




Voya Financial
 PO Box 990070
 Hartford, CT 06199-0070

SAIRAM CHARY KANNOJU
 10480 NW 74TH ST UNIT 307
 MEDLEY FL 33178-2468

At Your Service

 www.voyaretirementplans.com

 1-800-584-6001

National Relay Service (Hearing Impaired): 711
 Automated Voice Response System available 24/7
 Representatives are available Monday thru Friday,
 8:00 a.m. - 9:00 p.m. ET

October 01, 2020 - December 31, 2020

Your Account Balance as of December 31, 2020

\$6,514.93

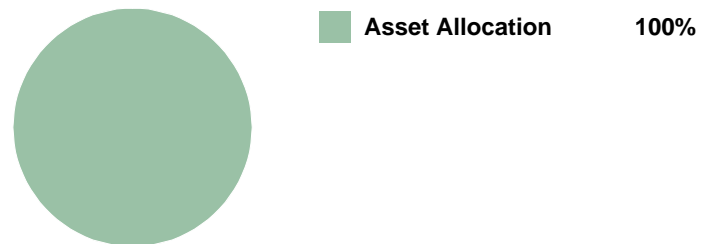
MOMENTUM CONSULTING

Location: MOMENTUM CONSULTING CORP.

Your Account Summary

Account Balance on 10/01/2020	\$3,171.64
Your Contributions	\$2,394.61
Employer Contributions	\$351.06
Withdrawals	\$0.00
Investment Earnings	\$597.62
Account Balance on 12/31/2020	\$6,514.93
<hr/>	
Vested Balance	\$5,538.19
Contributions YTD	\$5,719.03

Your Current Investment Mix



Many of us faced unique challenges this year due to the unprecedented events that took place. Voya thanks you for remaining consistent in saving for your future in retirement. Learn more on how to continue to save for the future you envision from one of our very own professionals. Visit voya.com/voyalearn today.

Your Personal Performance

Your return for the quarter 13.77%

Past performance is no guarantee of future results. Data above as of most recent calendar quarter end. Important information regarding calculation methodology can be found in the Message section.

See Messages on Page 3





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Your Estimated Monthly Income in Retirement

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.

\$30.00

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About You

	Hire Date
SAIRAM CHARY KANNOJU	03/03/2020

About Your Plan

Plan Number	Plan Type
813865	401K

Activity Statement for Your 401(K) Plan 813865

Your Current Investment Portfolio for Plan 813865

Investment Objective	Balance on 10/01/2020	Total Activity	Investment Earnings	Balance on 12/31/2020	Number of Units/Shares	Unit/Share Price
Asset Allocation						
Vanguard Trgt Retire 2060 Fnd Inv	\$3,171.64	\$2,745.67	\$597.62	\$6,514.93	285.9840	\$22.7807
Total	\$3,171.64	\$2,745.67	\$597.62	\$6,514.93		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan 813865

Vanguard Trgt Retire 2060 Fnd Inv	100%
Total	100%

Activity by Source of Contributions for Plan 813865

Investment Objective	Balance on 10/01/2020	Contributions	Withdrawals	Investment Earnings	Balance on 12/31/2020	% Vested
Employee PreTax	\$2,643.03	\$2,394.61	\$0.00	\$500.55	\$5,538.19	100.0%
Employer Matching	\$528.61	\$351.06	\$0.00	\$97.07	\$976.74	0.0%
Total	\$3,171.64	\$2,745.67	\$0.00	\$597.62	\$6,514.93	

Vesting information provided by your plan's Third Party Administrator and/or your Sponsor. Please contact them should you have any questions regarding vesting.

Transaction Detail for Plan 813865

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contributions	10/02/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	11.4478	\$20.0187	\$229.17
Contributions	10/02/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.2894	\$20.0187	\$45.83
Contributions	10/20/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	11.1627	\$20.5300	\$229.17
Contributions	10/20/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.2323	\$20.5300	\$45.83
Contributions	11/04/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	13.1053	\$20.5130	\$268.83

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Transaction Detail for Plan 813865

Transaction Type	Process Date	Money Source	Investment	Number of Units/Shares	Unit/Share Price	Transaction Amount
Contributions	11/04/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.6213	\$20.5130	\$53.77
Contributions	11/10/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	10.8053	\$21.2091	\$229.17
Contributions	11/10/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.1609	\$21.2091	\$45.83
Contributions	11/25/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	18.8218	\$21.9161	\$412.50
Contributions	11/25/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.0912	\$21.9161	\$45.83
Contributions	12/11/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	18.5458	\$22.2422	\$412.50
Contributions	12/11/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	2.0605	\$22.2422	\$45.83
Contributions	12/23/2020	Employee PreTax	Vanguard Trgt Retire 2060 Fnd Inv	27.2649	\$22.4930	\$613.27
Contributions	12/23/2020	Employer Matching	Vanguard Trgt Retire 2060 Fnd Inv	3.0294	\$22.4930	\$68.14
Total			Contributions			\$2,745.67

Messages for Plan 813865

YOUR PERSONAL PERFORMANCE The returns shown are estimated dollar-weighted rates of return in your account, assuming evenly distributed cashflow throughout the period. The actual timing of cash flows into and out of your account may cause your actual returns to differ from these estimates. Past performance is no guarantee of future results.

