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# Mutual funds with an advantage

# **Voya Select Advantage IRA**

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Mutual Fund Custodial Account



For a prospectus and fact sheet on each available fund, please visit  
**[myVoyaAdvantage.com](https://myVoyaAdvantage.com)**

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# Allocating a Voya Select Advantage IRA Account

Voya Select Advantage IRA is a mutual fund custodial account designed for your retirement assets. It works similar to a retirement plan you may already be familiar with. You pick your mutual fund choices from a predetermined list of options and see the progress of your investments on your quarterly statements or by going online.

Please remember that investments in mutual funds involve investment risk, including risk of loss of principal. Fund shares are not obligations, deposits, or accounts of a bank and are not guaranteed by a bank. In addition, fund shares are not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Bank Board or any other agency.

Fund#	Fund Name and Asset Class	Ticker Symbol
<b>Asset Allocation Fund-of-Funds</b>		
6775	Calvert Growth Allocation Fund – A Class	CAAAX
5172	Calvert Conservative Allocation Fund – A Class	CCLAX
5199	Calvert Moderate Allocation Fund – A Class	CMAAX
6857	Lord Abbett Multi-Asset Income Fund – R3 Class	LIXRX
1729	Voya Retirement Conservative Portfolio – Adviser Class	IRCAX
1730	Voya Retirement Moderate Portfolio – Adviser Class	IRMPX
1731	Voya Retirement Moderate Growth Portfolio – Adviser Class	IRMGX
1732	Voya Retirement Growth Portfolio – Adviser Class	IRGPX
1917	Voya Solution Moderately Aggressive Portfolio – Adviser Class	IAGAX
<b>Balanced/Asset Allocation</b>		
2036	American Funds® American Balanced Fund® – Class F-1	BALFX
7794	1919 Socially Responsive Balanced Fund – Class A	SSIAX
F657	Baron WealthBuilder Fund – R Class	BWBFX
F663	Columbia Income Builder Fund – Class A	RBBAX
2402	Franklin Income Fund – R Class	FISRX
G125	The Hartford Balanced Income Fund – Class A	HBLAX
2425	Janus Henderson Balanced Fund – R Class	JDBRX
1780	MFS® Aggressive Growth Allocation Fund – Class A	MAAGX
1782	MFS® Growth Allocation Fund – Class A	MAGWX
8069	PIMCO All Asset Fund – R Class	PATRX
F197	Pioneer Balanced ESG – R Class	CBPRX
F581	Transamerica Multi-Managed Balanced Fund – Class R	TAAXH
F687	Victory Growth and Tax Strategy Fund – Class A	UGTAX
1742	Voya Balanced Income Portfolio – Adviser Class	IIFAX
269	VY Invesco Equity and Income Portfolio – Adviser Class	IUAAX
320	VY T. Rowe Price Capital Appreciation Portfolio – Adviser Class	ITRAX
<b>Bond</b>		
F193	American Century Strategic Income – A Class	ASIQX
1598	American Funds The Bond Fund of America <sup>SM</sup> – F-1 Class	BFAFX
3139	Baird Aggregate Bond Fund – Investor Class	BAGSX
7282	BlackRock High Yield Bond Portfolio – R Class	BHYRX
2458	BlackRock Inflation Protected Bond Portfolio – A Class	BPRAX
7529	Calvert Bond Fund – A Class	CSIBX
F659	Calvert Core Bond Fund – Class A	CLDAX

