

Voya Retirement Insurance and Annuity Company
INVESTMENT-RELATED INFORMATION
UCP OF GREATER CLEVELAND 401K PLAN
Voya Plan 813608
June 30, 2015

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below. You can also contact Voya Retirement Services Customer Contact Center at 1-800-584-6001, One Orange Way, Windsor, CT 06095. A free paper copy of the information available on the Web site can be obtained by contacting Voya Retirement Services Customer Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

All funds assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses as well as separate account charges where applicable. The numbers may also reflect maintenance fees, administration fees, and/or deferred sales charges, if your contract is funded through a registered separate account. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Note that the benchmark performance does not reflect the fees and charges associated with the product and investment options in your particular contract.

Table 1 - Variable Return Investments								
Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
ASSET ALLOCATION								
Vanguard Trgt Retire 2010 Fnd Inv www.voyaretirementplans.com	4.67%	6.66%		4.72%	6.14%	8.05%		6.04%
					Vanguard Target Retirement 2010 Composite Index			
Vanguard Trgt Retire 2015 Fnd Inv www.voyaretirementplans.com	5.29%	7.64%	4.65%		6.78%	9.04%	5.95%	
					Vanguard Target Retirement 2015 Composite Index			

Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Vanguard Trgt Retire 2020 Fnd Inv www.voyaretirementplans.com	5.83%	8.36%		5.24%	7.37%	9.94%		6.63%
					Vanguard Target Retirement 2020 Composite Index			
Vanguard Trgt Retire 2025 Fnd Inv www.voyaretirementplans.com	5.89%	8.91%	4.93%		7.45%	10.49%	6.33%	
					Vanguard Target Retirement 2025 Composite Index			
Vanguard Trgt Retire 2030 Fnd Inv www.voyaretirementplans.com	5.89%	9.44%		5.34%	7.51%	11.03%		6.76%
					Vanguard Target Retirement 2030 Composite Index			
Vanguard Trgt Retire 2035 Fnd Inv www.voyaretirementplans.com	5.96%	9.96%	5.26%		7.57%	11.56%	6.68%	
					Vanguard Target Retirement 2035 Composite Index			
Vanguard Trgt Retire 2040 Fnd Inv www.voyaretirementplans.com	5.87%	10.24%		5.59%	7.61%	11.87%		6.99%
					Vanguard Target Retirement 2040 Composite Index			
Vanguard Trgt Retire 2045 Fnd Inv www.voyaretirementplans.com	5.88%	10.25%	5.54%		7.61%	11.87%	6.94%	
					Vanguard Target Retirement 2045 Composite Index			
Vanguard Trgt Retire 2050 Fnd Inv www.voyaretirementplans.com	5.90%	10.25%		5.65%	7.61%	11.87%		7.04%
					Vanguard Target Retirement 2050 Composite Index			
Vanguard Trgt Retire 2055 Fnd Inv www.voyaretirementplans.com	5.92%			12.91%	7.61%			13.63%
					Vanguard Target Retirement 2055 Composite Index			
Vanguard Trgt Retire 2060 Fnd Inv www.voyaretirementplans.com	5.88%			12.73%	7.61%			14.37%
					Vanguard Target Retirement 2060 Composite Index			
Vanguard Trgt Retire Income Fnd Inv www.voyaretirementplans.com	4.28%	5.57%	4.10%		5.76%	6.97%	5.38%	
					Vanguard Target Retirement Income Composite Index			
BALANCED								
American Funds Am Balancd R6 www.voyaretirementplans.com	7.91%	11.19%	5.89%		13.69%	15.45%	7.67%	
					S&P 500 Index TR USD			
BONDS								
DFA Inflat-Prot Securities Port Inst www.voyaretirementplans.com	2.13%	3.03%		3.69%	3.64%	4.11%		4.87%
					Barclays Capital U.S.Treasury U.S.TIPS Index TR USD			

Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Voya Intermediate Bond Fund R6 www.voyaretirementplans.com	5.61%	5.18%	3.33%		5.97%	4.45%	4.71%	
					Barclays Capital U.S.Aggregate Bond Index TR USD			
Western Asst High Yield Fund IS www.voyaretirementplans.com	-1.23%	7.21%	5.44%		2.46%	8.98%	7.73%	
					Barclays Capital U.S. High Yield 2% Issuer Cap Index TR USD			
GLOBAL / INTERNATIONAL								
MFS International Value Fund R5 www.voyaretirementplans.com	0.39%	8.80%	6.78%		-4.92%	5.00%	4.48%	
					MSCI EAFE Value Index GR USD			
Oppenheimer Intl Growth Fnd I www.voyaretirementplans.com	-7.91%	7.36%		5.98%	-3.87%	4.43%		4.47%
					MSCI ACWI ex USA Index NR USD			
LARGE CAP GROWTH								
Voya Large Cap Growth Fund 8 www.voyaretirementplans.com	12.43%	15.03%	8.27%		13.05%	15.81%	8.49%	
					Russell 1000 Growth Index TR USD			
LARGE CAP VALUE								
Invesco Diversified Dividend Fnd R6 www.voyaretirementplans.com	11.08%	13.05%	6.80%		13.69%	15.45%	7.67%	
					S&P 500 Index TR USD			
Vanguard 500 Index Fund Adm www.voyaretirementplans.com	12.29%	14.04%	6.38%		13.69%	15.45%	7.67%	
					S&P 500 Index TR USD			
SMALL/MID/SPECIALTY								
ClrBrg Sm Cp Growth Fnd IS www.voyaretirementplans.com	2.54%	16.72%	8.38%		5.60%	16.80%	8.54%	
					Russell 2000 Growth Index TR USD			
Columbia Mid Cap Value Fund Y www.voyaretirementplans.com	11.14%	14.76%	7.62%		14.75%	17.43%	9.43%	
					Russell Mid Cap Value Index TR USD			
DFA U.S. Targeted Value Port Inst www.voyaretirementplans.com	1.71%	14.85%	7.03%		4.22%	14.26%	6.89%	
					Russell 2000 Value Index TR USD			
Eaton Vance-Atlanta Cap SMID-Cp F R6 www.voyaretirementplans.com	4.00%	15.43%	10.03%		7.07%	16.35%	8.72%	
					Russell 2500 Index TR USD			
Vanguard Mid-Cap Index Fund Adm www.voyaretirementplans.com	12.41%	15.65%	8.17%		13.83%	17.36%	9.50%	

Name / Type of Option	Average Annual Total Return as of 12/31/14				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
					CRSP US Mid Cap TR USD			
Vanguard Small-Cap Index Fund Adm www.voyaretirementplans.com	6.22%	15.47%	7.83%		7.54%	17.28%	9.71%	
					CRSP US Small Cap TR USD			

Certain benchmark performance data that appears in Table I may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

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Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Table 2 - Fixed Return Investments			
Name / Type of Option	Return	Term	Other
STABILITY OF PRINCIPAL			
Voya Fixed Account www.voyaretirementplans.com	1.10%	N/A	Rates are subject to change at any time subject to contract guarantees. The Guaranteed Minimum Interest rate is 1.00%. Current rate information is available by calling 1-800-584-6001.

Part II. Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Gross and Net Annual Operating Expenses of the options in Table 1. Net Operating Expenses are reduced by fund waivers and adjustments, when applicable. Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Annual Operating Expenses. To find additional information about your investments, please see applicable fund information in the appropriate documents

