

Templeton Foreign Fund - Class R6

Category

Foreign Large Value

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

The investment seeks long-term capital growth.

Under normal market conditions, the fund invests at least 80% of its net assets in foreign securities. These securities are predominantly equity securities of companies located outside the U.S., including developing markets. The equity securities in which the fund invests are predominantly common stock, and may include small and mid capitalization companies. Although the investment manager will search for investments across a large number of regions, countries and sectors, from time to time, based on economic conditions, it may have significant positions in particular regions, countries or sectors.

Volatility and Risk

Volatility as of 06-30-26

**Risk Measures** as of 06-30-26

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.94	1.07	1.08
3 Yr Beta	0.89	—	1.10

Principal Risks

Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Value Investing, Active Management, Market/Market Volatility, Other, Restricted/Illiquid Securities, Portfolio Diversification, 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.

Portfolio Analysis

Composition as of 06-30-26

**Top 10 Holdings** as of 06-30-26

	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	6.64
Samsung Electronics Co Ltd	4.53
STMicroelectronics NV	4.15
Standard Chartered PLC	3.37
UBS Group AG Registered Shares	3.35
ING Groep NV	3.23
AstraZeneca PLC	3.22
Smurfit WestRock PLC	3.20
Sumitomo Mitsui Financial Group Inc	3.17
CNH Industrial NV	3.03

Morningstar Super Sectors as of 06-30-26

	% Fund
Cyclical	49.69
Sensitive	27.95
Defensive	22.36

Operations

Gross Prosp Exp Ratio	0.78% of fund assets
Net Prosp Exp Ratio	0.74% of fund assets
Management Fee	0.70%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.08%
Fund Inception Date	05-01-13
Total Fund Assets (\$mil)	2,560.8
Annual Turnover Ratio %	44.39
Fund Family Name	Franklin Templeton Investments

Morningstar Style Box™ as of 06-30-26

				% Market Cap
Large Mid Small	Giant			49.82
	Large			30.77
	Medium			15.90
	Small			3.51
	Micro			0.00
	Value	Blend	Growth	

Morningstar World Regions as of 06-30-26

	% Fund
Americas	5.71
North America	5.71
Latin America	0.00
Greater Europe	59.48
United Kingdom	20.96
Europe Developed	38.53
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	34.81
Japan	8.08
Australasia	0.00
Asia Developed	19.88
Asia Emerging	6.85

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	12-31-26	0.04

Portfolio Manager(s)

Christopher Peel, CFA. Since 2017.
Warren Pustam, CFA. Since 2019.

Advisor	Templeton Global Advisors Limited
Subadvisor	—

Notes

The investment manager has agreed to waive fees and/or reimburse operating expenses (excluding Rule 12b-1 fees, acquired fund fees and expenses, interest expense and certain non-routine expenses or costs, such as those relating to litigation, indemnification, reorganizations and liquidations) for the Fund so that the ratio of total annual fund operating expenses will not exceed 0.74% for Class R6. The investment manager has also agreed to reduce its fees to reflect reduced services resulting from the Fund's investments in Franklin Templeton affiliated funds. In addition, transfer agency fees on Class R6 shares of the Fund have been capped so that transfer agency fees for that class do not exceed 0.03%. These contractual arrangements are expected to continue until December 31, 2026. During the terms, the fee waiver and expense reimbursement agreements may not be terminated or amended without approval of the board of trustees except to add series or classes, to reflect the extension of termination dates or to lower the waiver and expense limitation (which would result in lower fees for shareholders).