Fund#	Fund Name and Asset Class	Ticker Symbol
7302	Calvert Short Duration Income Fund – Class A	CSDAX
F665	Eaton Vance Government Opportunities Fund – Class A	EVGOX
7561	Fidelity Advisor® Strategic Income Fund – M Class	FSIAX
G130	Invesco Emerging Markets Local Debt Fund – Class A	OEMAX
5303	Invesco Floating Rate ESG Fund – Class A	AFRAX
5294	Invesco Short Term Bond Fund – Class A	STBAX
F195	Janus Henderson Multi-Sector Income – S Class	JMUSX
9344	JPMorgan Core Bond Fund – Class A	PGBOX
1568	Lord Abbett Bond Debenture Fund – R3 Class	LBNRX
6823	Lord Abbett Short Duration Income Fund – R3 Class	LDLRX
6916	PIMCO Income Fund – R Class	PONRX
F682	PGIM Floating Rate Income Fund – Class A	FRFAX
6917	PGIM High Yield Fund – Class R	JDYRX
3454	PGIM Short-Term Corporate Bond Fund, Inc. – Class R	JDTRX
G128	Sterling Capital Short Duration Bond Fund – Class A	BSGAX
F683	Sterling Capital Total Return Bond Fund – Class A	BICAX
F579	Transamerica Bond Fund – Class R	TAADX
E741	Victory Intermediate-Term Bond Fund – Class A	UITBX
363	Voya GNMA Income Fund – A Class	LEXNX
1020	Voya High Yield Portfolio – Advisor Class	IPYAX
8479	Voya Intermediate Bond Portfolio – Adviser Class	IIBPX
6813	Voya Strategic Income Opportunities Fund – R Class	ISIRX
<b>International</b>		
3632	Abrdn Emerging Markets Fund – Class R	GEMRX
2035	American Funds EuroPacific Growth Fund® – F-1 Class	AEGFX
G124	American Funds® New World Fund® – Class F-1	NWFFX
3048	Calvert International Opportunities Fund – A Class	CIOAX
F662	Calvert International Responsible Index Fund – Class A	CDHAX
G129	Federated Hermes International Strategic Value Dividend Fund – Class A	IVFAX
9209	Invesco Developing Markets Fund – R Class	ODVNX
8269	Invesco International Equity Fund – R Class	QIVNX
8800	Janus Henderson Global Equity Income Fund – S Class	HFQSX
F671	John Hancock ESG International Equity Fund – Class A	JTQAX
F685	Transamerica International Equity Fund – Class R	TRWRX
1587	Voya International High Dividend Low Volatility Portfolio – Adviser Class	IFTAX
1550	Voya International Index Portfolio – Adviser Class	IIAX
366	Voya Multi-Manager International Small Cap Fund – A Class	NTKLX
1048	VY JPMorgan Emerging Markets Equity Portfolio – Adviser Class	IJEAX
<b>Large Cap Blend</b>		
3430	American Century Sustainable Equity – A Class	AFDAX
7109	American Funds Fundamental Investors <sup>SM</sup> – F-1 Class	AFIFX
351	Invesco Main Street Fund – R Class	OMGNX
6140	JPMorgan US Sustainable Leaders – A Class	JICAX
1484	MFS® Research International Fund – Class A	MRSAX
1556	Voya Russell Large Cap Index Portfolio – Adviser Class	IRLIX
1357	Voya U.S. Stock Index Portfolio – Service 2 Class	ISIPX
272	VY Columbia Contrarian Core Portfolio – Adviser Class	ISBAX
<b>Large Cap Growth</b>		
2033	American Funds The Growth Fund of America® – F-1 Class	GFAFX
7305	Calvert Equity Fund – A Class	CSIEX
181	Fidelity Advisor® Growth Opportunities Fund – Class M	FAGOX
7287	Fidelity Advisor® Intl Capital Appreciation Fund – Class A	FCPAX
2170	Fidelity Advisor® New Insights Fund – M Class	FNITX
5005	Franklin DynaTech Fund – A Class	FKDNX



Fund#	Fund Name and Asset Class	Ticker Symbol
F686	Transamerica US Growth Fund – Class A	TADAX
1775	Voya Large Cap Growth Portfolio – Adviser Class	IEOPX
2714	Voya Russell™ Large Cap Growth Index Portfolio – Service Class	IRLSX
256	VY T. Rowe Price Growth Equity Portfolio – Adviser Class	IGEAX

#### Large Cap Value

2037	American Funds Washington Mutual Investors Fund <sup>SM</sup> – F-1 Class	WSHFX
7272	BlackRock Equity Dividend Fund – R Class	MRDVX
G126	The Hartford Dividend and Growth Fund – Class A	IHGIX
5326	Invesco Diversified Dividend Fund – A Class	LCEAX
6437	Invesco S&P 500 Index Fund – Class A	SPIAX
E859	John Hancock ESG Large Cap Core Fund – Class A	JHJAX
1040	T. Rowe Price Dividend Growth Fund – Investor Class	PRDGX
3437	Voya Corporate Leaders 100 Fund – R Class	VYCFX
2711	Voya Russell™ Large Cap Value Index Portfolio – Service Class	IRVSX
316	VY T. Rowe Price Equity Income Portfolio – Adviser Class	ITEAX