In addition to any expense described above, some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expense of one or more of the plan's designated investment alternatives (e.g. through revenue sharing arrangements, 12b-1 fees, sub-transfer agent fees).

ESTIMATED MONTHLY RETIREMENT INCOME If your statement displays a monthly retirement income figure, the following information is important. The Estimated Monthly Retirement Income is designed to provide a better understanding of what you might expect in retirement. Based on your current retirement account balance in this plan and the assumptions noted below, a monthly pre-tax lifetime retirement income has been estimated.

The estimate above assumes you are 65 and retiring today. But that may not be the case. To estimate what your future monthly income might be based on your age, current and ongoing retirement savings, please log into your plan's website.

The monthly pre-tax lifetime income that is estimated to be generated by the balance shown above assumes you are age 65 and are making a lump sum purchase of a single life immediate annuity today which would pay you a level income amount each month as long as you live. Note that inflation will erode your spending power over time. The projected amount of the annuity income payment is based on the combination of the Society of Actuaries' Annuity 2000 Basic Mortality Table assuming an equal mix of males and females and recent Immediate Annuity interest rates from the Pension Benefit Guaranty Corporation (PBGC), a federal agency created by ERISA. The estimates are hypothetical and for illustrative purposes only and do not represent current or future performance of any specific investment.

No representations, warranties or guarantees are made as to the accuracy of any projections or calculations. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation. All investments carry a degree of risk and past performance is not a guarantee of future results.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

This statement contains time sensitive financial information. Please review the statement carefully and report any discrepancies or transactions that you did not initiate or request by calling one of our customer service representatives at the 1-800 Customer Service phone number provided above within 30 days of the date of this statement. Automated Voice Response System is available 24/7. Representatives are available Monday thru Friday, 8 a.m. to 9 p.m., ET or visit our web site at www.voyaretirementplans.com. The Company will investigate any claim and determine, in its sole discretion, whether an adjustment is warranted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with transactions in your account as reported in this statement.

Messages for Plan 813865

Voya Excessive Trading Policy - Voya has an Excessive Trading Policy and monitors fund transfer activity. To view Voya's Excessive Trading Policy refer to www.voyaretirementplans.com or your plan's website, or to obtain a copy of Voya's Excessive Trading Policy contact our customer service department at the number on the front of this statement.

Agreements to Share Trading Information with Funds For information please refer to www.voyaretirementplans.com or your plan's website.

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2021, you may be able to contribute a maximum of \$19,500 to your 403(b) or 401(k) retirement plan (possibly up to \$22,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2021, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$6,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$39,000 (2 x the \$19,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Getting too much paper from Voya? Visit your plan's website and learn more about how to sign up for e-Delivery.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. There is a risk that holding more than 20 percent of a portfolio in the security of an entity (such as employer securities) may not be adequately diversified. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through Voya Retirement Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.



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Investment Performance for Plan 813865

Separate Account D

Average Annual Total Returns as of: 12/31/2020

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 800-232-5422. 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 of 0.80% 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.

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.

