

PERFORMANCE UPDATE

Voya Select Advantage IRA

Average Annual Total Returns as of: 04/30/2026 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 1-800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. For each fund, the performance numbers reflect the maximum recordkeeping fee of 0.60%. Because sales charges have been waived under this program, the performance data below does not reflect these charges.

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

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Stability of Principal											
<i>Prime Money Market</i>											
Voya Government Liquid Assets Portfolio - Service 2 Class (1)(2)	ITLXX	0.20	0.59	0.79	2.87	3.56	2.40	1.23		01/24/1989	1.28%
<i>The 7-day annualized Subaccount yield as of 04/30/2026 is 2.43%, which more closely reflects current earnings. (45)</i>											
Bonds											
<i>Bank Loan</i>											
Invesco Floating Rate ESG Fund - Class A (46)	AFRAX	0.88	0.60	0.22	4.58	6.20	4.18	4.06		05/01/1997	1.74%
PGIM Floating Rate Income Fund - Class A (47)	FRFAX	1.48	1.16	1.31	6.92	7.68	4.89	4.53		03/30/2011	1.70%
<i>Emerging Markets Bond</i>											
Fidelity Advisor® New Markets Income Fund - Class M	FGWMX	3.04	1.14	2.57	15.34	11.28	3.23	3.23		05/04/1993	1.65%
<i>Emerging-Mkts Local-Currency</i>											
Invesco Emerging Markets Local Debt Fund - Class A (48)	OEMAX	3.10	-3.04	-0.90	9.87	5.62	1.50	1.95		06/30/2010	1.83%
<i>Global Bond</i>											
Amana Participation Fund Investor Class	AMAPX	1.32	-0.36	-0.17	3.39	2.97	0.86	1.63		09/28/2015	1.42%
BlackRock Strategic Global Bond Fund, Inc. - Inv A Shares (49)	MDWIX	1.27	-1.28	-0.26	3.75	3.54	-1.06	1.03		09/29/1988	1.39%



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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Voya Global Bond Fund - Class A (3)	INGBX	1.29	-1.28	-0.83	1.36	2.51	-2.36	0.25		06/30/2006	1.50%
High Yield Bond											
BlackRock High Yield Portfolio - Class R Shares	BHYRX	1.71	0.61	0.93	8.31	7.91	3.64	4.82		02/26/1999	1.75%
PGIM High Yield Fund - Class R (4)	JDYRX	1.94	0.75	1.21	7.92	7.64	3.07	4.76		01/22/1990	1.65%
Voya High Yield Portfolio - Adviser Class (5)	IPYAX	1.18	0.09	0.26	6.53	6.69	2.48	4.00		05/03/2004	1.68%
Inflation-Protected Bond											
BlackRock Inflation Protected Bond Pt - Investor A Shares (50)	BPRAX	1.13	0.75	1.24	3.31	2.45	0.48	1.89		06/28/2004	1.94%
Intermediate Core Bond											
American Funds The Bond Fund of America® - Class F-1 (51)	BFAFX	0.11	-0.48	-0.30	3.05	2.50	-0.59	1.20		03/15/2001	1.25%
Baird Aggregate Bond Fund - Investor Class	BAGSX	0.04	-0.34	-0.22	3.39	3.05	-0.45	1.21		09/29/2000	1.15%
Calvert Core Bond Fund - Class A Shares (52)	CLDAX	0.17	-0.51	-0.34	3.25	2.89	-0.45	2.73		12/31/2004	1.34%
JPMorgan Core Bond Fund - Class A Shares (53)	PGBOX	0.02	-0.33	-0.07	3.12	2.78	-0.31	1.11		05/01/1992	1.30%
Sterling Capital Total Return Bond Fund - Class A Shares (54)	BICAX	0.19	-0.52	-0.25	3.14	2.86	-0.58	1.24		12/02/1999	1.30%
Intermediate Core-Plus Bond											
Calvert Bond Fund - Class A (6)	CSIBX	0.23	-0.48	-0.18	3.97	3.94	0.44	1.82		01/01/1986	1.33%
Transamerica Bond Fund - Class R (55)	TAADX	0.29	-0.39	-0.13	3.62	2.87	-0.43	1.38		06/29/1987	1.61%
Victory Core Plus Intermediate Bond Fund - Class A Shares	UITBX	0.20	-0.06	0.04	3.85	3.48	0.24	2.28		08/02/1999	1.48%
Voya Intermediate Bond Portfolio - Class A (7)	IIBPX	0.39	-0.13	0.18	3.68	3.59	-0.45	1.25		12/20/2006	1.64%
Intermediate Government											
Eaton Vance Government Opportunities Fund - Class A Shares (56)	EVGOX	0.21	0.05	0.27	4.13	4.41	1.04	1.12		08/24/1984	3.38%
Voya GNMA Income Fund - Class A (57)	LEXNX	0.25	-0.05	0.50	4.04	3.10	-0.22	0.68		08/17/1973	1.44%
Multisector Bond											
American Century Investments® Multisector Income - A	ASIQX	0.82	-0.16	0.20	5.15	4.77	1.28	2.86		07/28/2014	1.43%
Fidelity Advisor® Strategic Income Fund - Class M	FSIAX	2.19	1.39	1.99	9.17	6.70	2.49	3.62		10/31/1994	1.54%
Janus Henderson Multi-Sector Income Fund - Class S Shares (58)	JMUSX	0.89	-0.09	0.43	6.58	6.47	1.96	3.61		02/28/2014	1.74%
Lord Abbett Bond Debenture Fund - Class R3	LBNRX	2.13	0.08	0.93	8.38	6.04	1.16	3.61		04/01/1971	1.80%
PIMCO Income Fund - Class R	PONRX	0.71	-0.64	-0.15	6.20	6.23	2.47	3.52		03/30/2007	1.79%
Nontraditional Bond											
Voya Strategic Income Opportunities Fund - Class R	ISIRX	0.83	0.11	0.44	4.36	5.32	1.82	2.64		11/02/2012	1.72%
Preferred Stock											
Cohen & Steers Preferred Securities and Income Fund - CI A	CPXAX	2.06	0.22	0.94	8.71	8.74	2.01	3.92		05/03/2010	1.74%
Short-Term Bond											
Calvert Short Duration Income Fund - Class A (59)	CSDAX	0.36	-0.05	0.32	3.74	4.89	2.19	2.27		01/31/2002	1.36%
Invesco Short Term Bond Fund - Class A	STBAX	0.39	-0.03	0.27	3.47	4.40	1.68	1.74		04/30/2004	1.25%
Lord Abbett Short Duration Income Fund - Class R3	LDLRX	0.32	-0.07	0.25	3.58	3.98	1.52	1.76		11/04/1993	1.48%
PGIM Short-Term Corporate Bond Fund - Class R (8)	JDTRX	0.33	-0.13	0.11	3.41	4.19	1.17	1.52		05/17/2004	1.64%

Asset Allocation

Lifecycle

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Voya Target In-Retirement Fund - Class A (9)(60)	VTRVX	3.50	1.50	2.80	12.72	8.37	3.06	4.46		12/20/2012	1.23%
Voya Target Retirement 2030 Fund - Class A (9)	VTREX	5.89	2.59	4.60	19.59	12.38	5.54	7.82		12/20/2012	1.22%
Voya Target Retirement 2035 Fund - Class A (9)	VTRGX	6.77	2.97	5.35	22.82	14.18	6.65	8.89		12/20/2012	1.21%
Voya Target Retirement 2040 Fund - Class A (9)(61)	VTRJX	7.86	3.46	6.23	26.24	16.00	7.80	9.90		12/20/2012	1.21%
Voya Target Retirement 2045 Fund - Class A (9)(62)	VTRMX	8.57	3.72	6.76	28.45	17.08	8.50	10.42		12/20/2012	1.19%
Voya Target Retirement 2050 Fund - Class A (9)(63)	VTROX	9.06	3.84	7.00	29.72	17.62	8.73	10.55		12/20/2012	1.22%
Voya Target Retirement 2055 Fund - Class A (9)(64)	VTRQX	9.30	4.02	7.31	30.29	17.81	8.81	10.65		12/20/2012	1.21%
Voya Target Retirement 2060 Fund - Class A (9)(65)	VTRSX	9.28	3.98	7.28	30.23	17.82	8.83	10.70		12/21/2015	1.25%
Voya Target Retirement 2065 Fund - Class A (9)	VTAUX	9.34	4.09	7.35	30.44	18.05	9.04		12.31	08/07/2020	1.19%
Voya Target Retirement 2070 Fund - Class A (9)	VTRAX	9.32	4.04	7.31					16.15	08/11/2025	1.17%
Lifestyle											
Calvert Conservative Allocation Fund - Class A	CCLAX	3.84	1.08	1.94	10.61	7.27	2.55	4.93		04/29/2005	1.59%
Calvert Growth Allocation Fund - Class A (10)	CAAAX	9.30	3.24	5.39	22.45	13.34	5.92	9.69		06/30/2005	1.55%
Calvert Moderate Allocation Fund - Class A	CMAAX	6.79	2.25	3.80	16.94	10.68	4.62	7.55		04/29/2005	1.57%
MFS® Aggressive Growth Allocation Fund - Class A	MAAGX	7.18	2.51	5.63	20.74	13.44	6.69	10.15		06/28/2002	1.60%
MFS® Growth Allocation Fund - Class A (66)	MAGWX	6.01	2.05	4.55	17.59	11.83	5.69	8.79		06/28/2002	1.54%
Voya Retirement Aggressive Portfolio - Adviser Class (11)	IRGPX	7.76	3.17	5.07	22.98	14.70	7.42	8.85		04/28/2006	1.62%
Voya Retirement Conservative Portfolio - Adviser Class (12)	IRCAX	2.57	0.80	1.58	9.13	6.33	1.97	3.77		10/31/2007	1.47%
Voya Retirement Moderate Portfolio - Adviser Class (13)	IRMPX	4.34	1.54	2.71	13.37	8.79	3.67	5.68		04/28/2006	1.55%
Voya Retirement Moderately Aggressive Portfolio - Adv Class (14)(15)	IRMGX	6.45	2.49	3.86	19.07	12.40	6.06	7.71		04/28/2006	1.58%
Balanced											
Aggressive Allocation											
Baron WealthBuilder Fund - Retail Shares (67)	BWBFX	4.77	-1.76	-3.20	15.35	12.72	2.28		11.28	12/29/2017	2.03%
Conservative Allocation											
Ave Maria Bond Fund	AVEFX	0.69	0.21	1.99	4.56	4.94	2.47	3.34		05/01/2003	1.02%
Columbia Income Builder Fund - Class A Shares	RBBAX	2.21	1.40	3.01	11.75	7.79	2.52	4.69		02/16/2006	1.57%
Global Allocation											
American Funds Capital Income Builder® - Class F-1	CIBFX	4.47	2.76	6.01	20.44	13.15	8.06	7.26		03/15/2001	1.24%
First Eagle Global Fund - Class A	SGENX	4.08	-0.28	5.72	28.72	16.94	10.65	9.28		04/28/1970	1.70%
Loomis Sayles Global Allocation Fund - Class A (16)	LGMAX	7.10	2.15	5.08	20.29	14.01	5.51	8.79		02/01/2006	1.76%
Virtus Global Allocation Fund - Class A (68)	PALAX	5.69	2.76	5.64	22.64	10.79	5.35	6.67		09/30/1998	1.37%
Voya Global Income & Growth Fund - Class A (17)(69)	VYGJX	6.79	3.00	5.99	21.83	12.94	4.79	6.80		01/04/1995	1.70%
Moderate Allocation											
1919 Socially Responsive Balanced Fund - Class A	SSIAX	6.49	1.70	1.15	13.64	12.65	5.93	9.42		11/06/1992	1.55%
American Funds American Balanced Fund® - Class F-1	BALFX	7.05	2.99	5.63	25.23	15.66	8.67	9.37		03/15/2001	1.21%
Eventide Balanced Fund - Class A	ETAMX	5.28	5.59	8.44	15.80	10.97	4.83	7.03		07/15/2015	1.67%
Franklin Income Fund - Class R	FISRX	1.60	1.54	4.45	15.68	8.38	5.73	6.52		01/02/2002	1.56%
Janus Henderson Balanced Fund - Class R Shares	JDBRX	6.24	0.26	0.71	16.73	11.76	6.12	8.98		09/01/1992	1.92%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Transamerica Multi-Asset Income Fund - Class A	TASHX	5.03	1.83	3.15	19.61	12.71	7.18	8.79		03/03/2014	1.59%
Transamerica Multi-Managed Balanced Fund - Class R (70)	TAAHX	6.12	1.85	2.59	17.64	12.65	6.63	8.60		12/02/1994	1.81%
VY® Invesco Equity and Income Portfolio - Adviser Class (18)	IUAAX	4.72	2.43	5.02	21.07	11.77	6.32	8.05		12/10/2001	1.74%
VY® T. Rowe Price Capital Appreciation Portfolio - Adviser	ITRAX	6.52	2.20	2.35	13.91	11.46	6.93	9.94		01/24/1989	1.85%
Moderately Conservative Alloc											
The Hartford Balanced Income Fund - Class A	HBLAX	2.58	0.75	2.57	11.30	7.78	3.90	5.79		07/31/2006	1.49%
Victory Growth and Tax Strategy Fund - Class A Shares (71)	UGTAX	5.71	2.22	3.12	16.74	11.35	5.43	7.18		01/11/1989	1.43%
Tactical Allocation											
Invesco Balanced-Risk Allocation Fund - Class A (19)	ABRZX	4.95	12.04	18.03	27.17	10.20	3.85	5.16		06/02/2009	1.98%
PIMCO All Asset Fund - Class R (20)	PATRX	4.09	4.03	7.29	18.31	8.95	4.20	5.63		07/31/2002	3.08%
Large Cap Value/Blend											
Derivative Income											
JPMorgan Equity Premium Income A (72)	JEPAX	2.18	0.01	2.31	11.41	8.42	7.08		7.78	08/31/2018	1.44%
Large Blend											
American Century Investments® Large Cap Equity Fund - A CI	AFDAX	10.51	2.78	3.86	24.97	15.86	8.96	12.98		11/30/2004	1.64%
American Funds Fundamental Investors® - Class F-1	AFIFX	12.04	4.17	8.11	37.21	23.77	13.19	14.01		03/15/2001	1.25%
GuideStone Funds Equity Index Fund - Investor Class	GEQZX	10.32	3.78	5.27	29.13	20.30	11.76	14.10		08/27/2001	0.99%
Invesco S&P 500 Index Fund - Class A	SPIAX	10.40	3.91	5.32	29.62	20.30	11.86	13.95		09/26/1997	1.14%
JPMorgan U.S. Sustainable Leaders Fund - Class A Shares (73)	JICAX	10.99	2.46	2.17	24.92	18.66	10.05	13.23		02/18/2005	1.24%
T. Rowe Price Dividend Growth Fund, Inc.	PRDGX	5.93	3.46	5.19	19.15	13.75	9.10	12.20		12/30/1992	1.24%
Voya Growth and Income Portfolio - Class A (21)	IAVGX	10.69	1.97	2.15	27.45	19.17	11.81	13.66		12/31/1979	1.72%
Voya Russell™ Large Cap Index Portfolio - Class A (22)	IRLIX	10.71	3.34	4.22	29.81	21.33	12.17	14.51		03/04/2008	1.46%
Voya U.S. Stock Index Portfolio - Service 2 Class	ISIPX	10.41	3.87	5.26	29.39	20.14	11.70	13.81		05/03/2004	1.27%
VY® Columbia Contrarian Core Portfolio - Adviser Class (23)	ISBAX	10.13	3.16	3.65	27.94	20.08	11.11	13.34		12/10/2001	1.81%
Large Value											
American Funds Washington Mutual Investors Fund - Class F-1	WSHFX	7.14	1.83	3.57	21.76	17.28	11.36	12.49		03/15/2001	1.23%
BlackRock Equity Dividend Fund - Class R Shares (74)	MRDVX	8.22	3.01	6.57	26.13	14.10	8.62	10.42		01/03/2003	1.82%
Columbia Dividend Income Fund - Class A Shares	LBSAX	4.30	3.32	7.46	24.49	15.23	10.25	11.82		03/04/1998	1.50%
Invesco Diversified Dividend Fund - Class A (24)	LCEAX	4.71	1.41	4.74	21.74	12.87	8.56	8.22		12/31/2001	1.42%
The Hartford Dividend and Growth Fund - Class A	IHGIX	8.43	3.03	5.10	24.09	14.32	9.48	11.66		07/22/1996	1.56%
Voya Corporate Leaders 100 Fund - Class R	VYCFX	6.91	2.17	4.22	22.41	16.48	10.31	11.90		06/30/2008	1.72%
Voya Russell™ Large Cap Value Index Portfolio - Class S (25)	IRVSX	8.34	4.66	9.42	27.32	15.80	9.90	10.34		05/01/2009	1.28%
Large Cap Growth											
Large Growth											
Amana Growth Fund - Investor Class	AMAGX	13.13	6.77	9.33	38.23	19.41	12.33	16.64		02/03/1994	1.46%
American Funds The Growth Fund of America® - Class F-1	GFAFX	11.33	1.62	2.18	28.01	23.75	9.89	14.77		03/15/2001	1.25%
Calvert Equity Fund - Class A	CSIEX	2.85	-5.83	-7.09	-0.05	5.85	3.73	11.36		08/24/1987	1.50%
Fidelity Advisor® Growth Opportunities Fund - Class M	FAGOX	17.32	7.02	5.90	43.44	30.97	9.71	20.16		11/18/1987	1.81%

