Important plan information and disclosures

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Voya Financial™
PO BOX 990067
Hartford, CT 06199-0067

06-05-2026
81W827

St. Charles Country Club 401(k) Plan

Qualified Default Investment Alternative Initial Notice

Your Plan has chosen a default investment intended to satisfy Department of Labor regulations on Qualified Default Investment Alternatives for participants who have not provided investment direction.

Investment of Contributions

You may choose to invest your contributions in several different investment options that have various degrees of risk and return. To select investment options other than the default investment alternative selected by your Plan please refer to the enrollment materials you received, contact Voya Customer Service at 1-800-584-6001, or visit the Voya online enrollment website at **https://enroll.voya.com.**

For detailed information on the investment option(s) listed below, including descriptions, objectives, associated fees and expenses, and important disclosures, please refer to the enrollment materials you received. You can also access this information on the Voya online enrollment website at **https://enroll.voya.com** , and/or the Voya Participant Website at **www.voyaretirementplans.com.** If you do not make an investment election, contributions you or your employer make to your account will be invested in the default fund listed below, based on your date of birth.

Qualified Default Investment Alternative

Target Date Funds	Date of birth
F246 MyCompass Ind Moderate 2065 Fd R	1/1/1995 and later
D384 MyCompass Ind Moderate 2055 Fd R	1/1/1985 through 12/31/1994
D383 MyCompass Ind Moderate 2045 Fd R	1/1/1975 through 12/31/1984
D382 MyCompass Ind Moderate 2035 Fd R	1/1/1965 through 12/31/1974
D380 MyCompass Ind Moderate Ret Fd R	12/31/1964 and earlier

Transfers out of the Qualified Default Investment Alternative

You have the right to transfer your assets out of the Qualified Default Investment Alternative to any other investment offered under the Plan. Please note that transferring your assets out of the Qualified Default Investment Alternative only impacts the existing assets in your account. If you would like to also make a change to the investment of future contributions, you must initiate a separate transaction. You may initiate these transactions and obtain information regarding all funds available under the Plan via the Voya Participant Website at **www.voyaretirementplans.com** , the Voya Retire mobile app, or by contacting Voya Customer Service at 1-800-584-6001.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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"). 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.

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St. Charles Country Club 401(k) Plan
VOYA PLAN 81W827
Your Investment Program- Plan related Information
June 05, 2026

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment- related Information. These summaries are not intended to replace the Summary Plan Description (SPD), or the investment product information provided separately by Voya.
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. Fees are subject to change from time to time. If there is any conflict between this summary and the governing plan agreements, then the governing plan agreements will control.
Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through Voya's Customer Contact Center and participant website.

Where and How to Give investment instructions

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing Voya's plan participant website at www.voyaretirementplans.com or by calling the Voya Retirement Services Customer Contact Center at 1-800-584-6001.

Designated Investment Alternatives

The designated investment alternatives available under the plan as of the date above are as follows:

MetLife Stable Value Solutions Fund IV - Fee Class J CIT	BlackRock U.S. Debt Index Fund - Fee Class 1 CIT
Voya Intermediate Bond Fund - Class R6	MyCompass Index Aggressive 2035 Fund - Fee Class R CIT
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	MyCompass Index Aggressive 2055 Fund - Fee Class R CIT
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	MyCompass Index Aggressive Retirement Fund - Fee Class R CIT
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	MyCompass Index Conservative 2045 Fund - Fee Class R CIT
MyCompass Index Conservative 2055 Fund - Fee Class R CIT	MyCompass Index Conservative 2065 Fund - Fee Class R CIT
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	MyCompass Index Moderate 2035 Fund - Fee Class R CIT
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	MyCompass Index Moderate 2055 Fund - Fee Class R CIT
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	MyCompass Index Moderate Retirement Fund - Fee Class R CIT
BlackRock Equity Index Fund - Fee Class 1 CIT	Large Cap Value Fund - Fee Class R1 CIT
Large Cap Growth Fund IV - Fee Class R1 CIT	Columbia Select Mid Cap Value Fund - Institutional 3 Class
Fidelity® Mid Cap Index Fund	Fidelity® Real Estate Index Fund
Janus Henderson Enterprise Fund - Class N Shares	Small Cap Growth Fund - Fee Class R1 CIT
Small Cap Value Fund III Fee Class R1 CIT	Vanguard® Health Care Index Fund - Admiral™ Shares
Vanguard® Information Technology Index Fund - Admiral™ Sh	Vanguard® Small-Cap Index Fund - Admiral™ Shares
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	International Equity Fund - Fee Class R1 CIT

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your Voya website will be your source of information on available funds.

Professional Management Program

If elected, Voya Retirement Advisors, LLC (VRA), powered by Morningstar, actively manages the participant's account and provides a personalized retirement strategy, discretionary asset management, and ongoing oversight. With this Professional Management program, VRA assumes responsibility for monitoring the participant's account on a quarterly basis and executing appropriate transactions on the participant's behalf.

Annual Service Fees	Fee	Payment Method
Professional Management Program Fee	0.60%	Deducted from Participant Account

The Professional Management program fees are deducted from participant accounts on a calendar quarterly basis. Such fees are determined by multiplying the applicable fee and the number of days of enrollment in the Professional Management program for the quarterly period. A final fee deduction is made from participant accounts using the same methodology when a participant exits from the Professional Management program.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. Morningstar Investment Management LLC acts as a sub advisor for Voya Retirement Advisors, LLC. Morningstar Investment Management LLC is a federally registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies.

Asset Based Fees

An annual asset based fee of 1.07% will be deducted from your account for recordkeeping and administrative services. This amount will be deducted proportionately from designated investment options. The amount actually deducted will be shown on your account statement.

Individual Service Fees

The fees below apply to certain individual services and transactions and may be deducted from your account when applicable. If more than one service provider performs services on behalf of the plan, then each provider's fees are shown separately. Fees that apply to the same transaction or service may be combined on your statements.

Fee Type	Fees*	Entity Charging the Fee
Annual Loan Administration Fee, charged per loan : [Set at loan initiation. Fee amount does not change for duration of loan.]	$25.00	Voya
Annual Loan Administration Fee, charged per loan :	$50.00	TPA People, Inc.
Hardship Distribution Processing, one-time charge per disbursement or withdrawal :	$50.00	TPA People, Inc.
In-Service Withdrawal Processing, one-time charge per disbursement or withdrawal :	$50.00	TPA People, Inc.
In-Service Withdrawal and Hardship Distribution Processing, one-time charge per disbursement or withdrawal : [Note: Not applicable for 90-day permissible withdrawals under Automatic Enrollment]	$50.00	Voya
Loan Initiation Fee, one-time charge per loan :	$100.00	Voya
Loan Initiation Fee, one-time charge per loan :	$75.00	TPA People, Inc.
Overnight Mail, per occurrence :	$50.00	Voya
Qualified Domestic Relations Order (QDRO), per occurrence :	$250.00	TPA People, Inc.
Required Minimum Distribution (RMD) Fee, per occurrence :	$50.00	Voya
Required Minimum Distribution (RMD) Fee, per occurrence :	$50.00	TPA People, Inc.
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	$50.00	Voya
Separation from Service and Plan Termination Distribution Processing, one-time charge per distribution :	$50.00	TPA People, Inc.
Stop Payment, per occurrence :	$50.00	Voya

*The above fees are subject to change from time to time.

Fund Revenue Requirement

Your plan is subject to a Fund Revenue Requirement of a stated percentage of Plan assets. Voya shall apply to this requirement the revenue Voya receives from mutual fund companies for services rendered on behalf of the Plan. Such revenue shall include 12b-1 revenue, sub-transfer agency fees, and any administrative service fees paid to Voya by the mutual fund companies. If Voya receives less than the required revenue annually, the Plan may be billed the difference between actual and required revenue. The employer reserves the right to assess a revenue shortfall against participant accounts. Amounts deducted, if any, will be done so on a pro-rata basis across all participant accounts, and will be shown on your quarterly participant statement.

Additional Disclosures

Fees may be assessed against your account if you elect optional transactions or service programs, or for third party services. The amount of any fees actually deducted from your account will be shown on your quarterly employee statement or confirmation.

These expenses may be paid, in whole or in part, from revenue sharing payments that the plan receives from the plan investment options. If revenue sharing payments are received, then only those expenses not offset by any revenue sharing payments will be deducted from your account.

Voya Retirement Insurance and Annuity Company
INVESTMENT-RELATED INFORMATION
St. Charles Country Club 401(k) Plan
VOYA PLAN 81W827
June 05, 2026

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 the Voya Retirement Services Customer Contact Center at 1-800-584-6001, ONE ORANGE WAY, WINDSOR, CT 06095-4774. A free paper copy of the information available on the Web site can be obtained by contacting the Voya Retirement Services 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 12/31/25**				**Benchmark**			
	1 yr	**5 yr**	**10 yr**	**Since Inception**	**1 yr**	**5 yr**	**10 yr**	**Since Inception**
Stability of Principal								
MetLife Stable Value Solutions Fund IV - Fee Class J CIT	4.35%	N/A	N/A	4.39%	N/A	N/A	N/A	N/A
www.voyaretirementplans.com					N/A			
Bonds								
BlackRock U.S. Debt Index Fund - Fee Class 1 CIT	7.19%	-0.36%	N/A	1.69%	7.30%	-0.36%	N/A	1.70%
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Voya Intermediate Bond Fund - Class R6	7.62%	0.16%	2.71%	N/A	7.30%	-0.36%	2.01%	N/A
www.voyaretirementplans.com					Bloomberg US Agg Bond TR Index			
Asset Allocation								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT	17.41%	8.95%	N/A	10.88%	12.33%	4.69%	N/A	6.88%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	20.82%	10.44%	N/A	12.83%	15.94%	7.28%	N/A	9.75%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Aggressive 2055 Fund - Fee Class R CIT	21.92%	10.78%	N/A	12.07%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	21.93%	N/A	N/A	8.10%	18.26%	N/A	N/A	7.44%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT	12.17%	5.76%	N/A	7.21%	7.10%	0.96%	N/A	2.25%
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	11.00%	5.29%	N/A	6.70%	12.33%	4.69%	N/A	6.54%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Conservative 2045 Fund - Fee Class R CIT	14.48%	7.42%	N/A	9.26%	15.94%	7.28%	N/A	9.45%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Conservative 2055 Fund - Fee Class R CIT	19.62%	10.05%	N/A	11.32%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Conservative 2065 Fund - Fee Class R CIT	21.92%	N/A	N/A	9.47%	18.26%	N/A	N/A	7.39%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	8.33%	3.69%	N/A	4.65%	7.10%	0.96%	N/A	2.29%

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
MyCompass Index Moderate 2035 Fund - Fee Class R CIT	14.42%	7.38%	N/A	8.90%	12.33%	4.69%	N/A	6.26%
www.voyaretirementplans.com					Dow Jones Target 2035 Index TR USD			
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	18.75%	9.60%	N/A	11.10%	15.94%	7.28%	N/A	8.74%
www.voyaretirementplans.com					Dow Jones Target 2045 Index TR USD			
MyCompass Index Moderate 2055 Fund - Fee Class R CIT	21.77%	10.76%	N/A	12.14%	17.93%	8.76%	N/A	10.08%
www.voyaretirementplans.com					Dow Jones Target 2055 Index TR USD			
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	21.93%	N/A	N/A	8.06%	18.26%	N/A	N/A	7.44%
www.voyaretirementplans.com					DJ Target 2065 TR			
MyCompass Index Moderate Retirement Fund - Fee Class R CIT	10.10%	4.53%	N/A	5.72%	7.10%	0.96%	N/A	2.32%
www.voyaretirementplans.com					Dow Jones Target Today Index TR USD			
Large Cap Value/Blend								
BlackRock Equity Index Fund - Fee Class 1 CIT	17.86%	14.42%	N/A	14.06%	17.89%	14.43%	N/A	14.34%
www.voyaretirementplans.com					S&P 500 Index TR USD			
Large Cap Value Fund - Fee Class R1 CIT	20.72%	15.68%	N/A	14.94%	15.91%	11.33%	N/A	10.71%
www.voyaretirementplans.com					Russell 1000 Value Index TR USD			
Large Cap Growth								
Large Cap Growth Fund IV - Fee Class R1 CIT	13.30%	N/A	N/A	26.37%	18.56%	N/A	N/A	29.96%
www.voyaretirementplans.com					Russell 1000 Growth Index TR USD			
Small/Mid/Specialty								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
Columbia Select Mid Cap Value Fund - Institutional 3 Class	13.99%	11.47%	10.63%	N/A	11.05%	9.83%	9.78%	N/A
www.voyaretirementplans.com					Russell Mid Cap Value Index TR USD			
Fidelity® Mid Cap Index Fund	10.57%	8.67%	11.01%	N/A	10.60%	8.67%	11.01%	N/A
www.voyaretirementplans.com					Russell Mid Cap Index TR USD			
Fidelity® Real Estate Index Fund	3.03%	4.70%	3.81%	N/A	3.09%	4.73%	5.77%	N/A
www.voyaretirementplans.com					MSCI US IMI/REAL ESTATE 25-25 GR Index			
Janus Henderson Enterprise Fund - Class N Shares	7.75%	7.72%	12.79%	N/A	8.66%	6.65%	12.49%	N/A
www.voyaretirementplans.com					Russell Mid Cap Growth Index TR USD			
Small Cap Growth Fund - Fee Class R1 CIT	10.35%	-2.00%	N/A	3.56%	13.02%	3.18%	N/A	8.26%
www.voyaretirementplans.com					Russell 2000 Growth Index TR USD			
Small Cap Value Fund III Fee Class R1 CIT	6.33%	N/A	N/A	17.79%	12.59%	N/A	N/A	11.42%
www.voyaretirementplans.com					Russell 2000 Value Index TR USD			
Vanguard® Health Care Index Fund - Admiral™ Shares	15.43%	6.70%	9.64%	N/A	15.54%	6.79%	9.72%	N/A
www.voyaretirementplans.com					MSCI US IMI/Health Care 25-50 Index GR USD			
Vanguard® Information Technology Index Fund - Admiral™ Sh	21.78%	17.12%	22.56%	N/A	21.89%	17.21%	22.34%	N/A
www.voyaretirementplans.com					MSCI US IMI/Info Tech 25-50 GR			
Vanguard® Small-Cap Index Fund - Admiral™ Shares	8.83%	7.34%	10.43%	N/A	8.82%	7.31%	10.40%	N/A
www.voyaretirementplans.com					CRSP US Small Cap TR USD			
Global / International								

Name / Type of Option	Average Annual Total Return as/of 12/31/25				Benchmark			
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	31.78%	9.18%	N/A	7.45%	31.22%	8.92%	N/A	7.73%
www.voyaretirementplans.com					MSCI EAFE Index NR USD			
International Equity Fund - Fee Class R1 CIT	18.45%	N/A	N/A	5.81%	32.38%	N/A	N/A	7.36%
www.voyaretirementplans.com					MSCI ACWI ex USA Index NR 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:

Source: MSCI. Neither MSCI nor any other party involved in or related to compiling, computing or creating the MSCI data makes any express or implied warranties or representations with respect to such data (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such data. Without limiting any of the foregoing, in no event shall MSCI, any of its affiliates or any third party involved in or related to compiling, computing or creating the data have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No **further distribution or dissemination of the MSCI data is** permitted without MSCI's express written consent.

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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	
Stability of Principal					
MetLife Stable Value Solutions Fund IV - Fee Class J CIT	0.44%	$4.40	0.43%	$4.30	
Bonds					

BlackRock U.S. Debt Index Fund - Fee Class 1 CIT	0.04%	$0.35	0.04%	$0.35	
Voya Intermediate Bond Fund - Class R6	0.31%	$3.10	0.31%	$3.10	
Asset Allocation					
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT	0.15%	$1.51	0.15%	$1.51	

MyCompass Index Aggressive 2055 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Conservative 2035 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Conservative 2045 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	

MyCompass Index Conservative 2055 Fund - Fee Class R CIT	0.15%	$1.50	0.15%	$1.50	
MyCompass Index Conservative 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Conservative Retirement Fd - Fee Class R CIT	0.14%	$1.44	0.14%	$1.44	
MyCompass Index Moderate 2035 Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
MyCompass Index Moderate 2045 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	

MyCompass Index Moderate 2055 Fund - Fee Class R CIT	0.15%	$1.50	0.15%	$1.50	
MyCompass Index Moderate 2065 Fund - Fee Class R CIT	0.15%	$1.49	0.15%	$1.49	
MyCompass Index Moderate Retirement Fund - Fee Class R CIT	0.15%	$1.46	0.15%	$1.46	
Large Cap Value/Blend					
BlackRock Equity Index Fund - Fee Class 1 CIT	0.01%	$0.15	0.01%	$0.15	

Large Cap Value Fund - Fee Class R1 CIT	0.29%	$2.90	0.29%	$2.90	
Large Cap Growth					
Large Cap Growth Fund IV - Fee Class R1 CIT	0.34%	$3.40	0.34%	$3.40	
Small/Mid/Specialty					
Columbia Select Mid Cap Value Fund - Institutional 3 Class	0.75%	$7.50	0.75%	$7.50	
Fidelity® Mid Cap Index Fund	0.03%	$0.25	0.03%	$0.25	

Fidelity® Real Estate Index Fund	0.07%	$0.70	0.07%	$0.70	
Janus Henderson Enterprise Fund - Class N Shares	0.66%	$6.60	0.66%	$6.60	
Small Cap Growth Fund - Fee Class R1 CIT	0.58%	$5.80	0.58%	$5.80	
Small Cap Value Fund III Fee Class R1 CIT	0.38%	$3.80	0.38%	$3.80	
Vanguard® Health Care Index Fund - Admiral™ Shares	0.09%	$0.90	0.09%	$0.90	

Vanguard® Information Technology Index Fund - Admiral™ Sh	0.09%	$0.90	0.09%	$0.90	
Vanguard® Small-Cap Index Fund - Admiral™ Shares	0.05%	$0.50	0.05%	$0.50	
Global / International					
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT	0.04%	$0.40	0.04%	$0.40	
International Equity Fund - Fee Class R1 CIT	0.45%	$4.50	0.45%	$4.50	

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 https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf 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.