made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 3 - Fees and Expenses					
Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
ASSET ALLOCATION					
Vanguard Trgt Retire 2010 Fnd Inv	1.36%	\$13.60	1.36%	\$13.60	
Vanguard Trgt Retire 2015 Fnd Inv	1.36%	\$13.60	1.36%	\$13.60	
Vanguard Trgt Retire 2020 Fnd Inv	1.36%	\$13.60	1.36%	\$13.60	
Vanguard Trgt Retire 2025 Fnd Inv	1.37%	\$13.70	1.37%	\$13.70	
Vanguard Trgt Retire 2030 Fnd Inv	1.37%	\$13.70	1.37%	\$13.70	
Vanguard Trgt Retire 2035 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire 2040 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire 2045 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire 2050 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire 2055 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire 2060 Fnd Inv	1.38%	\$13.80	1.38%	\$13.80	
Vanguard Trgt Retire Income Fnd Inv	1.36%	\$13.60	1.36%	\$13.60	
BALANCED					
American Funds Am Balancd R6	1.49%	\$14.90	1.49%	\$14.90	
BONDS					
DFA Inflat-Prot Securitles Port Inst	1.32%	\$13.20	1.32%	\$13.20	
Voya Intermediate Bond Fund R6	1.54%	\$15.40	1.54%	\$15.40	
Western Asst High Yield Fund IS	1.81%	\$18.10	1.81%	\$18.10	
GLOBAL / INTERNATIONAL					
MFS International Value Fund R5	1.96%	\$19.60	1.94%	\$19.40	
Oppenheimer Intl Growth Fnd I	1.90%	\$19.00	1.90%	\$19.00	
LARGE CAP GROWTH					
Voya Large Cap Growth Fund 8	1.72%	\$17.20	1.72%	\$17.20	
LARGE CAP VALUE					
Invesco Diversified Dividend Fnd R6	1.66%	\$16.60	1.65%	\$16.50	
Vanguard 500 Index Fund Adm	1.25%	\$12.50	1.25%	\$12.50	
SMALL/MID/SPECIALTY					
ClrBrg Sm Cp Growth Fnd IS	1.98%	\$19.80	1.98%	\$19.80	

Name / Type of Option	Total Gross Annual Operating Expenses		Total Net Annual Operating Expenses		Shareholder Type Fees/ Fund Restrictions
	As a %	Per \$1,000	As a %	Per \$1,000	
Columbia Mid Cap Value Fund Y	1.93%	\$19.30	1.93%	\$19.30	
DFA U.S. Targeted Value Port Inst	1.60%	\$16.00	1.60%	\$16.00	
Eaton Vance-Atlanta Cap SMID-Cp F R6	2.10%	\$21.00	2.10%	\$21.00	
Vanguard Mid-Cap Index Fund Adm	1.29%	\$12.90	1.29%	\$12.90	
Vanguard Small-Cap Index Fund Adm	1.29%	\$12.90	1.29%	\$12.90	
STABILITY OF PRINCIPAL					
Voya Fixed Account	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> •Transfers from this Fund may not be made directly to a Competing Fund. •Transfers from this Fund will prevent transfers to a Competing Fund for 90 days. •No Systematic Allocations to or from Fixed Account. •Market Value Adjustments per contract formula for non-benefit Surrenders.

Voya "Excessive Trading" Policy

Voya actively monitors fund transfer and reallocation activity within its variable insurance and retirement products to identify Excessive Trading. Voya currently defines Excessive Trading as: a) More than one purchase and sale of the same fund (including money market funds) within a 60 calendar day period (hereinafter, a purchase and sale of the same fund is referred to as a "roundtrip"). This means two or more round-trips involving the same fund within a 60 calendar day period would meet Voya's definition of Excessive Trading; or b) Six round-trips within a twelve month period.

Each fund available through Voya's variable insurance and retirement products, either by prospectus or stated policy, has adopted or may adopt its own excessive/frequent trading policy. Voya reserves the right, without prior notice, to implement restrictions and/or block future purchases of a fund by an individual who the fund has identified as violating its excessive/frequent trading policy. All such restrictions and/or blocking of future fund purchases will be done in accordance with the directions Voya receives from the fund.

Voya's Excessive Trading Policy does not apply to Employer Stock Funds, Fixed Account, Fixed Plus Account, Guaranteed Accumulation Account or Stabilizer.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit Voya Retirement Plans Website at www.voyaretirementplans.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.