

American Century Equity Income Fund - R6 Class

Category
Large Value

Investment Objective & Strategy

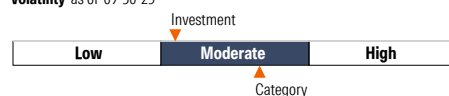
From the investment's prospectus

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

The portfolio managers look for equity securities of companies with a favorable income-paying history that have prospects for income payments to continue or increase. The portfolio managers also look for equity securities of companies that they believe are undervalued and have the potential for an increase in price. The fund may invest a portion of its assets in foreign securities when these securities meet the portfolio managers' standards of selection.

Volatility and Risk

Volatility as of 09-30-25



Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	10.60	0.79	0.75
3 Yr Beta	0.60	—	0.67

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Income, Market/Market Volatility, Convertible Securities, Management

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/fundonepagescolor/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 06-30-25



Top 10 Holdings as of 06-30-25

	% Assets
Johnson & Johnson	4.55
Enterprise Products Partners LP	3.19
JPMorgan Chase & Co	3.03
Becton Dickinson & Co	2.78
Norfolk Southern Corp	2.73
Kenvue Inc	2.51
Medtronic PLC	2.45
Cisco Systems Inc	2.00
Exxon Mobil Corp	1.99
Microchip Technology Incorporated	1.98

Operations

Gross Prosp Exp Ratio	0.59% of fund assets
Net Prosp Exp Ratio	0.59% of fund assets
Management Fee	0.58%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	07-26-13
Total Fund Assets (\$mil)	6,657.2
Annual Turnover Ratio %	31.00
Fund Family Name	American Century Investments

Notes

Morningstar Style Box™ as of 06-30-25

		% Mkt Cap
Large Mid Small	Giant	12.81
	Large	38.56
	Medium	40.51
	Small	7.85
	Micro	0.27
Value	Blend	Growth

Morningstar Equity Sectors as of 06-30-25

	% Fund
Cyclical	29.16
Basic Materials	4.91
Consumer Cyclical	3.26
Financial Services	19.73
Real Estate	1.26
Sensitive	28.21
Communication Services	2.13
Energy	8.42
Industrials	11.18
Technology	6.48
Defensive	42.62
Consumer Defensive	16.98
Healthcare	17.56
Utilities	8.08

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

Michael Liss, CFA. Since 1998.
Kevin Toney, CFA. Since 2003.

Advisor	American Century Investment Management Inc
Subadvisor	—