P E R F O R M A N C E U P D A T E

Voya Retirement Insurance and Annuity Company

St. Charles Country Club 401(k) Plan

Voya MAP Select Menu 6

Separate Account D, Group Annuity Contract

Average Annual Total Returns as of: 05/31/2026 (shown in percentages)

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.

These numbers reflect total Separate Account charges of 0.00% 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.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
Stable Value									
MetLife Stable Value Solutions Fund IV - Fee Class J CIT - G486	0.31	0.99	1.63	4.18				4.31	05/31/2024
Bonds									
Intermediate Core Bond									
BlackRock U.S. Debt Index Fund - Fee Class 1 CIT - C339	0.31	-1.34	0.47	5.14	3.96	0.20		1.67	08/14/2017
Intermediate Core-Plus Bond									
Voya Intermediate Bond Fund - Class R6 - 6431	0.29	-1.29	0.58	5.65	5.08	0.66	2.43		12/15/1998
Asset Allocation									
Lifecycle - Index									
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT - D387	3.43	5.14	9.86	23.57	17.75	8.91		11.72	08/05/2019
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT - D388	4.25	6.42	11.93	28.84	21.03	10.56		13.88	08/14/2019
MyCompass Index Aggressive 2055 Fund - Fee Class R CIT - D389	4.62	7.05	12.55	30.54	21.86	11.01		13.24	07/24/2019
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT - F242	4.63	7.06	12.55	30.55	21.84			10.08	09/01/2021
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT - D385	2.21	3.54	6.81	15.91	11.78	6.04		7.81	09/26/2019
MyCompass Index Conservative 2035 Fund - Fee Class R CIT - D377	1.90	3.20	6.23	14.53	10.85	5.40		7.24	09/24/2019
MyCompass Index Conservative 2045 Fund - Fee Class R CIT - D378	2.83	4.20	8.12	19.38	14.67	7.33		9.94	10/04/2019
MyCompass Index Conservative 2055 Fund - Fee Class R CIT - D379	4.06	6.10	11.31	27.17	20.12	10.04		12.35	07/24/2019
MyCompass Index Conservative 2065 Fund - Fee Class R CIT - F244	4.62	7.05	12.55	30.54	21.83			11.45	11/29/2021
MyCompass Index Conservative Retirement Fd - Fee Class R CIT - D375	1.39	2.51	4.72	10.93	7.96	4.06		5.08	09/13/2019
MyCompass Index Moderate 2035 Fund - Fee Class R CIT - D382	2.80	4.16	8.02	19.19	14.59	7.30		9.57	07/24/2019
MyCompass Index Moderate 2045 Fund - Fee Class R CIT - D383	3.82	5.74	10.78	25.82	19.17	9.61		12.06	07/24/2019

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
MyCompass Index Moderate 2055 Fund - Fee Class R CIT - D384	4.58	6.95	12.43	30.28	21.76	10.95		13.28	07/24/2019
MyCompass Index Moderate 2065 Fund - Fee Class R CIT - F246	4.63	7.06	12.55	30.55	21.86			10.04	09/01/2021
MyCompass Index Moderate Retirement Fund - Fee Class R CIT - D380	1.75	2.98	5.80	13.41	9.74	4.86		6.23	07/01/2019
Large Cap Value/Blend									
Large Blend									
BlackRock Equity Index Fund - Fee Class 1 CIT - C338	5.26	10.51	11.25	29.76	23.59	14.13		14.74	07/24/2017
Large Value									
Large Cap Value Fund - Fee Class R1 CIT - D264	2.01	3.41	9.05	27.27	22.09	13.69		15.39	12/04/2018
Large Cap Growth									
Large Growth									
Large Cap Growth Fund IV - Fee Class R1 CIT - F837	6.48	13.73	9.43	27.19	23.13			26.13	11/04/2022
Small/Mid/Specialty									
Mid-Cap Blend									
Fidelity® Mid Cap Index Fund - D122	2.84	4.50	11.83	22.39	18.44	8.14	11.70		09/08/2011
Mid-Cap Growth									
Janus Henderson Enterprise Fund - Class N Shares - 6095	4.78	6.70	6.53	14.90	14.02	7.23	12.84		09/01/1992
Mid-Cap Value									
Columbia Select Mid Cap Value Fund - Institutional 3 Class - 6945	0.06	2.66	16.63	33.80	20.22	10.60	11.83		11/20/2001
Small Blend									
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	3.19	6.27	14.23	30.40	18.65	7.25	11.39		11/13/2000
Small Growth									
Small Cap Growth Fund - Fee Class R1 CIT - D908	5.75	15.76	20.41	41.86	22.60	2.35		6.19	07/31/2019
Small Value									
Small Cap Value Fund III Fee Class R1 CIT - F857	3.67	10.30	16.30	35.42	24.16			20.70	01/04/2023
Specialty - Health									
Vanguard® Health Care Index Fund - Admiral™ Shares - 3816	2.65	-5.03	-2.44	16.74	7.50	4.64	9.57		02/05/2004
Specialty - Real Estate									
Fidelity® Real Estate Index Fund - D119	-0.57	0.92	8.92	10.97	10.35	2.92	4.29		09/08/2011
Specialty - Technology									
Vanguard® Information Technology Index Fund - Admiral™ Sh - 6593	17.33	33.44	28.65	60.29	33.22	21.89	25.43		03/25/2004
Global / International									
Foreign Large Blend									
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT - C337	2.48	-0.35	9.83	22.99	18.30	9.03		8.24	08/14/2017
Foreign Large Growth									
International Equity Fund - Fee Class R1 CIT - E752	3.65	2.98	8.89	13.24	16.12	6.87		7.04	02/03/2021

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.

P E R F O R M A N C E U P D A T E

Voya Retirement Insurance and Annuity Company

St. Charles Country Club 401(k) Plan

Voya MAP Select Menu 6

Separate Account D, Group Annuity Contract

Average Annual Total Returns as of: 03/31/2026 (shown in percentages)

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.

These numbers reflect total Separate Account charges of 0.00% 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.

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
Stability of Principal									
Stable Value									
MetLife Stable Value Solutions Fund IV - Fee Class J CIT - G486	0.35	0.98	0.98	4.25				4.34	05/31/2024
Bonds									
Intermediate Core Bond									
BlackRock U.S. Debt Index Fund - Fee Class 1 CIT - C339	-1.76	0.05	0.05	4.35	3.65	0.34		1.65	08/14/2017
Intermediate Core-Plus Bond									
Voya Intermediate Bond Fund - Class R6 - 6431	-1.84	0.02	0.02	4.78	4.75	0.79	2.44		12/15/1998
Asset Allocation									
Lifecycle - Index									
MyCompass Index Aggressive 2035 Fund - Fee Class R CIT - D387	-5.25	-0.99	-0.99	16.73	13.71	7.81		10.29	08/05/2019
MyCompass Index Aggressive 2045 Fund - Fee Class R CIT - D388	-6.29	-1.44	-1.44	20.24	16.03	9.05		12.08	08/14/2019
MyCompass Index Aggressive 2055 Fund - Fee Class R CIT - D389	-6.53	-1.73	-1.73	21.28	16.54	9.31		11.31	07/24/2019
MyCompass Index Aggressive 2065 Fund - Fee Class R CIT - F242	-6.53	-1.73	-1.73	21.28	16.55			7.24	09/01/2021
MyCompass Index Aggressive Retirement Fund - Fee Class R CIT - D385	-3.26	-0.20	-0.20	11.44	9.18	5.32		6.90	09/26/2019
MyCompass Index Conservative 2035 Fund - Fee Class R CIT - D377	-2.71	0.14	0.14	10.47	8.63	4.89		6.46	09/24/2019
MyCompass Index Conservative 2045 Fund - Fee Class R CIT - D378	-4.31	-0.72	-0.72	13.79	11.43	6.52		8.77	10/04/2019
MyCompass Index Conservative 2055 Fund - Fee Class R CIT - D379	-5.99	-1.37	-1.37	18.93	15.41	8.67		10.65	07/24/2019
MyCompass Index Conservative 2065 Fund - Fee Class R CIT - F244	-6.53	-1.73	-1.73	21.27	16.53			8.47	11/29/2021
MyCompass Index Conservative Retirement Fd - Fee Class R CIT - D375	-1.78	0.33	0.33	7.88	6.37	3.66		4.52	09/13/2019
MyCompass Index Moderate 2035 Fund - Fee Class R CIT - D382	-4.26	-0.72	-0.72	13.68	11.36	6.50		8.44	07/24/2019
MyCompass Index Moderate 2045 Fund - Fee Class R CIT - D383	-5.71	-1.22	-1.22	18.08	14.70	8.33		10.47	07/24/2019
MyCompass Index Moderate 2055 Fund - Fee Class R CIT - D384	-6.50	-1.71	-1.71	21.12	16.49	9.29		11.38	07/24/2019
MyCompass Index Moderate 2065 Fund - Fee Class R CIT - F246	-6.53	-1.73	-1.73	21.28	16.52			7.20	09/01/2021
MyCompass Index Moderate Retirement Fund - Fee Class R CIT - D380	-2.47	0.19	0.19	9.58	7.68	4.32		5.53	07/01/2019
Large Cap Value/Blend									
Large Blend									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
BlackRock Equity Index Fund - Fee Class 1 CIT - C338	-4.99	-4.34	-4.34	17.78	18.30	12.06		13.06	07/24/2017
Large Value									
Large Cap Value Fund - Fee Class R1 CIT - D264	-4.38	0.84	0.84	18.91	18.34	13.44		14.53	12/04/2018
Large Cap Growth									
Large Growth									
Large Cap Growth Fund IV - Fee Class R1 CIT - F837	-5.11	-8.69	-8.69	16.65	18.38			20.97	11/04/2022
Small/Mid/Specialty									
Mid-Cap Blend									
Fidelity® Mid Cap Index Fund - D122	-5.34	1.30	1.30	15.99	13.33	7.26	10.90		09/08/2011
Mid-Cap Growth									
Janus Henderson Enterprise Fund - Class N Shares - 6095	-5.80	-5.94	-5.94	5.58	8.37	5.39	11.79		09/01/1992
Mid-Cap Value									
Columbia Select Mid Cap Value Fund - Institutional 3 Class - 6945	-5.71	7.12	7.12	25.30	15.00	10.18	11.28		11/20/2001
Small Blend									
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	-5.19	1.91	1.91	19.73	13.02	5.67	10.53		11/13/2000
Small Growth									
Small Cap Growth Fund - Fee Class R1 CIT - D908	-5.74	-1.95	-1.95	23.60	13.07	-1.90		3.12	07/31/2019
Small Value									
Small Cap Value Fund III Fee Class R1 CIT - F857	-4.11	1.11	1.11	17.24	16.20			16.72	01/04/2023
Specialty - Health									
Vanguard® Health Care Index Fund - Admiral™ Shares - 3816	-7.47	-4.95	-4.95	4.72	6.18	5.11	9.87		02/05/2004
Specialty - Real Estate									
Fidelity® Real Estate Index Fund - D119	-6.48	0.93	0.93	1.46	6.25	3.09	3.40		09/08/2011
Specialty - Technology									
Vanguard® Information Technology Index Fund - Admiral™ Sh - 6593	-3.84	-7.30	-7.30	29.31	22.59	15.03	21.45		03/25/2004
Global / International									
Foreign Large Blend									
BlackRock EAFE Equity Index Fund - Fee Class 1 CIT - C337	-8.40	0.96	0.96	23.20	14.56	8.64		7.35	08/14/2017
Foreign Large Growth									
International Equity Fund - Fee Class R1 CIT - E752	-10.10	-4.94	-4.94	10.78	10.97	5.28		4.49	02/03/2021

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.

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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.

ADVISORY SERVICES OVERVIEW

Voya Retirement Advisors, LLC (VRA), powered by Morningstar Investment Management, LLC

NEED HELP PLANNING FOR RETIREMENT?

Planning for retirement can be difficult. But VRA can help make it easier. With VRA's advisory services, you can receive a personalized retirement strategy to help you make more informed decisions about your retirement account.

There are two services available to you under VRA's advisory services; Online Advice and Professional Management. Both services provide you with a personalized retirement strategy including recommendations for your target retirement goal, savings rate and investment recommendations. Read on for information on each service.

How do I access VRA's services?

Once you have enrolled in your employer-sponsored retirement plan, you can access these services by logging into your retirement plan account at **www.voyaretirementplans.com** and selecting "Get Investment Advice". For your convenience, some of your Voya account information will be pre-populated including your name, date of birth, salary and account balance. You obtain personalized investment advice 7 days a week through these web based services.

Online Advice

This service provides objective recommendations at no additional cost to you. The service uses a goal-based approach, allowing you to examine your unique financial situation. It's designed to help you identify your retirement savings goals, determine how much money you should be contributing to meet those goals, the specific funds you should be investing in and how you should allocate your assets. Features of Online Advice include:

- Research and reports about your plan investment options
- Tools to help you set retirement goals and establish an asset allocation strategy
- Specific, independent, professional investment advice to help you create a diversified portfolio
- Objective investment advice
- Personalized investment option recommendations that factor in your unique financial situation and savings objectives

Professional Management

Is a managed accounts service right for me? Ask yourself the following questions:

- Do I enjoy spending time managing my investment portfolio?
- Do I read material on investing for retirement?
- Have I rebalanced my investment portfolio in the last year?
- Do I know what asset allocation may be right for me?
- Do I currently work with a financial professional who helps me manage my money?
- Do I mind paying a fee for professional investment advice?

If you answered "no" to any of these questions, then the Have Morningstar Manage My Plan service may be right for you. The program is designed to provide you with recommendations from a Morningstar Investment Management LLC investment professional. The program offers you professional investment selection and will:

- Assist in targeting your retirement goal
- Recommend an appropriate savings level to help you achieve that goal
- Provide regular investment updates
- Monitor your account quarterly, which can help save you time in that you don't have to manage your account on an ongoing basis

The Professional Management program is discussed in more detail on the following pages. You should carefully read the information provided before selecting Professional Management, as these documents contain fee and other important investment information associated with the program.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement, and Advisory Services Overview. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line. VRA has retained Morningstar Investment Management LLC as an independent "financial expert" (as defined in the Department of Labor's Advisory Opinion 2001-09A) to develop, design, and implement the asset allocations and investment recommendations generated by the Advisory Services. Morningstar Investment Management LLC is a federally registered investment adviser and wholly owned subsidiary of Morningstar, Inc. Neither VRA nor Morningstar Investment Management LLC provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, Morningstar Investment Management LLC or any other party and past performance is no guarantee of future results. The Morningstar name and logo are registered trademarks of Morningstar, Inc. All other marks are the exclusive property of their respective owners. Morningstar Investment Management LLC and Morningstar, Inc. are not members of the Voya family of companies. CN2718106_0225

VRA Professional Management Program

What can I expect when I sign up?

You will be able to participate in the service when the accompanying enrollment information has been processed by Voya, and the data has been received, processed and accepted by VRA and Morningstar Investment Management LLC. VRA will set your future contribution allocations and will also subsequently allocate your existing balance. You will receive confirmation of this activity to alert you that VRA's instructions have been executed. Additionally, several important actions are taken on your behalf. Because VRA is making investment strategy decisions for you, you will be blocked from making certain transactions that would undo the asset allocation that VRA has established. You should not attempt to execute the following transactions: Reallocate Balance, Fund Transfers, Future Allocation Changes or Scheduled Rebalancing. Once enrolled, you will not be eligible to utilize dollar cost averaging and/or scheduled account rebalancing programs.

You may cancel the service at any time by visiting **www.voyaretirementplans.com** and clicking on "Get Investment Advice." You will then be directed to the VRA advisory services website, where you will be able to cancel the service by clicking the "Cancel Service" link at the bottom of any page and following the instructions. Once you have opted out of the service, VRA will promptly remove the transaction blocking described above. The Professional Management program fees will cease upon such notification.

Important Considerations

If you have assets in a self-directed brokerage account, company stock, or options not available for investment and/or withdrawal, VRA will consider such investments in recommendations, but may not provide specific analysis or suggest or implement reallocation of those assets. Also, under certain circumstances (such as where your sponsor requires your matching contribution to be invested in a particular fund), your entire account may not be eligible to receive VRA services. If you have multiple accounts in your plan, your account balance information for all accounts under the plan will be combined upon electing the Professional Management program. VRA assumes that your assets are fully vested in your retirement plan(s) when they provide their recommendations. These recommendations made by VRA may be influenced by the information provided to them about you and your financial situation. Please ensure the information used by VRA is complete and accurate, and updated on a timely basis. If you provide VRA with such information on the plan website or through your enrollment information, VRA will assume that it is accurate and timely. While visiting the site to update your personal information, you should also take the opportunity to review the fees currently assessed, as they may change each year.

About Voya

VRA is a registered investment advisor, with over 20 years of experience, and a member of the Voya Financial (Voya) family of companies. Voya is a premier retirement, investment and insurance company serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness.

About Morningstar

Morningstar Investment Management LLC is a leading provider of investment advisory services for the retirement plan industry. They are a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., a company known for being a trusted source of insightful information on stocks, mutual funds, and other investment products.

Professional Management Fees

If you elect to utilize Professional Management, fees will be deducted quarterly from your account at an annual rate (shown below) of your Managed Account Balance (defined below) and paid to VRA.

Professional Management Fee: 0.60%

Your Managed Account Balance is defined as your balance at the end of each fee period (not including any outstanding loans) minus any balance in company stock and minus any balance in a self-directed brokerage account. Once you have enrolled in your plan, you can also visit the VRA advisory services website and utilize their calculator to see the maximum fee you might pay, expressed in dollars.

Temporary Fund Allocation

Pending receipt of VRA's investment instructions, your Plan Sponsor has chosen the following fund(s) to allocate any balances or contributions that may be applied between the time you enroll and when VRA's instructions are processed.

