

PERFORMANCE UPDATE

403B PLAN OF RUSO

Average Annual Total Returns as of: 11/30/2018 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. An annual asset based Administrative Fee is deducted from your account quarterly at an annual rate of 0.17% of balances held in each of the mutual funds. This fee does not apply to assets held in Voya Fixed Plus Account III. The performance data shown below does not reflect this administrative expense. If such fees had been reflected, returns would be less favorable.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus 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	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Plus Account III - 4020 (1)(2)(7)	0.14	0.43	1.60	1.75	1.86	1.96	2.35				
Bonds											
<i>Inflation-Protected Bond</i>											
Loomis Sayles Inflation Protected Securities Fund - Instl Cl - 6507 (3)	0.20	-2.48	-2.40	-1.28	1.54	0.83	4.23		05/20/1991	0.81	0.40
<i>Intermediate-Term Bond</i>											
Dodge & Cox Income Fund - 2683	0.00	-0.86	-1.34	-0.94	2.55	2.65	5.53		01/03/1989	0.43	0.43
<i>Multisector Bond</i>											
Pioneer Strategic Income Fund - Class K Shares - 3795	0.09	-1.05	-2.15	-1.68	3.36	3.10	7.29		04/14/1999	0.62	0.62
Asset Allocation											
<i>Lifecycle - Index</i>											
Vanguard® Target Retirement 2020 Fund - Investor Shares - 1296 (4)	1.14	-3.36	-0.96	-0.03	6.02	5.39	9.24		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares - 926 (4)	1.27	-3.89	-1.14	-0.10	6.66	5.82	9.85		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2030 Fund - Investor Shares - 1297 (4)	1.37	-4.26	-1.13	-0.03	7.23	6.18	10.45		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares - 793 (4)	1.49	-4.66	-1.21	-0.01	7.79	6.54	11.00		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2040 Fund - Investor Shares - 1298 (4)	1.55	-5.11	-1.29	-0.03	8.34	6.85	11.31		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2045 Fund - Investor Shares - 794 (4)	1.60	-5.42	-1.42	-0.13	8.54	6.98	11.36		10/27/2003	0.15	0.15



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Vanguard® Target Retirement 2050 Fund - Investor Shares - 1299 (4)	1.62	-5.41	-1.38	-0.10	8.55	6.98	11.37		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2055 Fund - Investor Shares - 2473 (4)	1.60	-5.40	-1.40	-0.11	8.54	6.95		10.09	08/18/2010	0.15	0.15
Vanguard® Target Retirement 2060 Fund - Investor Shares - 3447 (4)	1.64	-5.37	-1.36	-0.08	8.54	6.96		9.71	01/19/2012	0.15	0.15
Vanguard® Target Retirement Income Fund - Investor Shares - 795 (4)	0.76	-2.08	-0.69	-0.09	3.97	3.68	6.42		10/27/2003	0.13	0.13
Large Cap Value											
<i>Large Blend</i>											
TIAA-CREF Social Choice Equity Fund - Institutional Class - 1224 (5)	2.63	-5.15	3.81	4.98	11.64	9.70	13.93		07/01/1999	0.18	0.18
Vanguard® Total Stock Market Index Fund - Admiral™ Shares - 1122	2.08	-5.33	4.55	5.60	11.82	10.61	14.57		11/13/2000	0.04	0.04
<i>Large Value</i>											
MFS® Value Fund - Class R6 - 9857	3.48	-1.22	0.41	1.63	9.63	8.88	12.57		01/02/1996	0.49	0.49
Large Cap Growth											
<i>Large Growth</i>											
American Funds AMCAP Fund® - Class R-6 - 1949	2.66	-5.55	6.90	7.89	11.86	10.75	15.52		05/01/1967	0.36	0.36
Small/Mid/Specialty											
<i>Mid-Cap Blend</i>											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	2.41	-6.63	0.72	1.67	9.15	9.08	15.61		11/12/2001	0.05	0.05
<i>Mid-Cap Growth</i>											
TIAA-CREF Mid-Cap Growth Fund - Institutional Class - 2963 (6)	1.75	-10.85	0.67	1.21	8.14	7.50	15.14		10/01/2002	0.47	0.47
<i>Mid-Cap Value</i>											
Vanguard® Mid-Cap Value Index Fund - Investor Shares - 1970	2.30	-5.57	-2.09	-0.32	8.61	8.62	15.25		08/24/2006	0.19	0.19
<i>Small Blend</i>											
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	2.17	-9.54	2.01	2.41	10.36	8.31	15.54		11/13/2000	0.05	0.05
<i>Small Growth</i>											
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	1.90	-10.32	9.77	10.79	13.46	9.37	16.22		11/12/2001	0.32	0.32
<i>Small Value</i>											
DFA U.S. Targeted Value Portfolio - Institutional Class - 2566	1.58	-11.02	-3.58	-3.01	7.96	5.95	14.17		02/23/2000	0.37	0.37
<i>Specialty - Real Estate</i>											
Vanguard® Real Estate Index Fund - Admiral™ Sh - 802	4.72	-1.05	2.16	1.93	5.80	9.25	14.79		11/12/2001	0.12	0.12
Global / International											
<i>Foreign Large Blend</i>											
Dodge & Cox International Stock Fund - 735	0.05	-5.76	-12.07	-10.28	3.93	1.26	9.14		05/01/2001	0.63	0.63
<i>Foreign Large Growth</i>											
Oppenheimer International Growth Fund - Class Y - 3333	-0.78	-12.82	-15.36	-14.47	1.03	0.86	9.38		09/07/2005	0.85	0.85