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Fidelity® Blue Chip Growth Fund	FBGRX	16.01	7.74	7.59	46.90	32.14	13.58	20.33		12/31/1987	1.21%
Franklin DynaTech Fund - Class A	FKDNX	17.32	5.67	4.31	34.99	25.67	7.79	17.16		01/01/1968	1.37%
Transamerica US Growth Fund - Class A	TADAX	12.64	2.44	1.58	29.73	22.67	10.00	15.53		11/13/2009	1.63%
Victory Nasdaq 100 Index Fund - Class A (75)	UANQX	15.54	7.25	8.44	39.46	26.85	14.06	19.80		10/27/2000	1.30%
Voya Large Cap Growth Portfolio - Adviser Class (26)	IEOPX	13.62	3.06	1.24	27.50	22.92	9.99	14.21		12/29/2006	1.87%
Voya Russell™ Large Cap Growth Index Portfolio - Class S (27)	IRLSX	12.01	2.26	0.47	29.16	24.84	13.60	17.80		05/01/2009	1.28%
Small/Mid/Specialty											
Mid-Cap Blend											
Eaton Vance-Atlanta Capital SMID-Cap Fund - Class R	ERSMX	3.94	-2.46	-1.33	-1.44	5.11	2.09	8.56		04/30/2002	1.97%
Hartford Schroders US MidCap Opportunities Fund - Class A	SMDVX	8.59	7.84	11.64	28.50	13.49	7.40	9.81		03/31/2006	1.76%
MFS® Blended Research® Mid Cap Equity Fund - Class A (76)	BMSFX	8.31	5.24	8.51	23.87	16.52	8.86		10.72	08/19/2016	1.44%
Voya Russell™ Mid Cap Index Portfolio - Class A (28)	IRMAX	7.20	5.13	8.20	23.93	14.54	6.13	9.93		03/04/2008	1.50%
Mid-Cap Growth											
Voya MidCap Opportunities Portfolio - Class A (29)	IAMOX	8.25	-0.15	-0.20	8.93	10.98	2.02	9.59		12/29/2006	1.85%
VY® Baron Growth Portfolio - Adviser Class (30)	IBSAX	0.38	-9.28	-13.27	-14.88	-5.72	-5.24	6.58		05/01/2002	2.10%
VY® T. Rowe Price Diversified Mid Cap Growth Port - Adviser (31)	IAXAX	7.31	1.01	0.70	14.21	14.59	5.20	11.66		12/10/2001	1.90%
Mid-Cap Value											
Nuveen Multi Cap Value Fund - Class A	NQVAX	8.86	7.19	11.94	36.84	19.63	12.30	11.93		11/04/1997	1.75%
T. Rowe Price Mid-Cap Value Fund - Advisor Class	TAMVX	8.01	6.13	11.56	29.25	15.48	9.50	10.28		06/28/1996	1.70%
VY® American Century Small-Mid Cap Value Portfolio- Adviser (32)	IASAX	5.72	3.76	8.48	19.00	9.02	5.04	8.37		05/01/2002	1.95%
VY® JPMorgan Mid Cap Value Portfolio - Adviser Class (33)	IJMAX	5.25	3.64	7.20	16.31	11.51	5.58	7.86		05/01/2002	1.95%
Small Blend											
Calvert Small-Cap Fund - Class A Shares	CCVAX	6.55	-0.22	3.47	4.39	3.93	0.85	7.51		10/01/2004	1.79%
Nomura Smid Cap Core Fund - Class R (77)	IYSMX	9.88	7.26	10.84	31.87	15.33	5.62	9.40		01/30/1997	1.99%
VY® JPMorgan Small Cap Core Equity Portfolio- Adviser Class	IJSAX	10.19	4.01	9.07	27.14	10.78	2.53	8.55		05/01/2002	2.08%
Small Growth											
AB Small Cap Growth Portfolio - Class A	QUASX	16.81	9.46	13.41	37.57	14.66	-0.04	12.60		02/12/1969	1.72%
American Century Small Cap Growth Fund - Investor Class	ANOIX	9.32	4.82	5.64	26.79	12.17	2.12	12.80		06/01/2001	1.74%
Nomura Small Cap Growth Fund - Class R (78)	WSGRX	11.08	5.97	8.56	33.91	13.75	0.99	9.78		09/21/1992	1.98%
Nuveen Small Cap Growth Opportunities Fund - Class A (79)	FRMPX	12.35	1.90	2.87	30.17	15.08	2.35	11.62		08/01/1995	1.80%
Voya SmallCap Opportunities Portfolio - Class A (34)	ISOPX	15.06	4.47	10.94	46.59	19.00	5.64	9.24		05/06/1994	2.03%
Small Value											
Fidelity Advisor® Small Cap Value Fund - Class M	FCVTX	13.51	10.07	15.34	36.73	15.76	7.11	9.86		11/03/2004	2.05%
JPMorgan Small Cap Value Fund - Class A Shares (80)	PSOAX	9.72	6.47	13.69	42.55	16.31	6.66	8.79		01/27/1995	1.79%
VY® Columbia Small Cap Value and Inf Pflo - Av Class (35)	ICSAX	8.53	7.56	13.97	40.19	14.99	6.86	9.30		12/29/2006	2.02%
Specialty - Commodities Broad											
PIMCO CommodityRealReturn Strategy Fund® - Class R (36)	PCSRX	5.62	17.65	27.80	43.64	14.52	11.25	7.00		06/28/2002	2.15%
Specialty - Energy Limited Par											

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Invesco SteelPath MLP Income Fund - Class A (37)	MLPDX	3.67	11.89	19.96	28.13	22.21	21.22	10.76		03/31/2010	9.62%
Invesco SteelPath MLP Select 40 Fund - Class A (38)	MLPFX	4.11	15.16	24.31	32.51	26.70	23.18	10.11		03/31/2010	10.89%
Specialty - Equity Energy											
BlackRock Energy Opportunities Fund - Investor A Shares (81)	BACAX	-1.74	18.44	33.24	51.85	15.38	21.21	8.10		02/16/2005	1.91%
Specialty - Equity Prec Metals											
Invesco Gold & Special Minerals Fund - Class R	OGMNX	-2.28	-5.06	4.23	77.87	35.70	17.84	14.18		08/29/1997	1.91%
Specialty - Financial											
Fidelity Advisor® Financials Fund - Class M	FAFSX	7.34	-0.93	-0.74	16.87	20.73	9.67	12.17		01/01/1986	1.84%
Specialty - Global Real Estate											
Janus Henderson Global Real Estate Fund - Class S Shares (39)	JERSX	7.93	6.27	10.57	17.88	6.92	0.54	5.14		05/05/1998	1.76%
Specialty - Health											
BlackRock Health Sciences Opportunities Portfolio - Class R	BHSRX	-0.64	-5.46	-5.44	7.54	4.45	2.55	8.58		12/31/2002	2.04%
Specialty - Industrials											
Fidelity® Select Defense and Aerospace Portfolio	FSDAX	1.76	-4.05	1.76	36.85	25.54	15.19	14.52		05/08/1984	1.26%
Specialty - Infrastructure											
NYLI CBRE Global Infrastructure Fund - Class A	VCRAJ	2.75	8.46	11.63	18.88	10.28	6.68	7.61		06/28/2013	1.84%
Specialty - Natural Resources											
Calvert Global Water Fund - Class A Shares (82)	CFWAX	4.78	-0.66	5.48	16.11	10.61	5.04	8.09		09/30/2008	1.84%
Fidelity Advisor® Materials Fund - Class M	FMFTX	2.69	5.78	14.75	25.75	7.80	4.87	7.28		12/12/2006	1.84%
Specialty - Options Trading											
JPMorgan Hedged Equity 3 Fund - Class A Shares	JHTAX	5.75	1.55	2.51	16.38	13.00	6.65		7.34	02/26/2021	1.44%
Specialty - Real Estate											
Cohen & Steers Real Estate Securities Fund, Inc. - Class A	CSEIX	9.41	10.90	12.64	13.83	10.06	3.95	6.74		09/02/1997	1.70%
Specialty - Technology											
BlackRock Technology Opportunities Fund - Investor A Shares (83)	BGSAX	24.82	14.30	16.82	54.73	33.41	10.50	22.61		05/15/2000	1.77%
Columbia Seligman Global Technology Fund - Class R Shares (84)	SGTRX	28.48	23.29	34.38	108.62	42.78	21.52	25.55		04/30/2003	2.10%
Fidelity Advisor® Semiconductors Fund - Class A	FELAX	35.84	30.05	45.73	156.70	60.18	36.84	34.50		12/27/2000	1.54%
Specialty - Trading--Inverse E											
Federated Hermes Prudent Bear Fund - Class A Shares (40)	BEARX	-9.29	-3.60	-5.16	-21.25	-13.80	-10.46	-14.16		12/28/1995	3.30%
Specialty - Utilities											
PGIM Jennison Utility Fund - Class R (41)	JDURX	3.14	9.50	10.17	20.01	14.36	9.79	9.77		08/21/2006	1.70%
Global / International											
Diversified Emerging Mkts											
Amana Developing World Fund - Investor Class	AMDWX	10.49	7.78	18.08	45.77	17.13	6.97	7.07		09/28/2009	1.80%
American Funds New World Fund® - Class F-1	NWFFX	10.69	2.74	8.80	33.94	16.13	5.33	9.62		06/17/1999	1.56%
VY® JPMorgan Emerging Markets Equity Portfolio - Adviser (85)	IJEAX	14.96	8.37	19.41	57.62	19.43	2.80	9.18		02/18/1998	2.39%
Foreign Large Blend											

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
BlackRock Advantage International Fund - Investor A Shares (86)	BROAX	5.57	1.78	6.86	24.52	16.39	9.60	8.97		01/31/2006	1.35%
Calvert International Responsible Index Fund - CI A Shares (87)	CDHAX	9.43	5.21	10.87	33.70	17.59	8.85	9.22		10/30/2015	1.14%
MFS® Research International Fund - Class A (88)	MRSAX	5.28	0.54	6.21	19.64	10.49	5.19	7.67		01/02/1997	1.59%
Thornburg International Equity Fund - Class A	TGVAX	5.09	2.64	8.09	27.55	18.55	8.57	9.35		05/28/1998	1.88%
Voya International Index Portfolio - Class A (42)	IIIAX	5.73	1.36	6.49	23.12	13.79	7.43	7.52		03/04/2008	1.54%
Foreign Large Growth											
American Funds EUPAC Fund® - Class F-1	AEGFX	8.30	-0.43	4.98	27.61	13.19	3.99	8.06		03/15/2001	1.46%
Fidelity Advisor® Intl Capital Appreciation Fund - Class A	FCPAX	10.22	0.08	4.62	15.19	13.65	5.55	9.16		11/03/1997	1.74%
Foreign Large Value											
Federated Hermes Intl Strategic Value Dividend Fnd - CI A Sh (89)	IVFAX	1.60	4.16	8.03	20.34	12.37	9.49	6.20		06/04/2008	1.71%
Janus Henderson Global Equity Income Fund - Class S Shares	HFQSX	3.80	2.66	9.73	28.89	15.59	10.01	7.50		11/30/2006	1.81%
Transamerica International Equity Fund - Class R	TRWRX	7.08	0.97	6.34	25.08	14.16	7.54	7.27		12/18/1992	1.86%
Voya Intl High Dividend Low Volatility Port - Adviser Class	IFTAX	3.21	3.15	7.22	23.09	17.39	10.55	7.51		12/20/2006	1.85%
Foreign Small/Mid Blend											
Voya Multi-Manager International Small Cap Fund - Class A (43)	NTKLX	8.33	4.14	10.71	37.78	19.11	8.09	9.52		08/31/1994	2.14%
Foreign Small/Mid Growth											
Calvert International Opportunities Fund - Class A	CIOAX	9.39	1.70	4.53	10.86	6.40	-0.17	5.55		05/31/2007	1.94%
Global Large-Stock Blend											
Franklin Global Equity Fund - Class A	CFIPX	7.09	2.17	4.51	28.86	21.55	12.08	12.30		03/01/1991	1.87%
Trillium ESG Global Equity Fund - Investor Class	PORTX	8.82	1.35	3.07	20.21	11.31	5.62	10.31		09/09/1999	1.80%
Victory Sustainable World Fund - Class A Shares (90)	USWGX	8.12	3.39	6.83	30.13	18.78	9.39	11.09		10/01/1992	1.98%
VY® Morgan Stanley Global Franchise Portfolio - Adviser (44)	IGFAX	5.50	-4.29	-7.35	-10.46	1.30	1.02	6.97		12/29/2006	2.16%
Global Large-Stock Growth											
American Funds New Perspective Fund® - Class F-1	NPFFX	7.96	-0.40	2.07	22.88	16.68	7.26	12.37		03/15/2001	1.37%
Global Large-Stock Value											
John Hancock Global Equity Fund - Class A (91)	JHGEX	4.59	-0.15	4.19	21.64	13.60	8.01	9.16		05/16/2013	1.89%
Global Small/Mid Stock											
Calvert Global Energy Solutions Fund - Class A Shares (92)	CGAEX	10.37	11.32	18.38	54.33	12.30	5.10	10.33		05/31/2007	1.84%

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*Ticker symbols and ticker-related information should not be used for the sole basis for reaching an investment decision. In some circumstances a ticker symbol may not be available, or applicable.

PERFORMANCE UPDATE

Voya Select Advantage IRA

Average Annual Total Returns as of: 03/31/2026 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 1-800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. For each fund, the performance numbers reflect the maximum recordkeeping fee of 0.60%. Because sales charges have been waived under this program, the performance data below does not reflect these charges.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Stability of Principal											
Prime Money Market											
Voya Government Liquid Assets Portfolio - Service 2 Class (1)(2)	ITLXX	0.20	0.59	0.59	2.93	3.60	2.35	1.21		01/24/1989	1.28%
<i>The 7-day annualized Subaccount yield as of 03/31/2026 is 2.42%, which more closely reflects current earnings. (45)</i>											
Bonds											
Bank Loan											
Invesco Floating Rate ESG Fund - Class A (46)	AFRAX	0.41	-0.66	-0.66	3.34	6.22	4.10	4.21		05/01/1997	1.74%
PGIM Floating Rate Income Fund - Class A (47)	FRFAX	0.15	-0.17	-0.17	4.61	7.54	4.66	4.54		03/30/2011	1.70%
Emerging Markets Bond											
Fidelity Advisor® New Markets Income Fund - Class M	FGWMX	-3.09	-0.46	-0.46	10.41	10.14	3.00	3.24		05/04/1993	1.65%
Emerging-Mkts Local-Currency											
Invesco Emerging Markets Local Debt Fund - Class A (48)	OEMAX	-7.63	-3.88	-3.88	10.57	4.82	1.25	1.98		06/30/2010	1.83%
Global Bond											
Amana Participation Fund Investor Class	AMAPX	-2.22	-1.47	-1.47	2.21	2.70	0.71	1.56		09/28/2015	1.42%
BlackRock Strategic Global Bond Fund, Inc. - Inv A Shares (49)	MDWIX	-3.52	-1.51	-1.51	4.29	3.17	-1.17	1.09		09/29/1988	1.39%
Voya Global Bond Fund - Class A (3)	INGBX	-4.13	-2.10	-2.10	2.74	2.25	-2.37	0.28		06/30/2006	1.50%
High Yield Bond											
BlackRock High Yield Portfolio - Class R Shares	BHYRX	-1.08	-0.77	-0.77	6.54	7.62	3.51	4.96		02/26/1999	1.75%