Fund Name (Fund Number)	Allocation %
MetLife Stable Value Solutions Fund IV - Fee Class J CIT (G486)	100%

Disclosure and Glossary

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"). Windsor, CT or ReliaStar Life Insurance Company ("ReliaStar"), Minneapolis, MN. Fixed annuities are issued by VRIAC. VRIAC or ReliaStar is solely responsible for meeting its obligations. Group annuity contracts issued by American United Life Insurance Company (AUL), a OneAmerica Financial® company, and registered variable annuity products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC, One American Square, Indianapolis, IN 46282, are administered by VRIAC. Administrative and recordkeeping services are 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. VRIAC, ReliaStar, VIPS and Voya Institutional Trust Company are all 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. OneAmerica Securities and the companies of OneAmerica Financial® are not affiliated with the Voya® family of companies. All products or services may not be available in all states.

All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for meeting all its obligations.

You should consider the investment objectives, risks, charges and expenses of the investment options offered through a retirement plan carefully before investing. The prospectus contains this and other information. Please read the prospectus carefully before investing. You can obtain a free prospectus for the portfolio/fund and/or the separate account prior to making an investment decision or at any time by contacting your local representative or 800-584-6001. If a different toll-free number is shown on the first page of the prospectus summary or in your enrollment material, please call that number.

If you participate in an IRC Section 403(b), 401 or 457 retirement plan funded by an SEC registered group annuity contract, this material must be preceded or accompanied by a prospectus summary for the contract.
If you are an individual contract holder of an individual retirement annuity or a non-qualified annuity, this material must be preceded or accompanied by a prospectus for the contract.

Morningstar Category
While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years).

Investment Objective and Strategy
For mutual funds and variable annuity/life products, this is a summary of the Investment Objectives and Policy section found in every prospectus. It states the objective of the fund and how the manager(s) intend to invest to achieve this objective. It includes any limitations to the fund's investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information. For separate accounts, the investment strategy is typically written by the asset manager.

Volatility and Risk
Although volatility and risk are closely related, the volatility measure is different from the Morningstar risk measure (a component of the star rating) shown at the top of each page. The risk measure compares a fund with other funds in its star rating group, while the volatility measure shows where the fund ranks relative to all mutual funds.

Low: In the past, this investment has shown a relatively small range of price fluctuations relative to other investments within the category. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a more conservative investment strategy.

Moderate: Moderate: In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments within the category. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

High: In the past, this investment has shown a wide range of price fluctuations relative to other investments within the category. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments within different portfolio makeups or investment strategies.

The volatility measure is not displayed for investments with fewer than three years of history. The category average, however is shown.

Risk Measures
Standard Deviation: A statistical measure of the volatility of the fund's returns.

Beta: Beta is a measure of a fund's sensitivity to market movements, as defined by a benchmark index. It measures the relationship between an investment's excess return over 90-day Treasury-bills and the excess return of the benchmark index. By definition, the beta of the benchmark is 1.00. A fund with a beta greater than 1 is more volatile than the market, and a fund with a beta less than 1 is less volatile than the market. A fund with a 1.10 beta has performed 10% better than its benchmark index (after deducting the T-bill rate) in up markets, and 10% worse in down markets, assuming all other factors remain constant. A beta of 0.85 indicates that the fund has performed 15% worse than the index in up markets, and 15% better in down markets. A low beta does not imply that the fund has a low level of volatility; rather, it means only that the fund's market-related risk is low.

Prospectus Risk
As with any mutual fund, you could lose money on your investment unless otherwise noted. The share price of the fund normally changes daily based on changes in the value of the securities that the fund holds. The investment strategies that the sub advisor uses may not produce the intended results. Additional information about the investment risks are provided on the applicable fund fact sheets. For detailed information about these risks, please refer to the fund's prospectus.

NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Active Management Risk: The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

Amortized Cost Risk: If the deviation between the portfolio's amortized value per share and its market-based net asset value per share results in material dilution or other unfair results to shareholders, the portfolio's board will take action to counteract these results, including potentially suspending redemption of shares or liquidating the portfolio.

Asset Transfer Program Risk: The portfolio is subject to unique risks because of its use in connection with certain guaranteed benefit programs, frequently associated with insurance contracts. To fulfill these guarantees, the advisor may make large transfers of assets between the portfolio and other affiliated portfolios. These transfers may subject the shareholder to increased costs if the asset base is substantially reduced and may cause the portfolio to have to purchase or sell securities at inopportune times.

Bank Loans Risk: Investments in bank loans, also known as senior loans or floating-rate loans, are rated below-investment grade and may be subject to a greater risk of default than are investment-grade loans, reducing the potential for income and potentially leading to impairment of the collateral provided by the borrower. Bank loans pay interest at rates that are periodically reset based on changes in interest rates and may be subject to increased prepayment and liquidity risks.

Capitalization Risk: Concentrating assets in stocks of one or more capitalizations (small, mid, or large) may be subject to both the specific risks of those capitalizations as well as increased volatility because stocks of specific capitalizations tend to go through cycles of beating or lagging the market as a whole.

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Cash Drag Risk: The portfolio may fail to meet its investment objective because of positions in cash and equivalents.

Cash Transactions Risk: Redemptions of exchange-traded fund shares for cash, rather than in-kind securities, may require the portfolio to sell securities. This may increase shareholder tax liability, potentially through capital gain distributions.

China Region Risk: Investing in the China region, including Hong Kong, the People's Republic of China, and Taiwan, may be subject to greater volatility because of the social, regulatory, and political risks of that region, as well as the Chinese government's significant level of control over China's economy and currency. A disruption of relations between China and its neighbors or trading partners could severely impact China's export-based economy.

Closed-End Fund Risk: Investments in closed-end funds ("CEF") generally reflect the risks of owning the underlying securities, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of CEFs are subject to market trading risk, potentially trading at a premium or discount to net asset value.

Commodity Risk: Investments in commodity-related instruments are subject to the risk that the performance of the overall commodities market declines and that weather, disease, political, tax, and other regulatory developments adversely impact the value of commodities, which may result in a loss of principal and interest. Commodity-linked investments face increased price volatility and liquidity, credit, and issuer risks compared with their underlying measures.

Compounding Risk: Because the investment is managed to replicate a multiple or inverse multiple of an index over a single day (or similar short-term period), returns for periods longer than one day will generally reflect performance that is greater or less than the target in the objective because of compounding. The effect of compounding increases during times of higher index volatility, causing long-term results to further deviate from the target objective.

Conflict of Interest Risk: A conflict of interest may arise if the advisor makes an investment in certain underlying funds based on the fact that those funds are also managed by the advisor or an affiliate or because certain underlying funds may pay higher fees to the advisor do than others. In addition, an advisor's participation in the primary or secondary market for loans may be deemed a conflict of interest and limit the ability of the investment to acquire those assets.

Convertible Securities Risk: Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.

Country or Region Risk: Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

Credit and Counterparty Risk: The issuer or guarantor of a fixed-income security, counterparty to an over-the-counter derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit Rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

Credit Default Swaps Risk: Credit default swaps insure the buyer in the event of a default of a fixed-income security. The seller of a credit default swap receives premiums and is obligated to repay the buyer in the event of a default of the underlying creditor. Investments in credit default swaps may be subject to increased counterparty, credit, and liquidity risks.

Currency Risk: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

Custody Risk: Foreign custodial and other foreign financial services are generally more expensive than they are in the United States and may have limited regulatory oversight. The investment may have trouble clearing and settling trades in less-developed markets, and the laws of some countries may limit the investment's ability to recover its assets in the event the bank, depository, or agent holding those assets goes into bankruptcy.

Depositary Receipts Risk: Investments in depositary receipts generally reflect the risks of the securities they represent, although they may be subject to increased liquidity risk and higher expenses and may not pass through voting and other shareholder rights. Depositary receipts cannot be directly exchanged for the securities they represent and may trade at either a discount or premium to those securities.

Derivatives Risk: Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

Distressed Investments Risk: Investments in distressed or defaulted investments, which may include loans, loan participations, bonds, notes, and issuers undergoing bankruptcy organization, are often not publicly traded and face increased price volatility and liquidity risk. These securities are subject to the risk that the advisor does not correctly estimate their future value, which may result in a loss of part or all of the investment.

Dollar Rolls Risk: Dollar rolls transactions may be subject to the risk that the market value of securities sold to the counterparty declines below the repurchase price, the counterparty defaults on its obligations, or the portfolio turnover rate increases because of these transactions. In addition, any investments purchased with the proceeds of a security sold in a dollar rolls transaction may lose value.

Early Close/Late Close/Trading Halt Risk: The investment may be unable to rebalance its portfolio or accurately price its holdings if an exchange or market closes early, closes late, or issues trading halts on specific securities or restricts the ability to buy or sell certain securities or financial instruments. Any of these scenarios may cause the investment to incur substantial trading losses.

Emerging Markets Risk: Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

Equity Securities Risk: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

ETF Risk: Investments in exchange-traded funds ("ETF") generally reflect the risks of owning the underlying securities they are designed to track, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of ETFs are subject to market trading risk, potentially trading at a premium or discount to net asset value.

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ETN Risk: Investments in exchange-traded notes ("ETN") may be subject to the risk that their value is reduced because of poor performance of the underlying index or a downgrade in the issuer's credit rating, potentially resulting in default. The value of these securities may also be impacted by time to maturity, level of supply and demand, and volatility and lack of liquidity in underlying markets, among other factors. The portfolio bears its proportionate share of fees and expenses associated with investment in ETNs, and its decision to sell these holdings may be limited by the availability of a secondary market.

Event-Driven Investment/ Arbitrage Strategies Risk: Arbitrage strategies involve investment in multiple securities with the expectation that their prices will converge at an expected value. These strategies face the risk that the advisor's price predictions will not perform as expected. Investing in event-driven or merger arbitrage strategies may not be successful if the merger, restructuring, tender offer, or other major corporate event proposed or pending at the time of investment is not completed on the terms contemplated.

Extension Risk: The issuer of a security may repay principal more slowly than expected because of rising interest rates. In this event, short- and medium-duration securities are effectively converted into longer-duration securities, increasing their sensitivity to interest-rate changes and causing their prices to decline.

Financials Sector Risk: Concentrating assets in the financials sector may disproportionately subject the portfolio to the risks of that industry, including loss of value because of economic recession, availability of credit, volatile interest rates, government regulation, and other factors.

Fixed Income Securities Risk: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities Risk: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Forwards Risk: Investments in forwards may increase volatility and be subject to additional market, active management, currency, and counterparty risks as well as liquidity risk if the contract cannot be closed when desired. Forwards purchased on a when-issued or delayed-delivery basis may be subject to risk of loss if they decline in value prior to delivery, or if the counterparty defaults on its obligation.

Futures Risk: Investments in futures contracts and options on futures contracts may increase volatility and be subject to additional market, active management, interest, currency, and other risks if the contract cannot be closed when desired.

Growth Investing Risk: Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

Hedging Strategies Risk: The advisor's use of hedging strategies to reduce risk may limit the opportunity for gains compared with unhedged investments, and there is no guarantee that hedges will actually reduce risk. ,

High Portfolio Turnover Risk: Active trading may create high portfolio turnover, or a turnover of 100% or more, resulting in increased transaction costs. These higher costs may have an adverse impact on performance and generate short-term capital gains, creating potential tax liability even if an investor does not sell any shares during the year.

High Yield Securities Risk: Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

Income Risk: The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

Increase in Expenses Risk: The actual cost of investing may be higher than the expenses listed in the expense table for a variety of reasons, including termination of a voluntary fee waiver or losing portfolio fee breakpoints if average net assets decrease. The risk of expenses increasing because of a decrease in average net assets is heightened when markets are volatile.

Index Correlation/Tracking Error Risk: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Industry and Sector Investing Risk: Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.

Inflation/Deflation Risk: A change of asset value may occur because of inflation or deflation, causing the portfolio to underperform. Inflation may cause the present value of future payments to decrease, causing a decline in the future value of assets or income. Deflation causes prices to decline throughout the economy over time, impacting issuers' creditworthiness and increasing their risk for default, which may reduce the value of the portfolio.

Inflation-Protected Securities Risk: Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

Interest Rate Risk: Most securities are subject to the risk that changes in interest rates will reduce their market value.

Intraday Price Performance Risk: The investment is rebalanced according to the investment objective at the end of the trading day, and its reported performance will reflect the closing net asset value. A purchase at the intraday price may generate performance that is greater or less than reported performance.

Inverse Floaters Risk: Investments in inverse floaters may be subject to increased price volatility compared with fixed-rate bonds that have similar credit quality, redemption provisions, and maturity. The performance of inverse floaters tends to lag fixed-rate bonds in rising long-term interest-rate environments and exceed them in falling or stable long-term interest-rate environments.

Investment-Grade Securities Risk: Investments in investment-grade debt securities that are not rated in the highest rating categories may lack the capacity to pay principal and interest compared with higher-rated securities and may be subject to increased credit risk.

IPO Risk: Investing in initial public offerings ("IPO") may increase volatility and have a magnified impact on performance. IPO shares may be sold shortly after purchase, which can increase portfolio turnover and expenses, including commissions and transaction costs. Additionally, IPO shares are subject to increased market, liquidity, and issuer risks.

Issuer Risk: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related

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declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

Large Cap Risk: Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

Lending Risk: Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

Leverage Risk: Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.

Long-term Outlook and Projections Risk: The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's value.

Loss of Money Risk: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management Risk: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market Trading Risk: Because shares of the investment are traded on the secondary market, investors are subject to the risks that shares may trade at a premium or discount to net asset value. There is no guarantee that an active trading market for these shares will be maintained.

Market/Market Volatility Risk: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Master/Feeder Risk: The portfolio is subject to unique risks related to the master/feeder structure. Feeder funds bear their proportionate share of fees and expenses associated with investment in the master fund. The performance of a feeder fund can be impacted by the actions of other feeder funds, including if a larger feeder fund maintains voting control over the operations of the master fund or if large-scale redemptions by another feeder fund increase the proportionate share of costs of the master fund for the remaining feeder funds.

Maturity/Duration Risk: Securities with longer maturities or durations typically have higher yields but may be subject to increased interest-rate risk and price volatility compared with securities with shorter maturities, which have lower yields but greater price stability.

Mid-Cap Risk: Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.

MLP Risk: Investments in master limited partnerships ("MLP") may be subject to the risk that their value is reduced because of poor performance of the underlying assets or if they are not treated as partnerships for federal income tax purposes. Investors in MLPs have more-limited control and voting rights on matters affecting the partnership compared with shareholders of common stock.

Money Market: The risks pertaining to money market funds, those in compliance with Rule 2a-7 under the Investment Company Act of 1940, vary depending on the fund's operations as reported in SEC Form N-MFP. Institutional money market funds are considered those that are required to transact at a floating net asset value. These funds can experience capital gains and losses in normal conditions just like other mutual funds. Additionally, most institutional, government, and retail money market funds may impose a fee upon the sale of your shares, or may suspend your ability to sell shares if the fund's liquidity falls below required minimums, because of market conditions or other factors. While retail and government funds electing to maintain liquidity through suspending redemptions or imposing fees attempt to preserve the value of shares at $1.00, the funds cannot guarantee they will do so. Some government money market funds have not elected to permit liquidity fees or suspend redemptions. Although these funds also seek to preserve the value of investments at $1.00 per share, they cannot guarantee they will do so. An investment in any money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency and can result in a loss of money. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Money Market Fund Ownership: An investment in a money market fund is not a deposit in a bank and is not guaranteed by the FDIC, any other governmental agency, or the advisor itself. Money market funds report investment characteristics in SEC Form N-MFP. Institutional money market funds have a net asset value that may fluctuate on a day-to-day basis in ordinary conditions. All are subject to the risk that they may not be able to maintain a stable NAV of $1.00 per share. Money market funds may opt to maintain liquidity through imposing fees on certain redemptions or a suspension of redemptions because of market conditions. Only exempt government money market funds are permitted to opt out of incorporating these liquidity maintenance measures to support the stable share price of $1.00.

Mortgage-Backed and Asset-Backed Securities Risk: Investments in mortgage-backed ("MBS") and asset-backed securities ("ABS") may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

Multimanager Risk: Managers' individual investing styles may not complement each other. This can result in both higher portfolio turnover and enhanced or reduced concentration in a particular region, country, industry, or investing style compared with an investment with a single manager.

Municipal Obligations, Leases, and AMT-Subject Bonds Risk: Investments in municipal obligations, leases, and private activity bonds subject to the alternative minimum tax have varying levels of public and private support. The principal and interest payments of general-obligation municipal bonds are secured by the issuer's full faith and credit and supported by limited or unlimited taxing power. The principal and interest payments of revenue bonds are tied to the revenues of specific projects or other entities. Federal income tax laws may limit the types and volume of bonds qualifying for tax exemption of interest and make any further purchases of tax-exempt securities taxable.

Municipal Project-Specific Risk: Investments in municipal bonds that finance similar types of projects, including those related to education, health care, housing, transportation, utilities, and industry, may be subject to a greater extent than general obligation municipal bonds to the risks of adverse economic, business, or political developments.

New Fund Risk: Investments with a limited history of operations may be subject to the risk that they do not grow to an economically viable size in order to continue operations.

Nondiversification Risk: A nondiversified investment, as defined under the Investment Act of 1940, may have an

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increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.

Not FDIC Insured Risk: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Options Risk: Investments in options may be subject to the risk that the advisor does not correctly predict the movement of an option's underlying stock. Option purchases may result in the loss of part or all of the amount paid for the option plus commission costs. Option sales may result in a forced sale or purchase of a security at a price higher or lower than its current market price.

OTC Risk: Investments traded and privately negotiated in the over-the-counter ("OTC") market, including securities and derivatives, may be subject to greater price volatility and liquidity risk than transactions made on organized exchanges. Because the OTC market is less regulated, OTC transactions may be subject to increased credit and counterparty risk.

Other Risk: The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.

Passive Management Risk: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Portfolio Diversification Risk: Investments that concentrate their assets in a relatively small number of issuers, or in the securities of issuers in a particular market, industry, sector, country, or asset class, may be subject to greater risk of loss than is a more widely diversified investment.

Preferred Stocks Risk: Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

Prepayment (Call) Risk: The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Pricing Risk: Some investments may not have a market observed price; therefore, values for these assets may be determined through a subjective valuation methodology. Fair values determined by a subjective methodology may differ from the actual value realized upon sale. Valuation methodologies may also be used to calculate a daily net asset value.

