

Investment Strategy

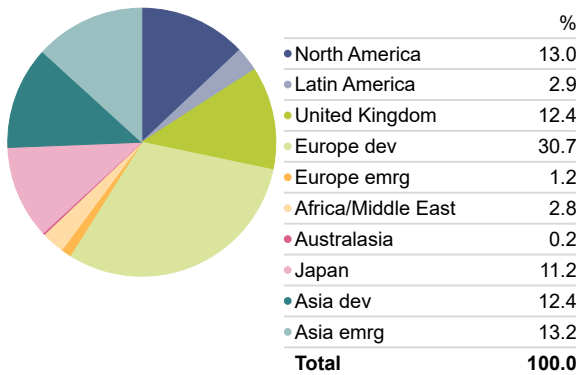
The investment seeks long-term growth of capital. The fund invests primarily in non-U.S. securities, including securities of issuers located in emerging markets. It invests at least 80% of assets in equity securities. The fund invests primarily in common stocks. The advisor uses MSCI ACWI (All Country World Index) ex USA Index as a guide in allocating investments across foreign developed and emerging markets, including investments in "growth" stocks, "value" stocks, and securities of companies with small market capitalizations.

Fund Information

Category	US Fund Foreign Large Blend
Benchmark	MSCI ACWI Ex USA NR USD
Prospectus Objective	Foreign Stock
Inception Date	11/1/2007
Fund Size (\$)	1,918,242.43
Manager Name	Multiple
Manager Tenure (Longest)	18.42
Prospectus Net Expense Ratio*	0.91
Prospectus Gross Expense Ratio	0.91
Sharpe Ratio (5 Year)	0.35
Std Dev (5 Year)	15.43
Turnover Ratio %	37.00
Morningstar Rating Overall	★★★★

Region Exposure

Portfolio Date: 2/28/2026



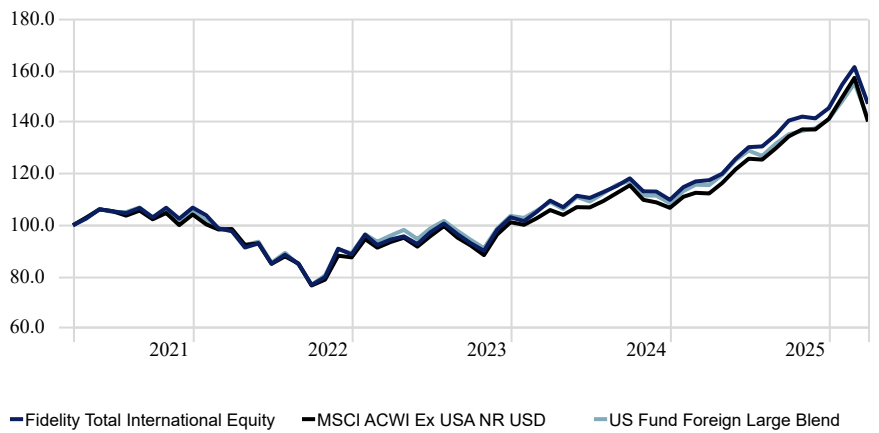
Top Holdings (% of Assets)

Portfolio Date: 2/28/2026

Taiwan Semiconductor Manufacturing Co Ltd	4.16
Samsung Electronics Co Ltd	3.54
Fidelity Cash Central Fund	2.81
ASML Holding NV	2.12
Tencent Holdings Ltd	1.79
CRH PLC	1.52
BAE Systems PLC	1.27
Franco-Nevada Corp	1.27
Safran SA	1.23
Linde PLC	1.14

Growth of \$100

Time Period: 4/1/2021 to 3/31/2026

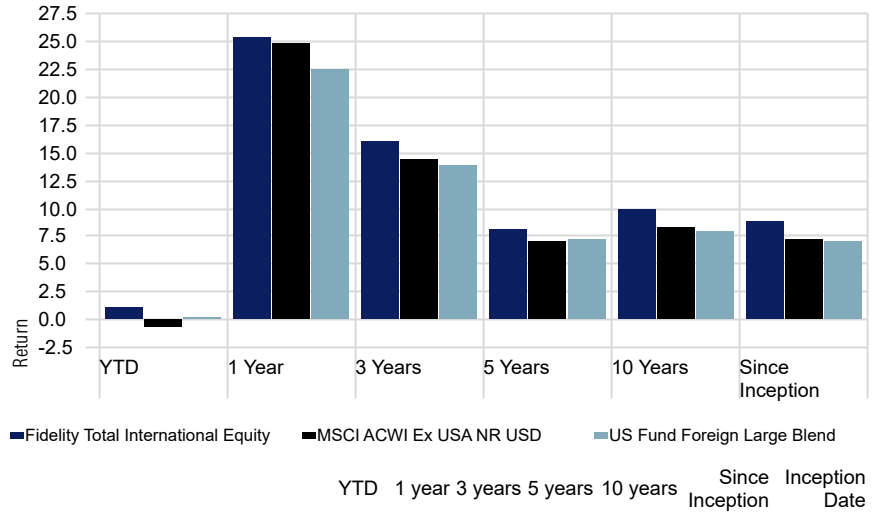


Performance Disclosure

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 3/2/2025, the Fund's operating expense will initially include 0.25% for general administrative expenses, with 0.03% being credited back to participants invested in the Fund after the end of each calendar quarter. This reimbursement is not reflected in the performance results shown on this fact sheet but will impact the actual performance results for each quarter during which the 0.03% credit is applied.

Performance



	YTD	1 year	3 years	5 years	10 years	Since Inception	Inception Date
Fidelity Total International Equity	1.14	25.29	15.94	8.05	9.93	4.73	11/1/2007
MSCI ACWI Ex USA NR USD	-0.71	24.91	14.49	7.02	8.38	5.67	1/1/2001
US Fund Foreign Large Blend	0.28	22.53	13.82	7.21	7.91	5.78	12/1/1961

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.

© Wealthspire Retirement Advisory All Rights Reserved. Data provided by Morningstar Direct. The information contained herein: (1) is proprietary to Wealthspire Retirement Advisory, and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Wealthspire Retirement Advisory nor Morningstar Direct is responsible for any damages or losses arising from any use of this information. Fact sheet is not complete without accompanying disclosure pages.