	6.11		10/27/2003
Vanguard® Target Retirement 2030 Fund - Investor Shares - 1297 (2)	-10.40	-14.87	-14.87	-6.26	2.29	3.05	6.34		06/07/2006
Vanguard® Target Retirement 2035 Fund - Investor Shares - 793 (2)	-11.40	-16.62	-16.62	-7.71	2.02	2.99	6.54		10/27/2003
Vanguard® Target Retirement 2040 Fund - Investor Shares - 1298 (2)	-12.37	-18.35	-18.35	-9.20	1.72	2.92	6.65		06/07/2006
Vanguard® Target Retirement 2045 Fund - Investor Shares - 794 (2)	-13.32	-19.98	-19.98	-10.66	1.27	2.70	6.54		10/27/2003
Vanguard® Target Retirement 2050 Fund - Investor Shares - 1299 (2)	-13.29	-19.96	-19.96	-10.63	1.28	2.71	6.54		06/07/2006
Vanguard® Target Retirement 2055 Fund - Investor Shares - 2473 (2)	-13.32	-19.99	-19.99	-10.66	1.27	2.68		7.34	08/18/2010
Vanguard® Target Retirement 2060 Fund - Investor Shares - 3447 (2)	-13.31	-19.96	-19.96	-10.63	1.28	2.68		6.67	01/19/2012
Vanguard® Target Retirement 2065 Fund - Investor Shares - 8995 (3)	-13.36	-20.02	-20.02	-10.68				-0.23	07/12/2017



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Vanguard® Target Retirement Income Fund - Investor Shares - 795 (2)	-5.28	-6.03	-6.03	0.41	2.86	2.65	4.40		10/27/2003
Lifestyle									
Vanguard® LifeStrategy® Conservative Growth Fund- Investor - 2608	-6.62	-8.11	-8.11	-0.81	3.07	2.98	4.86		09/30/1994
Vanguard® LifeStrategy® Growth Fund - Investor - 2609	-11.98	-17.70	-17.70	-8.68	1.66	2.82	6.25		09/30/1994
Vanguard® LifeStrategy® Income Fund - Investor - 2610	-4.00	-3.13	-3.13	3.11	3.63	2.90	4.07		09/30/1994
Vanguard® LifeStrategy® Moderate Growth Fund - Investor - 2618	-9.31	-13.00	-13.00	-4.76	2.41	2.95	5.67		09/30/1994
Balanced									
Allocation--50% to 70% Equity									
American Funds American Balanced Fund® - Class R-6 - 7027	-8.00	-11.69	-11.69	-2.56	4.11	5.13	8.13		07/26/1975
Large Cap Value									
Large Blend									
American Funds Fundamental Investors® - Class R-6 - 2323	-14.05	-20.94	-20.94	-10.01	2.74	5.69	9.11		08/01/1978
American Funds Washington Mutual Investors FundSM-Class R-6 - 1990	-12.96	-21.57	-21.57	-10.90	3.06	5.14	9.41		07/31/1952
Vanguard® Total Stock Market Index Fund - Admiral™ Shares - 1122	-13.81	-20.97	-20.97	-9.69	3.46	5.21	9.61		11/13/2000
Large Value									
American Beacon Large Cap Value Fund - R5 - 1360	-19.60	-30.26	-30.26	-20.64	-3.93	-0.28	6.06		07/17/1987
Large Cap Growth									
Large Growth									
American Funds The Growth Fund of America® - Class R-6 - 1724	-11.24	-15.15	-15.15	-4.58	7.01	7.85	10.46		12/01/1973
Small/Mid/Specialty									
Mid-Cap Blend									
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	-18.43	-25.81	-25.81	-17.07	-0.76	1.57	8.32		11/12/2001
Mid-Cap Growth									
Neuberger Bertram Mid Cap Growth Fund - Class R6 Shares - 3833	-14.41	-18.32	-18.32	-8.21	6.05	4.63	9.88		09/03/1996
Mid-Cap Value									
Victory Sycamore Established Value Fund - Class R6 - 6595	-19.76	-29.44	-29.44	-20.40	-3.76	1.61	7.83		08/16/1983
Small Blend									
DFA U.S. Small Cap Portfolio - Institutional Class - 9753	-22.16	-32.82	-32.82	-27.52	-8.19	-2.33	6.20		03/19/1992
Small Growth									
ClearBridge Small Cap Growth Fund - Class IS - 3497	-18.51	-23.82	-23.82	-17.06	5.48	4.25	10.24		07/01/1998
Small Value									
DFA U.S. Targeted Value Portfolio - Institutional Class - 2566	-27.22	-39.27	-39.27	-34.46	-12.50	-5.21	3.95		02/23/2000
Specialty - Real Estate									
DFA Real Estate Securities Portfolio - Institutional Class - 1438	-18.49	-23.16	-23.16	-16.21	-0.41	1.04	7.90		01/05/1993
Global / International									
Foreign Large Growth									
American Funds EuroPacific Growth Fund® - Class R-6 - 1723	-14.78	-22.53	-22.53	-13.14	-0.22	0.41	3.45		04/16/1984
Foreign Small/Mid Growth									
Vanguard® International Explorer™ Fund - Investor Shares - 3368	-18.87	-28.44	-28.44	-21.24	-5.89	-1.98	2.93		11/04/1996
World Large Stock									
American Funds New Perspective Fund® - Class R-6 - 1899	-12.81	-18.30	-18.30	-6.84	5.41	5.55	8.14		03/13/1973

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

See Performance Introduction Page for Important Information

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

(1)The current rate for the Voya Fixed Account (4062) MC 900, Fund 4062 is 1.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period.

(2)Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

(3)Vanguard Target Retirement Funds: Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date.

These fund suggestions are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk.

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

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