

Voya Russell™ Large Cap Growth Index Portfolio - Class I**Category**
Large Growth**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks investment results (before fees and expenses) that correspond to the total return (which includes capital appreciation and income) of the Russell Top 200® Growth Index ("index").

The fund normally invests at least 80% of its net assets (plus borrowings for investment purposes) in equity securities of companies, which are at the time of purchase, included in the index; convertible securities that are convertible into stocks included in the index; other derivatives whose economic returns are, by design, closely equivalent to the returns of the index or its components; and exchange-traded funds that track the index.

Past name(s) : ING Russell Large Cap Gr Idx Port I.

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	1.20	0.97	
3 Yr Beta	1.12	0.97	

Principal Risks

Lending, Credit and Counterparty, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Nondiversification, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, 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
Apple Inc	11.68
Microsoft Corp	10.07
NVIDIA Corp	9.19
Amazon.com Inc	6.76
Meta Platforms Inc Class A	4.23
Alphabet Inc Class A	3.46
Tesla Inc	3.37
Eli Lilly and Co	3.18
Broadcom Inc	3.13
Visa Inc Class A	3.01

Operations

Gross Prosp Exp Ratio	0.55% of fund assets
Net Prosp Exp Ratio	0.43% of fund assets
Management Fee	0.48%
12b-1 Fee	—
Other Fee	0.02%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	05-01-09
Total Fund Assets (\$mil)	1,270.6
Annual Turnover Ratio %	29.00
Fund Family Name	Voya

Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.43% for Class I shares through May 1, 2025. The limitation 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 0.10% 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	71.76
Large	26.41
Medium	1.83
Small	0.00
Micro	0.00

Value Blend Growth

Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	24.16
Basic Materials	0.69
Consumer Cyclical	14.97
Financial Services	7.93
Real Estate	0.57
Sensitive	62.97
Communication Services	13.34
Energy	0.01
Industrials	2.52
Technology	47.10
Defensive	12.86
Consumer Defensive	4.67
Healthcare	8.13
Utilities	0.06

Waiver Data

Type	Exp. Date	%
Expense Ratio	Contractual	05-01-25 0.12

Portfolio Manager(s)

Kai Wong. Since 2013.
Mark Buccigross. Since 2025.

Advisor	Voya Investments, LLC
Subadvisor	Voya Investment Management Co. LLC