#### Mid Cap Blend

G127	Hartford Schroders US MidCap Opportunities Fund – Class A	SMDVX
F679	MFS® Blended Research® Mid Cap Equity Fund – Class A	BMSFX
3542	Principal Mid Cap Fund – R1 Class	PMSBX
1559	Voya Russell™ Mid Cap Index Portfolio – Adviser Class	IRMAX

#### Mid Cap Growth

2385	Eaton Vance Atlanta Capital SMID-Cap Fund – R Class	ERSMX
7478	Federated Hermes Kaufmann Fund – R Class	KAUFX
8474	Voya Mid-Cap Opportunities Portfolio – Adviser Class	IAMOX
442	VY Baron Growth Portfolio – Adviser Class	IBSAX
266	VY T. Rowe Price Diversified Mid Cap Growth Portfolio – Adviser Class	IAXAX

#### Mid Cap Value

447	VY American Century Mid Cap Value Portfolio – Adviser Class	IASAX
441	VY JPMorgan Mid Cap Value Portfolio – Adviser Class	IJMAX

#### Money Market

620	Voya Government Liquid Assets Portfolio – Service 2 Class**	ITLXX
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#### Specialty/Other

F709	BlackRock Technology Opportunities Fund – Investor A Shares	BGSAX
6223	Cohen & Steers Preferred Securities and Income Fund – Class A	CPXAX
1848	Federated Hermes Prudent Bear Fund – A Class	BEARX
6138	JPMorgan Equity Premium Income Fund – Class A	JEPAX
F304	JPMorgan Hedged Equity 3 – A Class	JHTAX
F196	JPMorgan Opportunistic Equity L/S – A Class	JOELX

#### Sector

E203	BlackRock Energy Opportunities Fund – Investor A	BACAX
6217	BlackRock Health Sciences Opportunities Portfolio – R Class	BHSRX
D956	Calvert Global Water Fund – Class A	CFWAX
2036	American Funds® American Balanced Fund® – Class F-1	BALFX
6218	Delaware Climate Solutions Fund – R Class	IYEFX
7409	Fidelity Advisor® Financial Services Fund – M Class	FAFSX
2393	Fidelity Advisor® Materials Fund – M Class	FMFTX
8002	Invesco Gold & Special Minerals Fund – R Class	OGMNX
8379	Invesco SteelPath MLP Income Fund – A Class	MLPDX
8386	Invesco SteelPath MLP Select 40 Fund – A Class	MLPFX
7220	Invesco Real Estate Fund – R Class	IARRX
8667	Janus Henderson Global Real Estate Fund – S Class	JERSX
5997	Mainstay CBRE Global Infrastructure Fund – A Class	VCRAx
2268	PIMCO Commodity Real Return Strategy Fund – R Class	PCSRX
6540	PGIM Jennison Utility Fund – Class R	JDURX

#### Small Cap Blend

E706	Calvert Small-Cap Fund – Class A	CCVAX
3787	Delaware Ivy Smid Cap Core Fund – R Class	IYSMX
1562	Voya Russell™ Small Cap Index Portfolio – Adviser Class	IRSIX
9240	Voya Small Company Portfolio – Adviser Class	IASCX
315	VY JPMorgan Small Cap Core Equity Portfolio – Adviser Class	IJSAX

Fund#	Fund Name and Asset Class	Ticker Symbol
<b>Small Cap Growth</b>		
7075	AB Small Cap Growth Portfolio – Class R	QUARX
7819	ClearBridge Small Cap Growth Fund – Class R	LMPOX
3633	Delaware Ivy Small Cap Growth Fund – R Class	WSGRX
F194	Fidelity Advisor® Small Cap Growth – Class M	FCTGX
1798	Nuveen Small Cap Growth Opportunities Fund – Class A	FRMPX
9241	Voya SmallCap Opportunities Portfolio – Adviser Class	ISOPX

#### Small Cap Value

2395	Fidelity Advisor® Small Cap Value – Class M	FCVTX
3623	JPMorgan Small Cap Value Fund – A Class	PSOAX
1216	VY Columbia Small Cap Value II Portfolio – Adviser Class	ICSAX

