

VY® Global Insights Portfolio - Initial Class

Category

Global Large-Stock Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital appreciation.

Under normal market conditions, the Portfolio invests mainly in common stocks of U.S. and foreign (non-U.S.) companies and normally will invest in at least three countries. It is not required to allocate any set percentage of its investments in any particular country and can invest, without limit, in foreign (non-U.S.) securities of any country, including countries with developing or emerging markets. The Portfolio may invest in real estate-related securities, including real estate investment trusts ("REITs").

Past name(s) : VY® Invesco Global 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	21.10	1.22	1.06
3 Yr Beta	1.24	—	1.09

Principal Risks

Lending, Credit and Counterparty, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, Preferred Stocks, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Socially Conscious, China Region, Management, OTC, Small Cap, Mid-Cap, 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 03-31-25



Top 10 Holdings as of 03-31-25

	% Assets
Cisco Systems Inc	4.43
Wheaton Precious Metals Corp	4.10
Sony Group Corp	3.35
AT&T Inc	3.11
Apple Inc	2.95
Koninklijke Ahold Delhaize NV	2.82
Fox Corp Class A	2.80
StandardAero Inc	2.77
Basf SE	2.59
Enel SpA	2.54

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	33.90
Sensitive	47.26
Defensive	18.84

Operations

Gross Prosp Exp Ratio	0.86% of fund assets
Net Prosp Exp Ratio	0.75% of fund assets
Management Fee	0.70%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.15%
Fund Inception Date	05-01-02
Total Fund Assets (\$mil)	1,035.5
Annual Turnover Ratio %	126.00
Fund Family Name	Voya

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	30.68
Large	46.33
Medium	16.54
Small	6.45
Micro	0.00

Morningstar World Regions as of 03-31-25

	% Fund
Americas	67.17
North America	67.17
Latin America	0.00
Greater Europe	20.25
United Kingdom	6.71
Europe Developed	13.53
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	12.58
Japan	4.44
Australasia	0.00
Asia Developed	0.00
Asia Emerging	8.15

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	05-01-25	0.11

Portfolio Manager(s)

Mark Phanitsiri, CFA. Since 2023.
Joseph Kim, CFA. Since 2023.

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

Notes

Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.80% for Class I shares through May 1, 2025. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is 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. The Investment Adviser is contractually obligated to waive 0.05% of the management fee through May 1, 2025. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").