

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 03-31-24



Risk Measures as of 03-31-24	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.08	1.03	0.90
3 Yr Beta	1.06	—	0.94

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

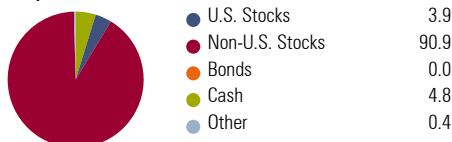
Important Information

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 03-31-24



Top 10 Holdings as of 03-31-24

Holder	% Assets
Novo Nordisk A/S Class B	4.60
Taiwan Semiconductor Manufacturing Co Ltd	2.83
Airbus SE	2.41
Fujitsu Ltd	2.39
Safran SA	2.29
ASML Holding NV	2.09
Reliance Industries Ltd	2.02
Canadian Natural Resources Ltd	1.70
Daiichi Sankyo Co Ltd	1.70
Flutter Entertainment PLC	1.65

Morningstar Super Sectors as of 03-31-24

Sector	% Fund
Cyclical	33.44
Sensitive	46.92
Defensive	19.65

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)	141,165.5
Annual Turnover Ratio %	34.00
Fund Family Name	American Funds

Notes

Restated to reflect current fees.

Morningstar Style Box™ as of 03-31-24

Style	% Mkt Cap
Giant	58.62
Large	33.10
Medium	8.02
Small	0.27
Micro	0.00

Morningstar World Regions as of 03-31-24

Region	% Fund
Americas	13.58
North America	9.50
Latin America	4.08
Greater Europe	49.67
United Kingdom	7.90
Europe Developed	41.32
Europe Emerging	0.08
Africa/Middle East	0.38
Greater Asia	36.75
Japan	14.59
Australasia	1.91
Asia Developed	8.19
Asia Emerging	12.06

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	—