

PERFORMANCE UPDATE

Voya Retirement Insurance and Annuity Company

WAYNE COUNTY EMPLOYEES' RETIREME

Separate Account D

Average Annual Total Returns as of: 12/31/2014 (shown in percentages)

Variable annuities and funding agreements are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred with an option to receive a stream of income at a later date. Early withdrawals from variable annuities may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Withdrawals will also reduce the applicable death benefit and cash surrender value.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. 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.

These numbers reflect total Separate Account charges, ranging from 0.00% to 0.35% 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. See "Additional Notes" section for charges by investment option.

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	Total Expenses	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 - 457/401 - 043 (1)(8)		0.25	0.75	3.00	3.00	3.00	3.00	3.06		
<i>This fund is not part of the product's separate account.</i>										
Bonds										
<i>High Yield Bond</i>										
Ivy High Income Fund - Class A - 2800	0.93	-1.98	-1.67	1.48	1.48	9.36	9.86	8.11		07/03/2000
<i>Inflation-Protected Bond</i>										
American Century Inflation-Adjusted Bond Fund - Inv Class - 1001	0.47	-1.27	-0.34	2.67	2.67	-0.16	3.48	3.97		02/10/1997
<i>Intermediate-Term Bond</i>										
PIMCO Total Return Fund - Administrative Class - 683	0.71	-0.51	1.25	4.43	4.43	3.99	4.88	5.73		05/11/1987
<i>World Bond</i>										
Templeton Global Bond Fund - Class A - 178	0.88	-1.69	-1.69	1.58	1.58	6.34	5.75	7.38		09/18/1986
Voya Global Bond Portfolio - Initial Class - 422	0.64	-1.79	-1.70	0.42	0.42	1.33	4.56	4.35		11/08/2004
Asset Allocation										
<i>Lifecycle - Index</i>										
Vanguard® Target Retirement 2010 Fund - Investor Shares - 1295 (2)	0.51	-0.48	1.59	5.56	5.56	7.99	7.57		5.61	06/07/2006
Vanguard® Target Retirement 2015 Fund - Investor Shares - 791 (2)	0.51	-0.60	1.85	6.19	6.19	9.89	8.55	5.55		10/27/2003