Quantitative Investing Risk: Holdings selected by quantitative analysis may perform differently from the market as a whole based on the factors used in the analysis, the weighting of each factor, and how the factors have changed over time.

Real Estate/REIT Sector Risk: Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

Regulation/Government Intervention Risk: The business of the issuer of an underlying security may be adversely impacted by new regulation or government intervention, impacting the price of the security. Direct government ownership of distressed assets in times of economic instability may subject the portfolio's holdings to increased price volatility and liquidity risk.

Reinvestment Risk: Payments from debt securities may have to be reinvested in securities with lower interest rates than the original securities.

Reliance on Trading Partners Risk: Investments in economies that depend heavily on trading with key partners may be subject to the risk that any reduction in this trading may adversely impact these economies.

Replication Management Risk: The investment does not seek investment returns in excess of the underlying index. Therefore, it will not generally sell a security unless it was removed from the index, even if the security's issuer is in financial trouble.

Repurchase Agreements Risk: Repurchase agreements may be subject to the risk that the seller of a security defaults and the collateral securing the repurchase agreement has declined and does not equal the value of the repurchase price. In this event, impairment of the collateral may result in additional costs.

Restricted/Illiquid Securities Risk: Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

Sampling Risk: Although the portfolio tracks an index, it maintains a smaller number of holdings than does the index. Use of this representative sampling approach may lead the portfolio to track the index less closely.

Shareholder Activity Risk: Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.

Short Sale Risk: Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.

Small Cap Risk: Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.

Socially Conscious Risk: Adhering to social, moral, or environmental criteria may preclude potentially profitable opportunities in sectors or firms that would otherwise be consistent with the investment objective and strategy.

Sovereign Debt Risk: Investments in debt securities issued or guaranteed by governments or governmental entities are subject to the risk that an entity may delay or refuse to pay interest or principal on its sovereign debt because of cash flow problems, insufficient foreign reserves, or political or other considerations. In this event, there may be no legal process for collecting sovereign debts that a governmental entity has not repaid.

Structured Products Risk: Investments in structured products may be more volatile, less liquid, and more difficult to price than other assets. These securities bear the risk of the underlying investment as well as counterparty risk. Securitized structured products including collateralized mortgage obligations, collateralized debt obligations, and other securitized products may increase volatility and be subject to increased liquidity and pricing risks compared with investing directly in the assets securitized within the product. Assets invested in structured products may be subject to full loss of value if the counterparty defaults on its obligation.

Suitability Risk: Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.

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Swaps Risk: Investments in swaps, such as interest-rate swaps, currency swaps and total return swaps, may increase volatility and be subject to increased liquidity, credit, and counterparty risks. Depending on their structure, swaps may increase or decrease the portfolio's exposure to long- or short-term interest rates, foreign currency values, corporate borrowing rates, security prices, index values, inflation rates, credit, or other factors.

Target Date Risk: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches, which is the approximate date when an investor plans to start withdrawing the assets from their retirement account. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

Tax Management Risk: A tax-sensitive investment strategy that uses hedging or other techniques may fail to limit distributions of taxable income and net realized gains and therefore create some tax liability for shareholders.

Tax Risk: Investors may be liable to pay state and federal taxes on income and capital gains distributions paid out by the investment.

Tax-Exempt Securities Risk: Tax-exempt securities could be reclassified as taxable by the IRS or a state tax authority, or their income could be reclassified as taxable by a future legislative, administrative, or court action. This may result in increased tax liability as interest from a security becomes taxable, and such reclassifications could be applied retroactively.

Technology Sector Risk: Concentrating assets in the technology sector may disproportionately subject the portfolio to the risks of that industry, including loss of value because of intense competitive pressures, short product cycles, dependence on intellectual property rights, legislative or regulatory changes, and other factors.

Temporary Defensive Measures Risk: Temporary defensive positions may be used during adverse economic, market, or other conditions. In this event, up to 100% of assets may be allocated to securities, including cash and cash equivalents that are normally not consistent with the investment objective.

U.S. Federal Tax Treatment Risk: Changes in the tax treatment of dividends, derivatives, foreign transactions, and other securities may have an impact on performance and potentially increase shareholder liability. Additionally, this includes the risk that the fund fails to qualify as a regulated investment company, potentially resulting in a significantly higher level of taxation.

U.S. Government Obligations Risk: Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.

U.S. State or Territory-Specific Risk: Investments in the municipal securities of a particular state or territory may be subject to the risk that changes in the economic conditions of that state or territory will negatively impact performance.

Underlying Fund/ Fund of Funds Risk: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

Unrated Securities Risk: Investments in unrated securities may be subject to increased interest, credit, and liquidity risks if the advisor does not accurately assess the quality of those securities.

Valuation Time Risk: Net asset value ("NAV") is not calculated on days and times when the U.S. exchange is closed, though foreign security holdings may still be traded. In this event, the net asset value may be significantly impacted when shareholders are not able to buy or sell shares. Conversely, performance may vary from the index if the NAV is calculated on days and times when foreign exchanges are closed.

Value Investing Risk: Value securities may be subject to the risk that these securities cannot overcome the adverse factors the advisor believes are responsible for their low price or that the market may not recognize their fundamental value as the advisor predicted. Value securities are not expected to experience significant earnings growth and may underperform growth stocks in certain markets.

Variable-Rate Securities Risk: Investments in variable-rate securities, which periodically adjust the interest-rate paid on the securities, may be subject to greater liquidity risk than are other fixed-income securities. Because variable-rate securities are subject to less interest-rate risk than other fixed-income securities, their opportunity to provide capital appreciation is comparatively reduced.

Warrants Risk: Investments in warrants may be subject to the risk that the price of the underlying stock does not rise above the exercise price. In this event, the warrant may expire without being exercised and lose all value.

Zero-Coupon Bond Risk: Investments in zero-coupon bonds, which do not pay interest prior to maturity, may be subject to greater price volatility and liquidity risks than are fixed-income securities that pay interest periodically. Still, interest accrued on these securities prior to maturity is reported as income and distributed to shareholders.

Portfolio Analysis

Composition: A portfolio's composition will tell you something about its risk level. Funds that hold a large percentage of assets in cash usually carry less risk because not all of their holdings are exposed to the market. We use a pie chart to help you see how much of your investment consists of stocks, bonds, or cash. We also show how much of your investment is held in foreign stocks.

Top 5 or 10 Holdings: The top holdings are the stocks or bonds with the most influence on a portfolio's returns. Conservative portfolios typically devote no more than 3% to 4% of their assets to any one stock or bond. More daring portfolios may devote 7% or more to one stock. Add up the weighting of the top five holdings for another measure of risk. A conservative option generally bets 15% or less on the top 5 holdings, while a portfolio with more than 25% in the top five may be considered aggressive.

Morningstar Style Box™

The Morningstar Style Box™ reveals a fund's investment strategy as of the date noted on this report.

For equity funds, the vertical axis shows the market capitalization of the long stocks owned, and the horizontal axis shows the investment style (value, blend, or growth.) A darkened cell in the style box matrix indicates the weighted average style of the portfolio.

For portfolios holding fixed-income investments, a Fixed Income Style Box is calculated. The vertical axis shows the credit quality based on credit ratings and the horizontal axis shows interest-rate sensitivity as measured by effective duration. There are three credit categories - "High", "Medium", and "Low"; and there are three interest rate sensitivity categories - "Limited", "Moderate", and "Extensive"; resulting in nine possible combinations. As in the Equity Style Box, the combination of credit and interest rate sensitivity for a portfolio is represented by a darkened square in the matrix. Morningstar uses credit rating information from credit rating agencies (CRAs) that have been designated Nationally Recognized Statistical Rating Organizations (NRSROs) by the Securities and Exchange Commission (SEC) in the United States. For a list of all NRSROs, please visit https://www.sec.gov/ocr/ocr-current-nrsros.html. Additionally, Morningstar will use credit ratings from CRAs which have been recognized by foreign regulatory institutions that are deemed the equivalent of the NRSRO designation. To determine the rating applicable to a holding and the subsequent holding weighted value of a portfolio two methods may be employed. First is a common methodology approach where if a case exists such that two CRAs have rated a holding, the lower rating of the two should be applied; if three or more CRAs have rated a holding, the median rating should be applied; and in cases where there are more than two ratings and a median rating cannot be determined, the lower of the two middle ratings should be applied. Alternatively, if there is more than one rating available an average can be calculated from all and applied.

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Please Note: Morningstar, Inc. is not an NRSRO nor does it issue a credit rating on the fund. Credit ratings for any security held in a portfolio can change over time.

Morningstar uses the credit rating information to calculate a weighted-average credit quality value for the portfolio. This value is based only upon those holdings which are considered to be classified as "fixed income", such a government, corporate, or securitized issues. Other types of holdings such as equities and many, though not all, types of derivatives are excluded. The weighted-average credit quality value is represented by a rating symbol which corresponds to the long-term rating symbol schemas employed by most CRAs. Note that this value is not explicitly published but instead serves as an input in the Style Box calculation. This symbol is then used to map to a Style Box credit quality category of “low,” “medium,” or “high”. Funds with a "low" credit quality category are those whose weighted-average credit quality is determined to be equivalent to the commonly used High Yield classification, meaning a rating below "BBB", portfolios assigned to the "high" credit category have either a "AAA" or "AA+" average credit quality value, while "medium" are those with an average rating of “AA-“ inclusive to "BBB-". It is expected and intended that the majority of portfolios will be assigned a credit category of "medium".

For assignment to an interest-rate sensitivity category, Morningstar uses the average effective duration of the portfolio. From this value there are three distinct methodologies employed to determine assignment to category. Portfolio which are assigned to Morningstar municipal-bond categories employ static breakpoints between categories. These breakpoints are: "Limited" equal to 4.5 years or less, "Moderate" equal to 4.5 years to less than 7 years; and "Extensive" equal to more than 7 years. For portfolios assigned to Morningstar categories other than U.S. Taxable, including all domiciled outside the United States, static duration breakpoints are also used: "Limited" equals less than or equal to 3.5 years, "Moderate" equals greater than 3.5 years but less than or equal to 6 years, and "Extensive" is assigned to portfolios with effective durations of more than 6 years.

Note: Interest-rate sensitivity for non-U.S. domiciled portfolios (excluding those in Morningstar convertible categories) may be assigned using average modified duration when average effective duration is not available.

For portfolios Morningstar classifies as U.S. Taxable Fixed-Income, interest-rate sensitivity category assignment is based on the effective duration of the Morningstar Core Bond Index (MCBI). The classification assignment is dynamically determined relative to the benchmark index value. A “Limited” category will be assigned to portfolios whose average effective duration is between 25% to 75% of MCBI average effective duration, where the average effective duration is between 75% to 125% of the MCBI the portfolio will be classified as “Moderate”, and those portfolios with an average effective duration value 125% or greater of the average effective duration of the MCBI will be classified as “Extensive”.

See also Credit Analysis

Market capitalization: The value of a company based on the current selling price of its stock and the number of shares it has issued. Market capitalization equals the number of shares issued multiplied by the share price. The Market Capitalization breakdown presents the overall market capitalization of the fund based on the individual stocks held within its portfolio. Individual stocks are classified as giant, large, mid, small or micro. Giant-cap stocks are defined as the group that accounts for the top 40% of the capitalization of the style zone; large-cap stocks represent the next 30%; mid-cap stocks represent the next 20%; and small-cap and micro stocks represent the balance. For the traditional Style Box, giant-cap stocks are included in the large-cap group.The market caps that correspond to these breakpoints are flexible and may shift from month to month as the market changes.

Giant-cap: For domestic companies, the biggest companies (in terms of market capitalization) in the investment universe. For international companies, a firm with a market capitalization exceeding $100 billion.

Large cap: For domestic companies, a firm of the 250 largest ones. For international companies, a firm in excess of $5 billion assets. A large-cap fund has a median market capitalization of greater than that of the 250th largest stock.

Mid-cap (also Medium cap): For domestic companies, a firm with the market capitalization of between 250th largest and 1,000th largest stock. For international companies, a firm with market capitalization of $1 billion to $5 billion. A mid-cap fund has a portfolio with a median market capitalizati on of between 250th largest and 1,000th largest stock.

Small-cap: For domestic companies, a firm with a market capitalization of less than that of the 1,000th largest stock. For international companies, a firm with less than $1 billion. A small-cap fund has a median market capitalization of less than that of 1,000th largest stock.

Micro-cap: For domestic companies, a firm with a market capitalization of approximately between $50 million and $300 million.

Average Effective Duration: A measure of a portfolio’s interest-rate sensitivity-the longer a fund's duration, the more sensitive the portfolio is to shifts in interest rates. Duration is determined by a formula that includes coupon rates and bond maturities. Small coupons tend to increase duration, while shorter maturities and higher coupons shorten duration. The relationship between portfolios with different durations is straightforward: A portfolio with a duration of 10 years is twice as volatile as a portfolio with a five-year duration. Morningstar prints an average effective duration statistic that incorporates call, put, and prepayment possibilities.

Average Effective Maturity: Average effective maturity is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each bond’s effective maturity by the market value of the security. Average effective maturity takes into consideration all mortgage prepayments, puts, and adjustable coupons. Because Morningstar uses fund company calculations for this figure and because different companies use varying interest-rate assumptions in determining call likelihood and timing, we ask that companies not adjust for call provisions. Longer-maturity funds are generally considered more interest-rate sensitive than their shorter counterparts.

Morningstar Equity Sectors: Morningstar determines how much of each investment is held in each of the 11 major industrial sectors, which are listed on your Investment Profile page in order from least risky (utilities) to most risky (technology). For domestic-stock funds, sector weightings provide another avenue into understanding the relative riskiness of different investment strategies. If a fund's sector allocation is similar to the overall market-as measured by the S&P 500 index-then the fund manager is likely following a conservative style. If management heavily overweights individual sectors by owning two or three times as much as the S&P 500 holds, then the fund's strategy typically takes on more risk.

Morningstar Super Sectors: For International investments, Morningstar presents how much of each investment is held in each of the 3 Super Sectors: Cyclical, Sensitive, Defensive . For domestic-stock funds, sector weightings provide another avenue into understanding the relative riskiness of different investment strategies. If a fund's sector allocation is similar to the overall market-as measured by the S&P 500 index-then the fund manager is likely following a conservative style. If management heavily overweights individual sectors by owning two or three times as much as the S&P 500 holds, then the fund's strategy typically takes on more risk.

Morningstar Fixed Income Sectors: For fixed-income funds, we display the percentage of the fund’s fixed-income assets invested in each of the six fixed-income sectors: Government, Corporate, Securitized, Municipal, Cas
h and Other. Other consists of Interest Rate Swaps, Treasury Futures and Derivatives.

Credit analysis: For corporate-bond and municipal bond funds, the credit analysis depicts the quality of the U.S. and non-U.S. bonds in the fund's portfolio. Credit quality can influence the returns of portfolios that invest heavily in bonds. The Credit Analysis graph shows the percentage of fund assets that are invested in each of the major credit ratings, as determined by Standard & Poor's or Moody's. At the top of the ratings are AAA bonds. Bonds within a BBB rating are the lowest bonds that are still considered to be of investment grade. Bonds that are rated at or lower than BB (often called junk bonds or high-yield bonds) are considered to be quite speculative and are more risky than higher-rated credits. Any bonds that appear in the NR/NA category are

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either not rated by Standard & Poor's or Moody's or did not have a rating available.

Morningstar World Regions: The percentage of assets a fund has invested in the various regions of the world. Regional exposure is a major
determinant of the return of world and foreign funds. Consequently, you will want to know which regions your investment is most exposed to. The Morningstar Investment Profile shows the percentage of assets invested in each of ten world regions.

Allocation of Stocks and Bonds: This graphic is presented for Target Date investments and depicts how the allocation to stocks and bonds changes over time as you near retirement.

Operations:
The amounts shown are estimated operating expenses as a ratio of expenses to average daily net assets. These estimates are based on the Portfolio's actual operating expenses for its most recently completed fiscal year, adjusted for contractual charges, if any, and fee waivers to which the investment advisor has agreed.
Fees and expenses may be subject to change based on several factors, including but not limited to fund size or fee waiver arrangements. Please refer to the fund's prospectus for more information.
Funds or their affiliates may pay compensation to Voya companies offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges.

If offered through a retirement program, additional fees and expenses may be charged under that program.

Gross Prospectus Expense Ratio: The total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets.

Net Prospectus Expense Ratio: The amount of money taken out of your account each year to pay for t
he operation and management of an investment portfolio, expressed as a percentage.

Management Fee: The amount of money taken out of your account each year to pay for the operation and management of an investment portfolio, expressed as a percentage.

12b-1 Fee:
Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure.

Other Fee: Fund expenses classified as other can vary greatly among fund companies and generally include atypical expenses that do not otherwi
se fall into management or 12b-1 fees. Please see the prospectus for more details.

Miscellaneous Fee: The total of fee expense types not identified in a fund prospectus as Management Fee, 12b-1 Fee or Other Fee.

Inception Date: The date on which the fund began its operations. Funds with long track re
cords offer more history by which investors can assess overall fund performance. However, another important factor to consider is the fund manager and his or her tenure with the fund. Often times a change in fund performance can indicate a change in management.

Total Fund Assets ($mil): The net assets of all share classes of the underlying fund, recorded in millions of dollars. Net-asset figures are useful in gaug
ing an underlying fund's size, agility, and popularity. They help determine whether a small-company fund, for example, can remain in its investment-objective category if its asset base reaches an ungainly size.

Annual Turnover ratio: A proxy for how frequently a manager trades his or her portfolio.

Fund Family Name: The fund's distributor.

Waiver Data: This indicates that the fund is waiving sales fees at the time of publication. Call the fund's distributor to ensure that the waiver is still active at the time of investment.

Waiver Type: Waivers can be either contractual or voluntary. Contractual waivers are in place until a stated date. Voluntary waivers can be stopped at any time Call the fund's distributor to ensure that the voluntary waiver is still active at the time of investment exp date: the expiration date associated with contractual waivers.

Portfolio Manager(s): The name of the person or persons who determine which stocks or bonds belong in a portfolio.