#### Target Date Fund-of-Funds\*

2640	Voya Index Solution 2025 Portfolio – Service 2 Class	IXXVX
6767	Voya Index Solution 2030 Portfolio – Service 2 Class	IDXIX
2641	Voya Index Solution 2035 Portfolio – Service 2 Class	IXISX
2642	Voya Index Solution 2045 Portfolio – Service 2 Class	ISVLX
1163	Voya Index Solution 2055 Portfolio – Service 2 Class	IISTX
E475	Voya Index Solution 2065 Portfolio – Service 2 Class	VIQUX
2643	Voya Index Solution Income Portfolio – Service 2 Class	IIIPX
749	Voya Solution 2025 Portfolio – Adviser Class	ISZAX
760	Voya Solution 2035 Portfolio – Adviser Class	ISQAX
763	Voya Solution 2045 Portfolio – Adviser Class	ISRAX
1169	Voya Solution 2055 Portfolio – Adviser Class	IASPX
E477	Voya Solution 2065 Portfolio – Adviser Class	VSAQX
766	Voya Solution Income Portfolio – Adviser Class	ISWAX

#### World Allocation

1572	American Funds Capital Income Builder® – F-1 Class	CIBFX
1620	BlackRock Global Allocation Fund, Inc. – R Class	MRLOX
3199	Invesco Balanced Risk Allocation Fund – A Class	ABRZX
2442	Loomis Salyes Global Allocation Fund – A Class	LGMAX
9159	Virtus AllianzGI Global Allocation Fund – Class A	JHJAX
1922	Voya Global Diversified Payment Fund – A Class	VYGGX
8273	Voya Global Perspectives Fund – A Class	IAPVX

#### World Bond

F658	BlackRock Strategic Global Bond Fund, Inc. – Investor A	PALAX
5355	Fidelity Advisor® New Markets Income Fund – Class M	FGWMX
F670	Janus Henderson Developed World Bond Fund – Class A	MDWIX
178	Templeton Global Bond Fund – A Class	TPINX
1746	Voya Global Bond Fund – A Class	INGBX

#### World Stock

7082	AB Sustainable Global Thematic Fund – Class R	ATERX
2034	American Funds New Perspective Fund® – F1	NPFFX
F660	Calvert Global Energy Solutions Fund – Class A	CGAEX
8924	Franklin Global Equity Fund – Class A	CFIPX
F673	John Hancock Global Equity Fund – Class A	JHGEX
2546	Trillium ESG Global Equity Fund – Class R	PORTX
F201	Victory Sustainable World – A Class	USWGX
1752	VY Morgan Stanley Global Franchise Portfolio – Adviser Class	IGFAX
445	Voya Global Insights Portfolio – Adviser Class	IGMAX

\*\* You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

**You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The prospectuses contain this and other information, and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.**

With **Voya Select Advantage IRA**, you have the freedom to choose from these well-known fund managers.



BLACKROCK



P I M C O



For a prospectus and fact sheet on each available fund, please visit [myVoyaAdvantage.com](http://myVoyaAdvantage.com)



*Talk to your financial professional about which funds may be best suited to address your financial needs and goals.*

\* There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk.

The Voya Index Solution Portfolios<sup>SM</sup> are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

Investments in international firms present risks not associated with investing domestically, such as currency fluctuation, political risk, differences in accounting practices and limited information. Investments in funds like Prudential Jennison Utility Portfolio could pose greater volatility inherent in a portfolio which concentrates its investments in one economic sector or geographical region.

Stocks of small, small-emerging and intermediate-size companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities. Please refer to the underlying fund prospectus for more information regarding risks associated with the portfolios. Investments in specialty portfolios may entail greater risks, which are more fully described in the prospectus.

Voya Institutional Trust Company is the custodian for mutual fund custodial accounts distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a wholesaling or selling agreement. Recordkeeping services provided by Voya Retirement Insurance and Annuity Company (Windsor, CT). All named companies are members of the Voya<sup>®</sup> family of companies.

Other than the Voya companies identified, no other entities, whether distributing or listed on the material, are affiliated with the Voya<sup>®</sup> family of companies.

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