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
PGIM High Yield Fund - Class R (4)	JDYRX	-1.38	-0.72	-0.72	5.72	7.43	2.90	4.87		01/22/1990	1.65%
Voya High Yield Portfolio - Adviser Class (5)	IPYAX	-1.31	-0.91	-0.91	5.65	6.59	2.43	4.16		05/03/2004	1.68%
<i>Inflation-Protected Bond</i>											
BlackRock Inflation Protected Bond Pt - Investor A Shares (50)	BPRAX	-1.57	0.10	0.10	2.09	2.07	0.52	1.82		06/28/2004	1.94%
<i>Intermediate Core Bond</i>											
American Funds The Bond Fund of America® - Class F-1 (51)	BFAFX	-1.96	-0.41	-0.41	3.33	2.60	-0.46	1.23		03/15/2001	1.25%
Baird Aggregate Bond Fund - Investor Class	BAGSX	-1.93	-0.26	-0.26	3.58	3.24	-0.30	1.26		09/29/2000	1.15%
Calvert Core Bond Fund - Class A Shares (52)	CLDAX	-2.01	-0.51	-0.51	3.46	3.03	-0.34	2.82		12/31/2004	1.34%
JPMorgan Core Bond Fund - Class A Shares (53)	PGBOX	-2.00	-0.09	-0.09	3.52	2.95	-0.17	1.13		05/01/1992	1.30%
Sterling Capital Total Return Bond Fund - Class A Shares (54)	BICAX	-2.02	-0.44	-0.44	3.22	3.01	-0.45	1.30		12/02/1999	1.30%
<i>Intermediate Core-Plus Bond</i>											
Calvert Bond Fund - Class A (6)	CSIBX	-2.05	-0.41	-0.41	4.13	4.05	0.54	1.87		01/01/1986	1.33%
Transamerica Bond Fund - Class R (55)	TAADX	-2.02	-0.42	-0.42	3.35	2.93	-0.32	1.48		06/29/1987	1.61%
Victory Core Plus Intermediate Bond Fund - Class A Shares	UITBX	-1.78	-0.16	-0.16	3.75	3.68	0.38	2.40		08/02/1999	1.48%
Voya Intermediate Bond Portfolio - Class A (7)	IIBPX	-2.05	-0.21	-0.21	3.74	3.72	-0.34	1.27		12/20/2006	1.64%
<i>Intermediate Government</i>											
Eaton Vance Government Opportunities Fund - Class A Shares (56)	EVGOX	-1.79	0.06	0.06	5.30	4.29	0.98	1.11		08/24/1984	3.38%
Voya GNMA Income Fund - Class A (57)	LEXNX	-1.70	0.24	0.24	4.15	3.14	-0.21	0.67		08/17/1973	1.44%
<i>Multisector Bond</i>											
American Century Investments® Multisector Income - A	ASIQX	-2.07	-0.61	-0.61	4.49	4.68	1.32	2.94		07/28/2014	1.43%
Fidelity Advisor® Strategic Income Fund - Class M	FSIAX	-1.83	-0.20	-0.20	7.20	6.12	2.27	3.58		10/31/1994	1.54%
Janus Henderson Multi-Sector Income Fund - Class S Shares (58)	JMUSX	-1.36	-0.45	-0.45	5.91	6.51	1.92	3.64		02/28/2014	1.74%
Lord Abbett Bond Debenture Fund - Class R3	LBNRX	-2.97	-1.18	-1.18	5.53	5.41	0.92	3.66		04/01/1971	1.80%
PIMCO Income Fund - Class R	PONRX	-2.55	-0.86	-0.86	5.58	6.13	2.53	3.55		03/30/2007	1.79%
<i>Nontraditional Bond</i>											
Voya Strategic Income Opportunities Fund - Class R	ISIRX	-1.09	-0.40	-0.40	3.94	5.44	1.73	2.64		11/02/2012	1.72%
<i>Preferred Stock</i>											
Cohen & Steers Preferred Securities and Income Fund - CI A	CPXAX	-2.27	-1.10	-1.10	5.45	8.31	1.83	3.83		05/03/2010	1.74%
<i>Short-Term Bond</i>											
Calvert Short Duration Income Fund - Class A (59)	CSDAX	-0.90	-0.04	-0.04	3.82	4.95	2.18	2.30		01/31/2002	1.36%
Invesco Short Term Bond Fund - Class A	STBAX	-0.84	-0.12	-0.12	3.41	4.44	1.61	1.76		04/30/2004	1.25%
Lord Abbett Short Duration Income Fund - Class R3	LDLRX	-0.71	-0.07	-0.07	3.61	4.06	1.48	1.80		11/04/1993	1.48%
PGIM Short-Term Corporate Bond Fund - Class R (8)	JDTRX	-1.04	-0.22	-0.22	3.49	4.27	1.17	1.52		05/17/2004	1.64%
Asset Allocation											
<i>Lifecycle</i>											
Voya Target In-Retirement Fund - Class A (9)(60)	VTRVX	-3.31	-0.68	-0.68	9.17	7.31	2.75	4.18		12/20/2012	1.23%
Voya Target Retirement 2030 Fund - Class A (9)	VTRRX	-4.61	-1.22	-1.22	13.06	10.53	5.01	7.30		12/20/2012	1.22%
Voya Target Retirement 2035 Fund - Class A (9)	VTRGX	-5.06	-1.33	-1.33	15.24	12.03	6.01	8.28		12/20/2012	1.21%

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Voya Target Retirement 2040 Fund - Class A (9)(61)	VTRJX	-5.71	-1.51	-1.51	17.30	13.43	7.00	9.18		12/20/2012	1.21%
Voya Target Retirement 2045 Fund - Class A (9)(62)	VTRMX	-5.98	-1.67	-1.67	18.58	14.28	7.60	9.62		12/20/2012	1.19%
Voya Target Retirement 2050 Fund - Class A (9)(63)	VTROX	-6.26	-1.88	-1.88	19.13	14.63	7.73	9.69		12/20/2012	1.22%
Voya Target Retirement 2055 Fund - Class A (9)(64)	VTRQX	-6.36	-1.82	-1.82	19.40	14.75	7.77	9.77		12/20/2012	1.21%
Voya Target Retirement 2060 Fund - Class A (9)(65)	VTRSX	-6.39	-1.83	-1.83	19.38	14.76	7.80	9.81		12/21/2015	1.25%
Voya Target Retirement 2065 Fund - Class A (9)	VTAUX	-6.35	-1.82	-1.82	19.54	14.93	7.99		10.74	08/07/2020	1.19%
Voya Target Retirement 2070 Fund - Class A (9)	VTRAX	-6.41	-1.84	-1.84					6.26	08/11/2025	1.17%
Lifestyle											
Calvert Conservative Allocation Fund - Class A	CCLAX	-3.72	-1.83	-1.83	6.70	6.14	2.15	4.59		04/29/2005	1.59%
Calvert Growth Allocation Fund - Class A (10)	CAAAX	-6.62	-3.57	-3.57	12.01	10.31	4.86	8.75		06/30/2005	1.55%
Calvert Moderate Allocation Fund - Class A	CMAAX	-5.32	-2.79	-2.79	9.50	8.51	3.84	6.90		04/29/2005	1.57%
MFS® Aggressive Growth Allocation Fund - Class A	MAAGX	-6.21	-1.44	-1.44	12.79	11.33	6.26	9.52		06/28/2002	1.60%
MFS® Growth Allocation Fund - Class A (66)	MAGWX	-5.30	-1.37	-1.37	11.19	10.08	5.37	8.30		06/28/2002	1.54%
Voya Retirement Aggressive Portfolio - Adviser Class (11)	IRGPX	-4.91	-2.50	-2.50	14.17	12.26	6.60	8.12		04/28/2006	1.62%
Voya Retirement Conservative Portfolio - Adviser Class (12)	IRCAX	-2.73	-0.97	-0.97	6.61	5.69	1.85	3.55		10/31/2007	1.47%
Voya Retirement Moderate Portfolio - Adviser Class (13)	IRMPX	-3.50	-1.55	-1.55	8.93	7.58	3.36	5.29		04/28/2006	1.55%
Voya Retirement Moderately Aggressive Portfolio - Adv Class (14)(15)	IRMGX	-4.23	-2.43	-2.43	11.80	10.45	5.44	7.11		04/28/2006	1.58%
Balanced											
Aggressive Allocation											
Baron WealthBuilder Fund - Retail Shares (67)	BWBFX	-6.15	-7.60	-7.60	9.76	10.36	2.54		10.78	12/29/2017	2.03%
Conservative Allocation											
Ave Maria Bond Fund	AVEFX	-2.17	1.29	1.29	3.63	4.89	2.64	3.31		05/01/2003	1.02%
Columbia Income Builder Fund - Class A Shares	RBBAX	-2.71	0.78	0.78	9.33	7.19	2.34	4.63		02/16/2006	1.57%
Global Allocation											
American Funds Capital Income Builder® - Class F-1	CIBFX	-4.92	1.48	1.48	15.63	12.18	7.67	6.88		03/15/2001	1.24%
First Eagle Global Fund - Class A	SGENX	-8.45	1.58	1.58	24.43	16.09	10.57	9.20		04/28/1970	1.70%
Loomis Sayles Global Allocation Fund - Class A (16)	LGMAX	-4.65	-1.88	-1.88	12.31	11.76	4.97	8.16		02/01/2006	1.76%
Virtus Global Allocation Fund - Class A (68)	PALAX	-4.74	-0.05	-0.05	17.44	9.19	4.72	6.09		09/30/1998	1.37%
Voya Global Income & Growth Fund - Class A (17)(69)	VYGJX	-4.66	-0.74	-0.74	15.62	10.91	4.08	6.26		01/04/1995	1.70%
Moderate Allocation											
1919 Socially Responsive Balanced Fund - Class A	SSIAX	-4.02	-5.01	-5.01	7.79	10.58	5.52	8.78		11/06/1992	1.55%
American Funds American Balanced Fund® - Class F-1	BALFX	-5.22	-1.32	-1.32	16.63	13.55	7.81	8.76		03/15/2001	1.21%
Eventide Balanced Fund - Class A	ETAMX	-3.50	3.00	3.00	9.34	8.97	4.41	6.63		07/15/2015	1.67%
Franklin Income Fund - Class R	FISRX	-2.01	2.80	2.80	11.36	8.27	5.81	6.65		01/02/2002	1.56%
Janus Henderson Balanced Fund - Class R Shares	JDBRX	-4.77	-5.20	-5.20	10.27	10.07	5.66	8.31		09/01/1992	1.92%
Transamerica Multi-Asset Income Fund - Class A	TASHX	-3.13	-1.79	-1.79	12.96	11.21	6.78	8.29		03/03/2014	1.59%
Transamerica Multi-Managed Balanced Fund - Class R (70)	TAAHX	-3.98	-3.33	-3.33	10.40	10.88	6.14	8.00		12/02/1994	1.81%
VY® Invesco Equity and Income Portfolio - Adviser Class (18)	IUAAX	-3.72	0.29	0.29	12.14	10.52	5.98	7.83		12/10/2001	1.74%

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
VY® T. Rowe Price Capital Appreciation Portfolio - Adviser	ITRAX	-3.35	-3.91	-3.91	7.09	9.58	6.52	9.36		01/24/1989	1.85%
Moderately Conservative Alloc											
The Hartford Balanced Income Fund - Class A	HBLAX	-3.69	-0.01	-0.01	7.17	7.26	3.84	5.68		07/31/2006	1.49%
Victory Growth and Tax Strategy Fund - Class A Shares (71)	UGTAX	-3.58	-2.45	-2.45	9.40	9.50	4.91	6.65		01/11/1989	1.43%
Tactical Allocation											
Invesco Balanced-Risk Allocation Fund - Class A (19)	ABRZX	-0.27	12.46	12.46	19.43	8.46	3.52	4.95		06/02/2009	1.98%
PIMCO All Asset Fund - Class R (20)	PATRX	-4.20	3.08	3.08	13.30	7.72	3.89	5.50		07/31/2002	3.08%
Large Cap Value/Blend											
Derivative Income											
JPMorgan Equity Premium Income A (72)	JEPAX	-4.85	0.13	0.13	6.83	8.48	7.19		7.56	08/31/2018	1.44%
Large Blend											
American Century Investments® Large Cap Equity Fund - A CI	AFDAX	-5.83	-6.01	-6.01	11.99	12.38	7.95	11.88		11/30/2004	1.64%
American Funds Fundamental Investors® - Class F-1	AFIFX	-7.27	-3.51	-3.51	23.28	19.85	11.56	12.90		03/15/2001	1.25%
GuideStone Funds Equity Index Fund - Investor Class	GEQZX	-5.14	-4.58	-4.58	16.07	17.01	10.71	13.02		08/27/2001	0.99%
Invesco S&P 500 Index Fund - Class A	SPIAX	-5.06	-4.60	-4.60	16.46	16.98	10.79	12.86		09/26/1997	1.14%
JPMorgan U.S. Sustainable Leaders Fund - Class A Shares (73)	JICAX	-5.88	-7.95	-7.95	10.75	14.75	8.59	11.98		02/18/2005	1.24%
T. Rowe Price Dividend Growth Fund, Inc.	PRDGX	-5.53	-0.70	-0.70	10.83	12.32	9.00	11.68		12/30/1992	1.24%
Voya Growth and Income Portfolio - Class A (21)	IAVGX	-5.66	-7.71	-7.71	11.96	15.55	10.59	12.64		12/31/1979	1.72%
Voya Russell™ Large Cap Index Portfolio - Class A (22)	IRLIX	-4.99	-5.86	-5.86	16.52	17.94	11.06	13.38		03/04/2008	1.46%
Voya U.S. Stock Index Portfolio - Service 2 Class	ISIPX	-5.09	-4.67	-4.67	16.31	16.79	10.64	12.71		05/03/2004	1.27%
VY® Columbia Contrarian Core Portfolio - Adviser Class (23)	ISBAX	-4.68	-5.89	-5.89	15.01	17.11	10.09	12.32		12/10/2001	1.81%
Large Value											
American Funds Washington Mutual Investors Fund - Class F-1	WSHFX	-5.92	-3.34	-3.34	12.35	15.35	10.66	11.84		03/15/2001	1.23%
BlackRock Equity Dividend Fund - Class R Shares (74)	MRDVX	-6.30	-1.52	-1.52	13.63	12.36	7.76	9.76		01/03/2003	1.82%
Columbia Dividend Income Fund - Class A Shares	LBSAX	-4.03	3.03	3.03	15.59	14.08	9.94	11.37		03/04/1998	1.50%
Invesco Diversified Dividend Fund - Class A (24)	LCEAX	-5.36	0.03	0.03	12.93	11.88	8.28	7.85		12/31/2001	1.42%
The Hartford Dividend and Growth Fund - Class A	IHGIX	-6.11	-3.07	-3.07	11.45	12.18	8.70	10.91		07/22/1996	1.56%
Voya Corporate Leaders 100 Fund - Class R	VYCFX	-5.40	-2.51	-2.51	12.21	14.26	9.64	11.35		06/30/2008	1.72%
Voya Russell™ Large Cap Value Index Portfolio - Class S (25)	IRVSX	-4.82	1.00	1.00	13.49	13.56	8.89	9.67		05/01/2009	1.28%
Large Cap Growth											
Large Growth											
Amana Growth Fund - Investor Class	AMAGX	-6.66	-3.36	-3.36	23.37	14.73	10.45	15.16		02/03/1994	1.46%
American Funds The Growth Fund of America® - Class F-1	GFAFX	-6.49	-8.21	-8.21	17.05	19.66	8.69	13.74		03/15/2001	1.25%
Calvert Equity Fund - Class A	CSIEX	-6.23	-9.67	-9.67	-3.39	5.31	4.51	10.96		08/24/1987	1.50%
Fidelity Advisor® Growth Opportunities Fund - Class M	FAGOX	-5.72	-9.73	-9.73	22.99	23.78	7.45	18.27		11/18/1987	1.81%
Fidelity® Blue Chip Growth Fund	FBGRX	-4.88	-7.25	-7.25	27.33	25.77	11.47	18.51		12/31/1987	1.21%
Franklin DynaTech Fund - Class A	FKDNX	-4.77	-11.09	-11.09	19.82	18.43	5.82	15.37		01/01/1968	1.37%
Transamerica US Growth Fund - Class A	TADAX	-5.46	-9.81	-9.81	17.97	18.28	8.69	14.08		11/13/2009	1.63%

