

PERFORMANCE UPDATE

OKLAHOMA TRS 403B TSA PLAN

Average Annual Total Returns as of: 11/30/2018 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

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.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. They do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus 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	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Plus Account III - 697 (1)(13)	0.24	0.74	2.74	3.00	3.00	3.00	3.01				
Bonds											
<i>Intermediate-Term Bond</i>											
Loomis Sayles Investment Grade Bond Fund - Class A - 2540 (2)	-0.05	-0.93	-1.19	-0.73	3.21	2.08	7.03		12/31/1996	0.82	0.78
Asset Allocation											
<i>Lifecycle - Index</i>											
Voya Index Solution 2025 Portfolio - Service Class - 1540 (3)(4)	1.05	-3.56	-1.24	-0.34	5.96	5.00	8.60		03/04/2008	0.70	0.64
Voya Index Solution 2035 Portfolio - Service Class - 1543 (4)(5)	1.39	-4.62	-1.34	-0.30	7.29	5.96	9.89		03/04/2008	0.70	0.64
Voya Index Solution 2045 Portfolio - Service Class - 1546 (4)(6)	1.52	-5.34	-1.77	-0.61	7.76	6.26	10.60		03/04/2008	0.67	0.64
Voya Index Solution 2055 Portfolio - Service Class - 1162 (4)(7)	1.60	-5.38	-1.88	-0.78	7.77	6.32		8.62	03/08/2010	0.68	0.64
Voya Index Solution Income Portfolio - Service Class - 1549 (4)(8)	0.71	-2.35	-1.57	-0.91	3.66	3.47	5.71		03/04/2008	0.70	0.64
Balanced											
<i>Allocation--50% to 70% Equity</i>											
VY® Invesco Equity and Income Portfolio - Service Class - 261 (9)	1.07	-4.01	-2.21	-1.16	6.75	6.09	9.99		12/10/2001	0.93	0.90
Large Cap Value											
<i>Large Blend</i>											



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Voya Russell™ Large Cap Index Portfolio - Class S - 1558 (10)	1.83	-4.23	5.66	6.89	12.09	10.94	13.48		03/04/2008	0.63	0.61
Large Value											
Voya Large Cap Value Portfolio - Service Class - 1230 (11)	2.55	-3.47	0.03	1.49	7.95	6.54	10.92		05/11/2007	1.00	0.89
VY® Invesco Growth and Income Portfolio - Service Class - 789	1.58	-4.88	-2.41	-1.01	9.03	7.87	11.83		10/04/1993	0.89	0.89
Large Cap Growth											
Large Growth											
American Funds The Growth Fund of America - Class R-4 - 572	1.81	-7.35	5.27	6.54	12.33	11.24	14.59		12/01/1973	0.68	0.68
Small/Mid/Specialty											
Mid-Cap Growth											
Voya MidCap Opportunities Portfolio - Class S - 500 (12)	3.27	-7.66	2.17	3.29	10.16	8.74	15.31		05/05/2000	1.04	0.91
Small Blend											
VY® JPMorgan Small Cap Core Equity Portfolio - Service Class - 752	1.94	-10.34	1.57	1.52	10.88	8.75	15.26		05/01/2002	1.10	1.10
Global / International											
Foreign Large Growth											
American Funds EuroPacific Growth Fund - Class R-4 - 573	1.42	-8.46	-10.60	-9.62	4.73	2.96	8.68		04/16/1984	0.83	0.83

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 Gross Expense Ratios shown do not reflect any temporary fee or expense waivers that may be in effect for a fund. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees / expenses listed had been reflected.

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Voya Fixed Plus Account III - 697 (1)(13)	0.24	0.75	2.24	3.00	3.00	3.00	3.02				
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<i>Intermediate-Term Bond</i>											
Loomis Sayles Investment Grade Bond Fund - Class A - 2540 (2)	0.27	0.91	0.02	0.19	3.99	2.59	6.00		12/31/1996	0.82	0.78
Asset Allocation											
<i>Lifecycle - Index</i>											
Voya Index Solution 2025 Portfolio - Service Class - 1540 (3)(4)	0.00	2.78	2.41	6.14	8.80	6.63	6.92		03/04/2008	0.70	0.64
Voya Index Solution 2035 Portfolio - Service Class - 1543 (4)(5)	0.17	3.80	3.62	8.62	11.15	8.04	7.93		03/04/2008	0.70	0.64
Voya Index Solution 2045 Portfolio - Service Class - 1546 (4)(6)	0.25	4.20	4.02	9.50	12.07	8.63	8.29		03/04/2008	0.67	0.64
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Large Cap Value											
<i>Large Blend</i>											
Voya Russell™ Large Cap Index Portfolio - Class S - 1558 (10)	0.75	8.24	11.15	18.55	17.40	13.85	11.36		03/04/2008	0.63	0.61
<i>Large Value</i>											
Voya Large Cap Value Portfolio - Service Class - 1230 (11)	0.08	5.16	3.72	8.44	12.04	8.80	8.62		05/11/2007	1.00	0.89
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Additional Notes

(1)The current rate for the Voya Fixed Plus Account III MC 901, Fund 697 Option 1 is 3.00%, 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 3.00%. 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 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.

(2)Loomis Sayles Investment Grade Bond Fund - Class A: Loomis, Sayles & Company, L.P. (Loomis Sayles or the Adviser) has given a binding contractual undertaking to the Fund to limit the amount of the Fund's total annual fund operating expenses to 0.80% of the Fund's average daily net assets, exclusive of brokerage expenses, interest expense, taxes, acquired fund fees and expenses, organizational and extraordinary expenses, such as litigation and indemnification expenses. This undertaking is in effect through January 31, 2019 and may be terminated before then only with the consent of the Fund's Board of Trustees. The Adviser will be permitted to recover management fees waived and/or expenses reimbursed to the extent that expenses in later periods fall below the applicable expense limitations. The Fund will not be obligated to repay any such waived/reimbursed fees and expenses more than one year after the end of the fiscal year in which the fees or expenses were waived/reimbursed.

(3)Voya Index Solution 2025 Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.64% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(4)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that specific Portfolio is appropriate and suitable to their risk tolerance. It is

Additional Notes

recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

The Voya Index Solution PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

(5)Voya Index Solution 2035 Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.64% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(6)Voya Index Solution 2045 Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.64% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(7)Voya Index Solution 2055 Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.64% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(8)Voya Index Solution Income Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.64% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(9)VY Invesco Equity and Income Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.90% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The adviser is contractually obligated to waive 0.01% of the management fee through May 1, 2019. Termination or modification of these obligations requires approval by the Portfolio's board.

(10)Voya Russell (TM) Large Cap Index Portfolio - Class S: The adviser is contractually obligated to limit expenses to 0.61% through May 1, 2019. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's board.

(11)Voya Large Cap Value Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 0.94% through May 1, 2019. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 0.90% through May 1, 2019. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The adviser is contractually obligated to waive a portion of the management fee through May 1, 2019. The management fee waiver for the Portfolio is an estimated 0.01%. Termination or modification of these obligations requires approval by the Portfolio's board.

(12)Voya MidCap Opportunities Portfolio - Class S: The adviser is contractually obligated to limit expenses to 1.10% through May 1, 2019. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 0.91% through May 1, 2019. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's board.

(13)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.

Insurance products, annuities and funding agreements issued by Voya Retirement Insurance and Annuity Company, One Orange Way Windsor, CT 06095, (VRIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC. All companies are members of the Voya family of companies. Securities are distributed by or offered through Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

The chart shows the performance for each investment option for the time periods shown.