

Voya Solution 2060 Portfolio - Service Class

Category
Target-Date 2060+

Investment Objective & Strategy

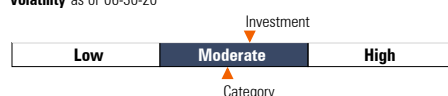
From the investment's prospectus

The investment seeks total return consistent with an asset allocation targeted at retirement in approximately 2060.

The Portfolio invests primarily in a combination of underlying funds, which are actively managed funds or passively managed funds (index funds). The underlying funds may or may not be affiliated with the investment adviser. The underlying funds invest in U.S. stocks, international stocks, U.S. bonds, and other debt instruments and the Portfolio uses an asset allocation strategy designed for investors expecting to retire around the year 2060.

Volatility and Risk

Volatility as of 06-30-20



Risk Measures as of 06-30-20	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.44	0.97	1.06
3 Yr Beta	1.61	—	1.07

Principal Risks

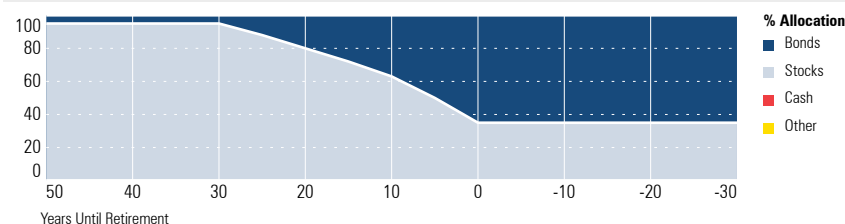
Credit and Counterparty, Extension, Inflation/Deflation, Inflation-Protected Securities, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Value Investing, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Bank Loans, Commodity, High-Yield Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Cash Drag, China Region, Conflict of Interest, Credit Default Swaps, Management, Target Date, Real Estate/REIT Sector

Important Information

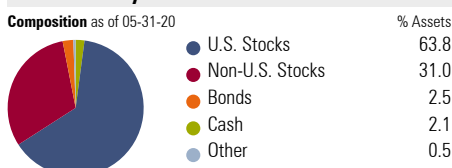
Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.

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.

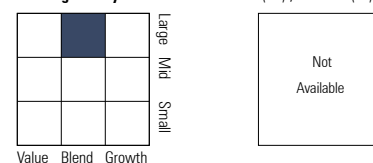
Allocation of Stocks and Bonds



Portfolio Analysis



Morningstar Style Box™ as of 05-31-20(EQ) ; 06-30-20(F-I)



Top 5 Holdings as of 05-31-20

Asset	% Assets
Voya US Stock Index Port I	20.62
Voya Multi-Manager International Eq I	15.75
Voya Multi-Manager Intl Factors I	8.54
Vanguard S&P 500 ETF	7.74
VY® Columbia Contrarian Core I	7.61

Credit Analysis: % Bonds

Not Available

Morningstar Super Sectors as of 05-31-20

Sector	% Fund
Cyclical	32.59
Sensitive	43.28
Defensive	24.14

Morningstar F-I Sectors as of 05-31-20

Sector	% Fund
Government	5.96
Corporate	41.47
Securitized	10.87
Municipal	0.00
Cash/Cash Equivalents	41.70
Other	0.00

Operations

Gross Prosp Exp Ratio	1.58% of fund assets
Net Prosp Exp Ratio	1.05% of fund assets
Management Fee	0.22%
12b-1 Fee	0.25%
Other Fee	0.06%
Miscellaneous Fee(s)	1.05%
Fund Inception Date	02-09-15
Total Fund Assets (\$mil)	17.7
Annual Turnover Ratio %	89.00
Fund Family Name	Voya

Waiver Data

Type	Exp. Date	%
Expense Ratio	Contractual	05-01-21 0.53

Portfolio Manager(s)

Halvard Kvaale, CIMA. Since 2015.
Paul Zemsky, CFA. Since 2015.

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

Notes

Expense information has been restated to reflect current contractual rates. The Portfolio's Management Fee structure is a "bifurcated fee" structure as follows: an annual rate of 0.20% of the Portfolio's average daily net assets invested in Underlying Funds within the Voya family of funds, and 0.40% of the Portfolio's average daily net assets invested in direct investments. Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. The adviser is contractually obligated to limit expenses to 1.12% for Class S shares through May 1, 2021. This limitation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to further limit expenses to 1.05% for Class S shares through May 1, 2021. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations require approval by the Portfolio's board.