

**Objective and Strategy**

The Fund is an "index fund" that seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of a particular index (its "Underlying Index").

The Fund is a collective investment trust maintained and managed by BlackRock Institutional Trust Company, N. A. ("BTC"). The Fund shall be invested and reinvested primarily in a portfolio of debt securities with the objective of approximating, as closely as practicable, the total rate of return of the market for debt as defined by the Barclays U.S. Aggregate Bond Index. BTC uses a "passive" or indexing approach to try to achieve the Fund's investment objective. Unlike many funds, the Fund does not try to outperform the index it seeks to track and does not seek temporary defensive positions when markets decline or appear overvalued.

BTC uses a representative sampling indexing strategy to manage the Fund. "Representative sampling" is an indexing strategy that involves investing in a representative sample of securities that collectively has an investment profile similar to the Fund's Underlying Index. The securities selected are expected to have, in the aggregate, investment characteristics (based on factors such as market capitalization and industry weightings), fundamental characteristics (such as return variability and yield) and liquidity measures similar to those of the Underlying Index. The Fund may or may not hold all of the securities that are included in the Underlying Index.

The Fund may invest through one or a series of collective investment trusts managed and trusteeed by BTC.

When deemed appropriate by BTC and unless otherwise provided in the Fund's investment strategies, BTC may invest all or any portion of the Fund in one or more futures contracts, forward contracts or other similar assets for the purpose of acting as a temporary substitute for investment in securities. In the event of a conflict between this summary description of the Fund's investment objective and principal investment strategies and the Trust Document under which the Fund was established, the Trust Document will govern. For more information related to the Fund, please see the Fund's Trust Document, Profile and most recent audited financial statements.

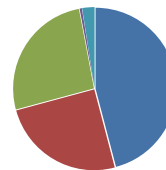
**Fund Information**

Category	Intermediate-Term Bond
Benchmark	Bloomberg Barclays U.S. Aggregate Bond Index
Inception Date	6/6/1996
Fund Size (\$)	\$31,455 million
Manager Name	BlackRock Inst Trust Co
Net Expense Ratio	0.28%*
Gross Expense Ratio	0.28%
Annual Turnover Ratio	10.11%

**Credit Quality %**

AAA	7
AA	68
A	12
BBB	12
BB	0
B	0
Below B	0
Not Rated	1

**Sector Exposure %**

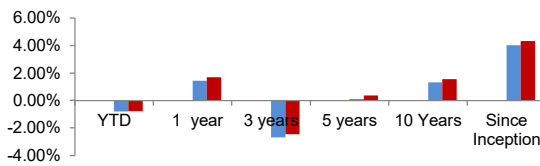


Government	45.9
Corporate	24.9
Securitized	26.2
Municipal	0.5
Cash	2.5
Other	0

**Portfolio Statistics**

Avg Effective Duration	6.14	Avg Effective Maturity	8.45	Average Credit Quality	A
------------------------	------	------------------------	------	------------------------	---

**Performance (as of 3/31/2024)**



	YTD	1 year	3 years	5 years	10 Years	Since Inception
<b>BlackRock U.S. Debt Index Fund</b>	<b>-0.80%</b>	<b>1.42%</b>	<b>-2.70%</b>	<b>0.09%</b>	<b>1.31%</b>	<b>4.02%</b>
Bloomberg Barclays U.S. Aggregate Bond Index	-0.78%	1.70%	-2.46%	0.36%	1.54%	4.31%
+/- Benchmark	-0.03%	-0.28%	-0.24%	-0.27%	-0.24%	-0.28%

**Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate over time. Current performance may differ from the performance displayed. Carefully consider any and all investment objectives, risk factors and charges and expenses before investing. Contact Voya Financial™ (the Plan's recordkeeper) for a copy of the most recent prospectus prior to investing. For the most recent month end performance, call (855) 646-7549.**

**\*Effective 08/31/23, a levelized fee of 0.25% to cover general administrative expenses of the Plan will be included in the Fund's expense ratio, for a total net expense of 0.28%. This fee is reflected in the performance results shown on this fact sheet.**

© NFP Retirement All Rights Reserved. Data provided by Voya Financial™. The information contained herein: (1) is proprietary to NFP Retirement, and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither NFP Retirement nor its data providers is responsible for any damages or losses arising from any use of this information. Past performance does not guarantee future results. Fact sheet is not complete without accompanying disclosure pages.