

VY® Columbia Contrarian Core Portfolio - Service Class**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

Risk Measures as of 03-31-25			
	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.27	1.00	1.00
3 Yr Beta	0.99	—	1.03

Principal Risks

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.

Portfolio Analysis**Composition** as of 03-31-25**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

Operations

Gross Prosp Exp Ratio	1.29% of fund assets
Net Prosp Exp Ratio	0.96% of fund assets
Management Fee	0.90%
12b-1 Fee	0.25%
Other Fee	0.01%
Miscellaneous Fee(s)	0.13%
Fund Inception Date	12-10-01
Total Fund Assets (\$mil)	70.6
Annual Turnover Ratio %	49.00
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").

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	43.58
Large	38.20
Medium	17.81
Small	0.41
Micro	0.00

Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	24.26
Basic Materials	0.33
Consumer Cyclical	8.49
Financial Services	14.15
Real Estate	1.29
Sensitive	56.95
Communication Services	13.18
Energy	3.08
Industrials	7.09
Technology	33.60
Defensive	18.81
Consumer Defensive	3.04
Healthcare	13.28
Utilities	2.49

Waiver Data

Type	Exp. Date	%
Expense Ratio	Contractual	05-01-25 0.33

Portfolio Manager(s)

Guy Pope, CFA. Since 2013.

Advisor	Voya Investments, LLC
Subadvisor	Columbia Mgmt Investment Advisers, LLC