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Victory Nasdaq 100 Index Fund - Class A (75)	UANQX	-4.93	-6.14	-6.14	22.46	21.06	12.07	17.69		10/27/2000	1.30%
Voya Large Cap Growth Portfolio - Adviser Class (26)	IEOPX	-6.10	-10.90	-10.90	14.49	18.28	8.57	12.68		12/29/2006	1.87%
Voya Russell™ Large Cap Growth Index Portfolio - Class S (27)	IRLSX	-5.20	-10.30	-10.30	17.21	20.77	12.56	16.32		05/01/2009	1.28%
Small/Mid/Specialty											
Mid-Cap Blend											
Eaton Vance-Atlanta Capital SMID-Cap Fund - Class R	ERSMX	-7.80	-5.07	-5.07	-6.85	3.70	2.51	8.24		04/30/2002	1.97%
Hartford Schroders US MidCap Opportunities Fund - Class A	SMDVX	-4.66	2.81	2.81	15.23	10.17	6.79	9.05		03/31/2006	1.76%
MFS® Blended Research® Mid Cap Equity Fund - Class A (76)	BMSFX	-5.67	0.19	0.19	11.15	13.06	8.31		9.90	08/19/2016	1.44%
Voya Russell™ Mid Cap Index Portfolio - Class A (28)	IRMAX	-5.43	0.94	0.94	14.32	11.69	5.69	9.28		03/04/2008	1.50%
Mid-Cap Growth											
Voya MidCap Opportunities Portfolio - Class A (29)	IAMOX	-8.38	-7.80	-7.80	4.39	7.62	1.75	8.81		12/29/2006	1.85%
VY® Baron Growth Portfolio - Adviser Class (30)	IBSAX	-5.58	-13.60	-13.60	-19.41	-5.78	-4.10	6.65		05/01/2002	2.10%
VY® T. Rowe Price Diversified Mid Cap Growth Port - Adviser (31)	IAXAX	-6.67	-6.16	-6.16	10.26	11.65	4.81	10.90		12/10/2001	1.90%
Mid-Cap Value											
Nuveen Multi Cap Value Fund - Class A	NQVAX	-4.06	2.83	2.83	20.67	16.63	11.58	11.30		11/04/1997	1.75%
T. Rowe Price Mid-Cap Value Fund - Adviser Class	TAMVX	-6.32	3.29	3.29	12.30	12.78	8.67	9.78		06/28/1996	1.70%
VY® American Century Small-Mid Cap Value Portfolio- Adviser (32)	IASAX	-5.86	2.61	2.61	7.67	6.80	4.73	8.00		05/01/2002	1.95%
VY® JPMorgan Mid Cap Value Portfolio - Adviser Class (33)	IJMAX	-5.48	1.85	1.85	7.95	9.51	5.69	7.36		05/01/2002	1.95%
Small Blend											
Calvert Small-Cap Fund - Class A Shares	CCVAX	-7.53	-2.88	-2.88	-5.36	1.57	0.16	6.84		10/01/2004	1.79%
Nomura Smid Cap Core Fund - Class R (77)	IYSMX	-5.33	0.87	0.87	16.40	11.46	4.56	8.79		01/30/1997	1.99%
VY® JPMorgan Small Cap Core Equity Portfolio- Adviser Class	IJSAX	-6.21	-1.02	-1.02	11.60	6.75	1.22	7.64		05/01/2002	2.08%
Small Growth											
AB Small Cap Growth Portfolio - Class A	QUASX	-5.12	-2.91	-2.91	18.28	8.38	-2.24	11.13		02/12/1969	1.72%
American Century Small Cap Growth Fund - Investor Class	ANOIX	-6.21	-3.37	-3.37	14.39	8.91	1.33	12.03		06/01/2001	1.74%
Nomura Small Cap Growth Fund - Class R (78)	WSGRX	-7.55	-2.27	-2.27	21.98	8.99	-0.16	8.79		09/21/1992	1.98%
Nuveen Small Cap Growth Opportunities Fund - Class A (79)	FRMPX	-7.25	-8.43	-8.43	16.05	9.99	0.82	10.41		08/01/1995	1.80%
Voya SmallCap Opportunities Portfolio - Class A (34)	ISOPX	-8.23	-3.58	-3.58	23.67	13.08	3.39	7.84		05/06/1994	2.03%
Small Value											
Fidelity Advisor® Small Cap Value Fund - Class M	FCVTX	-6.47	1.61	1.61	15.61	10.40	5.67	8.60		11/03/2004	2.05%
JPMorgan Small Cap Value Fund - Class A Shares (80)	PSOAX	-5.11	3.62	3.62	24.70	12.14	5.25	7.91		01/27/1995	1.79%
VY® Columbia Small Cap Value and Inf Pflo - Av Class (35)	ICSAX	-3.52	5.01	5.01	23.78	11.71	5.82	8.48		12/29/2006	2.02%
Specialty - Commodities Broad											
PIMCO CommodityRealReturn Strategy Fund® - Class R (36)	PCSRX	9.55	20.99	20.99	29.18	12.12	11.96	7.31		06/28/2002	2.15%
Specialty - Energy Limited Par											
Invesco SteelPath MLP Income Fund - Class A (37)	MLPDX	1.26	15.71	15.71	14.09	21.27	21.90	12.14		03/31/2010	9.62%
Invesco SteelPath MLP Select 40 Fund - Class A (38)	MLPFX	2.02	19.41	19.41	18.68	25.63	23.70	11.08		03/31/2010	10.89%
Specialty - Equity Energy											

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
BlackRock Energy Opportunities Fund - Investor A Shares (81) <i>Specialty - Equity Prec Metals</i>	BACAX	9.87	35.60	35.60	37.50	17.58	21.60	9.23		02/16/2005	1.91%
Invesco Gold & Special Minerals Fund - Class R <i>Specialty - Financial</i>	OGMNX	-19.80	6.66	6.66	92.50	37.88	20.56	17.19		08/29/1997	1.91%
Fidelity Advisor® Financials Fund - Class M <i>Specialty - Global Real Estate</i>	FAFSX	-3.26	-7.53	-7.53	5.85	18.47	9.50	11.57		01/01/1986	1.84%
Janus Henderson Global Real Estate Fund - Class S Shares (39) <i>Specialty - Health</i>	JERSX	-8.21	2.44	2.44	10.70	5.11	0.27	4.40		05/05/1998	1.76%
BlackRock Health Sciences Opportunities Portfolio - Class R <i>Specialty - Industrials</i>	BHSRX	-6.93	-4.83	-4.83	5.77	5.82	3.56	9.11		12/31/2002	2.04%
Fidelity® Select Defense and Aerospace Portfolio <i>Specialty - Infrastructure</i>	FSDAX	-11.01	0.01	0.01	38.86	24.43	15.18	14.74		05/08/1984	1.26%
NYLI CBRE Global Infrastructure Fund - Class A <i>Specialty - Natural Resources</i>	VCRAJ	-4.78	8.64	8.64	17.56	10.14	7.01	7.69		06/28/2013	1.84%
Calvert Global Water Fund - Class A Shares (82)	CFWAX	-9.22	0.67	0.67	14.40	8.91	4.94	8.00		09/30/2008	1.84%
Fidelity Advisor® Materials Fund - Class M <i>Specialty - Options Trading</i>	FMFTX	-5.62	11.75	11.75	21.79	6.69	5.74	7.37		12/12/2006	1.84%
JPMorgan Hedged Equity 3 Fund - Class A Shares <i>Specialty - Real Estate</i>	JHTAX	-2.92	-3.06	-3.06	9.29	11.55	5.86		6.29	02/26/2021	1.44%
Cohen & Steers Real Estate Securities Fund, Inc. - Class A <i>Specialty - Technology</i>	CSEIX	-5.79	2.95	2.95	3.16	7.26	3.83	5.57		09/02/1997	1.70%
BlackRock Technology Opportunities Fund - Investor A Shares (83)	BGSAX	-7.00	-6.41	-6.41	27.99	22.60	6.61	19.60		05/15/2000	1.77%
Columbia Seligman Global Technology Fund - Class R Shares (84)	SGTRX	-4.75	4.60	4.60	60.94	29.32	16.26	21.71		04/30/2003	2.10%
Fidelity Advisor® Semiconductors Fund - Class A <i>Specialty - Trading--Inverse E</i>	FELAX	-3.64	7.28	7.28	88.68	40.38	28.79	29.89		12/27/2000	1.54%
Federated Hermes Prudent Bear Fund - Class A Shares (40) <i>Specialty - Utilities</i>	BEARX	5.76	4.56	4.56	-13.04	-11.44	-9.26	-13.33		12/28/1995	3.30%
PGIM Jennison Utility Fund - Class R (41)	JDURX	-3.87	6.82	6.82	16.22	13.91	9.89	9.43		08/21/2006	1.70%
Global / International											
<i>Diversified Emerging Mkts</i>											
Amana Developing World Fund - Investor Class	AMDWX	-8.18	6.87	6.87	33.52	12.84	5.35	6.15		09/28/2009	1.80%
American Funds New World Fund® - Class F-1	NWFFX	-9.71	-1.71	-1.71	23.37	12.72	4.10	8.65		06/17/1999	1.56%
VY® JPMorgan Emerging Markets Equity Portfolio - Adviser (85) <i>Foreign Large Blend</i>	IJEAX	-9.08	3.88	3.88	37.74	13.48	0.35	7.79		02/18/1998	2.39%
BlackRock Advantage International Fund - Investor A Shares (86)	BROAX	-7.70	1.22	1.22	21.65	15.37	9.05	8.51		01/31/2006	1.35%
Calvert International Responsible Index Fund - CI A Shares (87)	CDHAX	-9.69	1.32	1.32	27.24	14.91	7.58	8.47		10/30/2015	1.14%
MFS® Research International Fund - Class A (88)	MRSAX	-8.99	0.89	0.89	17.17	9.70	4.69	7.32		01/02/1997	1.59%

See Performance Introduction Page for Important Information

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Total Fund Admin Expenses**
Thornburg International Equity Fund - Class A	TGVAX	-8.20	2.85	2.85	24.75	17.33	8.04	9.06		05/28/1998	1.88%
Voya International Index Portfolio - Class A (42)	IIIAX	-8.37	0.72	0.72	21.15	12.70	6.85	7.15		03/04/2008	1.54%
Foreign Large Growth											
American Funds EUPAC Fund® - Class F-1	AEGFX	-9.85	-3.07	-3.07	21.12	10.57	3.06	7.34		03/15/2001	1.46%
Fidelity Advisor® Intl Capital Appreciation Fund - Class A	FCPAX	-9.94	-5.08	-5.08	9.42	10.10	4.27	8.16		11/03/1997	1.74%
Foreign Large Value											
Federated Hermes Intl Strategic Value Dividend Fnd - Cl A Sh (89)	IVFAX	-6.04	6.32	6.32	24.07	13.53	9.71	6.27		06/04/2008	1.71%
Janus Henderson Global Equity Income Fund - Class S Shares	HFQSX	-7.20	5.71	5.71	26.26	15.07	9.47	7.24		11/30/2006	1.81%
Transamerica International Equity Fund - Class R	TRWRX	-9.26	-0.70	-0.70	19.07	12.57	6.68	6.68		12/18/1992	1.86%
Voya Intl High Dividend Low Volatility Port - Adviser Class	IFTAX	-5.47	3.89	3.89	24.43	17.65	10.11	7.44		12/20/2006	1.85%
Foreign Small/Mid Blend											
Voya Multi-Manager International Small Cap Fund - Class A (43)	NTKLX	-9.95	2.19	2.19	34.23	16.30	7.72	8.75		08/31/1994	2.14%
Foreign Small/Mid Growth											
Calvert International Opportunities Fund - Class A	CIOAX	-9.94	-4.44	-4.44	6.62	4.06	-0.90	4.73		05/31/2007	1.94%
Global Large-Stock Blend											
Franklin Global Equity Fund - Class A	CFIPX	-5.08	-2.41	-2.41	21.92	19.17	11.50	11.56		03/01/1991	1.87%
Trillium ESG Global Equity Fund - Investor Class	PORTX	-7.24	-5.28	-5.28	13.21	8.85	4.61	9.41		09/09/1999	1.80%
Victory Sustainable World Fund - Class A Shares (90)	USWGX	-6.08	-1.19	-1.19	21.40	16.28	8.62	10.45		10/01/1992	1.98%
VY® Morgan Stanley Global Franchise Portfolio - Adviser (44)	IGFAX	-7.69	-12.18	-12.18	-15.29	0.53	0.97	6.44		12/29/2006	2.16%
Global Large-Stock Growth											
American Funds New Perspective Fund® - Class F-1	NPFFX	-7.78	-5.46	-5.46	16.34	14.11	6.68	11.62		03/15/2001	1.37%
Global Large-Stock Value											
John Hancock Global Equity Fund - Class A (91)	JHGEX	-7.95	-0.38	-0.38	14.30	12.98	7.73	8.67		05/16/2013	1.89%
Global Small/Mid Stock											
Calvert Global Energy Solutions Fund - Class A Shares (92)	CGAEX	-4.51	7.26	7.26	44.69	7.88	3.17	9.24		05/31/2007	1.84%

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*Ticker symbols and ticker-related information should not be used for the sole basis for reaching an investment decision. In some circumstances a ticker symbol may not be available, or applicable.

PERFORMANCE UPDATE

Voya Select Advantage IRA

Non-Standardized Fund Level Returns - Do Not Reflect Retirement Plan / Product Level Charges

Average Annual Total Returns as of: **04/30/2026** (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 1-800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

