

American Century Investments® One Choice® In Retirement Portfolio - R6 Class

Category
Target-Date Retirement

Investment Objective & Strategy

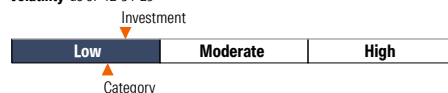
From the investment's prospectus

The investment seeks current income; capital appreciation is a secondary objective.

The fund is a "fund of funds," meaning that it seeks to achieve its objective by investing in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The underlying stock funds draw on growth, value and quantitative investment techniques and diversify investments among small, medium and large U.S. and foreign companies. The neutral mix of One Choice In Retirement Portfolio is expected to remain fixed over time.

Volatility and Risk

Volatility as of 12-31-25



Risk Measures as of 12-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.93	0.58	1.08
3 Yr Beta	0.77	—	1.10

Principal Risks

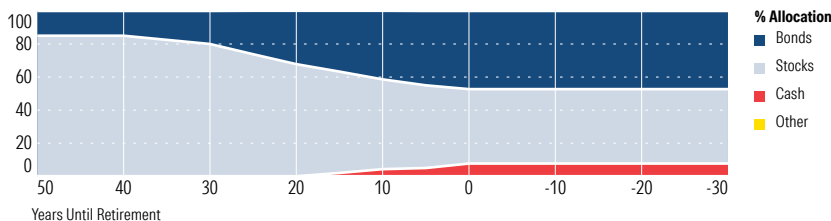
Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Interest Rate, Market/Market Volatility, High-Yield Securities, Shareholder Activity, Conflict of Interest, Management, Target Date, Small Cap, Mid-Cap

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>

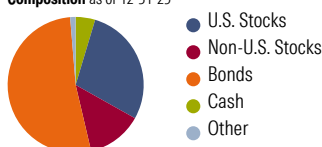
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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.

Allocation of Stocks and Bonds

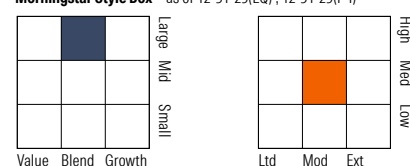


Portfolio Analysis

Composition as of 12-31-25



Morningstar Style Box™ as of 12-31-25(EQ) ; 12-31-25(F-I)



Top 5 Holdings as of 12-31-25

Asset	% Assets
American Century Diversified Bond G	17.64
American Century Global Bond G	12.13
American Century Focused Lg Cap Val G	8.84
American Century Large Cap Equity G	8.59
American Century Short Duration G	7.74

Morningstar Super Sectors as of 12-31-25

Sector	% Fund
Cyclical	34.73
Sensitive	43.35
Defensive	21.92

Credit Analysis: % Bonds as of 12-31-25

Rating	Count	Category	% Assets
AAA	53	BB	11
AA	4	B	3
A	10	Below B	1
BBB	17	Not Rated	1

Morningstar F-I Sectors as of 12-31-25

Sector	% Fund
Government	38.66
Corporate	27.07
Securitized	24.22
Municipal	0.35
Cash/Cash Equivalents	8.04
Derivative	1.66

Operations

Gross Prosp Exp Ratio	0.51% of fund assets
Net Prosp Exp Ratio	0.41% of fund assets
Management Fee	0.49%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.02%
Fund Inception Date	07-31-13
Total Fund Assets (\$mil)	2,428.3
Annual Turnover Ratio %	14.00
Fund Family Name	American Century Investments

Waiver Data

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	11-30-26	0.10

Portfolio Manager(s)

Scott Wilson, CFA. Since 2006.
Richard Weiss, CFA. Since 2010.

Advisor	American Century Investment Management Inc
Subadvisor	—

Notes

The management fee has been restated to reflect current fees. The advisor has agreed to waive a portion of the fund's management fee. The advisor expects this waiver to continue until November 30, 2026 and cannot terminate it prior to such date without the approval of the Board of Directors.