Voya Select Advantage Model Portfolios



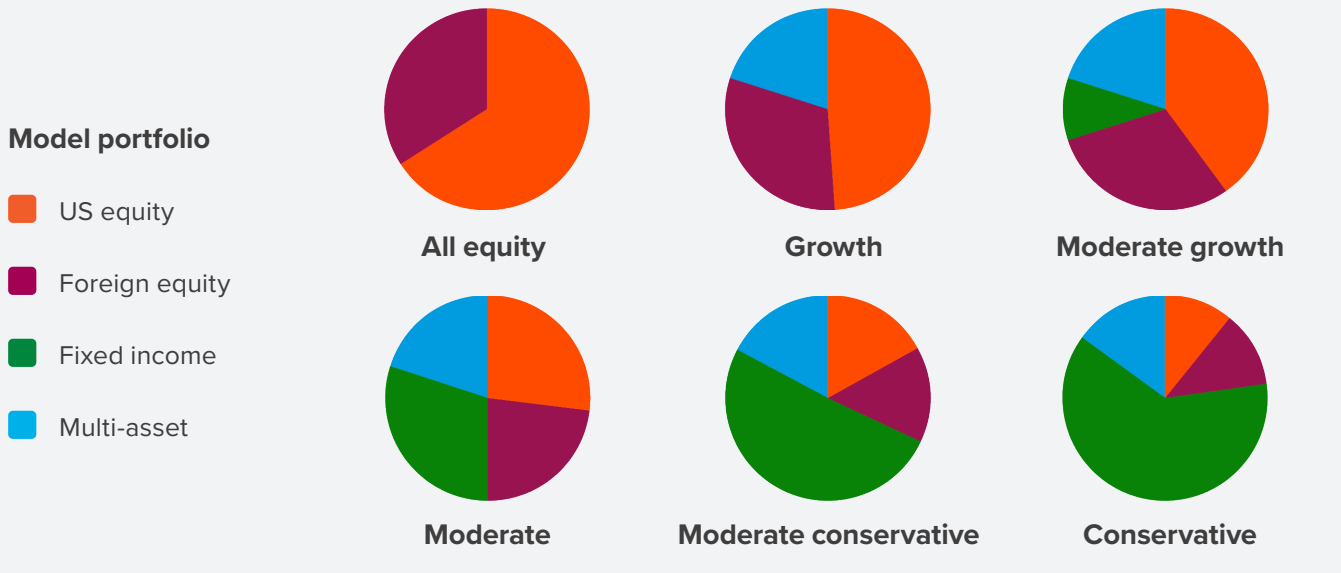
With the goal of providing an easy, efficient and client-friendly IRA solution, Voya offers the Select Advantage Model Portfolios — professionally managed, risk-based global multi-asset portfolios designed to help investors build long-term wealth.

Robust portfolios
Professionally managed, institutional-class portfolios with no minimums

Strategic focus
Diversified, high-conviction positioning designed to support varying risk profiles

Multi-manager, blended approach
Allocated across a roster of well-known, cost-effective active and passive managers

Designed to balance expected risk-adjusted returns and cost efficiency



VOYA® Plan. Invest. Protect.

Access to a broad range of investment capabilities

Sub asset class	Name	Ticker	All Equity	Growth	Moderate growth	Moderate	Moderate conservative	Conservative
US Large Cap Blend	Fidelity 500 Index Fund	FXAIX	6%	13%	12%	13%	9%	7%
	VY Columbia Contrarian Core	ISBAX	18%	10%	8%			
US Large Cap Value	Voya Large Cap Value	IEDAX	19%	11%	8%	6%	3%	2%
US Large Cap Growth	Voya Russell Large Cap Growth Index	IRLSX	19%	11%	8%	6%	3%	2%
US Small Cap	VY Columbia Small Cap Value II	ICSAX	2%	2%	2%	1%	1%	
	Voya SmallCap Opportunities Port	ISOPX	2%	2%	2%	1%	1%	
International	Voya International High Div Low Vol	IFTAX	6%	5%	5%	6%	3%	3%
	MFS Research International	MRSAX	8%	8%	7%	5%	4%	3%
	BlackRock Advantage International	BROAX	8%	7%	7%	4%	3%	2%
Emerging markets	American Funds New World	NWFFX	12%	11%	11%	8%	5%	4%
Core fixed income	American Funds Bond Fund of	BFAFX			3%	4%	7%	8%
	JPMorgan Core Bond	PGBOX				5%	7%	14%
	Voya Intermediate Bond	IIBAX			7%	19%	35%	38%
High yield	PGIM High Yield	JDYRX				2%	2%	2%
Multi-asset	VY T. Rowe Price Capital Appreciation	ITRAX		20%	20%	20%	17%	15%
	Total equity		**100%**	**92%**	**82%**	**62%**	**42%**	**32%**

As of 5/31/26.