PLEASE REFER TO THE PRECEDING PAGES OF THIS PERFORMANCE UPDATE FOR STANDARDIZED RETURNS. THIS INFORMATION IS NOT VALID AND CAN NOT BE USED WITHOUT ALL PAGES.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses, but do not include retirement plan or product level charges which, if included, would reduce the performance shown.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Stability of Principal													
Prime Money Market													
Voya Government Liquid Assets Portfolio - Service 2 Class (1)(2)	ITLXX	0.25	0.74	0.99	3.50	4.20	3.02	1.85		01/24/1989	0.68	0.68	1.28%
<i>The 7-day annualized Subaccount yield as of 04/30/2026 is 3.03%, which more closely reflects current earnings. (45)</i>													
Bonds													
Bank Loan													
Invesco Floating Rate ESG Fund - Class A (46)	AFRAX	0.94	0.75	0.42	5.21	6.84	4.81	4.69		05/01/1997	1.14	1.14	1.74%
PGIM Floating Rate Income Fund - Class A (47)	FRFAX	1.54	1.31	1.51	7.58	8.33	5.53	5.16		03/30/2011	1.20	1.10	1.70%
Emerging Markets Bond													
Fidelity Advisor® New Markets Income Fund - Class M	FGWMX	3.10	1.29	2.78	16.07	11.98	3.86	3.86		05/04/1993	1.05	1.05	1.65%
Emerging-Mkts Local-Currency													
Invesco Emerging Markets Local Debt Fund - Class A (48)	OEMAX	3.14	-2.91	-0.71	10.55	6.26	2.11	2.57		06/30/2010	1.50	1.23	1.83%
Global Bond													
Amana Participation Fund Investor Class	AMAPX	1.38	-0.21	0.03	4.02	3.60	1.47	2.24		09/28/2015	0.82	0.82	1.42%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
BlackRock Strategic Global Bond Fund, Inc. - Inv A Shares (49)	MDWIX	1.32	-1.14	-0.06	4.38	4.17	-0.46	1.64		09/29/1988	1.08	0.79	1.39%
Voya Global Bond Fund - Class A (3)	INGBX	1.34	-1.14	-0.64	1.97	3.13	-1.77	0.85		06/30/2006	1.11	0.90	1.50%
High Yield Bond													
BlackRock High Yield Portfolio - Class R Shares	BHYRX	1.76	0.76	1.13	8.97	8.56	4.27	5.45		02/26/1999	1.15	1.15	1.75%
PGIM High Yield Fund - Class R (4)	JDYRX	1.99	0.90	1.41	8.60	8.32	3.70	5.40		01/22/1990	1.30	1.05	1.65%
Voya High Yield Portfolio - Adviser Class (5)	IPYAX	1.23	0.24	0.45	7.19	7.36	3.11	4.63		05/03/2004	1.10	1.08	1.68%
Inflation-Protected Bond													
BlackRock Inflation Protected Bond Pt - Investor A Shares (50)	BPRAX	1.19	0.90	1.44	3.94	3.08	1.09	2.51		06/28/2004	1.57	1.34	1.94%
Intermediate Core Bond													
American Funds The Bond Fund of America® - Class F-1 (51)	BFAFX	0.16	-0.33	-0.10	3.68	3.12	0.02	1.81		03/15/2001	0.66	0.65	1.25%
Baird Aggregate Bond Fund - Investor Class	BAGSX	0.09	-0.19	-0.02	4.01	3.67	0.16	1.82		09/29/2000	0.55	0.55	1.15%
Calvert Core Bond Fund - Class A Shares (52)	CLDAX	0.22	-0.37	-0.15	3.89	3.52	0.15	3.35		12/31/2004	0.83	0.74	1.34%
JPMorgan Core Bond Fund - Class A Shares (53)	PGBOX	0.07	-0.18	0.12	3.74	3.39	0.29	1.72		05/01/1992	0.84	0.70	1.30%
Sterling Capital Total Return Bond Fund - Class A Shares (54)	BICAX	0.24	-0.37	-0.05	3.77	3.49	0.02	1.85		12/02/1999	0.75	0.70	1.30%
Intermediate Core-Plus Bond													
Calvert Bond Fund - Class A (6)	CSIBX	0.27	-0.33	0.01	4.61	4.58	1.05	2.44		01/01/1986	0.75	0.73	1.33%
Transamerica Bond Fund - Class R (55)	TAADX	0.34	-0.24	0.07	4.25	3.50	0.17	2.00		06/29/1987	1.17	1.01	1.61%
Victory Core Plus Intermediate Bond Fund - Class A Shares	UITBX	0.25	0.09	0.24	4.49	4.11	0.85	2.90		08/02/1999	0.88	0.88	1.48%
Voya Intermediate Bond Portfolio - Class A (7)	IBPX	0.44	0.02	0.38	4.31	4.23	0.16	1.86		12/20/2006	1.11	1.04	1.64%
Intermediate Government													
Eaton Vance Government Opportunities Fund - Class A Shares (56)	EVGOX	0.26	0.20	0.48	4.78	5.05	1.66	1.73		08/24/1984	2.85	2.78	3.38%
Voya GNMA Income Fund - Class A (57)	LEXNX	0.30	0.10	0.70	4.67	3.73	0.39	1.29		08/17/1973	0.88	0.84	1.44%
Multisector Bond													
American Century Investments® Multisector Income - A	ASIQX	0.87	-0.01	0.40	5.80	5.42	1.90	3.48		07/28/2014	0.83	0.83	1.43%
Fidelity Advisor® Strategic Income Fund - Class M	FSIAX	2.25	1.54	2.19	9.83	7.34	3.11	4.24		10/31/1994	0.94	0.94	1.54%
Janus Henderson Multi-Sector Income Fund - Class S Shares (58)	JMUSX	0.94	0.06	0.63	7.24	7.13	2.58	4.23		02/28/2014	1.16	1.14	1.74%
Lord Abbett Bond Debenture Fund - Class R3	LBNRX	2.18	0.23	1.13	9.05	6.69	1.78	4.24		04/01/1971	1.20	1.20	1.80%
PIMCO Income Fund - Class R	PONRX	0.76	-0.49	0.05	6.86	6.89	3.10	4.15		03/30/2007	1.19	1.19	1.79%
Nontraditional Bond													
Voya Strategic Income Opportunities Fund - Class R	ISIRX	0.88	0.26	0.63	5.00	5.96	2.44	3.26		11/02/2012	1.12	1.12	1.72%
Preferred Stock													
Cohen & Steers Preferred Securities and Income Fund - CI A	CPXAX	2.11	0.37	1.14	9.37	9.39	2.62	4.54		05/03/2010	1.14	1.14	1.74%
Short-Term Bond													
Calvert Short Duration Income Fund - Class A (59)	CSDAX	0.41	0.10	0.52	4.37	5.53	2.81	2.89		01/31/2002	0.77	0.76	1.36%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Invesco Short Term Bond Fund - Class A	STBAX	0.44	0.12	0.47	4.10	5.04	2.30	2.35		04/30/2004	0.65	0.65	1.25%
Lord Abbett Short Duration Income Fund - Class R3	LDLRX	0.37	0.08	0.45	4.22	4.61	2.13	2.38		11/04/1993	0.88	0.88	1.48%
PGIM Short-Term Corporate Bond Fund - Class R (8)	JDRX	0.38	0.02	0.31	4.04	4.83	1.78	2.13		05/17/2004	1.30	1.04	1.64%
Asset Allocation													
Lifecycle													
Voya Target In-Retirement Fund - Class A (9)(60)	VTRVX	3.55	1.65	3.00	13.40	9.02	3.68	5.09		12/20/2012	0.63	0.63	1.23%
Voya Target Retirement 2030 Fund - Class A (9)	VTREX	5.94	2.74	4.80	20.31	13.06	6.17	8.46		12/20/2012	0.62	0.62	1.22%
Voya Target Retirement 2035 Fund - Class A (9)	VTRGX	6.82	3.12	5.56	23.56	14.87	7.29	9.54		12/20/2012	0.61	0.61	1.21%
Voya Target Retirement 2040 Fund - Class A (9)(61)	VTRJX	7.92	3.61	6.44	27.00	16.69	8.44	10.55		12/20/2012	0.61	0.61	1.21%
Voya Target Retirement 2045 Fund - Class A (9)(62)	VTRMX	8.62	3.88	6.97	29.22	17.78	9.15	11.08		12/20/2012	0.59	0.59	1.19%
Voya Target Retirement 2050 Fund - Class A (9)(63)	VTRGX	9.11	4.00	7.21	30.50	18.32	9.38	11.21		12/20/2012	0.62	0.62	1.22%
Voya Target Retirement 2055 Fund - Class A (9)(64)	VTRQX	9.35	4.17	7.52	31.08	18.52	9.47	11.31		12/20/2012	0.61	0.61	1.21%
Voya Target Retirement 2060 Fund - Class A (9)(65)	VTRSX	9.33	4.14	7.49	31.01	18.53	9.49	11.36		12/21/2015	0.66	0.65	1.25%
Voya Target Retirement 2065 Fund - Class A (9)	VTAUX	9.39	4.24	7.56	31.22	18.76	9.69		12.98	08/07/2020	0.59	0.59	1.19%
Voya Target Retirement 2070 Fund - Class A (9)	VTRAX	9.37	4.19	7.52					16.66	08/11/2025	0.57	0.57	1.17%
Lifestyle													
Calvert Conservative Allocation Fund - Class A	CCLAX	3.89	1.23	2.14	11.27	7.92	3.16	5.56		04/29/2005	0.99	0.99	1.59%
Calvert Growth Allocation Fund - Class A (10)	CAAAX	9.35	3.39	5.60	23.18	14.02	6.55	10.35		06/30/2005	0.96	0.95	1.55%
Calvert Moderate Allocation Fund - Class A	CMAAX	6.84	2.40	4.01	17.64	11.34	5.25	8.19		04/29/2005	0.97	0.97	1.57%
MFS® Aggressive Growth Allocation Fund - Class A	MAAGX	7.23	2.67	5.84	21.47	14.12	7.33	10.82		06/28/2002	1.00	1.00	1.60%
MFS® Growth Allocation Fund - Class A (66)	MAGWX	6.06	2.20	4.76	18.30	12.50	6.33	9.44		06/28/2002	0.95	0.94	1.54%
Voya Retirement Aggressive Portfolio - Adviser Class (11)	IRGPX	7.81	3.33	5.27	23.72	15.39	8.07	9.50		04/28/2006	1.10	1.02	1.62%
Voya Retirement Conservative Portfolio - Adviser Class (12)	IRCAX	2.62	0.95	1.78	9.79	6.97	2.58	4.39		10/31/2007	1.12	0.87	1.47%
Voya Retirement Moderate Portfolio - Adviser Class (13)	IRMPX	4.39	1.69	2.92	14.05	9.45	4.30	6.31		04/28/2006	1.11	0.95	1.55%
Voya Retirement Moderately Aggressive Portfolio - Adv Class (14)(15)	IRMGX	6.50	2.64	4.07	19.78	13.07	6.70	8.36		04/28/2006	1.09	0.98	1.58%
Balanced													
Aggressive Allocation													
Baron WealthBuilder Fund - Retail Shares (67)	BWBFX	4.82	-1.62	-3.00	16.04	13.40	2.90		11.95	12/29/2017	1.46	1.43	2.03%
Conservative Allocation													
Ave Maria Bond Fund	AVEFX	0.74	0.36	2.20	5.19	5.57	3.09	3.96		05/01/2003	0.42	0.42	1.02%
Columbia Income Builder Fund - Class A Shares	RBBAX	2.26	1.55	3.21	12.42	8.44	3.14	5.32		02/16/2006	0.97	0.97	1.57%
Global Allocation													
American Funds Capital Income Builder® - Class F-1	CIBFX	4.52	2.91	6.22	21.16	13.83	8.71	7.91		03/15/2001	0.64	0.64	1.24%
First Eagle Global Fund - Class A	SGENX	4.13	-0.13	5.93	29.50	17.65	11.31	9.93		04/28/1970	1.10	1.10	1.70%
Loomis Sayles Global Allocation Fund - Class A (16)	LGMAX	7.15	2.30	5.29	21.01	14.70	6.14	9.44		02/01/2006	1.16	1.16	1.76%
Virtus Global Allocation Fund - Class A (68)	PALAX	5.74	2.91	5.85	23.38	11.46	5.98	7.31		09/30/1998	0.98	0.77	1.37%
Voya Global Income & Growth Fund - Class A (17)(69)	VYGJX	6.84	3.15	6.20	22.56	13.62	5.42	7.44		01/04/1995	1.24	1.10	1.70%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Moderate Allocation													
1919 Socially Responsive Balanced Fund - Class A	SSIAX	6.54	1.85	1.35	14.32	13.33	6.57	10.07		11/06/1992	0.95	0.95	1.55%
American Funds American Balanced Fund® - Class F-1	BALFX	7.10	3.14	5.84	25.99	16.36	9.32	10.03		03/15/2001	0.61	0.61	1.21%
Eventide Balanced Fund - Class A	ETAMX	5.33	5.74	8.65	16.50	11.63	5.45	7.67		07/15/2015	1.07	1.07	1.67%
Franklin Income Fund - Class R	FISRXX	1.65	1.69	4.66	16.37	9.04	6.37	7.16		01/02/2002	0.96	0.96	1.56%
Janus Henderson Balanced Fund - Class R Shares	JDBRX	6.29	0.41	0.91	17.43	12.44	6.76	9.63		09/01/1992	1.32	1.32	1.92%
Transamerica Multi-Asset Income Fund - Class A	TASHX	5.08	1.98	3.36	20.33	13.38	7.82	9.44		03/03/2014	0.99	0.99	1.59%
Transamerica Multi-Managed Balanced Fund - Class R (70)	TAAHX	6.17	2.00	2.79	18.35	13.33	7.27	9.25		12/02/1994	1.32	1.21	1.81%
VY® Invesco Equity and Income Portfolio - Adviser Class (18)	IUAAX	4.77	2.58	5.23	21.79	12.44	6.96	8.70		12/10/2001	1.24	1.14	1.74%
VY® T. Rowe Price Capital Appreciation Portfolio - Adviser	ITRAX	6.57	2.35	2.55	14.60	12.13	7.57	10.60		01/24/1989	1.25	1.25	1.85%
Moderately Conservative Alloc													
The Hartford Balanced Income Fund - Class A	HBLAX	2.63	0.90	2.77	11.97	8.43	4.53	6.42		07/31/2006	0.89	0.89	1.49%
Victory Growth and Tax Strategy Fund - Class A Shares (71)	UGTAX	5.76	2.37	3.32	17.45	12.02	6.07	7.82		01/11/1989	0.91	0.83	1.43%
Tactical Allocation													
Invesco Balanced-Risk Allocation Fund - Class A (19)	ABRZX	5.01	12.21	18.26	27.94	10.86	4.47	5.79		06/02/2009	1.43	1.38	1.98%
PIMCO All Asset Fund - Class R (20)	PATRX	4.14	4.18	7.50	19.03	9.61	4.83	6.26		07/31/2002	2.57	2.49	3.08%
Large Cap Value/Blend													
Derivative Income													
JPMorgan Equity Premium Income A (72)	JEPAX	2.23	0.16	2.52	12.12	9.11	7.74		8.44	08/31/2018	0.84	0.84	1.44%
Large Blend													
American Century Investments® Large Cap Equity Fund - A CI	AFDAX	10.56	2.94	4.06	25.72	16.56	9.61	13.66		11/30/2004	1.04	1.04	1.64%
American Funds Fundamental Investors® - Class F-1	AFIFX	12.10	4.33	8.32	38.03	24.52	13.87	14.70		03/15/2001	0.65	0.65	1.25%
GuideStone Funds Equity Index Fund - Investor Class	GEQZX	10.38	3.93	5.48	29.90	21.02	12.43	14.78		08/27/2001	0.39	0.39	0.99%
Invesco S&P 500 Index Fund - Class A	SPIAX	10.45	4.07	5.53	30.40	21.03	12.53	14.63		09/26/1997	0.54	0.54	1.14%
JPMorgan U.S. Sustainable Leaders Fund - Class A Shares (73)	JICAX	11.05	2.62	2.37	25.67	19.37	10.71	13.91		02/18/2005	0.97	0.64	1.24%
T. Rowe Price Dividend Growth Fund, Inc.	PRDGX	5.98	3.61	5.40	19.86	14.43	9.76	12.87		12/30/1992	0.64	0.64	1.24%
Voya Growth and Income Portfolio - Class A (21)	IavgX	10.74	2.12	2.36	28.21	19.88	12.48	14.34		12/31/1979	1.17	1.12	1.72%
Voya Russell™ Large Cap Index Portfolio - Class A (22)	IRLIX	10.77	3.49	4.43	30.59	22.06	12.85	15.19		03/04/2008	0.90	0.86	1.46%
Voya U.S. Stock Index Portfolio - Service 2 Class	ISIPX	10.47	4.02	5.47	30.17	20.87	12.37	14.49		05/03/2004	0.67	0.67	1.27%
VY® Columbia Contrarian Core Portfolio - Adviser Class (23)	ISBAX	10.19	3.31	3.85	28.71	20.80	11.78	14.03		12/10/2001	1.54	1.21	1.81%
Large Value													
American Funds Washington Mutual Investors Fund - Class F-1	WSHFX	7.20	1.98	3.77	22.50	17.99	12.03	13.17		03/15/2001	0.63	0.63	1.23%
BlackRock Equity Dividend Fund - Class R Shares (74)	MRDVX	8.27	3.17	6.78	26.89	14.79	9.27	11.08		01/03/2003	1.29	1.22	1.82%
Columbia Dividend Income Fund - Class A Shares	LBSAX	4.35	3.47	7.67	25.24	15.92	10.91	12.48		03/04/1998	0.90	0.90	1.50%
Invesco Diversified Dividend Fund - Class A (24)	LCEAX	4.76	1.56	4.95	22.47	13.55	9.21	8.87		12/31/2001	0.82	0.82	1.42%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
The Hartford Dividend and Growth Fund - Class A	IHGIX	8.48	3.18	5.31	24.83	15.01	10.14	12.33		07/22/1996	0.96	0.96	1.56%
Voya Corporate Leaders 100 Fund - Class R	VYCFX	6.96	2.32	4.43	23.15	17.18	10.98	12.57		06/30/2008	1.12	1.12	1.72%
Voya Russell™ Large Cap Value Index Portfolio - Class S (25)	IRVSX	8.39	4.81	9.64	28.09	16.50	10.56	11.01		05/01/2009	0.90	0.68	1.28%
Large Cap Growth													
<i>Large Growth</i>													
Amana Growth Fund - Investor Class	AMAGX	13.19	6.93	9.55	39.06	20.12	13.00	17.33		02/03/1994	0.86	0.86	1.46%
American Funds The Growth Fund of America® - Class F-1	GFAFX	11.38	1.77	2.39	28.78	24.50	10.55	15.47		03/15/2001	0.65	0.65	1.25%
Calvert Equity Fund - Class A	CSIEX	2.90	-5.69	-6.90	0.55	6.49	4.35	12.03		08/24/1987	0.90	0.90	1.50%
Fidelity Advisor® Growth Opportunities Fund - Class M	FAGOX	17.38	7.18	6.11	44.29	31.75	10.37	20.87		11/18/1987	1.21	1.21	1.81%
Fidelity® Blue Chip Growth Fund	FBGRX	16.06	7.90	7.80	47.78	32.92	14.26	21.04		12/31/1987	0.61	0.61	1.21%
Franklin DynaTech Fund - Class A	FKDNX	17.38	5.83	4.51	35.80	26.42	8.44	17.87		01/01/1968	0.77	0.77	1.37%
Transamerica US Growth Fund - Class A	TADAX	12.69	2.59	1.79	30.51	23.41	10.66	16.23		11/13/2009	1.03	1.03	1.63%
Victory Nasdaq 100 Index Fund - Class A (75)	UANQX	15.59	7.41	8.66	40.29	27.60	14.74	20.51		10/27/2000	0.76	0.70	1.30%
Voya Large Cap Growth Portfolio - Adviser Class (26)	IEOPX	13.68	3.21	1.44	28.27	23.66	10.65	14.90		12/29/2006	1.31	1.27	1.87%
Voya Russell™ Large Cap Growth Index Portfolio - Class S (27)	IRLSX	12.07	2.41	0.67	29.94	25.59	14.29	18.51		05/01/2009	0.79	0.68	1.28%
Small/Mid/Specialty													
<i>Mid-Cap Blend</i>													
Eaton Vance-Atlanta Capital SMID-Cap Fund - Class R	ERSMX	3.99	-2.31	-1.14	-0.84	5.74	2.71	9.21		04/30/2002	1.37	1.37	1.97%
Hartford Schroders US MidCap Opportunities Fund - Class A	SMDVX	8.64	8.00	11.86	29.27	14.17	8.04	10.46		03/31/2006	1.16	1.16	1.76%
MFS® Blended Research® Mid Cap Equity Fund - Class A (76)	BMSFX	8.36	5.40	8.72	24.61	17.23	9.51		11.38	08/19/2016	0.92	0.84	1.44%
Voya Russell™ Mid Cap Index Portfolio - Class A (28)	IRMAX	7.25	5.29	8.42	24.68	15.23	6.77	10.60		03/04/2008	1.03	0.90	1.50%
<i>Mid-Cap Growth</i>													
Voya MidCap Opportunities Portfolio - Class A (29)	IAMOX	8.30	0.00	0.00	9.58	11.65	2.64	10.25		12/29/2006	1.45	1.25	1.85%
VY® Baron Growth Portfolio - Adviser Class (30)	IBSAX	0.43	-9.15	-13.10	-14.36	-5.15	-4.67	7.22		05/01/2002	1.62	1.50	2.10%
VY® T. Rowe Price Diversified Mid Cap Growth Port - Adviser (31)	IAXAX	7.37	1.16	0.90	14.90	15.28	5.83	12.33		12/10/2001	1.36	1.30	1.90%
<i>Mid-Cap Value</i>													
Nuveen Multi Cap Value Fund - Class A	NQVAX	8.91	7.35	12.16	37.66	20.35	12.97	12.60		11/04/1997	1.22	1.15	1.75%
T. Rowe Price Mid-Cap Value Fund - Adviser Class	TAMVX	8.06	6.29	11.78	30.03	16.17	10.16	10.94		06/28/1996	1.10	1.10	1.70%
VY® American Century Small-Mid Cap Value Portfolio- Adviser (32)	IASAX	5.77	3.91	8.69	19.71	9.68	5.67	9.02		05/01/2002	1.63	1.35	1.95%
VY® JPMorgan Mid Cap Value Portfolio - Adviser Class (33)	IJMAX	5.30	3.79	7.41	17.01	12.18	6.21	8.51		05/01/2002	1.50	1.35	1.95%
<i>Small Blend</i>													
Calvert Small-Cap Fund - Class A Shares	CCVAX	6.60	-0.07	3.68	5.01	4.56	1.46	8.15		10/01/2004	1.19	1.19	1.79%
Nomura Smid Cap Core Fund - Class R (77)	IYSMX	9.94	7.42	11.06	32.67	16.02	6.26	10.06		01/30/1997	1.57	1.39	1.99%
VY® JPMorgan Small Cap Core Equity Portfolio- Adviser Class	IJSAX	10.25	4.16	9.29	27.90	11.44	3.15	9.20		05/01/2002	1.48	1.48	2.08%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Small Growth													
AB Small Cap Growth Portfolio - Class A	QUASX	16.87	9.62	13.64	38.39	15.35	0.56	13.28		02/12/1969	1.12	1.12	1.72%
American Century Small Cap Growth Fund - Investor Class	ANOIX	9.37	4.98	5.85	27.55	12.84	2.74	13.47		06/01/2001	1.14	1.14	1.74%
Nomura Small Cap Growth Fund - Class R (78)	WSGRX	11.13	6.13	8.77	34.71	14.44	1.60	10.44		09/21/1992	1.54	1.38	1.98%
Nuveen Small Cap Growth Opportunities Fund - Class A (79)	FRMPX	12.40	2.05	3.08	30.95	15.78	2.96	12.29		08/01/1995	1.35	1.20	1.80%
Voya SmallCap Opportunities Portfolio - Class A (34)	ISOPX	15.11	4.63	11.15	47.47	19.71	6.28	9.89		05/06/1994	1.56	1.43	2.03%
Small Value													
Fidelity Advisor® Small Cap Value Fund - Class M	FCVTX	13.57	10.23	15.57	37.56	16.45	7.76	10.51		11/03/2004	1.45	1.45	2.05%
JPMorgan Small Cap Value Fund - Class A Shares (80)	PSOAX	9.77	6.62	13.92	43.41	17.01	7.30	9.45		01/27/1995	1.28	1.19	1.79%
VY® Columbia Small Cap Value and Inf Pflo - Av Class (35)	ICSAX	8.58	7.71	14.20	41.03	15.69	7.50	9.96		12/29/2006	1.49	1.42	2.02%
Specialty - Commodities Broad													
PIMCO CommodityRealReturn Strategy Fund® - Class R (36)	PCSRX	5.67	17.83	28.05	44.51	15.21	11.92	7.64		06/28/2002	1.63	1.55	2.15%
Specialty - Energy Limited Par													
Invesco SteelPath MLP Income Fund - Class A (37)	MLPDX	3.72	12.06	20.20	28.90	22.94	21.94	11.43		03/31/2010	9.02	9.02	9.62%
Invesco SteelPath MLP Select 40 Fund - Class A (38)	MLPFX	4.16	15.33	24.56	33.31	27.46	23.93	10.78		03/31/2010	10.29	10.29	10.89%
Specialty - Equity Energy													
BlackRock Energy Opportunities Fund - Investor A Shares (81)	BACAX	-1.69	18.61	33.50	52.76	16.07	21.94	8.75		02/16/2005	1.31	1.31	1.91%
Specialty - Equity Prec Metals													
Invesco Gold & Special Minerals Fund - Class R	OGMNX	-2.23	-4.92	4.43	78.94	36.51	18.55	14.86		08/29/1997	1.31	1.31	1.91%
Specialty - Financial													
Fidelity Advisor® Financials Fund - Class M	FAFSX	7.40	-0.78	-0.54	17.58	21.46	10.33	12.85		01/01/1986	1.24	1.24	1.84%
Specialty - Global Real Estate													
Janus Henderson Global Real Estate Fund - Class S Shares (39)	JERSX	7.99	6.43	10.79	18.59	7.56	1.14	5.77		05/05/1998	1.16	1.16	1.76%
Specialty - Health													
BlackRock Health Sciences Opportunities Portfolio - Class R	BHSRX	-0.59	-5.32	-5.26	8.19	5.07	3.16	9.23		12/31/2002	1.45	1.44	2.04%
Specialty - Industrials													
Fidelity® Select Defense and Aerospace Portfolio	FSDAX	1.81	-3.91	1.96	37.67	26.30	15.88	15.20		05/08/1984	0.66	0.66	1.26%
Specialty - Infrastructure													
NYLI CBRE Global Infrastructure Fund - Class A	VCRAx	2.80	8.62	11.85	19.59	10.94	7.32	8.25		06/28/2013	1.24	1.24	1.84%
Specialty - Natural Resources													
Calvert Global Water Fund - Class A Shares (82)	CFWAX	4.83	-0.52	5.69	16.80	11.27	5.67	8.74		09/30/2008	1.29	1.24	1.84%
Fidelity Advisor® Materials Fund - Class M	FMFTX	2.74	5.94	14.98	26.50	8.45	5.50	7.93		12/12/2006	1.24	1.24	1.84%
Specialty - Options Trading													
JPMorgan Hedged Equity 3 Fund - Class A Shares	JHTAX	5.80	1.70	2.72	17.08	13.68	7.29		7.98	02/26/2021	0.84	0.84	1.44%
Specialty - Real Estate													