Investment Options	Total Expenses	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Vanguard® Target Retirement 2020 Fund - Investor Shares - 1296 (2)	0.51	-0.59	2.16	6.74	6.74	11.32	9.29		6.13	06/07/2006
Vanguard® Target Retirement 2025 Fund - Investor Shares - 926 (2)	0.52	-0.68	2.21	6.79	6.79	12.38	9.84	5.83		10/27/2003
Vanguard® Target Retirement 2030 Fund - Investor Shares - 1297 (2)	0.52	-0.80	2.23	6.79	6.79	13.44	10.37		6.24	06/07/2006
Vanguard® Target Retirement 2035 Fund - Investor Shares - 793 (2)	0.53	-0.91	2.27	6.86	6.86	14.50	10.90	6.16		10/27/2003
Vanguard® Target Retirement 2040 Fund - Investor Shares - 1298 (2)	0.53	-1.00	2.22	6.77	6.77	15.08	11.18		6.49	06/07/2006
Vanguard® Target Retirement 2045 Fund - Investor Shares - 794 (2)	0.53	-1.01	2.17	6.78	6.78	15.09	11.19	6.44		10/27/2003
Vanguard® Target Retirement 2050 Fund - Investor Shares - 1299 (2)	0.53	-1.00	2.22	6.80	6.80	15.08	11.19		6.55	06/07/2006
Vanguard® Target Retirement 2055 Fund - Investor Shares - 2473 (2)	0.53	-0.99	2.22	6.82	6.82	15.09			13.87	08/18/2010
Vanguard® Target Retirement 2060 Fund - Investor Shares - 3447 (2)	0.53	-1.01	2.18	6.79	6.79				13.69	01/19/2012
Vanguard® Target Retirement Income Fund - Investor Shares - 795 (2)	0.51	-0.45	1.43	5.17	5.17	6.17	6.47	4.99		10/27/2003
Lifestyle										
MFS® Aggressive Growth Allocation Fund - Class A - 1780	1.15	-1.29	2.29	3.66	3.66	15.28	11.51	6.33		06/28/2002
MFS® Conservative Allocation Fund - Class A - 1781	0.95	-0.83	1.26	3.94	3.94	7.73	7.35	5.81		06/28/2002
MFS® Growth Allocation Fund - Class A - 1782	1.07	-1.33	1.75	3.74	3.74	13.00	10.46	6.44		06/28/2002
MFS® Moderate Allocation Fund - Class A - 1783	1.01	-1.12	1.56	4.04	4.04	10.46	9.13	6.21		06/28/2002
Balanced										
Moderate Allocation										
VY® T. Rowe Price Capital Appreciation Portfolio - Inst - 1257 (3)	0.64	-0.16	4.79	12.43	12.43	16.49	13.26	8.93		01/24/1989
Large Cap Value										
Large Blend										
American Funds Fundamental InvestorsSM - Class R-4 - 1208	0.66	-0.63	2.91	8.90	8.90	18.80	13.40	8.57		08/01/1978
Vanguard® 500 Index Fund - Admiral Shares - 899		-0.26	4.92	13.64	13.64	20.37	15.29	7.51		11/13/2000
Large Value										
BlackRock Equity Dividend Fund - Investor A Shares - 2534	1.00	0.55	4.17	9.06	9.06	14.92	12.60	8.53		10/21/1994
Vanguard Variable Insurance Fund - Diversified Value Port - 412	0.70	-1.04	2.05	9.45	9.45	17.89	13.07	6.95		02/08/1999
Large Cap Growth										
Large Growth										
American Funds The Growth Fund of America - Class R-4 - 572 (4)	0.68	-0.88	2.72	9.26	9.26	20.80	13.49	8.05		12/01/1973
Fidelity Advisor New Insights Fund - Institutional Class - 1600	0.68	-0.30	2.97	9.51	9.51	19.06	14.28	9.67		07/31/2003
JPMorgan Large Cap Growth Fund - Class A Shares - 3258	1.11	-0.42	4.68	10.64	10.64	17.93	15.56	8.63		02/22/1994
MFS® Core Equity Fund - Class A - 1330	1.11	0.14	4.62	11.11	11.11	20.22	15.01	8.01		01/02/1996
Small/Mid/Specialty										
Mid-Cap Blend										
Invesco Mid Cap Core Equity Fund - Class R5 - 1101	0.83	-0.27	-0.41	4.88	4.88	14.64	9.88	7.33		03/15/2002
Lord Abbett Value Opportunities Fund - Class A - 2877	1.28	1.03	7.81	9.11	9.11	17.68	14.22		11.61	12/30/2005
Vanguard® Mid-Cap Index Fund - Admiral Shares - 756		0.27	6.64	13.76	13.76	21.27	17.04	9.47		11/12/2001
Mid-Cap Growth										
Prudential Jennison Mid-Cap Growth Fund, Inc. - Class A - 1664	1.05	-0.15	6.50	9.16	9.16	17.33	14.62	10.21		12/31/1996
VY® FMR Diversified Mid Cap Portfolio - Service Class - 778	0.89	0.22	4.29	6.02	6.02	18.24	13.57	9.14		10/02/2000
Mid-Cap Value										
T. Rowe Price Mid-Cap Value Fund - Advisor Class - 2173	1.06	1.08	3.52	10.33	10.33	19.98	13.76	8.95		06/28/1996
Small Blend										
Vanguard® Small-Cap Index Fund - Admiral Shares - 757		1.25	6.84	7.50	7.50	20.55	16.86	9.13		11/13/2000
Small Growth										
Voya SmallCap Opportunities Portfolio - Class I - 080	0.89	1.82	8.41	5.62	5.62	19.16	17.69	10.11		05/06/1994
Small Value										