Advisor: The company that takes primary responsibi
lity for managing the fund.

Subadvisor: In some cases, the advisor employs another company, called the subadvisor, to handle the fund's day-to-day management. In these instances, the portfolio manager generally works for the fund's subadvisor, and not the advisor.

Glossary:
American Depository Receipts (ADRs): ADRs are securities that represent shares in a foreign company. They are traded on major U.S. stock exchanges and over the counter.

Asset base: The amount of money that a fund has under management. Frequently called assets or net assets.

Benchmark: An index or other standard against which an investment's performance is measured. A stock fund's returns are often compared with those of the S&P 500 index.

Bull market: A period in which security prices in a given market are generally rising.

Capital appreciation: An increase in the share price of a security. This is one of the two primary sources of an investor's total return. The other primary source is income.

Concentrated portfolio: A portfolio that is limited to relatively few securities or industries although its manager can invest in a diversified universe.

Current-coupon bond: A bond that is trading at its face value or par because it is paying a market-level rate of interest.

Debt: Another term for a bond or fixed-income security.

Derivative: A security that has been crafted from an existing asset or security. Derivatives' value (and investors' returns) derive from the value of the underlying asset or security. Examples of equity derivatives include futures contracts and options. Collateralized mortgage obligations (CMOs) and mortgage-backed securities are examples of fixed-income derivatives.

Diversification: Diversification is essentially the opposite of "keeping all your eggs in one basket". If you own just one investment, you'll have a limited amount of diversification. By owning several investments, particularly mutual funds that follow different investment strategies and hold different types of assets, you may lower your portfolio's overall risk. Diversification does not guarantee a profit or protect against loss in a declining market.

Dividend: A distribution of a portion of a company's earnings to its stockholders. Older, larger, and more-established companies are more likely to pay dividends. Young, growing companies often need to reinvest all of their profits into their businesses, and thus are less likely to pay out dividends to investors.

Equity: Another term for stock, which is issued by a corporation and trades on an exchange.

Fixed-income security: Another term for a bond or debt security.

Growth: There are two common uses of the word growth in the investment industry. In the first sense, growth refers to an increase in a firm's profits or sales. In the second sense, growth refers to a style of investing in which managers seek firms with rapidly increasing profits or sales, often paying little attention to the prices they pay for such stocks.

High-yield bond: Also referred to as a junk bond, this is a fixed-income security that has a credit rating of less than BBB, as measured by Standard & Poor's, or BAA as measured

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by Moody's. These bonds are much more sensitive to the economic cycle than are high-quality securities, but they offer the potential for higher coupons (interest payments), or yield, in return to investors who take on the added risk.

Income: Payment to an investor of a dividend from a stock or of interest on a bond. Income is one of the two sources of total return, the other being capital appreciation.

Index: As a noun, index refers to a benchmark, such as the S&P 500, that is used to measure a fund's performance. As a verb, it refers to the practice of buying and holding the securities that compose an index, or securities that are representative of an index.

Investment-grade bonds: A bond that carries a Standard & Poor's rating of BBB or a Moody's rating of BAA or better.

Money-market fund: A fund that invests exclusively in short-term securities, such as Treasury bills, certificates of deposit, and commercial paper. The maximum average maturity of these securities is generally 120 days.

Net Asset Value (NAV): Net asset value (NAV) is the value of an investment fund that is determined by subtracting its liabilities from its assets. The fund's per-share NAV is then obtained by dividing NAV by the number of shares outstanding.

Premium bond: A bond that sells for a price greater than its face value, usually because the bond pays a rate of interest greater than the market's. A bond that has a face value of $1,000 and sells for $1,025 has a 2.5% premium.

Principal: The face value of a bond that its owner receives at maturity. The term also refers to the amount invested in a fund or security, independent of any earnings or losses on the investment.

Real Estate Investment Trust (REITs): A company that invests in multiple real-estate properties. REITs trade on major stock exchanges, and are held by many mutual funds.

Security: This term can refer to any financial asset, including stocks, bonds, and derivative issues.

Standard & Poor's 500 Index (S&P 500): A collection of 500 large, widely held stocks used as a measure of stock-market performance. The 500 stocks in the index include 400 industrial companies, 20 transportation firms, 40 financial companies, and 40 public utilities.

Total return: The combined profits of a fund, including undistributed capital gains, capital appreciation, capital gains, and ordinary income.

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MetLife Stable Value Solutions Fund IV - Fee Class J

Release Date
06-30-26

Category
Stable Value

Investment Objective & Strategy

The Fund seeks to provide safety of principal, adequate liquidity, and a competitive yield with low return volatility. To implement the Investment Objective, the Fund will be invested in the Group Annuity Contract 39402 (the "Contract") issued by Metropolitan Tower Life Insurance Company ("MetLife"), subject to the Trustee's authority to select one or more different underlying funds or a different method of implementation.

Volatility and Risk

Volatility as of 06-30-26

Low	Moderate	High

▲ Category

Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—

Principal Risks

Prepayment (Call), Not FDIC Insured, Income, Issuer, Interest Rate, Market/Market Volatility, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Management, New Fund

Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	100.0
Other	0.0

Morningstar Fixed Income Style Box™ as of 06-30-26

Not Available

Avg Eff Duration	—
Avg Eff Maturity	—

Top 10 Holdings as of 06-30-26	% Assets
Metropolitan Tower Life Ins Co -	100.02

Morningstar F-I Sectors as of 06-30-26

Not Available

Credit Analysis: % Bonds

Not Available

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	06-03-24
Total Fund Assets ($mil)	142.8
Annual Turnover Ratio %	—
Fund Family Name	Great Gray Trust Company, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Team Managed. Since 2024.

Advisor	MetLife Investment Management, LLC
Subadvisor	Metropolitan Tower Life Ins

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.430%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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BlackRock U.S. Debt Index Fund - Fee Class 1

Release Date
06-30-26

Category
Intermediate Core Bond

Investment Objective & Strategy

The Fund seeks to achieve investment results that are similar to the price and yield performance, before fees and expenses, of the Bloomberg U.S. Aggregate Bond Index. To implement this objective, the Fund will be invested in the U.S. Debt Index Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.

Volatility and Risk

Volatility as of 06-30-26

Investment

Low	Moderate	High

Category

Risk Measures as of 06-30-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	5.53	0.99	1.02
3 Yr Beta	1.00	—	1.03

Principal Risks

Lending, Credit and Counterparty, Prepayment (Call), Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Industry and Sector Investing, Underlying Fund/Fund of Funds, Derivatives, Fixed-Income Securities, Passive Management

Important Information

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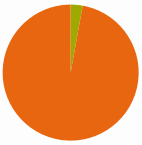
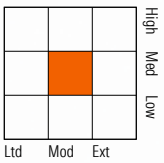
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	97.2
Cash	2.8
Other	0.0

Morningstar Fixed Income Style Box™ as of 03-31-26



Avg Eff Duration	5.80
Avg Eff Maturity	8.07

Top 10 Holdings as of 06-30-26	% Assets
BlackRock U.S. Debt Index Fund F	100.01

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	49.52
Corporate	24.04
Securitized	23.21
Municipal	0.40
Cash/Cash Equivalents	2.83
Derivative	0.00

Credit Analysis: % Bonds as of 03-31-26

AAA	3	BB	0
AA	74	B	0
A	11	Below B	0
BBB	11	Not Rated	0

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	08-14-17
Total Fund Assets ($mil)	470.0
Annual Turnover Ratio %	7.26
Fund Family Name	BlackRock Fund Advisors

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Scott Radell, CFA. Since 2005.

Advisor	BlackRock Institutional Trust Co NA
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.035%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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13.C339-226 (07/26)
CN5043713_1227

Voya Intermediate Bond Fund - Class R6

Release Date
06-30-26

Category
Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to maximize total return through income and capital appreciation.

Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a portfolio of bonds.

Past name(s) : ING Intermediate Bond R6.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	5.58	1.00	1.03
3 Yr Beta	1.00	—	1.04

Principal Risks

Lending, Credit and Counterparty, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Quantitative Investing, High Portfolio Turnover, Issuer, Interest Rate, Market/Market Volatility, Bank Loans, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Municipal Obligations, Leases, and AMT-Subject Bonds, Preferred Stocks, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Socially Conscious, Credit Default Swaps, Financials Sector

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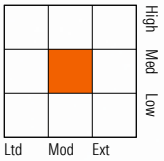
Portfolio Analysis

Composition as of 05-31-26



as of 05-31-26	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	98.5
Cash	1.4
Other	0.1
Total	100.0

Morningstar Fixed Income Style Box™ as of 05-31-26



Avg Eff Duration	5.97
Avg Eff Maturity	7.04

Top 10 Holdings as of 05-31-26	% Assets
Ultra US Treasury Bond Future Sept 26 09-21-26	4.19
5 Year Treasury Note Future Sept 26 09-30-26	4.18
2 Year Treasury Note Future Sept 26 09-30-26	3.48
10 Year Treasury Note Future Sept 26 09-21-26	3.12
Federal National Mortgage Associatio 0% 06-15-56	2.54
Voya Multi Sector Income ETF	1.92
United States Treasury Notes 3.75% 04-30-28	1.61
United States Treasury Bonds 5% 05-15-46	1.55
United States Treasury Notes 3.875% 04-30-31	1.51
United States Treasury Notes 3.875% 05-15-29	1.41

Morningstar F-I Sectors as of 05-31-26	% Fund
Government	24.93
Corporate	20.19
Securitized	39.93
Municipal	0.01
Cash/Cash Equivalents	14.92
Derivative	0.02

Credit Analysis: % Bonds as of 05-31-26

AAA	11	BB	5
AA	44	B	3
A	15	Below B	0
BBB	18	Not Rated	6

Operations

Gross Prosp Exp Ratio	0.31% of fund assets
Net Prosp Exp Ratio	0.31% of fund assets
Management Fee	0.27%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	05-31-13
Total Fund Assets ($mil)	11,261.2
Annual Turnover Ratio %	202.00
Fund Family Name	Voya

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Dave Goodson. Since 2017.
Sean Banai, CFA. Since 2021.

Advisor	Voya Investments, LLC
Subadvisor	Voya Investment Management Co. LLC

Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.83% for Class R6 shares, through August 1, 2026. The expense limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.05% of the management fee through August 1, 2026. Termination or modification of these obligations requires approval by the Fund's Board.

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13.6431-226 (07/26)
CN5043713_1227

MyCompass Index Aggressive 2035 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2035

Investment Objective & Strategy

The objective of the MyCompass Index Aggressive Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with an aggressive risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.62	0.81	1.10
3 Yr Beta	1.11	—	1.09

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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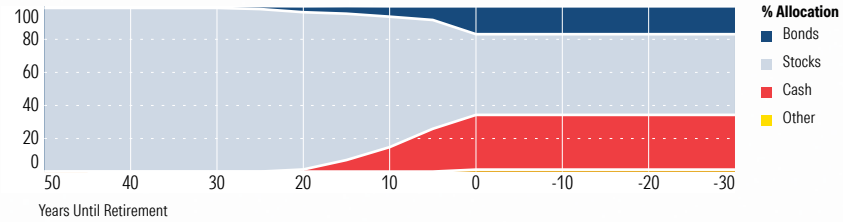
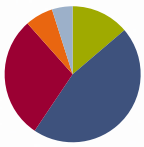
Allocation of Stocks and Bonds



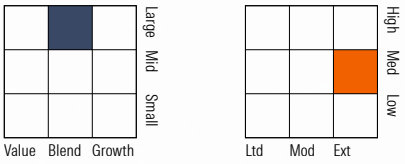
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	45.7
Non-U.S. Stocks	29.0
Bonds	6.7
Cash	13.8
Other	4.9

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	42.85
BlackRock MSCI ACWI ex-U.S. IMI Idx F	28.03
Great Gray Stable Value Fund - Voya CL R	14.99
Long Term Credit Bond Index Fund F	3.29
FTSE NAREIT All Equity REITs Index Fd F	3.12

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	30.10
Sensitive	53.18
Defensive	16.72

Credit Analysis: % Bonds as of 06-30-26

AAA	2	BB	0
AA	57	B	0
A	21	Below B	0
BBB	21	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	17.83
Corporate	14.45
Securitized	0.01
Municipal	0.57
Cash/Cash Equivalents	67.13
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	08-05-19
Total Fund Assets ($mil)	214.8
Annual Turnover Ratio %	1.60
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D387-226 (07/26)
CN5043713_1227

MyCompass Index Aggressive 2045 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2045

Investment Objective & Strategy

The objective of the MyCompass Index Aggressive Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with an aggressive risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.23	0.94	1.08
3 Yr Beta	1.27	—	1.09

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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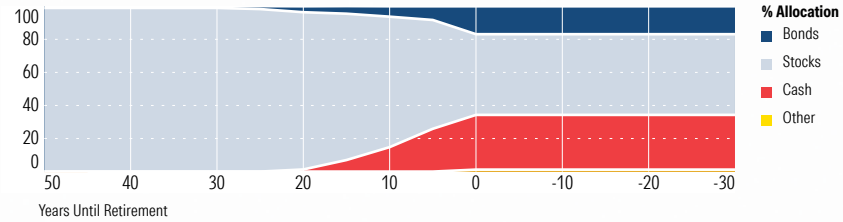
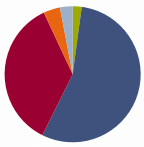
Allocation of Stocks and Bonds



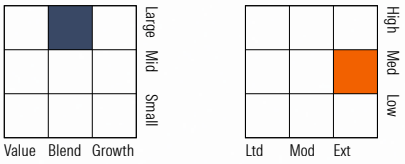
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	55.2
Non-U.S. Stocks	35.7
Bonds	4.0
Cash	2.2
Other	3.0

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	51.69
BlackRock MSCI ACWI ex-U.S. IMI Idx F	35.01
Long Term Credit Bond Index Fund F	3.78
BlackRock Russell 2000® Index Fund F	3.13
FTSE NAREIT All Equity REITs Index Fd F	2.78

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	30.60
Sensitive	53.04
Defensive	16.36

Credit Analysis: % Bonds as of 06-30-26			
AAA	3	BB	0
AA	18	B	0
A	40	Below B	0
BBB	39	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	7.04
Corporate	55.59
Securitized	0.02
Municipal	2.20
Cash/Cash Equivalents	35.14
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	08-14-19
Total Fund Assets ($mil)	255.7
Annual Turnover Ratio %	0.42
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D388-226 (07/26)
CN5043713_1227

MyCompass Index Aggressive 2055 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2055

Investment Objective & Strategy

The objective of the MyCompass Index Aggressive Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with an aggressive risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.58	0.96	1.06
3 Yr Beta	1.30	—	1.06

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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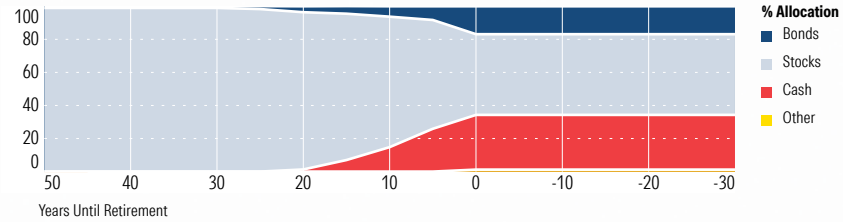
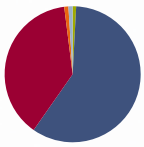
Allocation of Stocks and Bonds



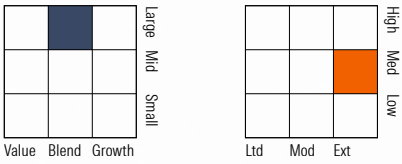
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	58.9
Non-U.S. Stocks	38.3
Bonds	1.0
Cash	0.8
Other	1.0

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	55.95
BlackRock MSCI ACWI ex-U.S. IMI Idx F	38.44
BlackRock Russell 2000® Index Fund F	3.68
Long Term Credit Bond Index Fund F	1.01
FTSE NAREIT All Equity REITs Index Fd F	0.96

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.23
Sensitive	53.10
Defensive	15.68

Credit Analysis: % Bonds as of 06-30-26

AAA	4	BB	0
AA	13	B	0
A	42	Below B	0
BBB	41	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	3.02
Corporate	49.54
Securitized	0.02
Municipal	1.96
Cash/Cash Equivalents	45.46
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-19
Total Fund Assets ($mil)	186.5
Annual Turnover Ratio %	0.00
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D389-226 (07/26)
CN5043713_1227

MyCompass Index Aggressive 2065 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2065

Investment Objective & Strategy

The objective of the MyCompass Index Aggressive Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with an aggressive risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.58	0.96	1.05
3 Yr Beta	1.30	—	1.05

Principal Risks

Credit and Counterparty, Foreign Securities, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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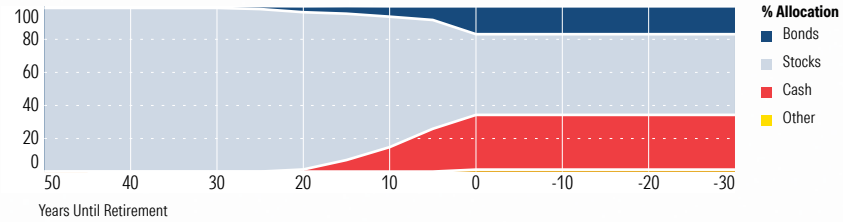
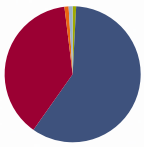
Allocation of Stocks and Bonds



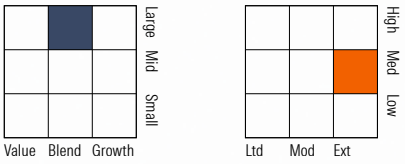
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	59.0
Non-U.S. Stocks	38.3
Bonds	1.0
Cash	0.8
Other	0.9

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	56.01
BlackRock MSCI ACWI ex-U.S. IMI Idx F	38.43
BlackRock Russell 2000® Index Fund F	3.68
Long Term Credit Bond Index Fund F	1.01
FTSE NAREIT All Equity REITs Index Fd F	0.91

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.23
Sensitive	53.09
Defensive	15.68