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Cohen & Steers Real Estate Securities Fund, Inc. - Class A	CSEIX	9.47	11.07	12.86	14.51	10.73	4.58	7.38		09/02/1997	1.10	1.10	1.70%
Specialty - Technology													
BlackRock Technology Opportunities Fund - Investor A Shares (83)	BGSAX	24.88	14.47	17.05	55.66	34.21	11.17	23.35		05/15/2000	1.19	1.17	1.77%
Columbia Seligman Global Technology Fund - Class R Shares (84)	SGTRX	28.54	23.47	34.65	109.87	43.64	22.25	26.30		04/30/2003	1.54	1.50	2.10%
Fidelity Advisor® Semiconductors Fund - Class A	FELAX	35.91	30.25	46.01	158.16	61.12	37.65	35.29		12/27/2000	0.94	0.94	1.54%
Specialty - Trading--Inverse E													
Federated Hermes Prudent Bear Fund - Class A Shares (40)	BEARX	-9.25	-3.46	-4.97	-20.77	-13.28	-9.93	-13.64		12/28/1995	2.95	2.70	3.30%
Specialty - Utilities													
PGIM Jennison Utility Fund - Class R (41)	JDURX	3.20	9.66	10.39	20.73	15.05	10.45	10.43		08/21/2006	1.35	1.10	1.70%
Global / International													
Diversified Emerging Mkts													
Amana Developing World Fund - Investor Class	AMDWX	10.54	7.94	18.31	46.64	17.83	7.62	7.72		09/28/2009	1.20	1.20	1.80%
American Funds New World Fund® - Class F-1	NWFFX	10.75	2.90	9.01	34.75	16.83	5.97	10.28		06/17/1999	0.96	0.96	1.56%
VY® JPMorgan Emerging Markets Equity Portfolio - Adviser (85)	IJEAX	15.01	8.53	19.65	58.54	20.15	3.42	9.83		02/18/1998	1.86	1.79	2.39%
Foreign Large Blend													
BlackRock Advantage International Fund - Investor A Shares (86)	BROAX	5.62	1.94	7.07	25.27	17.08	10.26	9.63		01/31/2006	0.88	0.75	1.35%
Calvert International Responsible Index Fund - CI A Shares (87)	CDHAX	9.48	5.36	11.09	34.50	18.30	9.51	9.88		10/30/2015	0.65	0.54	1.14%
MFS® Research International Fund - Class A (88)	MRSAX	5.33	0.69	6.42	20.36	11.16	5.82	8.32		01/02/1997	1.00	0.99	1.59%
Thornburg International Equity Fund - Class A	TGVAX	5.15	2.79	8.31	28.31	19.26	9.23	10.01		05/28/1998	1.28	1.28	1.88%
Voya International Index Portfolio - Class A (42)	IIIAX	5.79	1.51	6.70	23.86	14.48	8.08	8.17		03/04/2008	1.07	0.94	1.54%
Foreign Large Growth													
American Funds EUPAC Fund® - Class F-1	AEGFX	8.36	-0.28	5.19	28.37	13.87	4.61	8.71		03/15/2001	0.86	0.86	1.46%
Fidelity Advisor® Intl Capital Appreciation Fund - Class A	FCPAX	10.28	0.23	4.82	15.88	14.33	6.18	9.82		11/03/1997	1.14	1.14	1.74%
Foreign Large Value													
Federated Hermes Intl Strategic Value Dividend Fnd - CI A Sh (89)	IVFAX	1.65	4.31	8.24	21.07	13.04	10.15	6.84		06/04/2008	1.25	1.11	1.71%
Janus Henderson Global Equity Income Fund - Class S Shares	HFQSX	3.85	2.81	9.95	29.66	16.28	10.67	8.15		11/30/2006	1.21	1.21	1.81%
Transamerica International Equity Fund - Class R	TRWRX	7.14	1.12	6.55	25.83	14.85	8.19	7.91		12/18/1992	1.26	1.26	1.86%
Voya Intl High Dividend Low Volatility Port - Adviser Class	IFTAX	3.26	3.30	7.43	23.83	18.10	11.22	8.16		12/20/2006	1.25	1.25	1.85%
Foreign Small/Mid Blend													
Voya Multi-Manager International Small Cap Fund - Class A (43)	NTKLX	8.38	4.30	10.92	38.61	19.83	8.74	10.18		08/31/1994	1.60	1.54	2.14%
Foreign Small/Mid Growth													
Calvert International Opportunities Fund - Class A	CIOAX	9.45	1.85	4.74	11.53	7.05	0.43	6.19		05/31/2007	1.34	1.34	1.94%

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Investment Options	Ticker Symbol*	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*	Total Fund Admin Expenses**
Global Large-Stock Blend													
Franklin Global Equity Fund - Class A	CFIPX	7.15	2.32	4.71	29.63	22.28	12.75	12.97		03/01/1991	1.27	1.27	1.87%
Trillium ESG Global Equity Fund - Investor Class	PORTX	8.87	1.50	3.27	20.94	11.99	6.26	10.97		09/09/1999	1.20	1.20	1.80%
Victory Sustainable World Fund - Class A Shares (90)	USWGX	8.17	3.54	7.04	30.91	19.49	10.05	11.76		10/01/1992	1.77	1.38	1.98%
VY® Morgan Stanley Global Franchise Portfolio - Adviser (44)	IGFAX	5.56	-4.15	-7.17	-9.92	1.91	1.63	7.61		12/29/2006	1.59	1.56	2.16%
Global Large-Stock Growth													
American Funds New Perspective Fund® - Class F-1	NPFFX	8.01	-0.25	2.27	23.61	17.38	7.90	13.05		03/15/2001	0.77	0.77	1.37%
Global Large-Stock Value													
John Hancock Global Equity Fund - Class A (91)	JHGEX	4.65	0.00	4.40	22.37	14.28	8.66	9.81		05/16/2013	1.30	1.29	1.89%
Global Small/Mid Stock													
Calvert Global Energy Solutions Fund - Class A Shares (92)	CGAEX	10.43	11.48	18.62	55.26	12.98	5.73	10.99		05/31/2007	1.49	1.24	1.84%

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

*Ticker symbols and ticker-related information should not be used for the sole basis for reaching an investment decision. In some circumstances a ticker symbol may not be available, or applicable.

Additional Notes

****Please refer to the relevant prospectuses/disclosure material for a full explanation of fees and expenses. Fees and expenses are subject to changes and may vary based on fund size, reimbursements etc. Total fund expenses shown above are after waivers and reimbursements if applicable, and include investment management/advisory fees and other fund operating expenses and an adjustment for any applicable separate account charges as disclosed in the Plan Sponsor new business and disclosure materials.**

(1)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 A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)Voya Government Liquid Assets Portfolio - Service 2 Class: The adviser and distributor are contractually obligated to waive a portion of their management fees and distribution and/or shareholder services fees, as applicable, and to reimburse certain expenses of the Portfolio to the extent necessary to assist the Portfolio in maintaining a net yield of not less than zero through May 1, 2019. Including this waiver, Total Annual Portfolio Operating Expenses after Waivers and Reimbursements would have been 0.67% for the most recent fiscal year. Any fees waived or expenses reimbursed may be subject to possible recoupment by the adviser or distributor within 36 months of the waiver or reimbursement. In no event will the amount of the recoupment on any day exceed

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20% of the yield (net of all expenses) of the Portfolio on that day. Termination or modification of these obligations requires approval by the Portfolio's board.

(3)Voya Global Bond Fund - Class A: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.90% for Class A through March 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(4)PGIM High Yield Fund - Class R: PGIM Investments LLC ('PGIM Investments') has contractually agreed, through December 31, 2026. This contractual expense limitation excludes interest, brokerage, taxes (such as income and foreign withholding taxes, stamp duty and deferred tax expenses), acquired fund fees and expenses, extraordinary expenses, and certain other Fund expenses such as dividend and interest expense and broker charges on short sales. Where applicable, PGIM Investments agrees to waive management fees or shared operating expenses on any share Class to the same extent that it waives such expenses on any other share class. Fees and/or expenses waived and/or reimbursed by PGIM Investments for the purpose of preventing the expenses from exceeding a certain expense ratio limit may be recouped by PGIM Investments within the same fiscal year during which such waiver and/or reimbursement is made if such recoupment can be realized without exceeding the expense limit in effect at the time of the waiver/reimbursement and/or recoupment for that fiscal year, as applicable. The distributor of the Fund has contractually agreed through December 31, 2026 to reduce its distribution and service (12b-1) fees for Class R shares to 0.50% of the average daily net assets of the Class R shares. This waiver may not be terminated prior to December 31, 2026 without the prior approval of the Fund's Board of Directors.

(5)Voya High Yield Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to waive 0.015% of the management fee through May 1, 2025 . Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(6)Calvert Bond Fund - Class A: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.73% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Fund Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of the reimbursement; or (ii) the expense limit in effect at the time of recoupment.

(7)Voya Intermediate Bond Portfolio - Class A: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(8)PGIM Short-Term Corporate Bond Fund - Class R: The distributor of the Fund has contractually agreed through April 30, 2026 to reduce its distribution and service (12b-1) fees to 0.50% of the average daily net assets of Class R shares. This waiver may not be terminated prior to April 30, 2026 without the prior approval of the fund's Board of Directors.

(9)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.

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The Voya Solution / Target Date PortfoliosSM 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 The Voya Solution / Target Date PortfoliosSM.

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. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(10) Calvert Growth Allocation Fund - Class A: Total Annual Fund Operating Expenses include 0.01% of direct interest expense. Acquired Fund Fees and Expenses include estimated borrowing costs of 0.02% based on the outstanding borrowings and related costs of certain acquired funds at their most recent fiscal year end. Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that total annual fund operating expenses exceed 0.43% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as brokerage commissions, acquired fund fees and expenses, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Operating Expenses after such recoupment to exceed the expense limit in effect at the time of reimbursement or the expense limit in effect at the time of recoupment.

(11) Voya Retirement Growth Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.07% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.0751% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(12) Voya Retirement Conservative Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.92% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.2480% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(13) Voya Retirement Moderate Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.00% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.1587% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(14) Voya Retirement Moderately Aggressive Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.04% for Class ADV, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment.

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The distributor is contractually obligated to waive 0.1106% of the distribution fee for Class ADV shares through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(15)Voya Retirement Moderate Growth Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.04% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.1106% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(16)Loomis Sayles Global Allocation Fund - Class A: Loomis, Sayles & Company, L.P. (Loomis Sayles or the Adviser) has given a binding contractual undertaking to the Fund to limit the amount of the Fund's total annual fund operating expenses to 1.25% of the Fund's average daily net assets, exclusive of brokerage expenses, interest expense, taxes, acquired fund fees and expenses, organizational and extraordinary expenses, such as litigation and indemnification expenses. This undertaking is in effect through January 31, 2018 and may be terminated before then only with the consent of the Fund's Board of Trustees. The Adviser will be permitted to recover management fees waived and/or expenses reimbursed to the extent that expenses in later periods fall below the applicable expense limitations. The Fund will not be obligated to repay any such waived/reimbursed fees and expenses more than one year after the end of the fiscal year in which the fees or expenses were waived/reimbursed.

(17)For the Voya Generation Class A funds, all performance figures are for Class A shares. For periods prior to the Class A inception dates, all Class A performance herein is calculated by using the performance of Class I shares and the internal fees and expenses of the Class A shares. Class A shares have identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Class I shares.

(18)VY Invesco Equity and Income Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.15% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.01% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(19)Invesco Balanced-Risk Allocation Fund - Class A: "Other Expenses" have been restated to reflect current fees. Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive a portion of the Fund's management fee in an amount equal to the net management fee that Invesco earns on the Fund's investments in certain affiliated funds, which will have the effect of reducing the Acquired Fund Fees and Expenses. Unless Invesco continues the fee waiver agreement, it will terminate on August 31, 2026. During its term, the fee waiver agreement cannot be terminated or amended to reduce the advisory fee waiver without approval of the Board of Trustees.

(20)PIMCO All Asset Fund - Class R: Acquired Fund Fees and Expenses include interest expense of the Underlying PIMCO Funds of 0.97%. Interest expense can result from certain transactions within the Underlying PIMCO Funds and is separate from the management fees paid to Pacific Investment Management Company ("PIMCO"). Excluding interest expense of the Underlying PIMCO Funds, Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement are 1.565% for Class R shares. PIMCO has contractually agreed, through July 31, 2026, to waive its advisory fee to the extent that the Underlying PIMCO Fund Expenses attributable to advisory and supervisory and administrative fees exceed 0.64% of the total assets invested in Underlying PIMCO Funds. PIMCO may recoup these waivers in future periods, not exceeding three years from the date of waiver, provided total expenses, including such recoupment, do not exceed the annual expense limit that was in place at the time the amount being recouped was originally waived and the current annual expense limit. This waiver will automatically renew for one-year terms unless PIMCO provides written notice to the Trust at least 30 days prior to the end of the then current term. The fee reduction is implemented based on a calculation of Underlying PIMCO Fund Expenses attributable to advisory and supervisory and administrative fees that is different from the calculation of Acquired Fund Fees and Expenses listed in the table. Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement do not match the Ratio of Expenses to Average Net Assets of the Fund, as set forth in the Financial Highlights table of the Fund's prospectus, because the Ratio of Expenses to Average Net Assets reflects the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses.

