

State Street S&P 500 Index Fund - Class N

Category

Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to replicate as closely as possible, before expenses, the performance of the S&P 500® Index.

The adviser uses an index tracking management strategy designed to track the performance of the S&P 500® Index ("S&P 500" or "index"). The index is a well-known stock market index that includes common stocks of 500 companies from a number of sectors and that measures the performance of the large-cap sector of the U.S. equities market.

Past name(s) : SSgA S&P 500 Index N.

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	17.33	1.00	1.01
3 Yr Beta	1.00	—	1.04

Principal Risks

Credit and Counterparty, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Derivatives, Shareholder Activity, Conflict of Interest, Management, Large Cap, 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 03-31-25



Top 10 Holdings as of 03-31-25

	% Assets
Apple Inc	6.92
Microsoft Corp	5.79
NVIDIA Corp	5.51
Amazon.com Inc	3.73
Meta Platforms Inc Class A	2.62
Berkshire Hathaway Inc Class B	2.02
Alphabet Inc Class A	1.87
Broadcom Inc	1.63
Alphabet Inc Class C	1.53
Tesla Inc	1.51

Operations

Gross Prosp Exp Ratio	0.17% of fund assets
Net Prosp Exp Ratio	0.16% of fund assets
Management Fee	0.03%
12b-1 Fee	0.06%
Other Fee	0.00%
Miscellaneous Fee(s)	0.08%
Fund Inception Date	12-30-92
Total Fund Assets (\$mil)	1,444.6
Annual Turnover Ratio %	2.00
Fund Family Name	State Street Global Advisors

Notes

The Fund has adopted a distribution plan under Rule 12b-1 pursuant to which payments of up to 0.25% of average daily net assets may be made; however, the Fund's Board of Trustees has determined that payments will not exceed 0.062% of average daily net assets. "Other expenses" have been restated to reflect current fees.

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	47.13
Large	34.10
Medium	18.03
Small	0.74
Micro	0.00

Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	28.63
Basic Materials	1.79
Consumer Cyclical	10.36
Financial Services	14.21
Real Estate	2.27
Sensitive	51.44
Communication Services	9.33
Energy	3.65
Industrials	7.45
Technology	31.01
Defensive	19.94
Consumer Defensive	6.05
Healthcare	11.20
Utilities	2.69

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	12-31-25	0.02

Portfolio Manager(s)

Karl Schneider, CAIA. Since 2004.
Amy Scofield. Since 2012.

Advisor	SSGA Funds Management Inc
Subadvisor	—