

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

Voya *express* Variable Annuity

**Supplement dated May 22, 2018 to the Contract Prospectus and
Statement of Additional Information, each dated April 29, 2011, as amended**

The following information updates and amends certain information contained in your variable annuity Contract Prospectus and Statement of Additional Information, as applicable, and subsequent supplements thereto. Please read it carefully and keep it with your Contract Prospectus and SAI for future reference.

IMPORTANT INFORMATION REGARDING THE FUND FEES AND EXPENSES

The following table shows the minimum and maximum total operating expenses charged by the funds that you may pay periodically during the time that you own the contract. The minimum and maximum expenses listed below are based on expenses for the funds' most recent fiscal year ends without taking into account any fee waiver or expense reimbursement arrangements that may apply. Expenses of the funds may be higher or lower in the future. More detail concerning each fund's fees and expenses is contained in the prospectus for each fund.

Total Annual Fund Operating Expenses	Minimum	Maximum
(expenses that are deducted from fund assets, including management fees, distribution and/or service (12b-1) fees, and other expenses):	0.39%	1.86%

IMPORTANT INFORMATION REGARDING FUNDS AVAILABLE THROUGH THE CONTRACTS

The following chart lists the mutual funds ("funds") that are available through the contracts. Some funds may be unavailable through certain contracts or plans, or in some states.

The investment results of the funds are likely to differ significantly and there is no assurance that any of the funds will achieve their respective investment objectives. You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. Please refer to the fund prospectuses for additional information. Shares of the funds will rise and fall in value and you could lose money by investing in the funds. Shares of the funds are not bank deposits and are not guaranteed, endorsed or insured by any financial institution, the Federal Deposit Insurance Corporation or any other government agency.

Fund prospectuses may be obtained free of charge at the address and telephone number listed in "**Contract Overview—Questions: Contacting the Company**" in the Contract Prospectus, by accessing the Securities and Exchange Commission ("SEC") website or by contacting the SEC Public Reference Branch. If you received a summary prospectus for any of the funds available through your contract, you may obtain a full prospectus and other fund information free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund's summary prospectus.

Certain funds offered under the contracts have investment objectives and policies similar to other funds managed by the fund's investment adviser. The investment results of a fund may be higher or lower than those of other funds managed by the same adviser. There is no assurance and no representation is made that the investment results of any fund will be comparable to those of another fund managed by the same investment adviser.

Fund Name	Investment Objective(s)
Voya Global Bond Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to maximize total return through a combination of current income and capital appreciation.
Voya Global Equity Portfolio (Class S)⁽¹⁾ Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks long-term capital growth and current income.
Voya Government Money Market Portfolio* (Class I) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to provide high current return consistent with preservation of capital and liquidity, through investment in high-quality money market instruments while maintaining a stable share price of \$1.00.
* There is no guarantee that the Voya Government Money Market Portfolio subaccount will have a positive or level return.	
Voya Growth and Income Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to maximize total return through investments in a diversified portfolio of common stock and securities convertible into common stocks. It is anticipated that capital appreciation and investment income will both be major factors in achieving total return.
Voya High Yield Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to provide investors with a high level of current income and total return.
Voya Index Plus LargeCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P 500 [®] Index while maintaining a market level of risk.
Voya Index Plus MidCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P MidCap 400 [®] Index while maintaining a market level of risk.
Voya Index Plus SmallCap Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to outperform the total return performance of the S&P SmallCap 600 [®] Index while maintaining a market level of risk.
Voya Intermediate Bond Portfolio (Class S) Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to maximize total return consistent with reasonable risk. The Portfolio seeks its objective through investments in a diversified portfolio consisting primarily of debt securities. It is anticipated that capital appreciation and investment income will both be major factors in achieving total return.
Voya International Index Portfolio (Class S)⁽²⁾ Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of a widely accepted international index.