Fund Investment Strategy Summary

For additional information around each underlying fund's investment strategy, please review the following summary.

Fund name	Investment strategy	Type
Fidelity 500 Index Fund	The Fund seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.	Passive Equity
VY Columbia Contrarian Core	The Fund seeks total return, consisting of long-term capital appreciation and with a strategy that invests primarily in large-cap U.S. companies that have fallen out of favor but remain fundamentally strong.	Active Equity
Voya Large Cap Value A	The Fund seeks long-term growth of capital and current income by Actively invests in stocks of large-sized U.S. companies which primarily fall within the range of the Russell 1000 Value Index.	Active Equity
Voya Russell Large Cap Growth Index	The Fund seeks to track the performance of the Russell Top 200 Growth Index, investing primarily in large-capitalization U.S. companies that are poised for faster-than-average earnings and sales growth.	Passive Equity
VY Columbia Small Cap Value II	The Fund seeks long-term growth of capital by generally invests at least 80% of its assets in equity securities of small-cap U.S. companies that the sub-adviser believes are undervalued and have high growth potential.	Active Equity
Voya SmallCap Opportunities Port	The Fund seeks long-term capital appreciation by invests at least 80% of its net assets in the common stocks of smaller, lesser-known U.S. companies, focusing specifically on those that fall within the market capitalization range of the Russell 2000 Growth Index.	Active Equity
Voya International High Div Low Vol	The Fund seeks to maximize total return while consistently maintaining lower volatility than its benchmark index. It operates as an actively managed international equity fund focused on delivering high-dividend income and limiting downside risk.	Active Equity
MFS Research International	The Fund seeks capital appreciation by primarily investing its assets in foreign equity securities (including emerging markets), spreading these investments across different industries, regions, and market capitalizations.	Active Equity
BlackRock Advantage International	The Fund seeks long-term capital appreciation by investing at least 80% of its net assets in equity securities and other financial instruments tied to developed international markets, such as those represented in the MSCI EAFE Index.	Active Equity
American Funds New World	The Fund seeks long-term capital appreciation. The fund aims to achieve this by investing primarily in a mix of stocks and bonds in developing/emerging markets, alongside multinational companies based in developed markets that have significant business ties to the developing world	Active Equity
American Funds Bond Fund of America	The Fund seeks to provide as high a level of current income as is consistent with the preservation of capital	Active Fixed Income
JPMorgan Core Bond	The Fund seeks to maximize total return by primarily investing in a diversified portfolio of investment-grade, intermediate- and long-term debt securities.	Active Fixed Income
Voya Intermediate Bond	The Fund seeks to maximize total return through income and capital appreciation. It seeks to achieve this objective consistent with reasonable risk by investing in a diversified portfolio primarily consisting of debt securities across the fixed income market, including below-investment-grade (high yield) securities.	Active Fixed Income
PGIM High Yield	The Fund seeks to maximize current income, with capital appreciation as a secondary objective. It seeks to achieve this by primarily investing in a diversified portfolio of below-investment-grade (junk) fixed-income instruments.	Active Fixed Income
VY T. Rowe Price Capital Appreciation	The Fund seeks long-term capital appreciation by primarily investing in common stocks of established, high-quality companies, while maintaining the flexibility to hold fixed-income securities and cash to help preserve principal value during uncertain or declining markets.	Strategic Asset Allocation

To run a portfolio comparison using these models, call **800-344-6860** or visit **VoyaAdvantage.com** to use the free Morningstar tool with the steps below.

1. Click on the “Advisor Tools” tab at the top and select “Funds & Portfolios”
2. Next to “Select Model Portfolio” click the drop down and select a predefined model portfolio
3. Send the selected portfolio to Morningstar using the “Portfolio Builder” tool



The Select Advantage Models have been created by an affiliate, Voya Investment Management Co. LLC (Voya IM), an SEC registered investment adviser (SEC registration does not imply a certain level of skill or training). The models are intended to offer a simplified investment selection process for Select Advantage account owners. The Models contain funds advised or sub-advised by Voya IM. Voya IM receives compensation for assets allocated to these funds within the Models. For more information, please carefully review the Select Advantage disclosure materials and fund prospectuses for funds included within the Model.

The Model and other models created by VIM can include funds that are unavailable outside those models (Non-Core Funds). Please be advised that Non-Core Funds cannot be maintained outside Voya IM models.

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