

Calvert U.S. Large Cap Core Responsible Index Fund - Class A

Category

Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the Calvert US Large-Cap Core Responsible Index, which measures the investment return of large-capitalization stocks.

The fund normally invests at least 95% of its net assets, including borrowings for investment purposes, in securities contained in the index. The index is composed of the common stocks of large companies that operate their businesses in a manner consistent with the Calvert Principles for Responsible Investment.

Past name(s) : Calvert Social Index A.

Volatility and Risk

Volatility as of 03-31-25



Risk Measures as of 03-31-25			
	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.29	1.06	1.06
3 Yr Beta	1.05	—	1.09

Principal Risks

Lending, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Socially Conscious, Shareholder Activity, Passive Management, Portfolio Diversification, Real Estate/REIT Sector, Technology Sector

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 02-28-25



Top 10 Holdings as of 02-28-25

	% Assets
Apple Inc	6.87
NVIDIA Corp	5.54
Microsoft Corp	5.49
Amazon.com Inc	3.82
Alphabet Inc Class A	3.60
Broadcom Inc	1.86
Tesla Inc	1.63
Eli Lilly and Co	1.62
JPMorgan Chase & Co	1.53
Visa Inc Class A	1.32

Morningstar Style Box™ as of 02-28-25

	% Mkt Cap
Giant	39.34
Large	34.15
Medium	21.15
Small	5.34
Micro	0.02

Value Blend Growth

Morningstar Equity Sectors as of 02-28-25

	% Fund
Cyclical	31.76
Basic Materials	2.41
Consumer Cyclical	11.32
Financial Services	14.90
Real Estate	3.13
Sensitive	48.68
Communication Services	7.03
Energy	0.43
Industrials	8.28
Technology	32.94
Defensive	19.56
Consumer Defensive	6.04
Healthcare	11.48
Utilities	2.04

Operations

Gross Prosp Exp Ratio	0.59% of fund assets
Net Prosp Exp Ratio	0.49% of fund assets
Management Fee	0.24%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.10%
Fund Inception Date	06-30-00
Total Fund Assets (\$mil)	5,414.1
Annual Turnover Ratio %	12.00
Fund Family Name	Calvert Research and Management

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	02-01-26	0.10

Portfolio Manager(s)

Gordon Wotherspoon. Since 2024.
Jennifer Mihara. Since 2024.

Advisor Calvert Research and Management

Subadvisor —

Notes

Calvert Research and Management ("CRM") has agreed to reimburse the Fund's expenses to the extent that Total Annual Fund Operating Expenses exceed 0.49% 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.