

Voya Intermediate Bond Fund - Class R6

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to maximize total return through income and capital appreciation.

Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a portfolio of bonds.

Past name(s) : ING Intermediate Bond R6.

Volatility and Risk

Volatility as of 09-30-25

Investment

| Low | Moderate | High |
|-----|----------|------|
| | | |

Category

Risk Measures as of 09-30-25

| | Port Avg | Rel BC Aggr | Rel Cat |
|--------------|----------|-------------|---------|
| 3 Yr Std Dev | 6.46 | 1.00 | 1.01 |
| 3 Yr Beta | 1.00 | — | 1.02 |

Principal Risks

Lending, Credit and Counterparty, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Quantitative Investing, High Portfolio Turnover, Issuer, Interest Rate, Market/Market Volatility, Bank Loans, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Municipal Obligations, Leases, and AMT-Subject Bonds, Preferred Stocks, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Socially Conscious, Credit Default Swaps, Financials Sector

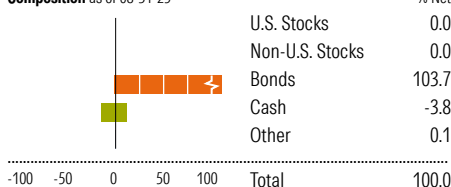
Important Information

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 08-31-25



Top 10 Holdings as of 08-31-25

| | % Assets |
|--|----------|
| US Treasury Bond Future Dec 25 12-19-25 | 5.33 |
| 10 Year Treasury Note Future Dec 25 12-19-25 | 4.19 |
| Ultra US Treasury Bond Future Dec 25 12-19-25 | 4.02 |
| United States Treasury Bonds 4.875% 08-15-45 | 2.41 |
| 2 Year Treasury Note Future Dec 25 12-31-25 | 1.57 |
| United States Treasury Notes 3.625% 08-15-28 | 1.23 |
| United States Treasury Notes 4.25% 08-15-35 | 1.23 |
| Secretaria Do Tesouro Nacional 0% 01-01-26 | 1.03 |
| United States Treasury Notes 4% 07-31-32 | 0.86 |
| Federal National Mortgage Associat 2.5% 02-01-52 | 0.80 |

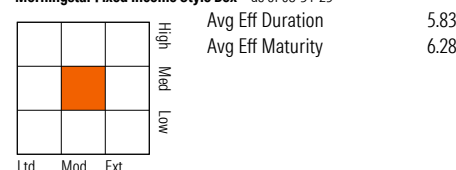
Operations

| | |
|---------------------------|----------------------|
| Gross Prosp Exp Ratio | 0.31% of fund assets |
| Net Prosp Exp Ratio | 0.31% of fund assets |
| Management Fee | 0.27% |
| 12b-1 Fee | — |
| Other Fee | 0.01% |
| Miscellaneous Fee(s) | 0.03% |
| Fund Inception Date | 05-31-13 |
| Total Fund Assets (\$mil) | 9,922.1 |
| Annual Turnover Ratio % | 152.00 |
| Fund Family Name | Voya |

Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.83% for Class R6 shares, through August 1, 2026. The expense limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.05% of the management fee through August 1, 2026. Termination or modification of these obligations requires approval by the Fund's Board.

Morningstar Fixed Income Style Box™ as of 08-31-25



Morningstar F-I Sectors as of 08-31-25

| | % Fund |
|-----------------------|--------|
| Government | 23.60 |
| Corporate | 20.82 |
| Securitized | 46.66 |
| Municipal | 0.02 |
| Cash/Cash Equivalents | 8.90 |
| Derivative | 0.00 |

Credit Analysis: % Bonds as of 08-31-25

| | | | |
|-----|----|-----------|---|
| AAA | 15 | BB | 6 |
| AA | 42 | B | 2 |
| A | 15 | Below B | 0 |
| BBB | 18 | Not Rated | 2 |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| — | — | — | — |

Portfolio Manager(s)

Randall Parrish, CFA. Since 2017.
Dave Goodson. Since 2017.

| | |
|------------|------------------------------------|
| Advisor | Voya Investments, LLC |
| Subadvisor | Voya Investment Management Co. LLC |