

American Funds® Capital World Bond Fund® - Class R-6**Category**
Global Bond**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to provide a high level of total return consistent with prudent investment management.

The fund will invest at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests primarily in debt securities, including asset-backed and mortgage-backed securities and securities of governmental, supranational and corporate issuers denominated in various currencies, including U.S. dollars.

Volatility and Risk**Volatility** as of 03-31-25

Risk Measures as of 03-31-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	10.23	1.33	1.18
3 Yr Beta	1.28	—	1.24

Principal Risks

Inflation-Protected Securities, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Fixed-Income Securities

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>

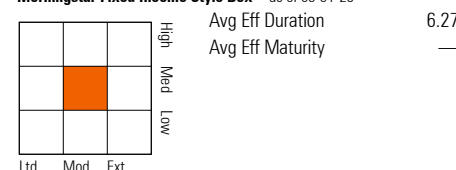
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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
Capital Group Central Cash Fund	6.94
Federal National Mortgage Associatio 6% 05-01-55	1.86
Federal Home Loan Mortgage Corp. 5% 11-01-53	1.63
Japan (Government Of) 1.2% 03-20-35	1.42
Secretaria Do Tesouro Nacional 10% 01-01-31	1.14
Germany (Federal Republic Of) 0% 02-15-30	1.01
Japan (Government Of) 0.1% 09-20-28	1.01
Italy (Republic Of) 3.65% 08-01-35	0.95
Canada (Government of) 3.5% 03-01-28	0.90
Korea (Republic Of) 4.25% 12-10-32	0.87

Operations

Gross Prosp Exp Ratio	0.48% of fund assets
Net Prosp Exp Ratio	0.48% of fund assets
Management Fee	0.43%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	05-01-09
Total Fund Assets (\$mil)	10,223.7
Annual Turnover Ratio %	251.00
Fund Family Name	American Funds

Notes**Morningstar Fixed Income Style Box™** as of 03-31-25**Morningstar F-I Sectors** as of 03-31-25

	% Fund
Government	46.04
Corporate	24.71
Securitized	21.76
Municipal	0.04
Cash/Cash Equivalents	7.45
Derivative	0.00

Credit Analysis: % Bonds as of 03-31-25

AAA	42	BB	7
AA	10	B	2
A	19	Below B	0
BBB	19	Not Rated	0

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Andrew Cormack. Since 2019.
Philip Chitty. Since 2019.

Advisor	Capital Research and Management Company
Subadvisor	—