

Pioneer Bond Fund - Class K Shares

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks current income and total return.

Normally, the fund invests at least 80% of its net assets in debt securities issued or guaranteed by the U.S. government, its agencies and instrumentalities, investment grade debt securities (including convertible debt) of corporate or other issuers and cash, cash equivalents and other short-term holdings. The fund may invest a substantial portion of its assets in mortgage-related securities, including commercial mortgage-backed securities, collateralized mortgage obligations, credit risk transfer securities, and "sub-prime" mortgages, and asset-backed securities.

Volatility and Risk

Volatility as of 03-31-24



Risk Measures as of 03-31-24	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	7.36	1.02	1.00
3 Yr Beta	1.00	—	1.01

Principal Risks

Lending, Credit and Counterparty, Extension, Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Industry and Sector Investing, Inverse Floaters, Mortgage-Backed and Asset-Backed Securities, Municipal Obligations, Leases, and AMT-Subject Bonds, Other, Preferred Stocks, Repurchase Agreements, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Leverage, Pricing, Dollar Rolls, Socially Conscious, Increase in Expenses, Shareholder Activity, Amortized Cost, Credit Default Swaps, Forwards, Management, Structured Products, Zero-Coupon Bond

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>

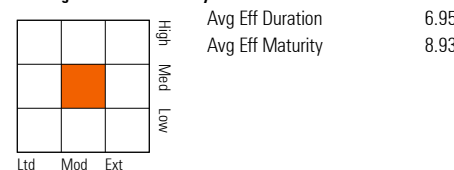
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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 02-29-24	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	93.1
Cash	6.7
Other	0.2
Total	100.0

Top 10 Holdings as of 02-29-24	% Assets
Federal National Mortgage Associat 5.5% 02-01-54	6.34
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Federal National Mortgage Associat 5.5% 03-01-54	6.34
United States Treasury Notes 4.625% 09-30-30	4.13
United States Treasury Bonds 4.375% 08-15-43	2.80
Federal Home Loan Mortgage Corp. 5.5% 08-01-53	2.62
Federal National Mortgage Associatio 3% 03-01-54	1.87
Federal National Mortgage Associatio 2% 03-01-54	1.66
Federal Home Loan Mortgage Corp. 5.5% 12-01-53	1.59
Federal Home Loan Mortgage Corp. 5.5% 11-01-53	1.59

Morningstar Fixed Income Style Box™ as of 02-29-24



Morningstar F-I Sectors as of 02-29-24

Sector	% Fund
Government	13.10
Corporate	28.87
Securitized	54.82
Municipal	0.04
Cash/Cash Equivalents	3.17
Derivative	0.00

Credit Analysis: % Bonds as of 02-29-24

Rating	%	Count	Category	%
AAA	4	BB	3	
AA	48	B	1	
A	13	Below B	0	
BBB	26	Not Rated	5	

Operations

Gross Prosp Exp Ratio	0.36% of fund assets
Net Prosp Exp Ratio	0.36% of fund assets
Management Fee	0.29%
12b-1 Fee	0.00%
Other Fee	0.02%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	12-20-12
Total Fund Assets (\$mil)	4,550.2
Annual Turnover Ratio %	58.00
Fund Family Name	Amundi US

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

Kenneth Taubes. Since 1998.
Bradley Komenda, CFA. Since 2018.

Advisor	Amundi Asset Management US, Inc.
Subadvisor	—

Notes