

AB Large Cap Growth Fund - Class Z

Category
Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in equity securities of a limited number of large, carefully selected, high-quality U.S. companies. It invests primarily in the domestic equity securities of companies selected by the fund's Adviser for their growth potential within various market sectors. The fund emphasizes investments in large, seasoned companies. Under normal circumstances, the fund will invest at least 80% of its net assets in common stocks of large-capitalization companies. It may, at times, invest in shares of exchange-traded funds in lieu of making direct investments in securities.

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	19.36	1.12	0.91
3 Yr Beta	1.07	—	0.93

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Market/Market Volatility, Industry and Sector Investing, Derivatives, Portfolio Diversification

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
NVIDIA Corp	9.03
Microsoft Corp	7.46
Amazon.com Inc	6.59
Meta Platforms Inc Class A	6.25
Alphabet Inc Class C	5.15
Visa Inc Class A	5.15
Netflix Inc	4.66
Costco Wholesale Corp	3.80
Broadcom Inc	3.41
Eli Lilly and Co	3.32

Morningstar Style Box™ as of 02-28-25

		% Mkt Cap
	Giant	59.08
	Large	20.80
	Medium	18.05
	Small	2.07
	Micro	0.00
Value	Blend	Growth

Morningstar Equity Sectors as of 02-28-25

	% Fund
Cyclical	23.42
Basic Materials	1.44
Consumer Cyclical	15.30
Financial Services	6.68
Real Estate	0.00
Sensitive	58.13
Communication Services	17.06
Energy	0.00
Industrials	7.11
Technology	33.96
Defensive	18.44
Consumer Defensive	6.28
Healthcare	12.16
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.51% of fund assets
Net Prosp Exp Ratio	0.51% of fund assets
Management Fee	0.47%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.04%
Fund Inception Date	06-30-15
Total Fund Assets (\$mil)	24,712.7
Annual Turnover Ratio %	30.00
Fund Family Name	AllianceBernstein

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	—	0.00

Portfolio Manager(s)

John Fogarty, CFA. Since 2012.
Vinay Thapar, CFA. Since 2018.

Advisor	AllianceBernstein L.P.
Subadvisor	—

Notes

Restated to reflect current Management Fees. In connection with the Fund's investments in AB Government Money Market Portfolio (the "Money Market Portfolio") (except for the investment of any cash collateral from securities lending), the Adviser has contractually agreed to waive its management fee from the Fund and/or reimburse other expenses of the Fund in an amount equal to the Fund's pro rata share of the Money Market Portfolio's effective management fee, as included in "Acquired Fund Fees and Expenses". The agreement may only be terminated or changed with the consent of the Fund's Board of Directors. Amount is less than .005%.