Fund Name	Investment Objective(s)
Voya Large Cap Growth Portfolio (Class ADV)⁽³⁾ and (Class S)	Seeks long-term capital growth.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Large Cap Value Portfolio (Class ADV)	Seeks long-term growth of capital and current income.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Limited Maturity Bond Portfolio (Class ADV)	Seeks highest current income consistent with low risk to principal and liquidity and secondarily, seeks to enhance its total return through capital appreciation when market factors, such as falling interest rates and rising bond prices, indicate that capital appreciation may be available without significant risk to principal.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya MidCap Opportunities Portfolio (Class S)	Seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Small Company Portfolio (Class S)⁽²⁾	Seeks growth of capital primarily through investment in a diversified portfolio of common stock of companies with smaller market capitalizations.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya SmallCap Opportunities Portfolio (Class S)	Seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Solution 2025 Portfolio (Class ADV)⁽⁴⁾	Until the day prior to its Target Date, the Portfolio seeks to provide total return consistent with an asset allocation targeted at retirement in approximately 2025. On the Target Date, the Portfolio's investment objective will be to seek to provide a combination of total return and stability of principal consistent with an asset allocation targeted to retirement.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Solution 2035 Portfolio (Class ADV)⁽⁴⁾	Until the day prior to its Target Date, the Portfolio seeks to provide total return consistent with an asset allocation targeted at retirement in approximately 2035. On the Target Date, the Portfolio's investment objective will be to seek to provide a combination of total return and stability of principal consistent with an asset allocation targeted to retirement.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	
Voya Solution 2045 Portfolio (Class ADV)⁽⁴⁾	Until the day prior to its Target Date, the Portfolio seeks to provide total return consistent with an asset allocation targeted at retirement in approximately 2045. On the Target Date, the Portfolio's investment objective will be to seek to provide a combination of total return and stability of principal consistent with an asset allocation targeted to retirement.
Investment Adviser: Voya Investments, LLC	
Subadviser: Voya Investment Management Co. LLC	

Fund Name	Investment Objective(s)
Voya Solution 2055 Portfolio (Class ADV)⁽⁴⁾ Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Until the day prior to its Target Date, the Portfolio seeks to provide total return consistent with an asset allocation targeted at retirement in approximately 2055. On the Target Date, the Portfolio's investment objective will be to seek to provide a combination of total return and stability of principal consistent with an asset allocation targeted to retirement.
Voya Solution Income Portfolio (Class ADV)⁽⁴⁾ Investment Adviser: Voya Investments, LLC Subadviser: Voya Investment Management Co. LLC	Seeks to provide a combination of total return and stability of principal consistent with an asset allocation targeted to retirement.
VY[®] American Century Small-Mid Cap Value Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: American Century Investment Management, Inc.	Seeks long-term capital growth. Income is a secondary objective.
VY[®] Baron Growth Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: BAMCO, Inc.	Seeks capital appreciation.
VY[®] BlackRock Inflation Protected Bond Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: BlackRock Financial Management, Inc.	Seeks to maximize real return, consistent with preservation of real capital and prudent investment management.
VY[®] Clarion Global Real Estate Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: CBRE Clarion Securities LLC	Seeks high total return consisting of capital appreciation and current income.
VY[®] Clarion Real Estate Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: CBRE Clarion Securities LLC	Seeks total return including capital appreciation and current income.
VY[®] Columbia Small Cap Value II Portfolio (Class ADV)⁽²⁾ Investment Adviser: Voya Investments, LLC Subadviser: Columbia Management Investment Advisers, LLC	Seeks long-term growth of capital.
VY[®] Invesco Comstock Portfolio (Class ADV) Investment Adviser: Voya Investments, LLC Subadviser: Invesco Advisers, Inc.	Seeks capital growth and income.

