

# Voya International Index Portfolio - Class I

**Category**  
Foreign Large Blend

## Investment Objective & Strategy

### From the investment's prospectus

The investment seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of a widely accepted international index (currently the MSCI EAFE® Index).

The fund normally invests at least 80% of its net assets (plus borrowings for investment purposes) in equity securities of companies, which are at the time of purchase, included in the index; convertible securities that are convertible into stocks included in the index; other derivatives whose economic returns are, by design, closely equivalent to the returns of the index or its components; and exchange-traded funds that track the index.

Past name(s) : ING International Index Port I.

## Volatility and Risk

Volatility as of 12-31-23



Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.70	1.01	1.04
3 Yr Beta	1.06	—	1.05

## Principal Risks

Lending, Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Nondiversification, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Portfolio Diversification, Financials Sector

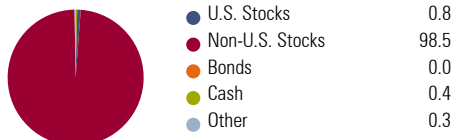
## Important Information

**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 12-31-23



Top 10 Holdings as of 12-31-23

Top 10 Holdings as of 12-31-23	% Assets
Novo Nordisk A/S Class B	2.08
Nestle SA	1.91
ASML Holding NV	1.87
MSCI EAFE Index Future Mar 24 03-15-24	1.48
Lvmh Moet Hennessy Louis Vuitton SE	1.38
Shell PLC	1.33
AstraZeneca PLC	1.29
Novartis AG Registered Shares	1.28
Roche Holding AG	1.26
Toyota Motor Corp	1.20

Morningstar Super Sectors as of 12-31-23

Morningstar Super Sectors as of 12-31-23	% Fund
Cyclical	39.85
Sensitive	34.58
Defensive	25.57

## Operations

Gross Prosp Exp Ratio	0.55% of fund assets
Net Prosp Exp Ratio	0.45% of fund assets
Management Fee	0.45%
12b-1 Fee	—
Other Fee	0.05%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	03-10-08
Total Fund Assets (\$mil)	1,138.9
Annual Turnover Ratio %	17.00
Fund Family Name	Voya

Morningstar Style Box™ as of 12-31-23

Morningstar Style Box™ as of 12-31-23	% Mkt Cap
Giant	50.41
Large	38.90
Medium	10.69
Small	0.00
Micro	0.00

Value Blend Growth

Morningstar World Regions as of 12-31-23

Morningstar World Regions as of 12-31-23	% Fund
Americas	0.85
North America	0.85
Latin America	0.00
Greater Europe	65.27
United Kingdom	14.19
Europe Developed	50.45
Europe Emerging	0.00
Africa/Middle East	0.63
Greater Asia	33.88
Japan	22.44
Australasia	7.72
Asia Developed	3.64
Asia Emerging	0.08

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	05-01-24	0.10

## Portfolio Manager(s)

Steven Wetter. Since 2012.  
Kai Wong. Since 2013.

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

## Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.50% for Class I shares through May 1, 2024. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.45% for the Portfolio's Class I shares through May 1, 2024. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. These limitations are 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. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").