

DFA International Core Equity 2 Portfolio - Institutional Class

Category
Foreign Large Blend

Investment Objective & Strategy

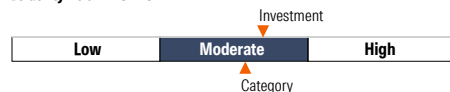
From the investment's prospectus

The investment seeks long-term capital appreciation. The fund purchases a broad and diverse group of securities of non-U.S. companies in developed markets. As a non-fundamental policy, under normal circumstances, it will invest at least 80% of its net assets in equity securities. The fund may lend its portfolio securities to generate additional income.

Past name(s) : DFA International Core Equity I.

Volatility and Risk

Volatility as of 12-31-25



Risk Measures as of 12-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.46	1.04	1.03
3 Yr Beta	1.01	—	1.04

Principal Risks

Lending, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Value Investing, Market/Market Volatility, Equity Securities, Other, Derivatives, Management, Small Cap, Mid-Cap

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/fundonepagescolor/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 11-30-25



Top 10 Holdings as of 11-30-25

Top 10 Holdings as of 11-30-25	% Assets
Future on E-mini S&P 500 Futures 12-19-25	1.29
Novartis AG ADR	0.74
Shell PLC ADR (Representing - Ordinary Shares)	0.74
TotalEnergies SE	0.71
Royal Bank of Canada	0.68
Toyota Motor Corp	0.66
Roche Holding AG	0.61
ASML Holding NV ADR	0.50
Nestle SA	0.49
Deutsche Telekom AG	0.48

Morningstar Super Sectors as of 11-30-25

Morningstar Super Sectors as of 11-30-25	% Fund
Cyclical	44.60
Sensitive	38.67
Defensive	16.72

Operations

Gross Prosp Exp Ratio	0.23% of fund assets
Net Prosp Exp Ratio	0.23% of fund assets
Management Fee	0.20%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	09-15-05
Total Fund Assets (\$mil)	38,528.4
Annual Turnover Ratio %	8.00
Fund Family Name	Dimensional Fund Advisors

Notes

Morningstar Style Box™ as of 11-30-25

Morningstar Style Box™ as of 11-30-25	% Mkt Cap
Giant	25.87
Large	30.85
Medium	31.48
Small	10.00
Micro	1.80

Value Blend Growth

Morningstar World Regions as of 11-30-25

Morningstar World Regions as of 11-30-25	% Fund
Americas	14.11
North America	14.03
Latin America	0.09
Greater Europe	54.45
United Kingdom	11.22
Europe Developed	41.85
Europe Emerging	0.02
Africa/Middle East	1.36
Greater Asia	31.44
Japan	22.27
Australasia	6.12
Asia Developed	2.67
Asia Emerging	0.37

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Jed Fogdall. Since 2010.
Allen Pu. Since 2015.

Advisor	Dimensional Fund Advisors LP
Subadvisor	Dimensional Fund Advisors Ltd