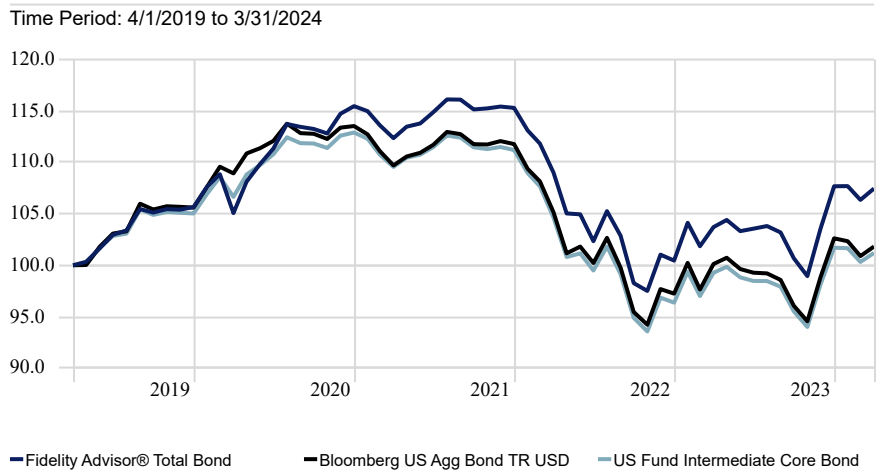


Investment Strategy

The investment seeks a high level of current income. The fund normally invests at least 80% of assets in debt securities of all types and repurchase agreements for those securities. The manager uses the Bloomberg U.S. Universal Bond Index as a guide in allocating assets across the investment-grade, high yield, and emerging market asset classes. It invests up to 20% of assets in lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds).

Growth of \$100



Fund Information

Category	US Fund Intermediate Core-Plus Bond
Benchmark	Bloomberg US Agg Bond TR USD
Prospectus Objective	Income
Inception Date	6/16/2004
Fund Size (\$)	35,772,333.75
Manager Name	Multiple
Manager Tenure (Longest)	19.33
Prospectus Net Expense Ratio*	0.50
Prospectus Gross Expense Ratio	0.50
Sharpe Ratio (5 Year)	-0.08
Std Dev (5 Year)	6.41
Turnover Ratio %	177.00
Morningstar Rating Overall	★★★★

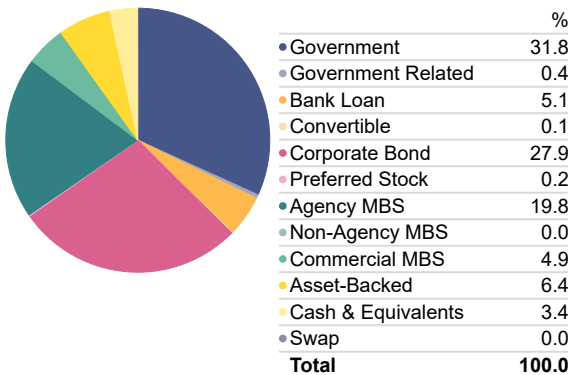
Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics. The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

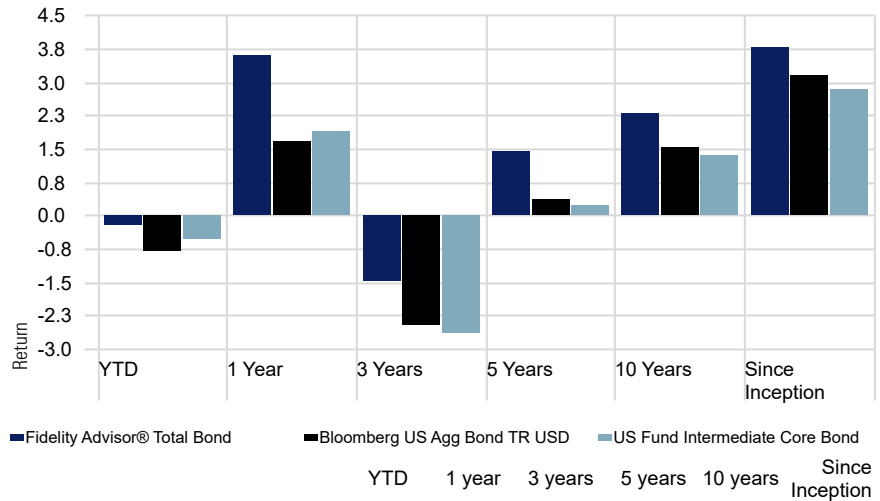
*Effective 08/31/2023, the Plan will assess an additional fee of .02% for a total levelized fee of 0.25% to cover general administrative expenses as part of the Fund's daily unit value calculation, for total net expense of 0.50% annually. This additional fee is not reflected in the performance results shown on this fact sheet. Please see the quarterly Plan Fee Disclosure for performance inclusive of the additional fee.

Sector Exposure

Portfolio Date: 1/31/2024



Performance



Top Holdings (% of Assets)

Portfolio Date: 1/31/2024

Fidelity Cash Central Fund	3.28
United States Treasury Notes 3.375%	3.10
United States Treasury Notes 4.875%	2.51
United States Treasury Notes 4.875%	2.14
United States Treasury Notes 2.75%	2.02
United States Treasury Notes 4%	1.77
United States Treasury Notes 4.5%	1.53
United States Treasury Bonds 4.125%	1.32
United States Treasury Bonds 2%	1.21
United States Treasury Notes 2.75%	1.21

	YTD	1 year	3 years	5 years	10 years	Since Inception
Fidelity Advisor Total Bond	-0.21	3.61	-1.47	1.45	2.30	3.84
Bloomberg US Agg Bond TR USD	-0.78	1.70	-2.45	0.36	1.54	3.18
US Fund Intermediate Core Bond	-0.50	1.93	-2.61	0.24	1.36	2.87

Past performance does not guarantee future results. 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.

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