

Columbia Balanced Fund - Institutional Class

Category

Moderate Allocation

Investment Objective & Strategy

From the investment's prospectus

The investment seeks high total return by investing in common stocks and debt securities.

Under normal circumstances, the fund invests in a mix of equity and debt securities. Its assets are allocated among equity and debt securities (which includes cash and cash equivalents) based on an assessment of the relative risks and returns of each asset class. The fund generally will invest between 35% and 65% of its net assets in each asset class, and in any event will invest at least 25% and no more than 75% of its net assets in each asset class under normal circumstances.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	9.44	0.72	1.02
3 Yr Beta	0.91	—	1.01

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Reinvestment, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Active Management, High Portfolio Turnover, Income, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Depositary Receipts, Equity Securities, Futures, High-Yield Securities, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Preferred Stocks, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Dollar Rolls, Regulation/Government Intervention, Forwards, Management, Unrated 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 06-30-26



Top 10 Holdings as of 06-30-26

	% Assets
NVIDIA Corp	4.99
2 Year Treasury Note Future Sept 26 09-30-26	3.90
Apple Inc	3.70
Columbia Short-Term Cash	3.25
Microsoft Corp	3.17
Amazon.com Inc	2.83
iShares Core MSCI EAFE ETF	2.72
Alphabet Inc Class A	2.01
Broadcom Inc	1.88
10 Year Treasury Note Future Sept 26 09-21-26	1.69

Credit Analysis: % Bonds as of 06-30-26

AAA	68	BB	2
AA	5	B	1
A	11	Below B	0
BBB	10	Not Rated	3

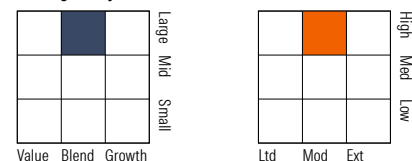
Operations

Gross Prosp Exp Ratio	0.66% of fund assets
Net Prosp Exp Ratio	0.66% of fund assets
Management Fee	0.56%
12b-1 Fee	0.00%
Other Fee	0.00%
Miscellaneous Fee(s)	0.10%
Fund Inception Date	10-01-91
Total Fund Assets (\$mil)	10,354.6
Annual Turnover Ratio %	160.00
Fund Family Name	Columbia Threadneedle

Notes

"Total annual Fund operating expenses" include acquired fund fees and expenses (expenses the Fund incurs indirectly through its investments in other investment companies) and may be higher than the ratio of expenses to average net assets shown in the Financial Highlights section of the prospectus because the ratio of expenses to average net assets does not include acquired fund fees and expenses.

Morningstar Style Box™ as of 06-30-26(EQ) ; 06-30-26(F-I)



Morningstar Super Sectors as of 06-30-26

	% Fund
Cyclical	24.48
Sensitive	62.16
Defensive	13.35

Morningstar F-I Sectors as of 06-30-26

	% Fund
Government	11.39
Corporate	18.48
Securitized	62.32
Municipal	0.00
Cash/Cash Equivalents	7.81
Derivative	0.01

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Guy Pope, CFA. Since 1997.
Ronald Stahl, CFA. Since 2005.

Advisor	Columbia Mgmt Investment Advisers, LLC
Subadvisor	—