

# Voya Growth and Income Portfolio - Class S

## Category

Large Blend

## Investment Objective & Strategy

### From the investment's prospectus

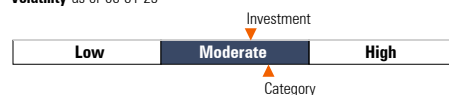
The investment seeks to maximize total return through investments in a diversified portfolio of common stock and securities convertible into common stocks.

Under normal market conditions, the Portfolio invests at least 65% of its total assets in common stocks that the sub-adviser believes have significant potential for capital appreciation, income growth, or both.

Past name(s) : Voya Growth and Income S.

## Volatility and Risk

### Volatility as of 03-31-25



Risk Measures as of 03-31-25			
3 Yr Std Dev	16.63	Rel S&P 500	0.96
3 Yr Beta	0.95	Rel Cat	0.97
			0.99

## Principal Risks

Lending, Credit and Counterparty, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Value Investing, Income, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Options, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Socially Conscious, Management, Real Estate/REIT Sector

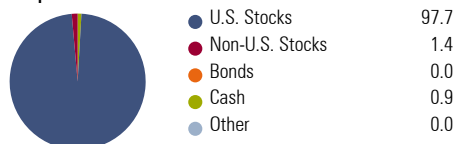
## Important Information

**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	8.45
Microsoft Corp	6.25
Amazon.com Inc	4.51
Meta Platforms Inc Class A	3.88
Broadcom Inc	2.81
NVIDIA Corp	2.73
Arthur J. Gallagher & Co	2.03
AT&T Inc	2.01
McCormick & Co Inc Registered Shs Non Vtg	1.95
Visa Inc Class A	1.93

## Operations

Gross Prosp Exp Ratio	0.94% of fund assets
Net Prosp Exp Ratio	0.92% of fund assets
Management Fee	0.60%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.09%
Fund Inception Date	06-11-03
Total Fund Assets (\$mil)	2,346.4
Annual Turnover Ratio %	95.00
Fund Family Name	Voya

## Notes

Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.92% for Class S shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The distributor is contractually obligated to waive 0.05% of the distribution fee for Class ADV shares through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

### Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	33.93
Large	38.65
Medium	22.61
Small	4.81
Micro	0.00

### Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	29.38
Basic Materials	1.97
Consumer Cyclical	8.86
Financial Services	14.98
Real Estate	3.57
Sensitive	48.21
Communication Services	8.39
Energy	4.36
Industrials	8.56
Technology	26.90
Defensive	22.41
Consumer Defensive	7.52
Healthcare	12.42
Utilities	2.47

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	05-01-25	0.02

### Portfolio Manager(s)

Vincent Costa, CFA. Since 2013.  
James Dorment, CFA. Since 2015.

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