Investment Options	Total Expenses	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Columbia Small Cap Value Fund I - Class Z Shares - 7836	1.06	2.46	6.02	3.10	3.10	15.51	12.80	7.28		07/28/1995
Specialty - Health										
T. Rowe Price Health Sciences Fund - 8163	0.79	0.81	11.20	31.94	31.94	38.13	27.75	16.82		06/29/1999
Specialty - Real Estate										
Voya Global Real Estate Fund - Class I - 1308	0.97	0.40	7.42	13.96	13.96	14.15	10.17	6.66		11/05/2001
Specialty - Technology										
T. Rowe Price Science and Technology Fund - Advisor Class - 229 (5)	1.05	-2.54	2.86	12.34	12.34	19.54	14.54	8.58		03/31/2000
Specialty - Utilities										
MFS® Utilities Fund - Class A - 1485	1.01	-2.66	0.74	12.58	12.58	15.31	13.16	11.71		02/14/1992
Global / International										
Foreign Large Blend										
American Funds EuroPacific Growth Fund - Class R-4 - 573 (6)	0.84	-3.99	-1.72	-2.66	-2.66	11.72	5.68	6.69		04/16/1984
Artisan International Value Fund - Investor Shares - 1280	1.18	-1.92	-0.02	-0.59	-0.59	16.79	11.96	9.21		09/23/2002
Vanguard® Total International Stock Index Fund - Admiral Sh - 9889	0.49	-3.69	-4.27	-4.51	-4.51	8.88	4.00	4.44		04/29/1996
Foreign Small/Mid Growth										
Wanger International - 1348	1.07	-2.30	-2.79	-4.40	-4.40	12.45	8.69	9.13		05/03/1995
World Stock										
American Funds Capital World Growth and Income FundSM - R-4 - 1004 (7)	0.80	-3.10	-0.06	3.97	3.97	15.64	9.02	7.52		03/26/1993

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

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

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

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

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

Additional Notes

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:

Vanguard® Target Retirement 2010 Fund - Investor Shares, Vanguard® Target Retirement 2015 Fund - Investor Shares, Vanguard® Target Retirement 2020 Fund - Investor Shares, Vanguard® Target Retirement 2025 Fund - Investor Shares, Vanguard® Target Retirement 2030 Fund - Investor Shares, Vanguard® Target Retirement 2035 Fund - Investor Shares, Vanguard® Target Retirement 2040 Fund - Investor Shares, Vanguard® Target Retirement 2045 Fund - Investor Shares, Vanguard® Target Retirement 2050 Fund - Investor Shares, Vanguard® Target Retirement 2055 Fund - Investor Shares, Vanguard® Target Retirement 2060 Fund - Investor Shares, Vanguard® Target Retirement Income Fund - Investor Shares, Vanguard Variable Insurance Fund - Diversified Value Port, Vanguard® Total International Stock Index Fund - Admiral? Sh: 0.35%
All Other funds: 0.00%

(1)The CURRENT rate for the Voya Fixed Account - 457/401 Base is 3.00%, expressed as an annual effective yield, and is guaranteed not to drop below 3.00% through 12/31/2015. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to transfers of funds from the Fixed Account to other contract investment options. Please refer to your product prospectus / disclosure booklet and call your 800 number for more information.

(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)The VY T. Rowe Price Capital Appreciation - Inst. Class commenced operations on May 1, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Service Class of this fund. The performance information for the VY T. Rowe Price Capital Appreciation Portfolio - Inst. Class prior to May 1, 2003 is based upon the Service Class performance, NOT adjusted by fees associated with the Inst. Class.

Additional Notes

(4)The Growth Fund of America - Class R-4 commenced operations on May 15, 2002. Class R-4 has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. The performance information above prior to May 15, 2002 is based upon the Class A performance adjusted by the fee differences between classes.

(5)The T. Rowe Price Science & Technology Fund - Advisor Class shares commenced operations on March 31, 2000. Performance shown, prior to this date, is based upon a different Class of shares of the fund, restated based on the Advisor Class fees and expenses.

(6)EuroPacific Growth Fund - Class R-4 commenced operations on May 15, 2002. Class R-4 has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. The performance information above prior to May 15, 2002 is based upon the Class A performance adjusted by the fee differences between classes.

(7)The Capital World Growth and Income FundSM - Class R-4 commenced operations on May 15, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Capital World Growth and Income FundSM - Class R-4 prior to May 15, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-4.

(8)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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