

**American Funds® EuroPacific Growth Fund® - Class R-4****Category**  
Foreign Large Growth**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks long-term growth of capital.

The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Past name(s) : American Funds EuroPacific Gr R4.

**Volatility and Risk****Volatility** as of 12-31-23

Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.90	1.02	0.90
3 Yr Beta	1.06	—	0.95

**Principal Risks**

Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Issuer, Market/Market Volatility

**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 12-31-23**Top 10 Holdings** as of 12-31-23

	% Assets
Novo Nordisk A/S Class B	4.95
Lvmh Moet Hennessy Louis Vuitton SE	2.59
Taiwan Semiconductor Manufacturing Co Ltd	2.45
ASML Holding NV	2.33
Airbus SE	2.31
Canadian Natural Resources Ltd	1.89
Reliance Industries Ltd	1.86
Fortescue Ltd	1.82
Safran SA	1.63
Alia Group Ltd	1.55

**Morningstar Super Sectors** as of 12-31-23

	% Fund
Cyclical	34.85
Sensitive	43.43
Defensive	21.71

**Operations**

Gross Prosp Exp Ratio	0.82% of fund assets
Net Prosp Exp Ratio	0.82% of fund assets
Management Fee	0.42%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.15%
Fund Inception Date	06-07-02
Total Fund Assets (\$mil)	135,839.1
Annual Turnover Ratio %	34.00
Fund Family Name	American Funds

**Notes**

Restated to reflect current fees.

**Morningstar Style Box™** as of 12-31-23

		% Mkt Cap
Value Blend Growth	Large	Giant 60.44
	Large	30.63
	Medium	8.78
	Small	0.15
	Micro	0.00

**Morningstar World Regions** as of 12-31-23

	% Fund
Americas	13.84
North America	9.75
Latin America	4.08
Greater Europe	51.49
United Kingdom	7.70
Europe Developed	43.34
Europe Emerging	0.07
Africa/Middle East	0.38
Greater Asia	34.67
Japan	11.58
Australasia	2.43
Asia Developed	8.45
Asia Emerging	12.21

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

Carl Kawaja. Since 2001.  
Sung Lee. Since 2002.

Advisor	Capital Research and Management Company
Subadvisor	—