

**Objective and Strategy**

The objective of the Stable Value Fund (“Fund”) is to preserve your principal investment and generate a stable rate of return. The Fund pursues its objective by investing primarily in a diversified portfolio of fixed-income instruments which may include traditional guaranteed investment contracts (“GICs”) (obligations of creditworthy life insurance companies), separate account GICs, synthetic GICs (high-quality debt securities including mortgagebacked, commercial mortgage-backed, asset-backed and corporate securities held by the Fund within contracts that are intended to minimize market volatility), variable rate GICs, repurchase agreements, US treasury and agency securities, and cash and cash equivalents, including certificates of deposit and money market instruments. The Fund may also invest in a collective fund or group trust (including but not limited to one maintained by the account’s/fund’s investment manager or its affiliate) that invests in such fixed income instruments, and the terms of such collective fund or group trust are hereby incorporated by reference in the Fund and shall be part of the Fund. A portion of the Fund may be invested in one or more money market funds. Such an investment may include units of a fixed income fund that are held by the Fund as part of a synthetic GIC.

**Who should invest?**

- Investors seeking interest income and little fluctuation in share price.
- Investors seeking to preserve capital and maintain liquidity.

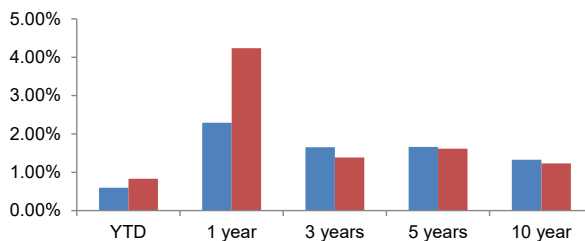
**Fund Information**

Category	Stable Value
Benchmark	Custom**
Inception Date	10/1/1985
Fund Size (\$)	340,460,559
Net Expense Ratio	0.59***
Gross Expense Ratio	0.59***
Manager Team	Insight Investment

**Who should not invest?**

- Investors seeking long-term growth of capital.

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



	YTD	1 year	3 years	5 years	10 year	Since Incept
<b>Stable Value Fund*</b>	0.60%	2.29%	1.65%	1.66%	1.33%	4.15%
<b>Stable Custom Benchmark**</b>	0.83%	4.24%	1.39%	1.62%	1.23%	0.00%

\*Effective 4/11/2014, Standish Mellon assumed management of the fund. All prior performance was under the management of Wells Galliard. Effective 9/1/2021, Standish Mellon was merged into Insight Investment.

\*\*50% Citigroup 3-Month T-Bill plus 50% Merrill Lynch 1-3 Year Treasury Index. Prior to 2007, the benchmark was 50% 90 T-Bill plus 50% Merrill Lynch 1-3 Year Treasury Index.

\*\*\*Effective 08/31/23, a leveled 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 0.59%. This fee is reflected in the performance results shown on this fact sheet.

**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.**

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