Fund Name	Investment Objective(s)
VY[®] Invesco Equity and Income Portfolio (Class ADV)⁽²⁾ and (Class S)	Seeks total return consisting of long-term capital appreciation and current income.
Investment Adviser: Voya Investments, LLC	
Subadviser: Invesco Advisers, Inc.	
VY[®] JPMorgan Emerging Markets Equity Portfolio (Class ADV)	Seeks capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: J.P. Morgan Investment Management Inc.	
VY[®] JPMorgan Mid Cap Value Portfolio (Class ADV)⁽⁵⁾	Seeks growth from capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: J.P. Morgan Investment Management Inc.	
VY[®] JPMorgan Small Cap Core Equity Portfolio (Class ADV)	Seeks capital growth over the long-term.
Investment Adviser: Voya Investments, LLC	
Subadviser: J.P. Morgan Investment Management Inc.	
VY[®] Morgan Stanley Global Franchise Portfolio (Class ADV)	<i>A non-diversified</i> Portfolio that seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: Morgan Stanley Investment Management Inc.	
VY[®] Oppenheimer Global Portfolio (Class ADV)	Seeks capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: OppenheimerFunds, Inc.	
VY[®] T. Rowe Price Capital Appreciation Portfolio (Class ADV)	Seeks, over the long-term, a high total investment return, consistent with the preservation of capital and with prudent investment risk.
Investment Adviser: Voya Investments, LLC	
Subadviser: T. Rowe Price Associates, Inc.	
VY[®] T. Rowe Price Diversified Mid Cap Growth Portfolio (Class ADV)	Seeks long-term capital appreciation.
Investment Adviser: Voya Investments, LLC	
Subadviser: T. Rowe Price Associates, Inc.	
VY[®] T. Rowe Price Equity Income Portfolio (Class ADV)	Seeks a high level of dividend income as well as long-term growth of capital primarily through investments in stocks.
Investment Adviser: Voya Investments, LLC	
Subadviser: T. Rowe Price Associates, Inc.	

Fund Name	Investment Objective(s)
Investment Adviser/Subadviser	
VY® T. Rowe Price Growth Equity Portfolio (Class ADV)	Seeks long-term growth through investments in stocks.
Investment Adviser: Voya Investments, LLC	
Subadviser: T. Rowe Price Associates, Inc.	
VY® T. Rowe Price International Stock Portfolio (Class ADV)	Seeks long-term growth of capital.
Investment Adviser: Voya Investments, LLC	
Subadviser: T. Rowe Price Associates, Inc.	
VY® Templeton Foreign Equity Portfolio (Class ADV)	Seeks long-term capital growth.
Investment Adviser: Voya Investments, LLC	
Subadviser: Templeton Investment Counsel, LLC	

- ⁽¹⁾ This fund employs a managed volatility strategy. A managed volatility strategy is a strategy that is intended to reduce the fund's overall volatility and downside risk, and thereby, help us manage the risks associated with providing certain guarantees under the contract. During rising markets, the hedging strategies employed to manage volatility could result in your account value rising less than would have been the case if you had been invested in a fund with substantially similar investment objectives, policies and strategies that does not utilize a volatility management strategy. In addition, the cost of these hedging strategies may have a negative impact on performance. On the other hand, investing in funds with a managed volatility strategy may be helpful in a declining market with higher market volatility because the hedging strategy will reduce your equity exposure in such circumstances. In such cases, your account value may decline less than would have been the case if you had not invested in funds with a managed volatility strategy. There is no guarantee that a managed volatility strategy can achieve or maintain the fund's optimal risk targets, and the fund may not perform as expected.
- ⁽²⁾ These funds are only available to individuals invested in the fund prior to April 29, 2011.
- ⁽³⁾ Effective July 19, 2014, Class ADV shares of this fund are no longer available to new investors.
- ⁽⁴⁾ These funds are structured as fund of funds that invest directly in shares of underlying funds. These funds may have higher fees and expenses than a fund that invests directly in debt and equity securities because they also incur the fees and expenses of the underlying funds in which they invest. These funds are affiliated funds, and the underlying funds in which they invest may be affiliated as well. The fund prospectuses disclose the aggregate annual operating expenses of each fund and its corresponding underlying fund or funds.
- ⁽⁵⁾ Effective February 8, 2014, this fund is no longer available to new investors.

MORE INFORMATION IS AVAILABLE

More information about the funds available through your contract, including information about the risks associated with investing in them, can be found in the current prospectus and SAI for each fund. You may obtain these documents by contacting your local representative or by writing or calling the Company at:

Customer Service
Defined Contribution Administration
P.O. Box 990063
Hartford, CT 06199-0063
1-800-584-6001

If you received a summary prospectus for any of the funds available through your contract, you may obtain a full prospectus and other fund information free of charge by either accessing the internet address, calling the telephone number or sending an email request to the email address shown on the front of the fund's summary prospectus.