

AB Global Bond Fund - Class Z

Category

Global Bond-USD Hedged

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to generate current income consistent with preservation of capital.

The fund invests at least 80% of its net assets in fixed-income securities. It invests significantly in fixed-income securities of non-U.S. companies. The fund normally invests in the fixed-income securities of companies located in at least three countries. It may invest in a broad range of fixed-income securities in both developed and emerging markets. The fund may invest across all fixed-income sectors, including U.S. and non-U.S. government and corporate debt securities.

Volatility and Risk

Volatility as of 03-31-25
Investment



Risk Measures as of 03-31-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.33	0.83	1.03
3 Yr Beta	0.80	—	1.11

Principal Risks

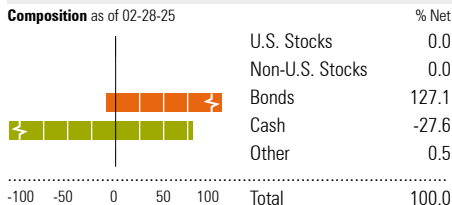
Credit and Counterparty, Inflation/Deflation, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, High Portfolio Turnover, Interest Rate, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Maturity/Duration

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



Top 10 Holdings as of 02-28-25	% Assets
5 Year Treasury Note Future June 25 06-30-25	13.71
Euro Bobl Future Mar 25 03-06-25	5.90
Japan (Government Of) 1% 12-20-29	5.30
Canada (Government of) 2.75% 03-01-30	3.72
Ultra 10 Year US Treasury Note Future 06-18-25	3.40
Government National Mortgage Assoc 5.5% 03-01-55	3.21
United States Treasury Notes 2.75% 05-31-29	2.81
China (People's Republic Of) 2.11% 08-25-34	2.76
2 Year Treasury Note Future June 25 06-30-25	2.44
United Kingdom of Great Britain 4.125% 07-22-29	2.44

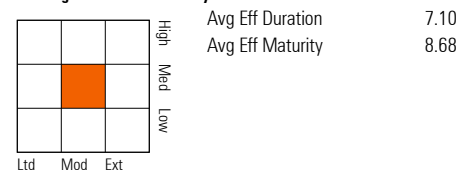
Operations

Gross Prosp Exp Ratio	0.52% of fund assets
Net Prosp Exp Ratio	0.52% of fund assets
Management Fee	0.47%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	10-15-13
Total Fund Assets (\$mil)	5,789.3
Annual Turnover Ratio %	302.00
Fund Family Name	AllianceBernstein

Notes

"Other Expenses" includes acquired fund fees and expenses totaling less than .01%.

Morningstar Fixed Income Style Box™ as of 12-31-24



Morningstar F-I Sectors as of 02-28-25

Morningstar F-I Sectors as of 02-28-25	% Fund
Government	36.83
Corporate	13.73
Securitized	13.64
Municipal	0.22
Cash/Cash Equivalents	1.76
Derivative	33.81

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

AAA	45	BB	2
AA	19	B	0
A	25	Below B	0
BBB	20	Not Rated	-12

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Scott DiMaggio, CFA. Since 2005.
Matthew Sheridan, CFA. Since 2007.

Advisor	AllianceBernstein L.P.
Subadvisor	—