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.

*The Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.

PERFORMANCE UPDATE

403B PLAN OF RUSO

Average Annual Total Returns as of: 09/30/2018 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. An annual asset based Administrative Fee is deducted from your account quarterly at an annual rate of 0.17% of balances held in each of the mutual funds. This fee does not apply to assets held in Voya Fixed Plus Account III. The performance data shown below does not reflect this administrative expense. If such fees had been reflected, returns would be less favorable.

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	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Plus Account III - 4020 (1)(2)(7)	0.14	0.44	1.31	1.75	1.88	1.98	2.38				
Bonds											
<i>Inflation-Protected Bond</i>											
Loomis Sayles Inflation Protected Securities Fund - Instl CI - 6507 (3)	-1.12	-0.64	-1.04	0.49	2.01	1.01	3.34		05/20/1991	0.81	0.40
<i>Intermediate-Term Bond</i>											
Dodge & Cox Income Fund - 2683	-0.11	0.64	-0.60	-0.12	3.14	3.05	5.33		01/03/1989	0.43	0.43
<i>Multisector Bond</i>											
Pioneer Strategic Income Fund - Class K Shares - 3795	0.01	0.69	-1.11	-0.23	3.98	3.60	6.18		04/14/1999	0.62	0.62
Asset Allocation											
<i>Lifecycle - Index</i>											
Vanguard® Target Retirement 2020 Fund - Investor Shares - 1296 (4)	-0.06	2.36	2.42	5.87	8.68	6.92	7.56		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares - 926 (4)	-0.05	2.76	2.81	6.79	9.71	7.56	7.98		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2030 Fund - Investor Shares - 1297 (4)	0.03	3.09	3.30	7.65	10.66	8.13	8.36		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares - 793 (4)	0.09	3.47	3.72	8.51	11.61	8.69	8.78		10/27/2003	0.14	0.14
Vanguard® Target Retirement 2040 Fund - Investor Shares - 1298 (4)	0.13	3.79	4.17	9.37	12.54	9.17	9.14		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2045 Fund - Investor Shares - 794 (4)	0.17	4.03	4.40	9.85	12.91	9.39	9.24		10/27/2003	0.15	0.15
Vanguard® Target Retirement 2050 Fund - Investor Shares - 1299 (4)	0.16	4.02	4.42	9.84	12.90	9.38	9.24		06/07/2006	0.15	0.15
Vanguard® Target Retirement 2055 Fund - Investor Shares - 2473 (4)	0.15	3.99	4.38	9.79	12.89	9.34		11.08	08/18/2010	0.15	0.15

