

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 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 03-31-25

Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.39	1.00	0.89
3 Yr Beta	1.04	—	0.93

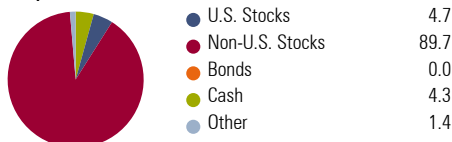
Principal Risks

Emerging Markets, Foreign Securities, 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 03-31-25**Top 10 Holdings** as of 03-31-25

	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	4.22
Airbus SE	2.81
SAP SE	2.51
Novo Nordisk AS Class B	2.19
Banco Bilbao Vizcaya Argentaria SA	1.93
MercadoLibre Inc	1.71
Safran SA	1.63
Flutter Entertainment PLC	1.54
Essilorluxottica	1.47
UniCredit SpA	1.39

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	39.05
Sensitive	44.84
Defensive	16.11

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)	124,214.6
Annual Turnover Ratio %	30.00
Fund Family Name	American Funds

Notes

Restated to reflect current fees.

Morningstar Style Box™ as of 03-31-25

		% Mkt Cap
Value Blend Growth	Large	Giant 59.85
	Mid	Large 30.88
	Small	Medium 9.16
		Small 0.11
		Micro 0.00

Morningstar World Regions as of 03-31-25

	% Fund
Americas	15.83
North America	11.47
Latin America	4.36
Greater Europe	53.89
United Kingdom	12.50
Europe Developed	41.25
Europe Emerging	0.01
Africa/Middle East	0.12
Greater Asia	30.28
Japan	9.86
Australasia	0.36
Asia Developed	8.56
Asia Emerging	11.50

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

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

Advisor	Capital Research and Management Company
Subadvisor	—