

Voya Retirement Insurance and Annuity Company
and its
Variable Annuity Account C

MULTIPLE SPONSORED RETIREMENT OPTIONS

**Supplement dated January 19, 2018 to the Contract Prospectus and
Contract Prospectus Summary, each dated May 1, 2017, as amended**

This supplement updates and amends certain information contained in your variable annuity Contract Prospectus and Contract Prospectus Summary. Please read it carefully and keep it with your Contract Prospectus and Contract Prospectus Summary for future reference.

***The following information only affects you if you currently invest in or plan to invest in the
subaccount that corresponds to the Columbia Diversified Equity Income Fund.***

Effective February 28, 2018, Columbia Diversified Equity Income Fund will change its name to Columbia Large Cap Value Fund. All references to Columbia Diversified Equity Income Fund in the Contract Prospectus and Contract Prospectus Summary will be deleted and replaced with Columbia Large Cap Value Fund.

Effective March 9, 2018, shares held by Class K shareholders of the Columbia Large Cap Value Fund will convert to Advisor shares of the Columbia Large Cap Value Fund.

***The following information only affects you if you currently invest in or plan to invest in the
subaccounts that correspond to the Janus Aspen Series Portfolios.***

The following Janus Aspen Series Portfolios have changed their names from the Former Fund Name to the Current Fund Name. Accordingly, all references to the Former Fund Name in the Contract Prospectus and Contract Prospectus Summary are hereby deleted and replaced with the Current Fund Name.

| Former Fund Name | Current Fund Name |
|---------------------------------------|---|
| Janus Aspen Balanced Portfolio | Janus Henderson Balanced Portfolio |
| Janus Aspen Enterprise Portfolio | Janus Henderson Enterprise Portfolio |
| Janus Aspen Flexible Bond Portfolio | Janus Henderson Flexible Bond Portfolio |
| Janus Aspen Global Research Portfolio | Janus Henderson Global Research Portfolio |
| Janus Aspen Janus Portfolio | Janus Henderson Research Portfolio |

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