Credit Analysis: % Bonds as of 06-30-26			
AAA	4	BB	0
AA	13	B	0
A	42	Below B	0
BBB	41	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	3.01
Corporate	49.51
Securitized	0.02
Municipal	1.96
Cash/Cash Equivalents	45.49
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	11-15-21
Total Fund Assets ($mil)	95.0
Annual Turnover Ratio %	—
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2021.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.149%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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MyCompass Index Aggressive Retirement Fund - Fee Class R

Release Date
06-30-26

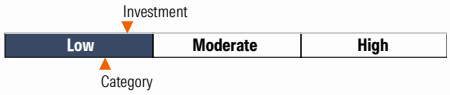
Category
Target-Date Retirement

Investment Objective & Strategy

The objective of the MyCompass Index Aggressive Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with an aggressive risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	7.15	0.55	1.13
3 Yr Beta	0.76	—	1.15

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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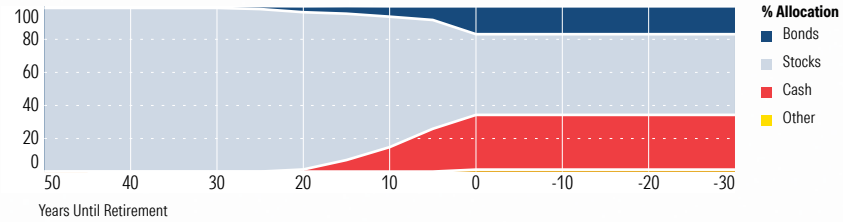
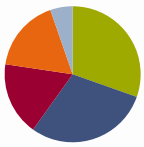
Allocation of Stocks and Bonds



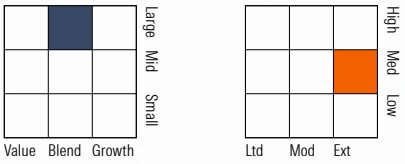
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	29.5
Non-U.S. Stocks	17.5
Bonds	17.3
Cash	30.4
Other	5.3

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
Great Gray Stable Value Fund - Voya CL R	32.79
BlackRock Russell 1000® Index Fund F	28.24
BlackRock MSCI ACWI ex-U.S. IMI Idx F	16.68
0-5 Yr US TIPS Fd F	8.82
Long Term Government Bond Index Fund F	6.29

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	29.45
Sensitive	53.67
Defensive	16.88

Credit Analysis: % Bonds as of 06-30-26			
AAA	2	BB	0
AA	86	B	0
A	6	Below B	0
BBB	6	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	32.05
Corporate	4.33
Securitized	0.00
Municipal	0.17
Cash/Cash Equivalents	63.45
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	09-26-19
Total Fund Assets ($mil)	96.4
Annual Turnover Ratio %	0.00
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D385-226 (07/26)
CN5043713_1227

MyCompass Index Conservative 2035 Fund - Fee Class R

Release Date
06-30-26

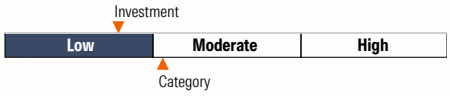
Category
Target-Date 2035

Investment Objective & Strategy

The objective of the MyCompass Index Conservative Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a conservative risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.65	0.51	0.69
3 Yr Beta	0.70	—	0.69

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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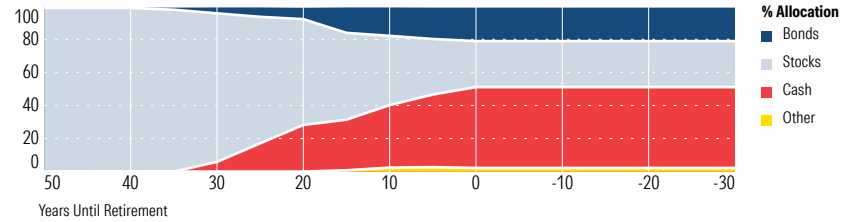
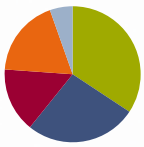
Allocation of Stocks and Bonds



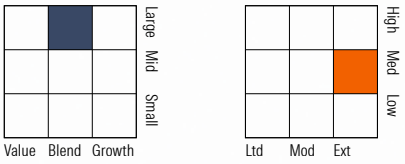
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	26.5
Non-U.S. Stocks	15.3
Bonds	18.5
Cash	34.3
Other	5.4

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
Great Gray Stable Value Fund - Voya CL R	36.32
BlackRock Russell 1000® Index Fund F	25.58
BlackRock MSCI ACWI ex-U.S. IMI Idx F	14.85
0-5 Yr US TIPS Fd F	8.96
Long Term Government Bond Index Fund F	7.03

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	29.75
Sensitive	53.77
Defensive	16.50

Credit Analysis: % Bonds as of 06-30-26			
AAA	2	BB	0
AA	86	B	0
A	6	Below B	0
BBB	6	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	30.76
Corporate	4.31
Securitized	0.00
Municipal	0.17
Cash/Cash Equivalents	64.75
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	09-24-19
Total Fund Assets ($mil)	99.6
Annual Turnover Ratio %	1.88
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D377-226 (07/26)
CN5043713_1227

MyCompass Index Conservative 2045 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2045

Investment Objective & Strategy

The objective of the MyCompass Index Conservative Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a conservative risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.03	0.69	0.80
3 Yr Beta	0.95	—	0.81

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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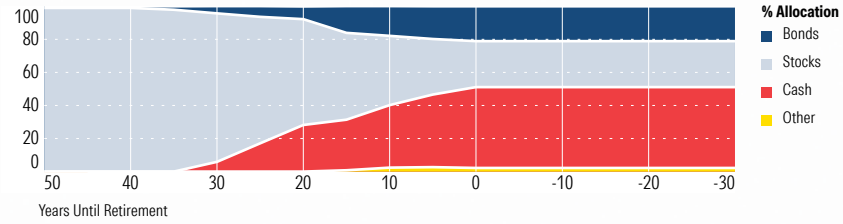
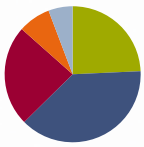
Allocation of Stocks and Bonds



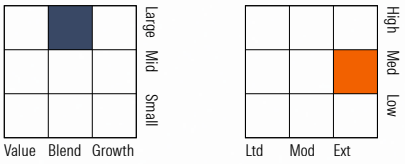
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	38.3
Non-U.S. Stocks	23.9
Bonds	7.7
Cash	24.3
Other	5.8

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	36.01
Great Gray Stable Value Fund - Voya CL R	27.17
BlackRock MSCI ACWI ex-U.S. IMI Idx F	23.15
Long Term Government Bond Index Fund F	4.05
Long Term Credit Bond Index Fund F	3.22

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	30.08
Sensitive	53.22
Defensive	16.70

Credit Analysis: % Bonds as of 06-30-26

AAA	2	BB	0
AA	63	B	0
A	18	Below B	0
BBB	18	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	14.98
Corporate	9.05
Securitized	0.00
Municipal	0.36
Cash/Cash Equivalents	75.61
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	10-03-19
Total Fund Assets ($mil)	60.6
Annual Turnover Ratio %	2.65
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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MyCompass Index Conservative 2055 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2055

Investment Objective & Strategy

The objective of the MyCompass Index Conservative Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a conservative risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.84	0.91	1.00
3 Yr Beta	1.24	—	1.01

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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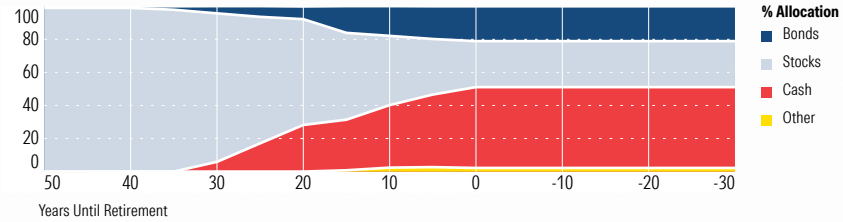
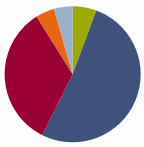
Allocation of Stocks and Bonds



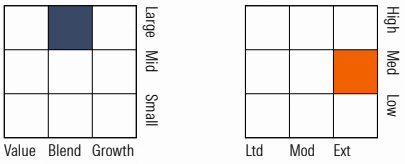
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	51.7
Non-U.S. Stocks	33.7
Bonds	4.5
Cash	5.7
Other	4.4

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	49.43
BlackRock MSCI ACWI ex-U.S. IMI Idx F	33.84
Great Gray Stable Value Fund - Voya CL R	5.61
FTSE NAREIT All Equity REITs Index Fd F	3.74
Long Term Credit Bond Index Fund F	3.40

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.20
Sensitive	53.15
Defensive	15.64

Credit Analysis: % Bonds as of 06-30-26			
AAA	3	BB	0
AA	34	B	0
A	32	Below B	0
BBB	32	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	12.88
Corporate	30.19
Securitized	0.01
Municipal	1.20
Cash/Cash Equivalents	55.71
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-19
Total Fund Assets ($mil)	54.7
Annual Turnover Ratio %	0.91
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.150%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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MyCompass Index Conservative 2065 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2065

Investment Objective & Strategy

The objective of the MyCompass Index Conservative Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a conservative risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.57	0.96	1.05
3 Yr Beta	1.30	—	1.05

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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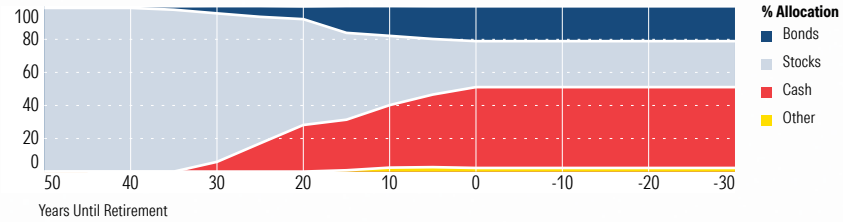
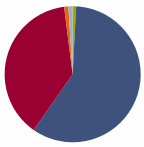
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Allocation of Stocks and Bonds



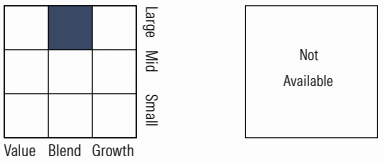
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	58.9
Non-U.S. Stocks	38.3
Bonds	1.0
Cash	0.8
Other	1.0

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	55.95
BlackRock MSCI ACWI ex-U.S. IMI Idx F	38.43
BlackRock Russell 2000® Index Fund F	3.67
Long Term Credit Bond Index Fund F	1.01
FTSE NAREIT All Equity REITs Index Fd F	0.98

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.23
Sensitive	53.09
Defensive	15.68

Credit Analysis: % Bonds as of 06-30-26

AAA	4	BB	0
AA	13	B	0
A	42	Below B	0
BBB	41	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	3.01
Corporate	49.53
Securitized	0.02
Municipal	1.96
Cash/Cash Equivalents	45.47
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	11-29-21
Total Fund Assets ($mil)	9.6
Annual Turnover Ratio %	—
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2021.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.F244-226 (07/26)
CN5043713_1227

MyCompass Index Conservative Retirement Fund - Fee Class R

Release Date
06-30-26

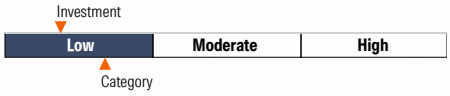
Category
Target-Date Retirement

Investment Objective & Strategy

The objective of the MyCompass Index Conservative Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a conservative risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	4.50	0.34	0.71
3 Yr Beta	0.47	—	0.71

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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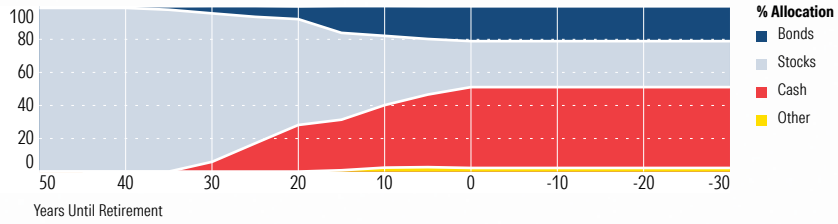
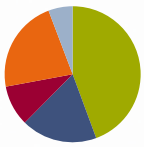
Allocation of Stocks and Bonds



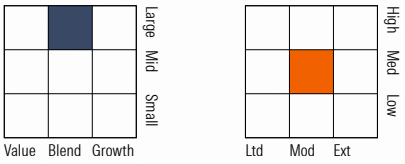
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	18.1
Non-U.S. Stocks	9.7
Bonds	22.2
Cash	44.4
Other	5.8

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
Great Gray Stable Value Fund - Voya CL R	47.91
BlackRock Russell 1000® Index Fund F	17.23
0-5 Yr US TIPS Fd F	14.09
BlackRock MSCI ACWI ex-U.S. IMI Idx F	9.26
Long Term Government Bond Index Fund F	5.21

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	29.40
Sensitive	53.85
Defensive	16.75

Credit Analysis: % Bonds as of 06-30-26			
AAA	3	BB	0
AA	85	B	0
A	6	Below B	0
BBB	6	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	29.32
Corporate	4.10
Securitized	0.00
Municipal	0.16
Cash/Cash Equivalents	66.42
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	09-13-19
Total Fund Assets ($mil)	93.4
Annual Turnover Ratio %	0.00
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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MyCompass Index Moderate 2035 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2035

Investment Objective & Strategy

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.98	0.69	0.93
3 Yr Beta	0.94	—	0.92

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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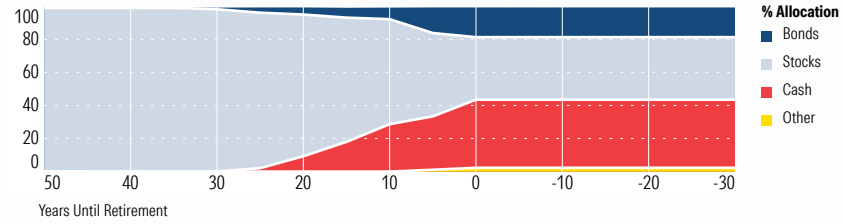
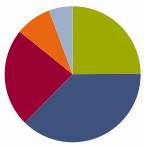
Allocation of Stocks and Bonds



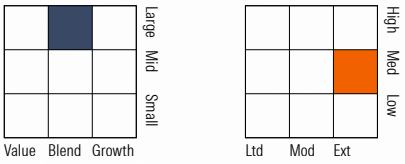
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	37.6
Non-U.S. Stocks	23.4
Bonds	8.6
Cash	24.9
Other	5.6

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	35.63
Great Gray Stable Value Fund - Voya CL R	27.81
BlackRock MSCI ACWI ex-U.S. IMI Idx F	22.54
Long Term Government Bond Index Fund F	4.39
Long Term Credit Bond Index Fund F	3.08

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	29.91
Sensitive	53.37
Defensive	16.71

Credit Analysis: % Bonds as of 06-30-26

AAA	2	BB	0
AA	68	B	0
A	15	Below B	0
BBB	15	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	17.33
Corporate	8.29
Securitized	0.00
Municipal	0.33
Cash/Cash Equivalents	74.05
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-19
Total Fund Assets ($mil)	1,464.1
Annual Turnover Ratio %	2.36
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D382-226 (07/26)
CN5043713_1227

MyCompass Index Moderate 2045 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2045

Investment Objective & Strategy

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.41	0.87	1.01
3 Yr Beta	1.19	—	1.02

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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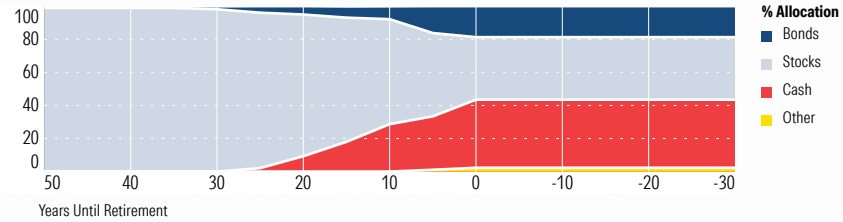
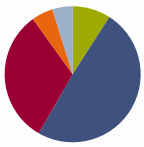
Allocation of Stocks and Bonds



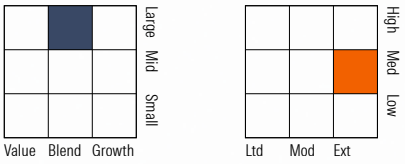
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	49.2
Non-U.S. Stocks	31.8
Bonds	5.1
Cash	9.1
Other	4.8

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	46.59
BlackRock MSCI ACWI ex-U.S. IMI Idx F	31.47
Great Gray Stable Value Fund - Voya CL R	9.59
FTSE NAREIT All Equity REITs Index Fd F	3.64
Long Term Credit Bond Index Fund F	3.27

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	30.81
Sensitive	53.14
Defensive	16.06

Credit Analysis: % Bonds as of 06-30-26			
AAA	2	BB	0
AA	44	B	0
A	27	Below B	0
BBB	27	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	14.74
Corporate	20.67
Securitized	0.01
Municipal	0.82
Cash/Cash Equivalents	63.77
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-19
Total Fund Assets ($mil)	1,419.8
Annual Turnover Ratio %	1.36
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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MyCompass Index Moderate 2055 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2055

Investment Objective & Strategy

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.53	0.96	1.05
3 Yr Beta	1.30	—	1.06

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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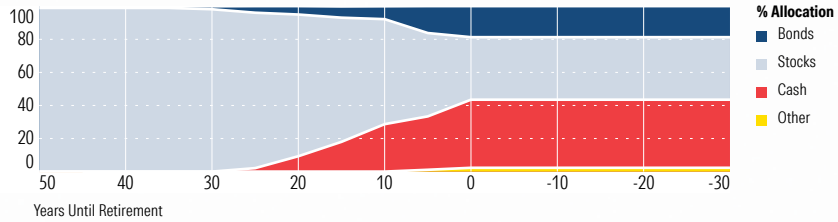
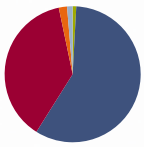
Allocation of Stocks and Bonds



