

Voya Target Solution Trust Series (the Trusts)

Q1 2026

Target Date Funds

Objective and Strategy

The Voya Target Solution Trust Series (the Trusts) is a suite of 10 Target Date Trusts that are designed to meet the goals of retirement plan investors who prefer a single diversified investment option. The objectives for each Voya Target Solution Trust are to help Plan Participants retire with sufficient wealth to satisfy their retirement income needs, deliver a risk/return profile consistent with expectations over the full life of the Trusts, and achieve attractive incremental performance from active management through tactical asset allocation and security selection.

The Voya Target Solution Trust Series invests primarily in other collective trusts according to an asset allocation that is adjusted for each Target Solution Trust with the passage of time. The asset allocation trajectory, known as the "glide path", indicates how each trust's allocation will transition over time. The glide path methodology is aggressive early in a participant's careers and conservative at retirement, gradually reducing the equity exposure to align with changing risk profiles, with an accelerated risk reduction as retirement date approaches.

Glide Path - A Portfolio That Adjusts as Participant's Careers Progress



This chart is for illustrative purposes only and may not reflect the current allocation of the Voya Target Solutions Trusts. The illustration is intended to show how the Voya Target Solution Trusts transition over time.

Strategic Allocations



	2055-2070	2050	2045	2040	2035	2030	Income
Total Equity	96%	94%	89%	80%	69%	58%	34%
Total Fixed Income	4%	7%	12%	20%	31%	42%	67%
US Large Cap Equity	54.5%	53.5%	51.0%	45.8%	40.8%	33.5%	19.0%
US Small/Mid Cap Stocks	6.5%	6.5%	6.0%	5.0%	4.0%	3.0%	0.0%
International Equity	27.0%	26.0%	25.0%	22.8%	19.5%	17.0%	11.0%
Core Fixed Income	3.0%	5.5%	7.5%	15.0%	23.8%	29.0%	38.5%
Short Duration	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
Long Govt Bonds	1.0%	1.0%	2.0%	3.0%	3.0%	3.0%	3.0%
Global Fixed Income*	0.0%	0.0%	0.0%	0.0%	2.0%	3.0%	3.0%
TIPS*	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	10.0%
Emerging Markets*	8.0%	8.0%	7.5%	6.5%	5.0%	4.5%	3.5%
Real Estate*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Senior Loans*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Securitized Credit*	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	3.0%
High Yield Bonds*	0.0%	0.0%	2.0%	2.0%	2.0%	2.0%	4.0%

The strategic allocations above are suggested long-term targets. Voya Investment Management makes tactical changes to the trusts based on current market conditions and opportunities which may not reflect the strategic allocations.

*Investing in Target Date Funds involves additional risks associated with the underlying investments of the funds. The Voya Target Date Series funds may invest in non-traditional asset classes in an effort to provide diversification and additional risk-adjusted returns to the portfolios. These asset classes may include, but are not limited to, emerging markets equities, real estate, commodities, senior loans, high yield bonds, and treasury inflation-protected securities (TIPS). Non-traditional strategies included in the underlying funds are subject to a number of additional risks. Investors should carefully consider the risks before investing. An investment in the fund's shares may involve certain risks such as market risks, derivatives risk, liquidity risk, interest rate risk, credit risk, sector specific risks, prepayment risk and currency risk.

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Investment Management Team

The Voya Multi-Asset Strategies and Solutions (MASS) Team manages the Voya Target Solution Trust Series. The MASS Team's experience spans domestic and international markets as well as non-traditional asset such as commodities and real estate. Their asset allocation process capitalizes on proprietary research that models multiple dimensions of opportunity and risk across asset classes. The MASS Team optimizes the benefits of both active and passive management. Within the Trusts, one has access to world-class active managers that bring diverse global insights and resources. JPMorgan, PIMCO, Vanguard, Voya, and Wellington are among the utilized active managers within the Trusts. To compliment the actively managed portfolios and help minimize cost, the MASS Team incorporates a set of index funds managed by Blackrock, iShares, Powershares, and Russell. Prudent use of active risk budgeting helps determine optimal active/passive mix.

Performance (net of fees)

as of 3/31/2026

	YTD	1 Yr	3 Yr Ann.	5 Yr Ann.	10 Yr Ann.	Since Inception	Expense Ratio (Net)*	Inception Date
Voya Target Solution Income Trust	-1.16%	8.17%	7.37%	3.05%	4.87%	4.95%	0.49%	12/1/2009
S&P Target Date Ret Income Index	-0.60%	9.23%	7.91%	4.02%	5.03%	5.09%	-	-
Voya Target Solution 2030 Trust	-1.94%	11.47%	10.54%	5.17%	7.78%	7.77%	0.49%	12/1/2009
S&P Target Date 2030 Index	-1.01%	13.39%	10.98%	6.17%	8.14%	8.14%	-	-
Voya Target Solution 2035 Trust	-2.30%	13.13%	11.78%	6.03%	8.64%	8.43%	0.49%	12/1/2009
S&P Target Date 2035 Index	-1.24%	15.18%	12.34%	7.03%	9.04%	8.80%	-	-
Voya Target Solution 2040 Trust	-2.47%	14.99%	13.15%	7.01%	9.52%	9.06%	0.49%	12/1/2009
S&P Target Date 2040 Index	-1.48%	16.82%	13.55%	7.81%	9.75%	9.30%	-	-
Voya Target Solution 2045 Trust	-2.62%	16.59%	14.22%	7.78%	10.11%	9.58%	0.49%	12/1/2009
S&P Target Date 2045 Index	-1.58%	18.11%	14.38%	8.36%	10.22%	9.63%	-	-
Voya Target Solution 2050 Trust	-2.81%	17.13%	14.56%	7.96%	10.20%	9.62%	0.49%	12/1/2009
S&P Target Date 2050 Index	-1.70%	18.42%	14.72%	8.57%	10.47%	9.82%	-	-
Voya Target Solution 2055 Trust	-2.79%	17.29%	14.67%	8.03%	10.29%	9.72%	0.49%	12/1/2009
S&P Target Date 2055 Index	-1.75%	18.86%	14.87%	8.68%	10.59%	9.94%	-	-
Voya Target Solution 2060 Trust	-2.83%	17.21%	14.64%	8.04%	10.33%	Not Available	0.49%	12/1/2009
S&P Target Date 2060 Index	-1.79%	18.84%	14.88%	8.67%	10.66%	11.14%	-	-
Voya Target Solution 2065 Trust	-2.79%	17.34%	14.75%	8.13%	-	10.86%	0.49%	12/1/2009
S&P Target Date 2065+ Index	-1.94%	18.99%	15.08%	8.81%	-	12.36%	-	-
Voya Target Solution 2070 Trust	-2.74%	-	-	-	-	4.66%	0.49%	12/1/2009
S&P Target Date 2065+ Index	-1.94%	18.99%	15.08%	8.81%	-	5.27%	-	-

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 3/3/25, a levelized fee of 0.22% to cover general administrative expenses of the Plan will be included in the Fund's expense ratio, for a total net expense of 0.49%. This fee is reflected in the performance results shown on this fact sheet.**

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