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***Please refer to the relevant prospectuses/disclosure material for a full explanation of fees and expenses. Fees and expenses are subject to changes and may vary based on fund size, reimbursements etc. Total fund expenses shown above are after waivers and reimbursements if applicable, and include investment management/advisory fees and other fund operating expenses and an adjustment for any applicable separate account charges as disclosed in the Plan Sponsor new business and disclosure materials.*

(21)Voya Growth and Income Portfolio - Adviser Class: Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.27% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.05% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(22)Voya Russell (TM) Large Cap Index Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.87% for Class ADV shares through May 1, 2025 . This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.86% for Class ADV shares through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(23)VY Columbia Contrarian Core Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.25% for Class ADV shares through May 1, 2025. The obligation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is contractually obligated to waive 0.048% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(24)Invesco Diversified Dividend Fund - Class A: Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive a portion of the Fund's management fee in an amount equal to the net management fee that Invesco earns on the Fund's investments in certain affiliated funds, which will have the effect of reducing the Acquired Fund Fees and Expenses. Unless Invesco continues the fee waiver agreement, it will terminate on June 30, 2019. During its term, the fee waiver agreement cannot be terminated or amended to reduce the advisory fee waiver without approval of the Board of Trustees.

(25)Voya Russell (TM) Large Cap Value Index Portfolio - Class S: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.68% for Class S shares through May 1, 2025 . The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is contractually obligated to waive 0.10% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(26)Voya Large Cap Growth Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.27% for Class ADV shares through May 1, 2025 . The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(27)Voya Russell (TM) Large Cap Growth Index Portfolio - Class S: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.68% for Class S shares through May 1, 2025 . The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is contractually obligated to waive 0.10% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(28)Voya Russell (TM) Mid Cap Index Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.93% for Class ADV shares through May 1, 2025 . This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.90% for Class ADV shares respectively, through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

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(29)Voya MidCap Opportunities Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.40% for Class ADV shares through May 1, 2025. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 1.25% for Class ADV shares through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(30)VY Baron Growth Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.49% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(31)VY T. Rowe Price Diversified Mid Cap Growth Portfolio - Adviser Class: Expense information has been restated to reflect current contractual rates. 2. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.30% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(32)VY American Century Small-Mid Cap Value Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.35% of Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(33)VY JPMorgan Mid Cap Value Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.38% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.025% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(34)Voya SmallCap Opportunities Portfolio - Adviser Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.42% for Class ADV shares through May 1, 2025. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 1.35% for Class ADV shares through May 1, 2025. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(35)VY Columbia Small Cap Value II Portfolio - Adviser Class: Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. 2. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.45% for Class ADV through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.027% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by

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the Portfolio's Board of Directors (the "Board").

(36)PIMCO CommodityRealReturn Strategy Fund - Class R: "Other Expenses" include interest expense of 0.10%. Interest expense is borne by the Fund separately from the management fees paid to Pacific Investment Management Company LLC ("PIMCO"). Excluding interest expense, Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement are 1.10% for Class R shares.

(37)Invesco SteelPath MLP Income Fund - Class A: "Deferred Income Tax Expense" represents an estimate of the Fund's potential tax expense if it were to recognize the unrealized gains in the portfolio. The Fund accrues deferred tax liability for its future tax liability associated with the capital appreciation of its investments and the distributions received by the Fund considered to be a return of capital and for any net operating gains. The Fund's accrued deferred income tax liability if any, is reflected each day in the Fund's net asset value per share. An estimate of deferred income tax expense depends upon the Fund's investment income/(loss) and realized and unrealized gains/(losses) on investments and such expenses may vary greatly from day to day, month to month and year to year depending on the nature of the Fund's investments, the performance of those investments and general market conditions. Therefore, an estimate of deferred income tax expense cannot be reliably predicted from year to year. Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding deferred income tax expense, tax expense, interest expense and certain other items discussed in the SAI) of Class A shares to 1.35% of the Fund's average daily net assets (the "expense limits"). Unless Invesco continues the fee waiver agreement, it will terminate on March 31, 2024. During its term, the fee waiver agreement cannot be terminated or amended to increase the expense limits without approval of the Board of Trustees.

(38)Invesco SteelPath MLP Select 40 Fund - Class A: "Deferred Income Tax Expense" represents an estimate (based on the Fund's most recent fiscal year end) of the Fund's potential tax expense if it were to recognize the unrealized gains in the portfolio. The Fund accrues deferred tax liability for its future tax liability associated with the capital appreciation of its investments and the distributions received by the Fund considered to be a return of capital and for any net operating gains. The Fund's accrued deferred income tax liability if any, is reflected each day in the Fund's net asset value per share. An estimate of deferred income tax expense depends upon the Fund's investment income/(loss) and realized and unrealized gains/(losses) on investments and such expenses may vary greatly from day to day, month to month and year to year depending on the nature of the Fund's investments, the performance of those investments and general market conditions. Therefore, an estimate of deferred income tax expense cannot be reliably predicted from year to year and the estimate disclosed in the fee table above will not be representative of the actual deferred tax expense of the Fund on any given day. Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding deferred income tax expense, tax expense, interest expense and certain other items discussed in the SAI) of Class A shares to 1.11% of the Fund's average daily net assets (the "expense limits"). Unless Invesco continues the fee waiver agreement, it will terminate on March 31, 2025. (Prior to April 1, 2024, the Fund's expense limits were as follows: 1.10% for Class A shares). During its term, the fee waiver agreement cannot be terminated or amended to increase the expense limits without approval of the Board of Trustees.

(39)Janus Henderson Global Real Estate Fund - Class S Shares: Janus Capital has contractually agreed to waive its investment advisory fee and/or reimburse operating expenses to the extent that the Fund's total annual fund operating expenses (excluding any performance adjustments to management fees, the fees payable pursuant to a Rule 12b-1 plan, shareholder servicing fees, such as transfer agency fees (including out-of-pocket costs), administrative services fees and any networking/omnibus/administrative fees payable by any share class; brokerage commissions; interest; dividends; taxes; acquired fund fees and expenses; and extraordinary expenses) exceed 0.91% until at least February 1, 2020. The contractual waiver may be terminated or modified prior to this date only at the discretion of the Board of Trustees.

(40)Federated Hermes Prudent Bear Fund - Class A Shares: The Fund has adopted a Distribution (12b-1) Plan for its Class A Shares pursuant to which the A class of the Fund may incur and pay a Distribution (12b-1) Fee of up to a maximum amount of 0.05%. No such fee is currently incurred and paid by the A class of the Fund. The A class of the Fund will not incur and pay such a Distribution (12b-1) Fee until such time as approved by the Fund's Board of Trustees (the "Trustees").

(41)PGIM Jennison Utility Fund - Class R: PGIM Investments LLC ("PGIM Investments") has contractually agreed, through March 31, 2025, to limit transfer agency, shareholder servicing, sub-transfer agency, and blue sky fees, as applicable, to the extent that such fees cause the Total Annual Fund Operating Expenses to exceed 0.52% of average daily net assets for Class R6 shares. This contractual expense limitation excludes interest, brokerage, taxes (such as income and foreign withholding taxes, stamp duty and deferred tax expenses), acquired fund fees and expenses, extraordinary expenses, and certain other Fund expenses such as dividend and interest expense and broker charges on short sales. Where applicable, PGIM Investments agrees to waive management fees or shared operating expenses on any share class to the same extent that it waives such expenses on any other share class. In addition, Total Annual Fund Operating Expenses for Class R6 shares will not exceed Total Annual Fund Operating Expenses for Class Z shares. Fees and/or expenses waived and/or reimbursed by PGIM Investments for the purpose of preventing the expenses from exceeding a certain expense ratio limit may be recouped by PGIM Investments within the same fiscal year during which such waiver and/or reimbursement is made if such

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recoupment can be realized without exceeding the expense limit in effect at the time of the recoupment for that fiscal year. This expense limitation may not be terminated prior to March 31, 2025 without the prior approval of the Fund's Board of Directors. 2. The distributor of the Fund has contractually agreed to limit its distribution and service (12b-1) fees to 0.50% of the average daily net assets of the Fund's Class R shares through March 31, 2025. This waiver may not be terminated prior to March 31, 2025 without the prior approval of the Fund's Board of Directors.

(42)Voya International Index Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.00% for Class ADV shares through May 1, 2025. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.95% for the Portfolio's Class ADV shares through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. These limitations are subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.01% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(43)Voya Multi-Manager International Small Cap Fund - Class A: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.95% for Class A through March 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 1.53% for Class A through March 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Fund's Board of Trustees (the "Board").

(44)VY Morgan Stanley Global Franchise Portfolio - Adviser Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to waive 0.026% of the management fee through May 1, 2025. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(45)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.

(46)Invesco Floating Rate ESG Fund - Class A: Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive a portion of the Fund's management fee in an amount equal to the net management fee that Invesco earns on the Fund's investments in certain affiliated funds, which will have the effect of reducing the Acquired Fund Fees and Expenses. Unless Invesco continues the fee waiver agreement, it will terminate on June 30, 2024. During its term, the fee waiver agreement cannot be terminated or amended to reduce the advisory fee waiver without approval of the Board of Trustees.

(47)PGIM Floating Rate Income Fund - Class A: Includes interest expense on borrowings of 0.05%. PGIM Investments LLC ("PGIM Investments") has contractually agreed, through June 30, 2025, to limit Total Annual Fund Operating Expenses after fee waivers and/or expense reimbursements to 0.95% of average daily net assets for Class A shares. This contractual waiver excludes interest, brokerage, taxes (such as income and foreign withholding taxes, stamp duty and deferred tax expenses), acquired fund fees and expenses, extraordinary expenses, and certain other Fund expenses such as dividend and interest expense and broker charges on short sales. Where applicable, PGIM Investments agrees to waive management fees or shared operating expenses on any share class to the same extent that it waives such expenses on any other share class. Fees and/or expenses waived and/or reimbursed by PGIM Investments for the purpose of preventing the expenses from exceeding a certain expense ratio limit may be recouped by PGIM Investments within the same fiscal year during which such waiver and/or reimbursement is made if such recoupment can be realized without exceeding the expense limit in effect at the time of the recoupment for that fiscal year. This waiver may not be terminated prior to June 30, 2025 without the prior approval of the Fund's Board of Directors.

(48)Invesco Emerging Markets Local Debt Fund - Class A: "Other Expenses" have been restated to reflect current fees. Invesco Advisers, Inc. (Invesco or the Adviser) has contractually agreed to waive advisory fees and/or reimburse expenses to the extent necessary to limit Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement (excluding Acquired Fund Fees and Expenses and certain items discussed in the SAI) of Class A shares to 1.20%, of the Fund's average daily net assets (the "expense limits"). Unless Invesco continues the fee waiver agreements, they will terminate on February 28, 2026. During its term, the fee waiver agreement cannot be terminated or amended to increase the expense limits without approval of the Board of Trustees.

(49)BlackRock Strategic Global Bond Fund, Inc. - Investor A Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 50, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in (i) other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee and (ii) other exchange-traded products sponsored by BlackRock or its affiliates, through June

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***Please refer to the relevant prospectuses/disclosure material for a full explanation of fees and expenses. Fees and expenses are subject to changes and may vary based on fund size, reimbursements etc. Total fund expenses shown above are after waivers and reimbursements if applicable, and include investment management/advisory fees and other fund operating expenses and an adjustment for any applicable separate account charges as disclosed in the Plan Sponsor new business and disclosure materials.*

30, 2025. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2025. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund. Other Expenses of Strategic Global Bond Fund (Cayman) (the "Subsidiary") were less than 0.01% for the Fund's last fiscal year. The Total Annual Fund Operating Expenses do not correlate to the ratio of expenses to average net assets given in the Fund's most recent annual report, which includes extraordinary expenses and do not include Acquired Fund Fees and Expenses. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 50, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) as a percentage of average daily net assets to 0.78% (for Investor A Shares) of average daily net assets through June 30, 2025. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested directors of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

(50)BlackRock Inflation Protected Bond Portfolio - Investor A Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 46, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2025. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2025. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of BlackRock Funds V (the "Trust") or by a vote of a majority of the outstanding voting securities of the Fund. The Total Annual Fund Operating Expenses do not correlate to the ratios of expenses to average net assets given in the Fund's most recent annual report, which includes extraordinary expenses. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 46, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) as a percentage of average daily net assets to 0.59% (for Investor A Shares) of average daily net assets through June 30, 2025. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund.

(51)American Funds The Bond Fund of America - Class F-1: The investment adviser is currently waiving a portion of its management fee. This waiver will be in effect through at least March 1, 2026. The adviser may elect at its discretion to extend, modify or terminate the waiver at that time. Restated to reflect current fees.

(52)Calvert Core Bond Fund - Class A Shares: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.74% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Fund Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of the reimbursement; or (ii) the expense limit in effect at the time of recoupment.

(53)JPMorgan Core Bond Fund - Class A Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.75% of the average daily net assets of Class A Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 6/30/26, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(54)Sterling Capital Total Return Bond Fund - Class A Shares: The fund's adviser has contractually agreed to waive its fees, pay Fund operating expenses, and/or reimburse the Fund to the extent that Total Annual Fund Operating Expenses (other than acquired fund fees and expenses, interest, taxes, and extraordinary expenses) for the fund's Class A Shares, exceed 0.70% of the Class A Shares' average daily net asset for the period from February 1, 2025 through January 31, 2026. This contractual limitation may be terminated during this period only by the fund's Board of Trustees, and will automatically terminate upon termination of the Investment Advisory Agreement between the Fund and Sterling Capital Management LLC ("Sterling Capital").

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(55)Transamerica Bond Fund - Class R: Other expenses have been restated to reflect a change in transfer agency fees effective March 1, 2025. Contractual arrangements have been made with the fund's investment manager, Transamerica Asset Management, Inc. ("TAM"), through March 1, 2026 to waive fees and/or reimburse fund expenses to the extent that total annual fund operating expenses exceed 1.01% for Class R shares, excluding, as applicable, acquired fund fees and expenses, interest (including borrowing costs and overdraft charges), taxes, brokerage commissions, dividend and interest expenses on securities sold short, extraordinary expenses and other expenses not incurred in the ordinary course of the fund's business. These arrangements cannot be terminated prior to March 1, 2026 without the Board of Trustees' consent. TAM is permitted to recapture amounts waived and/or reimbursed to a class during any of the 36 months from the date on which TAM waived fees and/or reimbursed expenses for the class if the class' total annual fund operating expenses have fallen to a level below the limits described above. In no case will TAM recapture any amount that would result, on any particular business day of the fund, in the class' total annual operating expenses exceeding the applicable limits described above or any other lower limit then in effect.

(56)Eaton Vance Government Opportunities Fund - Class A Shares: Includes interest expense, including on reverse repurchase agreements, of 1.73%. The administrator has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.05% for Class A shares. This expense reimbursement will continue through March 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by the administrator during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, the administrator may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of reimbursement; or (ii) the expense limit in effect at the time of recoupment.

(57)Voya GNMA Income Fund - Class A: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.10% for Class A shares, through August 1, 2026. The expense limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.05% of the management fee through August 1, 2026. Termination or modification of these obligations requires approval by the Fund's Board.

(58)Janus Henderson Multi-Sector Income Fund - Class S Shares: "Acquired Fund" refers to any underlying fund (including, but not limited to, exchange-traded funds) in which a fund invests or has invested during the period. Acquired fund fees and expenses are indirect expenses a fund may incur as a result of investing in shares of an underlying fund. To the extent that the Fund invests in Acquired Funds, the Fund's "Total Annual Fund Operating Expenses" may not correlate to the "Ratio of gross expenses to average net assets" presented in the Financial Highlights tables because that ratio includes only the direct operating expenses incurred by the Fund, not the indirect costs of investing in Acquired Funds. The Adviser has contractually agreed to waive its investment advisory fee and/or reimburse operating expenses to the extent that the Fund's total annual fund operating expenses (excluding the fees payable pursuant to a Rule 12b-1 plan, shareholder servicing fees, out-of-pocket transfer agency/shareholder servicing costs, including networking/omnibus/shareholder servicing fees payable by any share class, acquired fund fees and expenses, interest, dividends, taxes, brokerage commissions, and extraordinary expenses) exceed 0.64%. In addition, the Adviser has contractually agreed to waive and/or reimburse a portion of the Fund's management fee in an amount equal to the management fee it earns as an investment adviser to any affiliated exchange traded funds ("ETFs") in which the Fund invests, less certain operating expenses. The contractual waivers will remain in effect for at least a one-year period commencing on October 28, 2025. These contractual waivers may be terminated or modified only at the discretion of the Board of Trustees.

(59)Calvert Short Duration Income Fund - Class A: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.76% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Trustees. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Fund Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of the reimbursement; or (ii) the expense limit in effect at the time of recoupment.

