

American Century Investments® Disciplined Core Value Fund - A Class

Category
Large Value

Investment Objective & Strategy

From the investment's prospectus

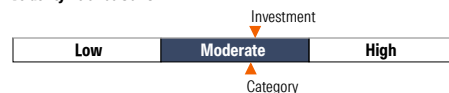
The investment seeks long-term capital growth; income is a secondary consideration.

In selecting stocks for the fund, the managers use quantitative and qualitative management techniques in a multi-step process. The managers evaluate stocks, primarily large capitalization, publicly traded U.S. companies based on an objective set of measures, including valuation, quality, growth, and sentiment. The portfolio managers then review the output of the quantitative model and also consider other factors to build a portfolio that they believe will provide a balance between risk and return.

Past name(s) : American Century Income and Growth A.

Volatility and Risk

Volatility as of 06-30-25



Risk Measures as of 06-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.67	0.99	1.01
3 Yr Beta	0.88	—	1.02

Principal Risks

Loss of Money, Not FDIC Insured, Income, Index Correlation/Tracking Error, Market/Market Volatility, Shareholder Activity, Management

Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagescolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 06-30-25



Top 10 Holdings as of 06-30-25

	% Assets
JPMorgan Chase & Co	4.99
Johnson & Johnson	2.71
Verizon Communications Inc	2.38
Berkshire Hathaway Inc Class B	2.37
Gilead Sciences Inc	2.15
Procter & Gamble Co	1.84
Walmart Inc	1.84
Comcast Corp Class A	1.76
PayPal Holdings Inc	1.70
Caterpillar Inc	1.69

Morningstar Style Box™ as of 06-30-25

		% Mkt Cap
Large	Giant	15.56
	Large	33.95
	Medium	40.94
	Small	9.30
	Micro	0.25
Value	Blend	Growth

Morningstar Equity Sectors as of 06-30-25

	% Fund
Cyclical	30.01
Basic Materials	2.09
Consumer Cyclical	6.15
Financial Services	20.01
Real Estate	1.76
Sensitive	41.00
Communication Services	6.30
Energy	3.87
Industrials	14.39
Technology	16.44
Defensive	28.99
Consumer Defensive	10.20
Healthcare	16.54
Utilities	2.25

Operations

Gross Prosp Exp Ratio	0.91% of fund assets
Net Prosp Exp Ratio	0.91% of fund assets
Management Fee	0.65%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	12-15-97
Total Fund Assets (\$mil)	1,892.3
Annual Turnover Ratio %	67.00
Fund Family Name	American Century Investments

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Yulin Long, CFA. Since 2020.
Stephen Quance. Since 2023.

Advisor American Century Investment Management Inc

Subadvisor —

Notes