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Vanguard® Target Retirement 2060 Fund - Investor Shares - 3447 (4)	0.17	4.00	4.42	9.81	12.89	9.35		10.90	01/19/2012	0.15	0.15
Vanguard® Target Retirement Income Fund - Investor Shares - 795 (4)	-0.16	1.33	1.26	3.31	5.36	4.52	5.67		10/27/2003	0.13	0.13
Large Cap Value											
<i>Large Blend</i>											
TIAA-CREF Social Choice Equity Fund - Institutional Class - 1224 (5)	0.05	6.82	9.49	16.27	16.67	12.30	11.32		07/01/1999	0.18	0.18
Vanguard® Total Stock Market Index Fund - Admiral™ Shares - 1122	0.16	7.09	10.61	17.62	17.07	13.44	12.08		11/13/2000	0.04	0.04
<i>Large Value</i>											
MFS® Value Fund - Class R6 - 9857	0.33	5.74	1.99	7.12	13.20	10.84	10.06		01/02/1996	0.49	0.49
Large Cap Growth											
<i>Large Growth</i>											
American Funds AMCAP Fund® - Class R-6 - 1949	1.51	5.82	14.89	21.85	17.56	13.95	13.25		05/01/1967	0.36	0.36
Small/Mid/Specialty											
<i>Mid-Cap Blend</i>											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	-0.47	4.67	7.37	13.42	13.78	11.66	12.42		11/12/2001	0.05	0.05
<i>Mid-Cap Growth</i>											
TIAA-CREF Mid-Cap Growth Fund - Institutional Class - 2963 (6)	-0.08	7.08	12.83	19.08	14.67	10.81	12.34		10/01/2002	0.47	0.47
<i>Mid-Cap Value</i>											
Vanguard® Mid-Cap Value Index Fund - Investor Shares - 1970	-0.68	3.07	2.97	9.30	12.94	11.32	12.04		08/24/2006	0.19	0.19
<i>Small Blend</i>											
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	-1.54	4.77	11.04	16.70	16.34	11.48	12.36		11/13/2000	0.05	0.05
<i>Small Growth</i>											
Vanguard® Explorer™ Fund - Admiral™ Shares - 828	-0.92	8.62	21.28	28.58	20.14	12.88	13.42		11/12/2001	0.32	0.32
<i>Small Value</i>											
DFA U.S. Targeted Value Portfolio - Institutional Class - 2566	-2.84	1.51	5.28	10.02	14.29	9.69	10.84		02/23/2000	0.37	0.37
<i>Specialty - Real Estate</i>											
Vanguard® Real Estate Index Fund - Admiral™ Sh - 802	-2.63	0.52	0.52	1.92	7.00	8.68	7.50		11/12/2001	0.12	0.12
Global / International											
<i>Foreign Large Blend</i>											
Dodge & Cox International Stock Fund - 735	0.32	0.81	-6.39	-5.26	8.20	3.74	5.90		05/01/2001	0.63	0.63
<i>Foreign Large Growth</i>											
Oppenheimer International Growth Fund - Class Y - 3333	-2.64	-2.64	-5.48	-2.01	7.38	3.70	7.54		09/07/2005	0.85	0.85

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

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

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

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

See Performance Introduction Page for Important Information

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.

*The Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.

Additional Notes

(1)The current rate for the Voya Fixed Plus Account III MC 901, Fund 4020 is 1.75%, 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)Voya Fixed Plus Account III - Voya will credit interest at an annual effective rate of 3.00% from 03/25/2014 through 03/31/2016, which is higher than the standard Voya Fixed Plus Account III credited rate. Currently, the standard Voya Fixed Plus Account III credited rate is 2.10%, guaranteed not to be less than 1.90% through December 31, 2014. Beginning 04/01/2016 and thereafter, the credited rate for your plan will be the same as the standard Voya Fixed Plus Account III credited rate in effect at that time. Please note the Guaranteed Minimum Interest Rate is 1.00%. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company. Restrictions may apply to transfers of funds from the Voya Fixed Plus Account III to other contract investment options. Please refer to your product prospectus / disclosure booklet or call your 800 number for more information.

(3)Loomis Sayles Inflation Protected Securities Fund - Institutional Class: Loomis, Sayles & Company, L.P. (Loomis Sayles or the Adviser) has given a binding contractual undertaking to the Fund to limit the amount of the Fund's total annual fund operating expenses to 0.40% of the Fund's average daily net assets for Institutional Class shares exclusive of brokerage expenses, interest expense, taxes, acquired fund fees and expenses, organizational and extraordinary expenses, such as litigation and indemnification expenses. This undertaking is in effect through January 31, 2019 and may be terminated before then only with the consent of the Fund's Board of Trustees. The Adviser will be permitted to recover, on a class by class basis, management fees waived and/or expenses reimbursed to the extent that expenses in later periods fall below the applicable expense limitations for Institutional Class shares. The Fund will not be obligated to repay any such waived/reimbursed fees and expenses more than one year after the end of the fiscal year in which the fees or expenses were waived/reimbursed.

(4)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.

(5)TIAA-CREF Social Choice Equity Fund - Institutional Class: Under the Fund's expense reimbursement arrangements, the Fund's investment adviser, Teachers Advisors, LLC, has contractually agreed to reimburse the Fund for any Total annual Fund operating expenses (excluding interest, taxes, brokerage commissions or other transactional expenses, Acquired fund fees and expenses and extraordinary expenses) that exceed 0.22% of average daily net assets. These expense reimbursement arrangements will continue through at least February 28, 2019, unless changed with approval of the Board of Trustees.

(6)TIAA-CREF Mid-Cap Growth Fund - Institutional Class: Under the Fund's expense reimbursement arrangements, the Fund's investment adviser, Teachers Advisors, LLC, has contractually agreed to reimburse the Fund for any Total annual Fund operating expenses (excluding interest, taxes, brokerage commissions or other transactional expenses, Acquired fund fees and expenses and extraordinary expenses) that exceed 0.55% of average daily net assets. These expense reimbursement arrangements will continue through at least February 28, 2019, unless changed with approval of the Board of Trustees.

(7)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.

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

The chart shows the performance for each investment option for the time periods shown.