

BNY Mellon Global Fixed Income Fund - Class Y**Category**

Global Bond-USD Hedged

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks to maximize total return while realizing a market level of income consistent with preserving principal and liquidity.

To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in U.S. dollar and non-U.S. dollar-denominated fixed-income securities of governments and companies located in various countries, including emerging markets. It may invest up to 25% of its assets in emerging markets.

Volatility and Risk**Volatility** as of 03-31-25

Investment

	Low	Moderate	High
Category			

Risk Measures as of 03-31-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.13	0.80	1.00
3 Yr Beta	0.77	—	1.07

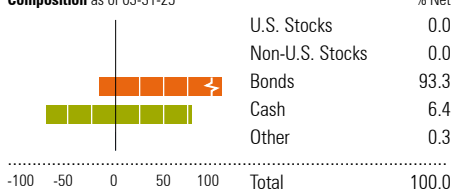
Principal Risks

Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, High Portfolio Turnover, Issuer, Interest Rate, Market/Market Volatility, Bank Loans, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Other, Restricted/Illiquid Securities, Derivatives, Fixed-Income Securities, Sovereign Debt, Management, Structured Products

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>

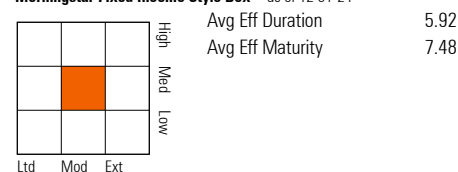
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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
Euro Schatz Future June 25 06-06-25	7.37
5 Year Treasury Note Future June 25 06-30-25	6.25
United States Treasury Notes 4.25% 11-15-34	5.13
United States Treasury Notes 4.375% 12-31-29	4.49
Jpn 10y Bond(Ose) Jun25 06-13-25	3.88
United States Treasury Notes 4.125% 02-28-27	3.75
Euro Bobl Future June 25 06-06-25	3.30
iShares iBoxx \$ Invmt Grade Corp Bd ETF	2.82
Ultra US Treasury Bond Future June 25 06-18-25	2.73
2 Year Treasury Note Future June 25 06-30-25	2.53

Operations

Gross Prosp Exp Ratio	0.47% of fund assets
Net Prosp Exp Ratio	0.47% of fund assets
Management Fee	0.40%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.07%
Fund Inception Date	07-01-13
Total Fund Assets (\$mil)	3,152.3
Annual Turnover Ratio %	111.62
Fund Family Name	BNY Mellon

Notes**Morningstar Fixed Income Style Box™** as of 12-31-24**Morningstar F-I Sectors** as of 03-31-25

	% Fund
Government	43.17
Corporate	6.89
Securitized	10.28
Municipal	0.00
Cash/Cash Equivalents	3.53
Derivative	36.14

Credit Analysis: % Bonds as of 12-31-24

AAA	36	BB	1
AA	28	B	0
A	17	Below B	0
BBB	17	Not Rated	2

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

Brendan Murphy, Chartered Financial Analyst (CFA). Since 2011.

Scott Zaleski, Chartered Financial Analyst (CFA). Since 2018.

Advisor	BNY Mellon Investment Adviser, Inc
Subadvisor	Insight North America LLC