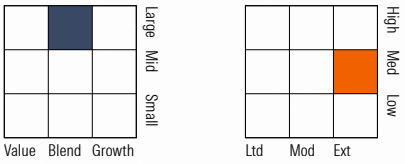
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	58.1
Non-U.S. Stocks	37.8
Bonds	2.0
Cash	0.9
Other	1.3

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	55.21
BlackRock MSCI ACWI ex-U.S. IMI Idx F	37.93
BlackRock Russell 2000® Index Fund F	3.60
Long Term Credit Bond Index Fund F	1.97
FTSE NAREIT All Equity REITs Index Fd F	1.27

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.23
Sensitive	53.09
Defensive	15.67

Credit Analysis: % Bonds as of 06-30-26

AAA	4	BB	0
AA	14	B	0
A	41	Below B	0
BBB	41	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	4.19
Corporate	62.85
Securitized	0.03
Municipal	2.49
Cash/Cash Equivalents	30.44
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-19
Total Fund Assets ($mil)	1,055.8
Annual Turnover Ratio %	0.00
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D384-226 (07/26)
CN5043713_1227

MyCompass Index Moderate 2065 Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date 2065

Investment Objective & Strategy

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.58	0.96	1.05
3 Yr Beta	1.30	—	1.05

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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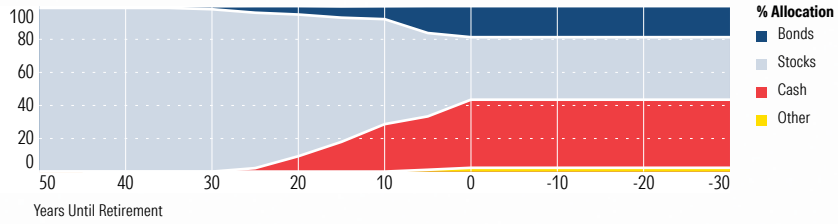
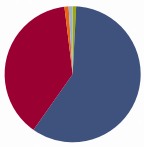
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Allocation of Stocks and Bonds



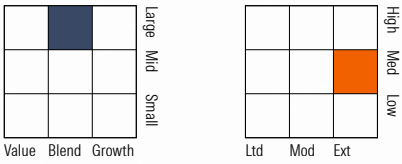
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	58.9
Non-U.S. Stocks	38.3
Bonds	1.0
Cash	0.8
Other	0.9

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
BlackRock Russell 1000® Index Fund F	56.00
BlackRock MSCI ACWI ex-U.S. IMI Idx F	38.44
BlackRock Russell 2000® Index Fund F	3.68
Long Term Credit Bond Index Fund F	1.01
FTSE NAREIT All Equity REITs Index Fd F	0.91

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	31.23
Sensitive	53.09
Defensive	15.68

Credit Analysis: % Bonds as of 06-30-26

AAA	4	BB	0
AA	13	B	0
A	42	Below B	0
BBB	41	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	3.01
Corporate	49.52
Securitized	0.02
Municipal	1.96
Cash/Cash Equivalents	45.49
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	11-15-21
Total Fund Assets ($mil)	259.5
Annual Turnover Ratio %	—
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2021.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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MyCompass Index Moderate Retirement Fund - Fee Class R

Release Date
06-30-26

Category
Target-Date Retirement

Investment Objective & Strategy

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	5.85	0.45	0.93
3 Yr Beta	0.62	—	0.94

Principal Risks

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

Important Information

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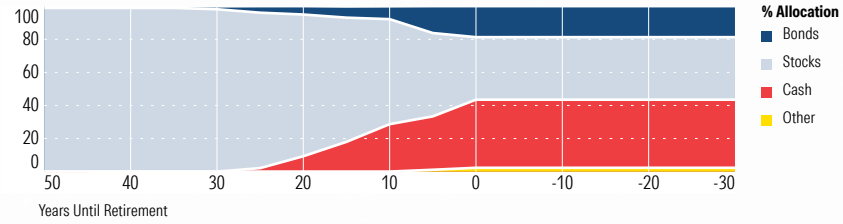
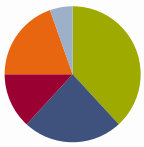
Allocation of Stocks and Bonds



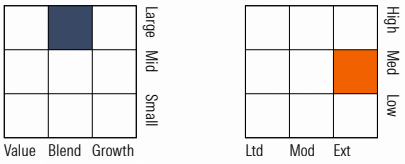
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	23.7
Non-U.S. Stocks	13.2
Bonds	19.6
Cash	38.1
Other	5.4

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 06-30-26	% Assets
Great Gray Stable Value Fund - Voya CL R	40.60
BlackRock Russell 1000® Index Fund F	22.58
BlackRock MSCI ACWI ex-U.S. IMI Idx F	12.50
0-5 Yr US TIPS Fd F	10.06
Long Term Government Bond Index Fund F	7.35

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	29.22
Sensitive	53.77
Defensive	16.99

Credit Analysis: % Bonds as of 06-30-26			
AAA	2	BB	0
AA	88	B	0
A	5	Below B	0
BBB	5	Not Rated	0

Morningstar F-I Sectors as of 06-30-26	% Fund
Government	30.55
Corporate	3.52
Securitized	0.00
Municipal	0.14
Cash/Cash Equivalents	65.79
Derivative	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	08-01-19
Total Fund Assets ($mil)	932.4
Annual Turnover Ratio %	0.00
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D380-226 (07/26)
CN5043713_1227

BlackRock Equity Index Fund - Fee Class 1

Release Date
06-30-26

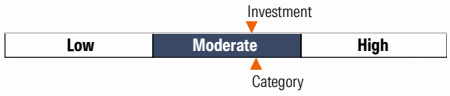
Category
Large Blend

Investment Objective & Strategy

The Fund seeks to achieve investment results that are similar to the price and yield performance, before fees and expenses, of the S&P 500 Index. To implement this objective, the Fund will be invested in the Equity Index Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.06	1.00	0.98
3 Yr Beta	1.00	—	1.04

Principal Risks

Hedging Strategies, Lending, Credit and Counterparty, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Futures, Industry and Sector Investing, Underlying Fund/ Fund of Funds, OTC, Passive Management, Target Date, Large Cap, Replication Management

Important Information

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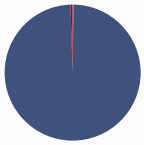
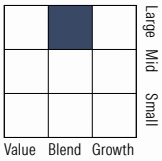
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	99.3
Non-U.S. Stocks	0.5
Bonds	0.0
Cash	0.2
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	44.59
Large	35.47
Medium	18.89
Small	1.06
Micro	0.00

Top 10 Holdings as of 06-30-26

	% Assets
BlackRock Equity Index Fund F	100.01

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	24.52
Basic Materials	1.65
Consumer Cyclical	9.49
Financial Services	11.55
Real Estate	1.83
Sensitive	59.87
Communication Services	9.90
Energy	2.98
Industrials	8.45
Technology	38.54
Defensive	15.61
Consumer Defensive	4.52
Healthcare	8.89
Utilities	2.20

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-24-17
Total Fund Assets ($mil)	5,015.0
Annual Turnover Ratio %	5.07
Fund Family Name	BlackRock Fund Advisors

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2007.

Advisor	BlackRock Institutional Trust Co NA
Subadvisor	—

Notes

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Large Cap Value Fund - Fee Class R1

Release Date
06-30-26

Category
Large Value

Investment Objective & Strategy

The Fund seeks capital growth and current income.

The Fund employs a value-oriented approach to identify potential opportunities for revaluation or fundamental improvement. The Fund seeks its investment objective by investing in Putnam Large Cap Value Trust ("Underlying Fund") for which Putnam Fiduciary Trust Company, LLC ("Underlying Fund Advisor") is the investment manager.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	11.12	0.85	0.92
3 Yr Beta	0.70	—	0.96

Principal Risks

Foreign Securities, Capitalization, Growth Investing, Value Investing, Active Management, Index Correlation/Tracking Error, Convertible Securities, Equity Securities, Futures, Industry and Sector Investing, IPO, Preferred Stocks, Underlying Fund/Fund of Funds, Warrants, Forwards, Management, Portfolio Diversification, Mid-Cap, Large Cap

Important Information

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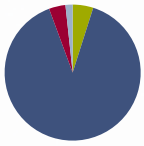
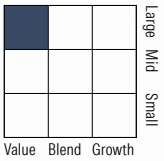
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	89.5
Non-U.S. Stocks	3.9
Bonds	0.0
Cash	4.9
Other	1.7

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	19.27
Large	45.90
Medium	33.46
Small	1.37
Micro	0.00

Top 10 Holdings as of 06-30-26

	% Assets
Putnam Large Cap Value Trust I	100.07

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	34.42
Basic Materials	5.31
Consumer Cyclical	7.95
Financial Services	19.25
Real Estate	1.91
Sensitive	41.10
Communication Services	4.10
Energy	6.30
Industrials	11.82
Technology	18.88
Defensive	24.49
Consumer Defensive	8.80
Healthcare	11.94
Utilities	3.75

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	12-10-18
Total Fund Assets ($mil)	4,832.2
Annual Turnover Ratio %	37.80
Fund Family Name	Putnam, a Franklin Templeton company

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Darren Jaroch, CFA. Since 2018.
Lauren DeMore, CFA. Since 2019.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

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13.D264-226 (07/26)
CN5043713_1227

Large Cap Growth Fund IV - Fee Class R1

Release Date
06-30-26

Category
Large Growth

Investment Objective & Strategy

The Fund seeks long-term capital growth through investment in a diversified portfolio of securities of larger, established domestic companies. To implement this objective, the Fund will be invested in the American Century U.S. Premier Large Cap Growth Trust (the "Underlying Fund"), a fund of the American Century Retirement Date Trust for which Global Trust Company is trustee and American Century Investment Management, Inc. is the adviser.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.06	1.31	0.98
3 Yr Beta	1.24	—	1.02

Principal Risks

Foreign Securities, Loss of Money, Growth Investing, Market/Market Volatility, Options, Other, Underlying Fund/Fund of Funds, Pricing, Large Cap

Important Information

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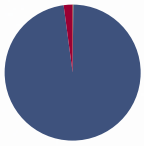
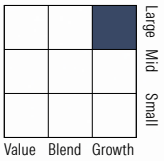
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	97.7
Non-U.S. Stocks	2.1
Bonds	0.0
Cash	0.2
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	62.17
Large	22.15
Medium	12.39
Small	3.29
Micro	0.00

Top 10 Holdings as of 06-30-26

	% Assets
American Century US Prem LC Gr Tr I	100.04

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	19.00
Basic Materials	0.81
Consumer Cyclical	12.61
Financial Services	5.58
Real Estate	0.00
Sensitive	70.96
Communication Services	16.63
Energy	0.30
Industrials	6.47
Technology	47.56
Defensive	10.05
Consumer Defensive	2.41
Healthcare	7.48
Utilities	0.16

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	11-04-22
Total Fund Assets ($mil)	653.7
Annual Turnover Ratio %	—
Fund Family Name	American Century Investment Management Inc

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Management Team. Since 2022.

Advisor	American Century Advisory Services Inc
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.34%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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Columbia Select Mid Cap Value Fund - Institutional 3 Class

Release Date
06-30-26

Category
Mid-Cap Value

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term capital appreciation.

Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities of companies that have market capitalizations in the range of the companies in the Russell Midcap® Value Index (the index) at the time of purchase that the fund's investment manager believes are undervalued and have the potential for long-term growth. It may invest up to 20% of its total assets in foreign securities. The fund normally invests in common stocks and also may invest in real estate investment trusts.

Past name(s) : Columbia Mid Cap Value Inst3.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.62	1.20	1.08
3 Yr Beta	0.88	—	1.10

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Issuer, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Portfolio Diversification, Mid-Cap, Financials Sector, Real Estate/REIT Sector

Important Information

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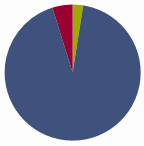
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

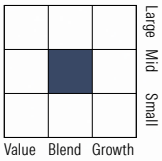
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	92.7
Non-U.S. Stocks	4.8
Bonds	0.0
Cash	2.5
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	0.00
Large	15.23
Medium	64.51
Small	18.26
Micro	1.99

Top 10 Holdings as of 06-30-26	% Assets
Marathon Petroleum Corp	3.32
Entergy Corp	2.77
AMETEK Inc	2.64
Ameren Corp	2.57
Popular Inc	2.56
ITT Inc	2.54
Ingersoll Rand Inc	2.52
Columbia Short-Term Cash	2.48
Southwest Airlines Co	2.48
US Foods Holding Corp	2.35

Morningstar Equity Sectors as of 06-30-26	% Fund
Cyclical	37.84
Basic Materials	3.38
Consumer Cyclical	11.20
Financial Services	15.45
Real Estate	7.81
Sensitive	40.44
Communication Services	4.25
Energy	5.66
Industrials	16.09
Technology	14.44
Defensive	21.72
Consumer Defensive	5.86
Healthcare	8.57
Utilities	7.29

Operations

Gross Prosp Exp Ratio	0.75% of fund assets
Net Prosp Exp Ratio	0.75% of fund assets
Management Fee	0.73%
12b-1 Fee	0.00%
Other Fee	0.01%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	07-15-09
Total Fund Assets ($mil)	3,272.6
Annual Turnover Ratio %	15.00
Fund Family Name	Columbia Threadneedle

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Kari Montanus. Since 2018.
Jonas Patrikson, CFA. Since 2014.

Advisor	Columbia Mgmt Investment Advisers, LLC
Subadvisor	—

Notes

"Total annual Fund operating expenses" include acquired fund fees and expenses (expenses the Fund incurs indirectly through its investments in other investment companies) and may be higher than the ratio of expenses to average net assets shown in the Financial Highlights section of the prospectus because the ratio of expenses to average net assets does not include acquired fund fees and expenses.

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13.6945-226 (07/26)
CN5043713_1227

Fidelity® Mid Cap Index Fund

Release Date
06-30-26

Category
Mid-Cap Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

The fund invests normally at least 80% of its assets in securities included in the Russell Midcap® Index. It lends securities to earn income.

Past name(s) : Fidelity® Mid Cap Index Instl Prem.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.00	1.15	0.95
3 Yr Beta	0.98	—	1.02

Principal Risks

Lending, Loss of Money, Not FDIC Insured, Index Correlation/ Tracking Error, Issuer, Market/Market Volatility, Equity Securities, Passive Management, Mid-Cap

Important Information

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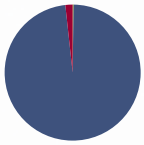
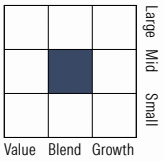
Portfolio Analysis

Composition as of 05-31-26



	% Assets
U.S. Stocks	98.1
Non-U.S. Stocks	1.7
Bonds	0.0
Cash	0.2
Other	0.0

Morningstar Style Box™ as of 05-31-26



	% Market Cap
Giant	0.41
Large	8.89
Medium	67.94
Small	21.75
Micro	1.00

Top 10 Holdings as of 05-31-26	% Assets
SanDisk Corp Ordinary Shares	1.75
Western Digital Corp	1.30
Corning Inc	1.02
Vertiv Holdings Co Class A	0.87
Quanta Services Inc	0.76
Howmet Aerospace Inc	0.75
Bank of New York Mellon Corp	0.69
Cummins Inc	0.64
Ciena Corp	0.59
Datadog Inc Class A	0.56

Morningstar Equity Sectors as of 05-31-26	% Fund
Cyclical	34.12
Basic Materials	4.17
Consumer Cyclical	11.03
Financial Services	12.14
Real Estate	6.78
Sensitive	47.54
Communication Services	3.28
Energy	6.50
Industrials	18.10
Technology	19.66
Defensive	18.34
Consumer Defensive	3.93
Healthcare	8.74
Utilities	5.67

Operations

Gross Prosp Exp Ratio	0.03% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	09-08-11
Total Fund Assets ($mil)	53,226.4
Annual Turnover Ratio %	15.00
Fund Family Name	Fidelity Investments

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Louis Bottari. Since 2011.
Peter Matthew. Since 2012.

Advisor	Fidelity Management & Research Company LLC
Subadvisor	Geode Capital Management, LLC

Notes

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Fidelity® Real Estate Index Fund

Release Date
06-30-26

Category
Real Estate

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to provide investment results that correspond to the total return of equity REITs and other real estate-related investments.

The fund normally invests at least 80% of assets in securities included in the MSCI U.S. IMI Real Estate 25/25 Index. It lends securities to earn income for the fund.

Past name(s) : Fidelity® Real Estate Index.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.73	1.28	1.01
3 Yr Beta	1.00	—	1.04

Principal Risks

Lending, Loss of Money, Not FDIC Insured, Index Correlation/ Tracking Error, Issuer, Market/Market Volatility, Equity Securities, Passive Management, Real Estate/REIT Sector

Important Information

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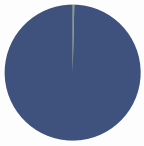
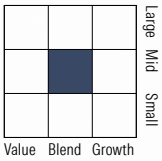
Portfolio Analysis

Composition as of 05-31-26



	% Assets
U.S. Stocks	99.6
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	0.4
Other	0.0

Morningstar Style Box™ as of 05-31-26



	% Market Cap
Giant	0.00
Large	21.58
Medium	48.77
Small	23.23
Micro	6.42

Top 10 Holdings as of 05-31-26	% Assets
Prologis Inc	8.31
Welltower Inc	8.15
American Tower Corp	5.45
Equinix Inc	5.02
Simon Property Group Inc	4.30
Digital Realty Trust Inc	4.07
Realty Income Corp	3.52
Public Storage	3.11
Crown Castle Inc	2.59
Iron Mountain Inc	2.47

Morningstar Equity Sectors as of 05-31-26	% Fund
Cyclical	99.36
Basic Materials	0.00
Consumer Cyclical	0.00
Financial Services	0.00
Real Estate	99.36
Sensitive	0.63
Communication Services	0.49
Energy	0.11
Industrials	0.03
Technology	0.00
Defensive	0.00
Consumer Defensive	0.00
Healthcare	0.00
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.07% of fund assets
Net Prosp Exp Ratio	0.07% of fund assets
Management Fee	0.07%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	09-08-11
Total Fund Assets ($mil)	3,182.9
Annual Turnover Ratio %	15.00
Fund Family Name	Fidelity Investments

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Louis Bottari. Since 2011.
Peter Matthew. Since 2012.

