

JPMorgan Core Plus Bond Fund - Class R6 Shares

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks a high level of current income by investing primarily in a diversified portfolio of high-, medium- and low-grade debt securities.

The fund will invest at least 80% of its assets in bonds. Under normal conditions, at least 70% of its total assets must be invested in securities that, at the time of purchase, are rated investment grade. The fund's investments in below investment grade securities or the unrated equivalent including below investment grade foreign securities will not, under normal circumstances, exceed more than 30% of the fund's total assets. Its average weighted maturity will ordinarily range between five and twenty years.

Past name(s) : JPMorgan Core Plus Bond Ultra.

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

Investment

Low	Moderate	High
▲		

Category

Risk Measures as of 03-31-25			
Port Avg	Rel BC Aggr	Rel Cat	
3 Yr Std Dev	7.50	0.98	0.98
3 Yr Beta	0.97	—	0.99

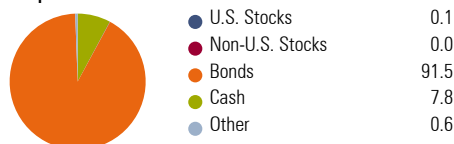
Principal Risks

Lending, Credit and Counterparty, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Interest Rate, Market/Market Volatility, Convertible Securities, Equity Securities, High-Yield Securities, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Other, Preferred Stocks, U.S. Government Obligations, Sovereign Debt, Suitability, Shareholder Activity, Management, Structured Products

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 02-28-25**Top 10 Holdings** as of 02-28-25

	% Assets
JPMorgan Prime Money Market Inst 12-31-49	7.38
Federal National Mortgage Associat 2.5% 03-25-55	1.57
Federal National Mortgage Associat 4.5% 03-25-55	1.14
Government National Mortgage Associa 5% 03-15-55	1.08
United States Treasury Notes 1.25% 09-30-28	0.72
United States Treasury Notes 0.5% 08-31-27	0.71
United States Treasury Notes 1.125% 10-31-26	0.67
Government National Mortgage Assoc 5.5% 03-15-55	0.65
U.S. Treasury Security Stripped Intere 05-15-31	0.46
United States Treasury Bonds 3% 02-15-47	0.46

Operations

Gross Prosp Exp Ratio	0.39% of fund assets
Net Prosp Exp Ratio	0.38% of fund assets
Management Fee	0.30%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.09%
Fund Inception Date	02-22-05
Total Fund Assets (\$mil)	22,604.6
Annual Turnover Ratio %	51.00
Fund Family Name	JPMorgan

Notes

The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 6/30/25, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

Morningstar Fixed Income Style Box™ as of 02-28-25

Avg Eff Duration	5.96
Avg Eff Maturity	8.30

Not
Available**Morningstar F-I Sectors** as of 02-28-25

	% Fund
Government	9.84
Corporate	31.08
Securitized	51.31
Municipal	0.00
Cash/Cash Equivalents	7.76
Derivative	0.00

Credit Analysis: % Bonds as of 02-28-25

AAA	45	BB	10
AA	5	B	2
A	13	Below B	0
BBB	13	Not Rated	10

Waiver Data

Type	Exp. Date	%
Expense Ratio	Contractual	06-30-25 0.01

Portfolio Manager(s)

Richard Figuly. Since 2006.
J. Andrew Norelli. Since 2014.

Advisor J.P. Morgan Investment
Management, Inc.

Subadvisor —