

# Voya International High Dividend Low Volatility Portfolio - Service Class

Release Date  
09-30-20

**Category**  
Foreign Large Value

## Investment Objective & Strategy

### From the investment's prospectus

The investment seeks maximum total return.

The Portfolio invests primarily in equity securities included in the MSCI EAFE® Index ("index"). Under normal market conditions, the Portfolio invests at least 65% of its total assets in equity securities of issuers in a number of different countries other than the United States. The sub-adviser ("Sub-Adviser") seeks to maximize total return to the extent consistent with maintaining lower volatility than the index.

Past name(s) : VY® Templeton Foreign Equity S.

## Volatility and Risk

### Volatility as of 09-30-20



Risk Measures as of 09-30-20	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.04	0.85	0.86
3 Yr Beta	0.90	—	0.87

## Principal Risks

Lending, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Quantitative Investing, Income, Issuer, Market/Market Volatility, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Real Estate/REIT Sector

## Important Information

**Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.**

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 09-30-20



### Top 10 Holdings as of 09-30-20

Top 10 Holdings as of 09-30-20	% Assets
Nestle SA	3.18
Roche Holding AG Dividend Right Cert.	2.32
Novartis AG	1.67
Novo Nordisk A/S B	1.50
Sanofi SA	1.42
Unilever NV	1.27
Rio Tinto Ltd	1.26
GlaxoSmithKline PLC	1.25
iShares MSCI EAFE ETF	1.16
NTT DOCOMO Inc	1.14

### Morningstar Super Sectors as of 09-30-20

Morningstar Super Sectors as of 09-30-20	% Fund
Cyclical	27.81
Sensitive	34.90
Defensive	37.28

## Operations

Gross Prosp Exp Ratio	1.02% of fund assets
Net Prosp Exp Ratio	1.00% of fund assets
Management Fee	0.60%
12b-1 Fee	0.25%
Other Fee	0.01%
Miscellaneous Fee(s)	0.16%
Fund Inception Date	01-12-06
Total Fund Assets (\$mil)	387.3
Annual Turnover Ratio %	143.00
Fund Family Name	Voya

### Morningstar Style Box™ as of 09-30-20

Morningstar Style Box™ as of 09-30-20	% Mkt Cap
Giant	31.32
Large	44.94
Medium	23.58
Small	0.15
Micro	0.01

Value Blend Growth

### Morningstar World Regions as of 09-30-20

Morningstar World Regions as of 09-30-20	% Fund
Americas	0.35
North America	0.35
Latin America	0.00
Greater Europe	59.60
United Kingdom	12.21
Europe Developed	46.32
Europe Emerging	0.27
Africa/Middle East	0.80
Greater Asia	40.04
Japan	27.42
Australasia	7.86
Asia Developed	4.07
Asia Emerging	0.70

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	05-01-21	0.02

### Portfolio Manager(s)

Peg DiOrio, CFA. Since 2019.  
Steven Wetter. Since 2019.

Advisor	Voya Investments, LLC
Subadvisor	Voya Investment Management Co. LLC

## Notes

The adviser is contractually obligated to limit expenses to 1.00% for Class S through May 1, 2021. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. 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.