

American Funds® The Income Fund of America® - Class R-4**Category**

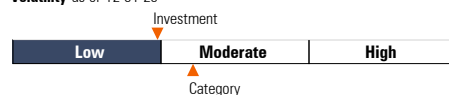
Moderately Aggressive Allocation

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks to provide investors with current income while secondarily striving for capital growth.

Normally the fund invests primarily in income-producing securities. These include equity securities, such as dividend-paying common stocks, and debt securities, such as interest-paying bonds. Generally at least 60% of the fund's assets will be invested in common stocks and other equity-type securities. The fund may also invest up to 30% of its assets in common stocks and other equity-type securities of issuers domiciled outside the United States, including issuers in developing countries.

Past name(s) : American Funds Inc Fund of Amer R4.

Volatility and Risk**Volatility** as of 12-31-23

Risk Measures as of 12-31-23			
	Port Avg	Rel StP 500	Rel Cat
3 Yr Std Dev	11.68	0.67	0.82
3 Yr Beta	0.89	—	0.82

Principal Risks

Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Income, Issuer, Market/Market Volatility, High-Yield Securities, Fixed-Income Securities

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/fundonepagerscolor/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 12-31-23**Top 10 Holdings** as of 12-31-23

	% Assets
Capital Group Central Cash Fund	8.99
Broadcom Inc	3.01
Philip Morris International Inc	2.27
Gilead Sciences Inc	2.25
JPMorgan Chase & Co	1.89
Microsoft Corp	1.54
Comcast Corp Class A	1.42
The Home Depot Inc	1.41
CME Group Inc Class A	1.37
EOG Resources Inc	1.36

Credit Analysis: % Bonds as of 12-31-23

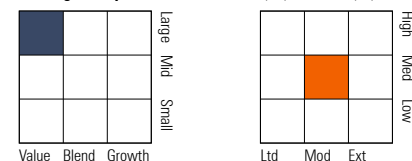
AAA	45	BB	18
AA	2	B	10
A	8	Below B	2
BBB	14	Not Rated	1

Operations

Gross Prosp Exp Ratio	0.62% of fund assets
Net Prosp Exp Ratio	0.62% of fund assets
Management Fee	0.23%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.14%
Fund Inception Date	06-27-02
Total Fund Assets (\$mil)	119,867.7
Annual Turnover Ratio %	40.00
Fund Family Name	American Funds

Notes

Restated to reflect current fees.

Morningstar Style Box™ as of 12-31-23(EQ) ; 12-31-23(F-I)**Morningstar Super Sectors** as of 12-31-23

	% Fund
Cyclical	34.56
Sensitive	34.60
Defensive	30.84

Morningstar F-I Sectors as of 12-31-23

	% Fund
Government	5.88
Corporate	48.51
Securitized	18.31
Municipal	0.85
Cash/Cash Equivalents	26.45
Derivative	0.00

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

Hilda Applbaum, CFA. Since 1997.
Andrew Suzman. Since 1999.

Advisor	Capital Research and Management Company
Subadvisor	—