

VY® Columbia Contrarian Core Portfolio - Service Class

03-31-25

Category

Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks total return consisting of long-term capital appreciation and current income.

Under normal market conditions, the Portfolio invests at least 80% of its net assets in common stocks. In addition. it invests at least 80% of its net assets in equity securities of U.S. companies that have large market capitalizations (generally over \$2 billion) that the sub-adviser ("Sub-Adviser") believes are undervalued and have the potential for long-term growth and current income. The Portfolio may also invest up to 20% of its net assets in foreign securities.

Past name(s): VY Columbia Contrarian Core S.

Volatility and Risk Volatility as of 03-31-25 Investment Hiah Low Category Risk Measures as of 03-31-25 Port Avg Rel S&P 500 Rel Cat

17.27

0.99

1.00

1.00

1.03

Principal Risks

3 Yr Std Dev

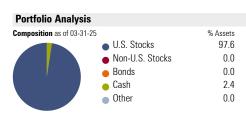
3 Yr Beta

Lending, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Quantitative Investing, Value Investing, Issuer, Market/Market Volatility, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Credit Default Swaps, Portfolio Diversification, Real Estate/REIT Sector, Technology Sector

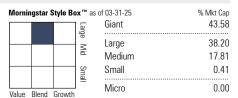
Important Information

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.



Top 10 Holdings as of 03-31-25	% Assets
Microsoft Corp	7.36
Apple Inc	6.61
NVIDIA Corp	6.11
Amazon.com Inc	3.94
Meta Platforms Inc Class A	3.02
BlackRock Liquidity FedFund Instl	2.39
Eli Lilly and Co	2.28
JPMorgan Chase & Co	2.20
Alphabet Inc Class A	1.94
Chevron Corp	1.94



Morningstar Equity Sectors as of 03-31-25	% Fund
♣ Cyclical	24.26
Basic Materials	0.33
Consumer Cyclical	8.49
📴 Financial Services	14.15
	1.29
w Sensitive	56.95
Communication Services	13.18
	3.08
	7.09
Technology	33.60
→ Defensive	18.81
Consumer Defensive	3.04
Healthcare	13.28
Utilities	2.49

Operations							
Gross Prosp Exp Ratio	1.29% of fund assets	Waiver Data	Туре	Exp. Date	%		
Net Prosp Exp Ratio	0.96% of fund assets	Expense Ratio	Contractual	05-01-25	0.33		
Management Fee	0.90%						
12b-1 Fee	0.25%	Portfolio Manager(s) Guy Pope, CFA. Since 2013.					
Other Fee	0.01%						
Miscellaneous Fee(s)	0.13%						
Fund Inception Date	12-10-01	Advisor	Voya Investments, LLC Columbia Mgmt Investment				
Total Fund Assets (\$mil)	70.6	Subadvisor					
Annual Turnover Ratio %	49.00		Advisers,	LLC			
Fund Family Name	Voya						

Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.00% for Class S shares through May 1, 2025. The obligation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is contractually obligated to waive 0.048% of the management fee through May 1, 2025. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").