

Voya Floating Rate Fund - Class A

Category
Bank Loan

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to provide investors with a high level of current income.

Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in U.S. dollar denominated floating rate loans and other floating rate debt instruments, including: floating rate bonds; floating rate notes; money market instruments with a remaining maturity of 60 days or less; floating rate debentures; and tranches of floating rate asset-backed securities, including structured notes, made to, or issued by, U.S. and non-U.S. corporations or other business entities (collectively "Floating Rate Debt").

Past name(s) : ING Floating Rate A.

Volatility and Risk

Volatility as of 03-31-25



Risk Measures as of 03-31-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	4.00	0.52	0.96
3 Yr Beta	0.19	—	0.90

Principal Risks

Lending, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Interest Rate, Market/Market Volatility, Bank Loans, Equity Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Other, Repurchase Agreements, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Pricing, Sovereign Debt, Socially Conscious, Cash Drag, Credit Default Swaps, Structured Products, 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/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 03-31-25



Top 10 Holdings as of 03-31-25

		% Assets
Assuredpartner 02/14/2031	02-14-31	0.74
Ultimate Krono 01/31/2031	02-10-31	0.70
Great Outdoors 01/16/2032	01-23-32	0.68
Sedgwick Holdings, Inc.	07-31-31	0.68
Athenahealth, 02/01/2029	02-15-29	0.67
Opella Healthc 03/01/2032	03-31-32	0.61
Verscend Technologies Inc	05-01-31	0.61
Focus Financia 09/15/2031	09-15-31	0.60
Alliant Holdin 11/06/2031	09-19-31	0.59
Fertitta Enter 01/13/2029	01-27-29	0.58

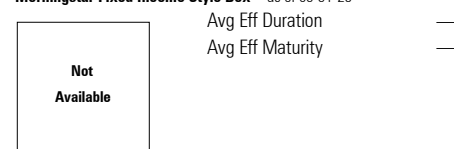
Operations

Gross Prosp Exp Ratio	1.17% of fund assets
Net Prosp Exp Ratio	0.99% of fund assets
Management Fee	0.65%
12b-1 Fee	0.25%
Other Fee	0.01%
Miscellaneous Fee(s)	0.26%
Fund Inception Date	08-17-10
Total Fund Assets (\$mil)	177.2
Annual Turnover Ratio %	72.00
Fund Family Name	Voya

Notes

Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.00% for Class A shares, through August 1, 2025. 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 further limit expenses to 0.95% for Class A shares, through August 1, 2025. This limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is also contractually obligated to waive 0.02% of the management fee through August 1, 2025. Termination or modification of these obligations requires approval by the Fund's Board of Trustees (the "Board").

Morningstar Fixed Income Style Box™ as of 03-31-25



Morningstar F-I Sectors as of 03-31-25

	% Fund
Government	0.00
Corporate	99.50
Securitized	0.00
Municipal	0.00
Cash/Cash Equivalents	0.50
Derivative	0.00

Credit Analysis: % Bonds

Not Available

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	08-01-25	0.18

Portfolio Manager(s)

Mohamed Basma, CFA. Since 2022.

Randall Parrish, CFA. Since 2023.

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