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(60)Voya Target In-Retirement Fund - Class A: Expense information has been restated to reflect current contractual rates. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65%, for Class A through October 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(61)Voya Target Retirement 2040 Fund - Class A: Expense information has been restated to reflect current contractual rates. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class A through October 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(62)Voya Target Retirement 2045 Fund - Class A: Expense information has been restated to reflect current contractual rates. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class A shares through October 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(63)Voya Target Retirement 2050 Fund - Class A: Expense information has been restated to reflect current contractual rates. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class A shares through October 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(64)Voya Target Retirement 2055 Fund - Class A: Expense information has been restated to reflect current contractual rates. Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class A shares through October 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board of Trustees (the "Board").

(65)Voya Target Retirement 2060 Fund - Class A: Total Annual Fund Operating Expenses may be higher than the Fund's ratio of expenses to average net assets shown in the Fund's Financial Highlights, which reflect the operating expenses of the Fund and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class A shares, through October 1, 2026. The limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, and expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board.

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(66)MFS Growth Allocation Fund - Class A: Massachusetts Financial Services Company (MFS) has agreed in writing to bear the fund's expenses, excluding management fees, distribution and service fees, interest, taxes, extraordinary expenses, brokerage and transaction costs, investment-related expenses, and fees and expenses associated with investments in investment companies and other similar investment vehicles, such that "Other Expenses" do not exceed 0.10% of the class' average daily net assets annually for Class A shares. This written agreement will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least September 30, 2026.

(67)Baron WealthBuilder Fund - Retail Shares: While the Fund itself charges no management fee, it will indirectly bear its pro-rata share of the expenses of the Baron mutual funds in which it invests (acquired funds). Acquired Fund Fees and Expenses are indirect fees and expenses that the Fund incurs from investing in the securities of a select number of Baron mutual funds. Their inclusion in this table will cause the expense ratios disclosed here to differ from those disclosed in the financial highlights. BAMCO, Inc. ("BAMCO" or the "Adviser") has agreed that, pursuant to a contract with an 11-year term terminating on August 29, 2034, it will reimburse certain expenses of the Fund, limiting net annual operating expenses (portfolio transaction costs, interest and dividend expense, acquired fund fees and expenses, fees and expenses related to filing foreign tax reclaims, and extraordinary expenses are not subject to the operating expense limitation) to 0.30% of average daily net assets of Retail Shares. Only the Board of Trustees of the Fund may terminate the expense reimbursement agreement prior to its termination date.

(68)Virtus Global Allocation Fund - Class A: Restated to reflect current management fee. Estimated for current fiscal year, as annualized. The Total Annual Fund Operating Expenses do not correlate to the ratio of expenses to average net assets appearing in the Financial Highlights tables, which tables reflect only the operating expenses of the fund and do not include acquired fund fees and expenses. The fund's investment adviser has contractually agreed to limit the fund's total operating expenses (excluding certain expenses, such as taxes, leverage and borrowing expenses (such as commitment, amendment and renewal expenses on credit or redemption facilities), interest, brokerage commissions, expenses incurred in connection with any merger or reorganization, unusual or infrequently occurring expenses (such as litigation), acquired fund fees and expenses, and dividend expenses, if any) so that such expenses do not exceed 0.52% for Class A Shares, through February 1, 2027. Prior to February 1, 2027, only the fund's Board may modify or terminate the expense limitation agreement. Following the contractual period, the adviser may discontinue these expense reimbursement arrangements at any time. Under certain conditions, the adviser may recapture operating expenses reimbursed and/or fees waived under these arrangements for a period of three years following the date such waiver or reimbursement occurred, provided that the recapture does not cause the fund to exceed its expense limit in effect at the time of the waiver or reimbursement, and any in effect at the time of recapture, after repayment is taken into account.

(69)Voya Global Income & Growth Fund - Class A: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.10% for Class A through October 1, 2026 . This limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, and expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Fund's Board.

(70)Transamerica Multi-Managed Balanced Fund - Class R: Other expenses have been restated to reflect a change in transfer agency fees effective March 1, 2025. Contractual arrangements have been made with the fund's investment manager, Transamerica Asset Management, Inc. ("TAM"), through March 1, 2026 to waive fees and/or reimburse fund expenses to the extent that total annual fund operating expenses exceed 1.21% for Class R shares, excluding, as applicable, acquired fund fees and expenses, interest (including borrowing costs and overdraft charges), taxes, brokerage commissions, dividend and interest expenses on securities sold short, extraordinary expenses and other expenses not incurred in the ordinary course of the fund's business. These arrangements cannot be terminated prior to March 1, 2026 without the Board of Trustees' consent. TAM is permitted to recapture amounts waived and/or reimbursed to a class during any of the 36 months from the date on which TAM waived fees and/or reimbursed expenses for the class if the class' total annual fund operating expenses have fallen to a level below the limits described above. In no case will TAM recapture any amount that would result, on any particular business day of the fund, in the class' total annual operating expenses exceeding the applicable limits described above or any other lower limit then in effect.

(71)Victory Growth and Tax Strategy Fund - Class A Shares: The management fee is comprised of a base fee (which is equal to an annualized rate of 0.30% of the Fund's average daily net assets) and a performance adjustment. The performance adjustment is calculated separately for each share class on a monthly basis and is added to or subtracted from the base fee depending upon the performance of the respective share classes relative to the Lipper Composite Index. Assets and performance are each measured over a rolling 36-month period. The annual adjustment rate ranges from +/- 0-6 basis points (a basis point is 1/100th of a percentage point) of average daily net assets depending on the level of over/under-performance. The performance adjustment reflected in the management fee may differ from the over/under annual adjustment rate due to differences in average net assets for the fiscal reporting period and rolling 36-month performance period. See Organization and Management of the Fund section for a description of the performance adjustment. Victory Capital Management Inc. (the "Adviser") has contractually agreed to waive its management fee and/or reimburse expenses so that the total annual fund operating expenses (excluding certain items such as performance fee adjustments, acquired fund fees and expenses, if

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any, interest, taxes, brokerage commissions, capitalized expenses, and other extraordinary expenses) do not exceed an annual rate of 0.86% of the Class A, through at least June 30, 2026. The Adviser is permitted to recoup management fees waived and expenses reimbursed for up to three years after the date of the waiver or reimbursement, subject to the lesser of any operating expense limits in effect at the time of: (a) the original waiver or expense reimbursement; or (b) the recoupment, after giving effect to the recoupment amount. The amount of any waivers or reimbursements and the amount of any recoupment is calculated without regard to the impact of any performance adjustment to the Fund's management fee. This agreement may only be terminated by the Fund's Board of Trustees.

(72)JPMorgan Equity Premium Income A: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding acquired fund fees and expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.85% of the average daily net assets of Class A Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/23, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(73)JPMorgan U.S. Sustainable Leaders Fund - Class A Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding acquired fund fees and expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.64% of the average daily net assets of Class A Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/26, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(74)BlackRock Equity Dividend Fund - Class R Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 40, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2027. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2027. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Fund or by a vote of a majority of the outstanding voting securities of the Fund. The Total Annual Fund Operating Expenses do not correlate to the ratios of expenses to average net assets given in the Fund's most recent Annual Financial Statements and Additional Information, which do not include Acquired Fund Fees and Expenses. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 40, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) to 1.21% (for Class R Shares) of average daily net assets through June 30, 2027. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.

(75)Victory Nasdaq 100 Index Fund - Class A: Victory Capital Management Inc. (the "Adviser") has contractually agreed to waive its management fee and/or reimburse expenses so that the total annual fund operating expenses (excluding certain items such as acquired fund fees and expenses, if any, interest, taxes, brokerage commissions, capitalized expenses, and other extraordinary expenses) do not exceed an annual rate of 0.70% of the Class A, through at least August 31, 2026. The Adviser is permitted to recoup management fees waived and expenses reimbursed for up to three years after the date of the waiver or reimbursement, subject to the lesser of any operating expense limits in effect at the time of: (a) the original waiver or expense reimbursement; or (b) the recoupment, after giving effect to the recoupment amount. This agreement may only be terminated by the Fund's Board of Trustees.

(76)MFS Blended Research Mid Cap Equity Fund - Class A: Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund's management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund's Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least September 30, 2026. MFS has agreed in writing to bear the Fund's expenses, excluding interest, taxes, extraordinary expenses, brokerage and transaction costs, certain tax reclaim recovery

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expenses (including contingency fees and closing agreement expenses), and investment-related expenses (such as interest and borrowing expenses incurred in connection with the Fund's investment activity), such that "Total Annual Fund Operating Expenses" do not exceed 0.84% of the class' average daily net assets annually for Class A shares. This written agreement will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least September 30, 2026.

(77)Macquarie Smid Cap Core Fund - Class R: The Fund's investment manager, Delaware Management Company (Manager), has contractually agreed to waive all or a portion of its investment advisory fees and/or pay/reimburse expenses (excluding any 12b-1 fees, acquired fund fees and expenses, taxes, interest, short sale dividend and interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) in order to prevent total annual fund operating expenses from exceeding 0.89% of the Fund's average daily net assets from July 31, 2025 through July 30, 2026. These waivers and reimbursements may only be terminated by agreement of the Manager and the Fund.

(78)Macquarie Small Cap Growth Fund - Class R: "Other expenses" have been restated to reflect current fees. The Fund's investment manager, Delaware Management Company (Manager), has contractually agreed to waive all or a portion of its investment advisory fees and/or pay/reimburse expenses (excluding any 12b-1 fees, acquired fund fees and expenses, taxes, interest, short sale dividend and interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) in order to prevent total annual fund operating expenses from exceeding 0.88% of the Fund's average daily net assets for all share classes from July 31, 2025 through July 30, 2026. These waivers and reimbursements may only be terminated by agreement of the Manager and the Fund.

(79)Nuveen Small Cap Growth Opportunities Fund - Class A: Management Fees have been restated to reflect current contractual fees. The Fund's investment adviser has agreed to waive fees and/or reimburse expenses through July 31, 2026 so that the total annual operating expenses of the Fund (excluding 12b-1 distribution and/or service fees, interest expenses, taxes, acquired fund fees and expenses, fees incurred in acquiring and disposing of portfolio securities and extraordinary expenses) do not exceed 0.99% of the average daily net assets of class A Fund shares.

(80)JPMorgan Small Cap Value Fund - Class A Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding acquired fund fees and expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 1.19% of the average daily net assets of Class A. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/26, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(81)BlackRock Energy Opportunities Fund - Investor A Shares: As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 42, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2026. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2026. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund. As described in the "Management of the Fund" section of the Fund's prospectus beginning on page 42, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) as a percentage of average daily net assets to 1.32% (for Investor A Shares), of average daily net assets through June 30, 2026. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund.

(82)Calvert Global Water Fund - Class A Shares: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.24% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Directors. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of reimbursement; or (ii)

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***Please refer to the relevant prospectuses/disclosure material for a full explanation of fees and expenses. Fees and expenses are subject to changes and may vary based on fund size, reimbursements etc. Total fund expenses shown above are after waivers and reimbursements if applicable, and include investment management/advisory fees and other fund operating expenses and an adjustment for any applicable separate account charges as disclosed in the Plan Sponsor new business and disclosure materials.*

the expense limit in effect at the time of recoupment.

(83)BlackRock Technology Opportunities Fund - Investor A Shares: As described in the Management of the Fund section of the Fund's prospectus beginning on page 42, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2027. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2027. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund. As described in the Management of the Fund section of the Fund's prospectus beginning on page 42, BlackRock has contractually agreed to waive and/or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) to 1.17% (for Investor A Shares) of average daily net assets through June 30, 2027. The contractual agreement may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund.

(84)Columbia Seligman Global Technology Fund - Class R Shares: "Total annual Fund operating expenses" include acquired fund fees and expenses (expenses the Fund incurs indirectly through its investments in other investment companies) and may be higher than the ratio of expenses to average net assets shown in the Financial Highlights section of the prospectus for the Fund's currently active share classes because the ratio of expenses to average net assets does not include acquired fund fees and expenses. Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through February 28, 2026, unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 1.50% for Class R. Any difference in this annual rates relative to the annual rates noted in the last row of the above table (e.g., net expense ratios) are due to applicable exclusions under the agreement.

(85)VY JPMorgan Emerging Markets Equity Portfolio - Adviser Class: Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.79% for Class ADV shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(86)BlackRock Advantage International Fund - Investor A Shares: As described in the Management of the Fund section of the Fund's prospectus beginning on page 42, BlackRock has contractually agreed to waive the management fee with respect to any portion of the Fund's assets estimated to be attributable to investments in other equity and fixed-income mutual funds and exchange-traded funds (ETFs) managed by BlackRock or its affiliates that have a contractual management fee, through June 30, 2027. In addition, BlackRock has contractually agreed to waive its management fees by the amount of investment advisory fees the Fund pays to BlackRock indirectly through its investment in money market funds managed by BlackRock or its affiliates, through June 30, 2027. The contractual agreements may be terminated upon 90 days' notice by a majority of the non-interested trustees of the Trust or by a vote of a majority of the outstanding voting securities of the Fund. Other Expenses have been restated to reflect current fees. The Total Annual Fund Operating Expenses and Other Expenses do not correlate to the ratios of expenses to average net assets given in the Fund's most recent Annual Financial Statements and Additional Information, which does not include the restatement of Other Expenses to reflect current fees.

(87)Calvert International Responsible Index Fund - Class A Shares: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.54% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Directors. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of reimbursement; or (ii) the expense limit in effect at the time of recoupment.

(88)MFS Research International Fund - Class A: Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund's management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund's Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least December 31, 2025.

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(89)Federated Hermes International Strategic Value Dividend Fund - Class A Shares: The Fund has adopted a Distribution (12b-1) Plan for its Class A Shares pursuant to which the A class of the Fund may incur and pay a Distribution (12b-1) Fee of up to a maximum of 0.05%. No such fee is currently incurred and paid by the A class of the Fund. The A class of the Fund will not incur and pay such a Distribution (12b-1) Fee until such time as approved by the Fund's Board of Trustees (the "Trustees"). The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, tax reclaim recovery expenses, interest expense, extraordinary expenses and proxy-related expenses, if any) paid by the Fund's A class (after the voluntary waivers and/or reimbursements) will not exceed 1.10% (the "Fee Limit"), up to but not including the later of (the "Termination Date"): (a) February 1, 2026 ; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Trustees.

(90)Victory Sustainable World Fund - Class A Shares: The management fee is comprised of a base fee (which is equal to an annualized rate of 0.75% of the Fund's average daily net assets) and a performance adjustment. The performance adjustment is calculated separately for each share class on a monthly basis and is added to or subtracted from the base fee depending upon the performance of the respective share classes relative to the Lipper Global Funds Index. Assets and performance are each measured over a rolling 36-month period. The annual adjustment rate ranges from +/- 0-6 basis points (a basis point is 1/100th of a percentage point) of average daily net assets depending on the level of over/under-performance. The performance adjustment reflected in the management fee may differ from the over/under annual adjustment rate due to differences in average net assets for the fiscal reporting period and rolling 36-month performance period. See Organization and Management of the Fund section for a description of the performance adjustment. Victory Capital Management Inc. (the "Adviser") has contractually agreed to waive its management fee and/or reimburse expenses so that the total annual fund operating expenses (excluding certain items such as performance fee adjustments, acquired fund fees and expenses, if any, interest, taxes, brokerage commissions, capitalized expenses, and other extraordinary expenses) do not exceed an annual rate of 1.35% of the Class A, through at least June 30, 2026. The Adviser is permitted to recoup management fees waived and expenses reimbursed for up to three years after the date of the waiver or reimbursement, subject to the lesser of any operating expense limits in effect at the time of: (a) the original waiver or expense reimbursement; or (b) the recoupment, after giving effect to the recoupment amount. The amount of any waivers or reimbursements and the amount of any recoupment is calculated without regard to the impact of any performance adjustment to the Fund's management fee. This agreement may only be terminated by the Fund's Board of Trustees.

(91)John Hancock Global Equity Fund - Class A: The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement, including the fund (the participating portfolios). This waiver equals, on an annualized basis, 0.0100% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$75 billion but is less than or equal to \$125 billion; 0.0125% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$125 billion but is less than or equal to \$150 billion; 0.0150% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$150 billion but is less than or equal to \$175 billion; 0.0175% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$175 billion but is less than or equal to \$200 billion; 0.0200% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$200 billion but is less than or equal to \$225 billion; and 0.0225% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$225 billion. The amount of the reimbursement is calculated daily and allocated among all the participating portfolios in proportion to the daily net assets of each participating portfolio. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on July 31, 2026, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.

(92)Calvert Global Energy Solutions Fund - Class A Shares: Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 1.24% for Class A shares. This expense reimbursement will continue through February 1, 2026. Any amendment to or termination of this reimbursement would require approval of the Board of Directors. The expense reimbursement relates to ordinary operating expenses only and does not include expenses such as: brokerage commissions, acquired fund fees and expenses of unaffiliated funds, borrowing costs (including borrowing costs of any acquired funds), taxes or litigation expenses. Amounts reimbursed may be recouped by CRM during the same fiscal year to the extent actual expenses are less than any contractual expense cap in place during such year. Pursuant to this arrangement, CRM may recoup from the Fund any reimbursed expenses during the same fiscal year if such recoupment does not cause the Fund's Total Annual Operating Expenses after such recoupment to exceed (i) the expense limit in effect at the time of reimbursement; or (ii) the expense limit in effect at the time of recoupment.

Voya Institutional Trust Company is the custodian for mutual fund custodial accounts distributed by Voya Financial Partners, LLC (member SIPC) or 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®family of companies.

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