

**T. Rowe Price International Value Equity Fund - R Class****Category**

Foreign Large Value

**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks long-term capital growth and current income primarily through investments in non-U.S. stocks.

The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in equity securities and invests at least 65% of its total assets in non-U.S. stocks, with an emphasis on large-cap stocks that have a strong track record of paying dividends or that are believed to be undervalued.

Past name(s) : T. Rowe Price International Gr & Inc R.

**Volatility and Risk**

Volatility as of 09-30-25



Risk Measures as of 09-30-25			
	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.18	1.06	1.02
3 Yr Beta	1.00	—	1.04

**Principal Risks**

Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Value Investing, Active Management, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Other, Large Cap, Financials 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 09-30-25



Top 10 Holdings as of 09-30-25

	% Assets
Rolls-Royce Holdings PLC	2.77
AstraZeneca PLC ADR	2.05
UniCredit SpA	2.03
ING Groep NV	1.70
Mitsubishi UFJ Financial Group Inc	1.57
TotalEnergies SE	1.57
Bawag Group AG Ordinary Shares	1.53
AXA SA	1.52
HSBC Holdings PLC	1.47
Samsung Electronics Co Ltd	1.46

Morningstar Super Sectors as of 09-30-25

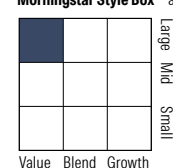
	% Fund
Cyclical	46.06
Sensitive	34.12
Defensive	19.82

**Operations**

Gross Prosp Exp Ratio	1.33% of fund assets
Net Prosp Exp Ratio	1.33% of fund assets
Management Fee	0.63%
12b-1 Fee	0.50%
Other Fee	0.56%
Miscellaneous Fee(s)	0.00
Fund Inception Date	09-30-02
Total Fund Assets (\$mil)	16,470.8
Annual Turnover Ratio %	15.90
Fund Family Name	T. Rowe Price

**Notes**

Morningstar Style Box™ as of 09-30-25



	% Mkt Cap
Giant	45.98
Large	36.53
Medium	16.72
Small	0.53
Micro	0.25

Morningstar World Regions as of 09-30-25

	% Fund
Americas	5.76
North America	4.33
Latin America	1.43
Greater Europe	66.00
United Kingdom	23.24
Europe Developed	42.21
Europe Emerging	0.55
Africa/Middle East	0.00
Greater Asia	28.24
Japan	17.03
Australasia	1.66
Asia Developed	7.24
Asia Emerging	2.30

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Colin McQueen. Since 2019.

Advisor	T. Rowe Price Associates, Inc.
Subadvisor	T. Rowe Price International Ltd