Advisor	Fidelity Management & Research Company LLC
Subadvisor	Geode Capital Management, LLC

Notes

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13.D119-226 (07/26)
CN5043713_1227

Janus Henderson Enterprise Fund - Class N Shares

Release Date
06-30-26

Category
Mid-Cap Growth

Investment Objective & Strategy

From the investment's prospectus

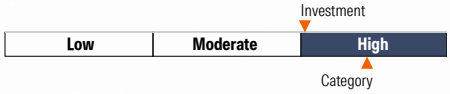
The investment seeks long-term growth of capital.

The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies to be those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities.

Past name(s) : Janus Enterprise N.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.80	1.13	0.79
3 Yr Beta	0.99	—	0.85

Principal Risks

Lending, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Socially Conscious, Mid-Cap

Important Information

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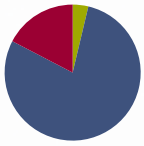
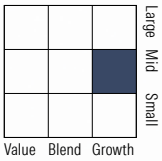
Portfolio Analysis

Composition as of 04-30-26



	% Assets
U.S. Stocks	78.9
Non-U.S. Stocks	17.4
Bonds	0.0
Cash	3.7
Other	0.0

Morningstar Style Box™ as of 04-30-26



	% Market Cap
Giant	7.63
Large	10.59
Medium	61.45
Small	18.28
Micro	2.05

Top 10 Holdings as of 04-30-26	% Assets
Flex Ltd	4.98
Ferguson Enterprises Inc	3.93
ON Semiconductor Corp	3.50
JB Hunt Transport Services Inc	3.15
LPL Financial Holdings Inc	2.89
APi Group Corp	2.78
Teledyne Technologies Inc	2.53
NXP Semiconductors NV	2.44
Alliant Energy Corp	2.35
Revvity Inc	2.30

Morningstar Equity Sectors as of 04-30-26	% Fund
Cyclical	16.65
Basic Materials	1.71
Consumer Cyclical	6.54
Financial Services	6.26
Real Estate	2.14
Sensitive	59.34
Communication Services	3.23
Energy	1.28
Industrials	27.68
Technology	27.15
Defensive	24.01
Consumer Defensive	0.42
Healthcare	17.63
Utilities	5.96

Operations

Gross Prosp Exp Ratio	0.66% of fund assets
Net Prosp Exp Ratio	0.66% of fund assets
Management Fee	0.64%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	07-12-12
Total Fund Assets ($mil)	22,398.5
Annual Turnover Ratio %	17.00
Fund Family Name	Janus Henderson

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Brian Demain, CFA. Since 2007.
Philip Cody Wheaton, CFA. Since 2016.

Advisor	Janus Henderson Investors US LLC
Subadvisor	—

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Small Cap Growth Fund - Fee Class R1

Release Date
06-30-26

Category
Small Growth

Investment Objective & Strategy

The Fund seeks growth of capital. To implement this objective, the Fund will be invested in the Neuberger Berman Small Cap Growth Trust – Class III (the "Underlying Fund"), a collective investment fund maintained by the Neuberger Berman Trust Company, N.A.("Underlying Fund Manager").

Volatility and Risk

Volatility as of 06-30-26

Investment

Low	Moderate	High

Category

Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	21.13	1.62	1.05
3 Yr Beta	1.47	—	1.18

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Growth Investing, Active Management, High Portfolio Turnover, Issuer, Market/Market Volatility, Depositary Receipts, Equity Securities, Industry and Sector Investing, IPO, Underlying Fund/Fund of Funds, Regulation/Government Intervention, Suitability, Management, Small Cap, Mid-Cap, Financials Sector

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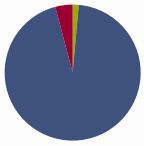
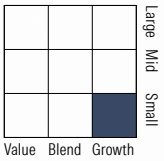
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	94.5
Non-U.S. Stocks	4.1
Bonds	0.0
Cash	1.4
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	0.00
Large	2.60
Medium	28.74
Small	63.30
Micro	5.36

Top 10 Holdings as of 06-30-26

	% Assets
Neuberger SM CP GRTr CL III	100.02

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	18.26
Basic Materials	3.63
Consumer Cyclical	6.63
Financial Services	8.00
Real Estate	0.00
Sensitive	56.16
Communication Services	1.06
Energy	3.86
Industrials	21.60
Technology	29.64
Defensive	25.59
Consumer Defensive	2.00
Healthcare	23.59
Utilities	0.00

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	07-31-19
Total Fund Assets ($mil)	230.2
Annual Turnover Ratio %	102.03
Fund Family Name	Neuberger Berman Trust Company N.A.

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2023.

Advisor	Neuberger Trust Company N.A.
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.580%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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13.D908-226 (07/26)
CN5043713_1227

Small Cap Value Fund III - Fee Class R1

Release Date
06-30-26

Category
Small Value

Investment Objective & Strategy

The Fund seeks to deliver capital appreciation by investing in value-oriented common stocks of small-sized US companies.

To implement this objective, the Fund will invest in the PIMCO RAE US Small CIT ("Underlying Fund"), a collective investment fund for which Great Gray Trust Company, LLC. is trustee and Pacific Investment Management Company LLC ("Underlying Fund Manager") is the sub-advisor.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.18	1.32	0.94
3 Yr Beta	0.98	—	1.02

Principal Risks

Value Investing, Active Management, Issuer, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Derivatives, Leverage, Management, Small Cap, Real Estate/ REIT Sector

Important Information

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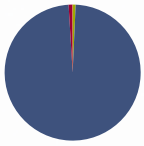
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

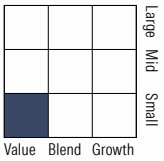
Portfolio Analysis

Composition as of 03-31-26



	% Assets
U.S. Stocks	98.3
Non-U.S. Stocks	0.9
Bonds	0.1
Cash	0.7
Other	0.0

Morningstar Style Box™ as of 03-31-26



	% Market Cap
Giant	0.00
Large	0.54
Medium	1.60
Small	57.97
Micro	39.89

Top 10 Holdings as of 03-31-26

	% Assets
PIMCO RAE US Small CIT CL 0TS	100.02

Morningstar Equity Sectors as of 03-31-26

	% Fund
Cyclical	46.85
Basic Materials	5.09
Consumer Cyclical	18.74
Financial Services	15.63
Real Estate	7.39
Sensitive	40.41
Communication Services	4.85
Energy	3.26
Industrials	13.55
Technology	18.75
Defensive	12.73
Consumer Defensive	3.07
Healthcare	8.64
Utilities	1.02

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	01-04-23
Total Fund Assets ($mil)	300.6
Annual Turnover Ratio %	—
Fund Family Name	Pacific Investment Management Company, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2023.

Advisor	Pacific Investment Management Company, LLC
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.380%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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Vanguard® Health Care Index Fund - Admiral™ Shares

Release Date
06-30-26

Category
Health

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the MSCI U.S. Investable Market Index (IMI)/Health Care 25/50.

The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the health care sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Past name(s) : Vanguard Health Care Index Adm.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.23	1.09	0.77
3 Yr Beta	0.57	—	0.74

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Industry and Sector Investing, Early Close/Late Close/Trading Halt, Market Trading

Important Information

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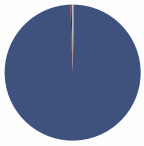
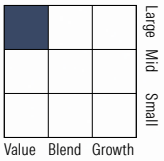
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	99.1
Non-U.S. Stocks	0.3
Bonds	0.0
Cash	0.3
Other	0.2

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	14.24
Large	50.85
Medium	22.25
Small	8.80
Micro	3.87

Top 10 Holdings as of 06-30-26	% Assets
Eli Lilly and Co	14.16
Johnson & Johnson	8.87
AbbVie Inc	6.54
UnitedHealth Group Inc	5.55
Merck & Co Inc	4.67
Amgen Inc	2.87
Thermo Fisher Scientific Inc	2.74
Abbott Laboratories	2.32
Gilead Sciences Inc	2.31
Intuitive Surgical Inc	2.08

Morningstar Equity Sectors as of 06-30-26	% Fund
Cyclical	0.03
Basic Materials	0.00
Consumer Cyclical	0.00
Financial Services	0.03
Real Estate	0.00
Sensitive	0.02
Communication Services	0.00
Energy	0.00
Industrials	0.01
Technology	0.01
Defensive	99.96
Consumer Defensive	0.00
Healthcare	99.96
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.09% of fund assets
Net Prosp Exp Ratio	0.09% of fund assets
Management Fee	0.08%
12b-1 Fee	—
Other Fee	0.05%
Miscellaneous Fee(s)	0.00
Fund Inception Date	02-05-04
Total Fund Assets ($mil)	2,582.2
Annual Turnover Ratio %	4.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Aaron Choi. Since 2025.
Kenny Narzikul. Since 2025.

Advisor	Vanguard Group, Inc. (via Vanguard Portfolio Mgmt)
Subadvisor	—

Notes

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13.3816-226 (07/26)
CN5043713_1227

Vanguard® Information Technology Index Fund - Admiral™ Shares

Release Date
06-30-26

Category
Technology

Investment Objective & Strategy

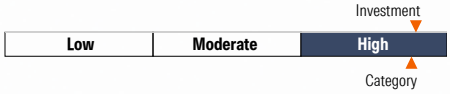
From the investment's prospectus

The investment seeks to track the performance of the MSCI U.S. Investable Market Index/Information Technology 25/50.

The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the information technology sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	21.80	1.67	0.87
3 Yr Beta	1.44	—	0.92

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Technology Sector, Market Trading

Important Information

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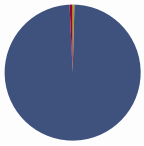
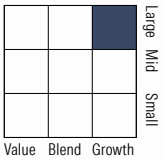
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	98.9
Non-U.S. Stocks	0.7
Bonds	0.0
Cash	0.4
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	55.33
Large	24.14
Medium	11.43
Small	6.68
Micro	2.41

Top 10 Holdings as of 06-30-26	% Assets
NVIDIA Corp	16.10
Apple Inc	14.33
Microsoft Corp	8.28
Micron Technology Inc	5.04
Broadcom Inc	3.84
Advanced Micro Devices Inc	3.65
Intel Corp	2.41
Applied Materials Inc	2.26
Lam Research Corp	2.14
Cisco Systems Inc	1.82

Morningstar Equity Sectors as of 06-30-26	% Fund
Cyclical	0.56
Basic Materials	0.02
Consumer Cyclical	0.08
Financial Services	0.46
Real Estate	0.00
Sensitive	99.44
Communication Services	0.49
Energy	0.00
Industrials	0.36
Technology	98.59
Defensive	0.01
Consumer Defensive	0.00
Healthcare	0.01
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.09% of fund assets
Net Prosp Exp Ratio	0.09% of fund assets
Management Fee	0.09%
12b-1 Fee	—
Other Fee	0.02%
Miscellaneous Fee(s)	0.00
Fund Inception Date	03-25-04
Total Fund Assets ($mil)	22,639.5
Annual Turnover Ratio %	8.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Kenny Narzikul. Since 2025.
Jena Stenger. Since 2025.

Advisor	Vanguard Group, Inc. (via Vanguard Portfolio Mgmt)
Subadvisor	—

Notes

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13.6593-226 (07/26)
CN5043713_1227

Vanguard® Small-Cap Index Fund - Admiral™ Shares

Release Date
06-30-26

Category
Small Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the CRSP U.S. Small Cap Index that measures the investment return of small-capitalization stocks.

The fund advisor employs an indexing investment approach designed to track the performance of the CRSP U.S. Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Past name(s) : Vanguard Small Cap Index Adm.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.26	1.32	0.93
3 Yr Beta	1.10	—	1.02

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Industry and Sector Investing, Early Close/ Late Close/Trading Halt, Market Trading

Important Information

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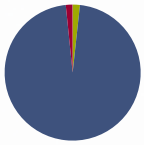
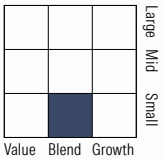
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	96.7
Non-U.S. Stocks	1.6
Bonds	0.0
Cash	1.7
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	0.36
Large	0.97
Medium	32.26
Small	55.85
Micro	10.57

Top 10 Holdings as of 06-30-26	% Assets
Credo Technology Group Holding Ltd	0.54
Jabil Inc	0.49
Astera Labs Inc	0.45
Revolution Medicines Inc Ordinary Shares	0.45
EMCOR Group Inc	0.44
Natera Inc	0.44
Twilio Inc Class A	0.38
NRG Energy Inc	0.37
Flex Ltd	0.36
MKS Inc	0.36

Morningstar Equity Sectors as of 06-30-26	% Fund
Cyclical	36.26
Basic Materials	4.37
Consumer Cyclical	11.60
Financial Services	12.38
Real Estate	7.91
Sensitive	44.69
Communication Services	2.93
Energy	3.93
Industrials	19.93
Technology	17.90
Defensive	19.05
Consumer Defensive	3.28
Healthcare	12.51
Utilities	3.26

Operations

Gross Prosp Exp Ratio	0.05% of fund assets
Net Prosp Exp Ratio	0.05% of fund assets
Management Fee	0.04%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	11-13-00
Total Fund Assets ($mil)	106,711.3
Annual Turnover Ratio %	17.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Kenny Narzikul. Since 2023.
Aaron Choi. Since 2025.

Advisor	Vanguard Group, Inc. (via Vanguard Portfolio Mgmt)
Subadvisor	—

Notes

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13.757-226 (07/26)
CN5043713_1227

BlackRock EAFE Equity Index Fund - Fee Class 1

Release Date
06-30-26

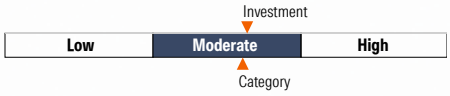
Category
Foreign Large Blend

Investment Objective & Strategy

The Fund seeks to achieve investment results that are similar to the price and yield performance, before fees and expenses, of the MSCI EAFE Index. To implement this objective, the Fund will be invested in the EAFE Equity Index Fund F (the "Underlying Fund") managed by BlackRock Institutional Trust Company, N.A.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.91	0.99	1.00
3 Yr Beta	0.88	—	1.01

Principal Risks

Hedging Strategies, Lending, Credit and Counterparty, Foreign Securities, Index Correlation/Tracking Error, Issuer, Market/Market Volatility, Industry and Sector Investing, Underlying Fund/Fund of Funds, China Region, OTC, Passive Management, Target Date, Replication Management

Important Information

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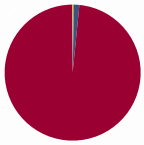
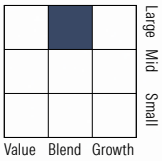
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	1.3
Non-U.S. Stocks	98.3
Bonds	0.0
Cash	0.3
Other	0.2

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	54.62
Large	36.64
Medium	8.69
Small	0.05
Micro	0.00

Top 10 Holdings as of 06-30-26	% Assets
EAFE Equity Index Fund F	100.01

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	39.55
Sensitive	39.57
Defensive	20.87

Morningstar World Regions as of 06-30-26	% Fund
Americas	1.35
North America	1.28
Latin America	0.07
Greater Europe	64.66
United Kingdom	13.67
Europe Developed	49.89
Europe Emerging	0.03
Africa/Middle East	1.07
Greater Asia	34.00
Japan	23.55
Australasia	6.69
Asia Developed	3.54
Asia Emerging	0.21

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	08-14-17
Total Fund Assets ($mil)	506.1
Annual Turnover Ratio %	3.97
Fund Family Name	BlackRock Inc

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Rachel Aguirre. Since 2015.

Advisor	BlackRock Institutional Trust Co NA
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.040%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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13.C337-226 (07/26)
CN5043713_1227

International Equity Fund - Fee Class R1

Release Date
06-30-26

Category
Foreign Large Growth

Investment Objective & Strategy

The Fund seeks capital appreciation by investing in the Fidelity Institutional AM International Core CIT ("Underlying Fund"), for which Great Gray Trust Company, LLC is trustee and FIAM LLC is subadviser. The Underlying Fund has a broad geographic equity mandate to invest in an equity portfolio of mostly non-US. companies. It is managed on the belief that earnings drive stock prices and high-quality growth companies are consistently undervalued by the market due to the common misconception that all companies' returns on invested capital, return on investment, or earnings, must "revert to the mean" over time.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.66	1.12	0.96
3 Yr Beta	0.93	—	0.96

Principal Risks
Foreign Securities, High Portfolio Turnover, Issuer, Market/Market Volatility, Underlying Fund/Fund of Funds

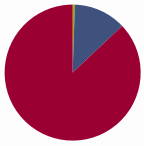
Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

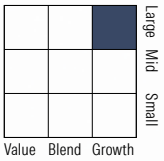
Portfolio Analysis

Composition as of 06-30-26



	% Assets
U.S. Stocks	12.5
Non-U.S. Stocks	87.0
Bonds	0.0
Cash	0.5
Other	0.0

Morningstar Style Box™ as of 06-30-26



	% Market Cap
Giant	53.32
Large	35.40
Medium	11.28
Small	0.00
Micro	0.00

Top 10 Holdings as of 06-30-26	% Assets
Fidelity Instl AM Intl Cor CIT Cl 0TS	100.11

Morningstar Super Sectors as of 06-30-26	% Fund
Cyclical	33.10
Sensitive	61.41
Defensive	5.49

Morningstar World Regions as of 06-30-26	% Fund
Americas	19.56
North America	18.57
Latin America	0.99
Greater Europe	45.57
United Kingdom	7.62
Europe Developed	31.00
Europe Emerging	0.00
Africa/Middle East	6.94
Greater Asia	34.87
Japan	15.11
Australasia	0.00
Asia Developed	15.11
Asia Emerging	4.65

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	02-02-21
Total Fund Assets ($mil)	432.4
Annual Turnover Ratio %	—
Fund Family Name	flexPATH Strategies, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Management Team. Since 2020.

Advisor	Great Gray Trust Company, LLC
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.450%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

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