

Voya Global Perspectives® Portfolio - Class I

Category
Global Allocation

Investment Objective & Strategy

From the investment's prospectus

The investment seeks total return.

The fund normally invests the assets of the portfolio in a combination of underlying funds that invest directly in securities (such as stocks and bonds). The underlying funds will invest in the securities of issuers in a number of different countries, one of which may be the United States. Normally approximately 60% of the fund's net assets will be allocated to underlying funds that predominantly invest in equity securities, and approximately 40% of the fund's net assets will be allocated to underlying funds that predominantly invest in debt instruments, including U.S. government securities and money market instruments.

Past name(s) : ING Global Perspectives Portfolio 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	12.79	0.74	1.02
3 Yr Beta	1.01	—	1.07

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Quantitative Investing, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, High-Yield Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Socially Conscious, Cash Drag, China Region, Conflict of Interest, Management, Financials Sector, Real Estate/REIT Sector

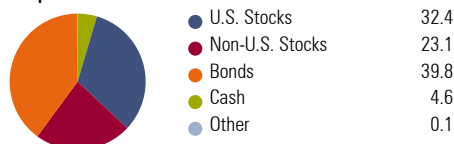
Important Information

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 02-28-25



Top 10 Holdings as of 02-28-25

	% Assets
Voya International Index Port I	10.53
VY® CBRE Global Real Estate I	10.21
Voya GNMA Income R6	10.15
Voya US Bond Index Port I	10.12
Voya Global Bond R6	10.06
Voya Emerging Markets Index Port I	10.00
Voya High Yield Port I	9.95
Voya Small Company Port R6	9.86
Voya Index Plus LargeCap Port I	9.70
Voya MidCap Opportunities Port R6	9.40

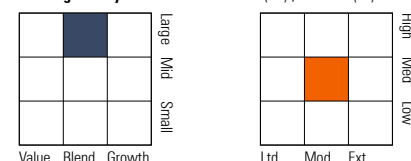
Credit Analysis: % Bonds as of 02-28-25

AAA	5	BB	13
AA	45	B	9
A	14	Below B	3
BBB	11	Not Rated	1

Operations

Gross Prosp Exp Ratio	0.86% of fund assets
Net Prosp Exp Ratio	0.83% of fund assets
Management Fee	0.20%
12b-1 Fee	—
Other Fee	0.02%
Miscellaneous Fee(s)	0.64%
Fund Inception Date	05-01-13
Total Fund Assets (\$mil)	57.0
Annual Turnover Ratio %	40.00
Fund Family Name	Voya

Morningstar Style Box™ as of 02-28-25(EQ) ; 02-28-25(F-I)



Morningstar Super Sectors as of 02-28-25

	% Fund
Cyclical	46.87
Sensitive	38.14
Defensive	14.99

Morningstar F-I Sectors as of 02-28-25

	% Fund
Government	23.79
Corporate	30.41
Securitized	36.38
Municipal	0.11
Cash/Cash Equivalents	9.31
Derivative	0.00

Waiver Data

Expense Ratio	Type	Exp. Date	%
	Contractual	05-01-25	0.03

Portfolio Manager(s)

Barbara Reinhard, CFA. Since 2023.
Lanyon Blair, CAIA. Since 2023.

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

Notes

Total Annual Portfolio Operating Expenses shown may be higher than the Portfolio's ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Portfolio and do not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.95% for Class I shares through May 1, 2025. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.83% for Class I shares through May 1, 2025. These limitations do not extend to interest, taxes, investment-related costs, leverage expenses, and extraordinary expenses. These limitations are subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").