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Stability of Principal					
<i>Stability of Principal</i>					
4062-Voya Fixed Account (4062)	0.25%	1.00%	1.02%	1.29%	
This fund is not part of a separate account.					
Bonds					
<i>High Yield Bond</i>					
6589-PGIM High Yield Fund R6	5.85%	4.88%	7.79%	6.08%	03/01/1996
<i>Inflation-Protected Bond</i>					
3223-DFA Inflat-Prot Securities Port Inst	1.45%	10.76%	4.42%	3.12%	09/18/2006
<i>Intermediate Core Bond</i>					
898 -Vanguard Total Bnd Mrkt Ind F Adm	0.47%	6.86%	3.63%	2.97%	11/12/2001
<i>Multisector Bond</i>					
3524-PIMCO Income Fund Inst	4.25%	4.95%	5.46%	6.50%	03/30/2007
<i>World Bond</i>					
6344-AB Global Bond Fund Z	1.78%	4.26%	3.56%	3.08%	03/27/1992
Asset Allocation					
<i>Lifecycle - Index</i>					
791 -Vanguard Trgt Retire 2015 Fnd Inv	5.51%	9.44%	6.94%	6.20%	10/27/2003
1296-Vanguard Trgt Retire 2020 Fnd Inv	7.64%	11.15%	8.16%	7.08%	06/07/2006
926 -Vanguard Trgt Retire 2025 Fnd Inv	9.11%	12.39%	9.01%	7.68%	10/27/2003
1297-Vanguard Trgt Retire 2030 Fnd Inv	10.30%	13.19%	9.64%	8.17%	06/07/2006
793 -Vanguard Trgt Retire 2035 Fnd Inv	11.40%	13.88%	10.23%	8.64%	10/27/2003
1298-Vanguard Trgt Retire 2040 Fnd Inv	12.54%	14.55%	10.82%	9.02%	06/07/2006
794 -Vanguard Trgt Retire 2045 Fnd Inv	13.67%	15.37%	11.20%	9.22%	10/27/2003
1299-Vanguard Trgt Retire 2050 Fnd Inv	13.78%	15.46%	11.21%	9.22%	06/07/2006
2473-Vanguard Trgt Retire 2055 Fnd Inv	13.74%	15.39%	11.20%	9.23%	08/18/2010
3447-Vanguard Trgt Retire 2060 Fnd Inv	13.73%	15.40%	11.19%	10.22%	01/19/2012
8995-Vanguard Trgt Retire 2065 Fnd Inv	13.72%	15.25%		10.66%	07/12/2017
795 -Vanguard Trgt Retire Income Fnd Inv	4.94%	9.14%	6.00%	5.03%	10/27/2003
<i>Lifestyle</i>					
2608-Vanguard LifeStrat Cnsrv Grw Fd Inv	6.33%	10.62%	7.17%	5.80%	09/30/1994
2609-Vanguard LifeStrat Growth Fd Inv	12.25%	14.53%	10.43%	8.52%	09/30/1994
2610-Vanguard LifeStrat Income Fd Inv	3.46%	8.25%	5.40%	4.34%	09/30/1994
2618-Vanguard LifeStrat Mod Grwth Fd Inv	9.30%	12.69%	8.83%	7.25%	09/30/1994

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Investment Performance for Plan 813865

Separate Account D

Average Annual Total Returns as of: 12/31/2020

[See Performance Introduction Page for Additional Information](#)

Fund Number	Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Balanced						
<i>Allocation--50% to 70% Equity</i>						
9009-Vanguard	Balanced Index Fund Adm	8.75%	15.47%	10.39%	9.10%	11/13/2000
Large Cap Value						
<i>Large Blend</i>						
2323-American	Funds Fundamental Inv R6	13.83%	14.39%	13.16%	11.92%	08/01/1978
1990-American	Funds Wash Mutual Inv R6	11.26%	7.22%	11.78%	11.62%	07/31/1952
899 -Vanguard	500 Index Fund Adm	11.92%	17.42%	14.26%	12.94%	11/13/2000
<i>Large Value</i>						
3507-JPMorgan	Equity Income Fund R6	12.73%	3.05%	10.43%	11.02%	02/18/1992
Large Cap Growth						
<i>Large Growth</i>						
1724-American	Funds Growth Fnd R6	15.90%	37.18%	18.02%	14.74%	12/01/1973
3494-JPMorgan	Lrg Cp Growth Fnd R6	11.26%	55.17%	23.43%	17.68%	02/22/1994
Small/Mid/Specialty						
<i>Mid-Cap Blend</i>						
756 -Vanguard	Mid-Cap Index Fund Adm	17.78%	17.30%	12.38%	11.50%	11/12/2001
<i>Mid-Cap Growth</i>						
9862-Voya	MidCap Opportunities Port R6	20.32%	39.98%	16.83%	13.11%	05/05/2000
<i>Mid-Cap Value</i>						
6305-Amer	Cent Mid Cap Value Fund R6	16.58%	1.15%	8.82%	9.80%	03/31/2004
<i>Small Blend</i>						
757 -Vanguard	Small-Cap Index Fund Adm	26.84%	18.16%	12.70%	11.12%	11/13/2000
<i>Small Growth</i>						
3497-ClrBrg	Sm Cp Growth Fnd IS	21.68%	42.87%	19.40%	15.07%	07/01/1998
<i>Small Value</i>						
2566-DFA	U.S. Targeted Value Port Inst	32.50%	2.94%	7.23%	7.76%	02/23/2000
<i>Specialty - Real Estate</i>						
1438-DFA	Real Estate Securities Port Inst	8.15%	-5.79%	5.37%	8.17%	01/05/1993
Global / International						
<i>Foreign Large Growth</i>						
1723-American	Funds EuroPacific Grw R6	19.71%	24.27%	11.57%	7.28%	04/16/1984
3669-MFS	Intl Intrinsic Val Fnd R6	9.75%	19.60%	12.03%	10.37%	10/24/1995
<i>World Large Stock</i>						
1899-American	Funds New Perspective R6	16.98%	32.74%	15.92%	12.14%	03/13/1973

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.

The current rate for the Voya Fixed Account (4062) MC 900, Fund 4062 is 1.00%, 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

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Additional Notes

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.

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.

Vanguard Target Retirement Funds: 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 workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date.

These fund suggestions are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk. 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.