

Vanguard® Large-Cap Index Fund - Admiral™ Shares

Category
Large Blend

Investment Objective & Strategy

From the investment's prospectus

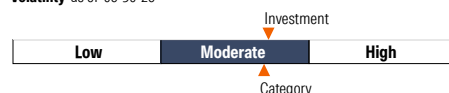
The investment seeks to track the performance of the CRSP U.S. Large Cap Index that measures the investment return of large-capitalization stocks.

The fund manager employs an indexing investment approach designed to track the performance of the target index, a broadly diversified index of large U.S. companies representing approximately the top 85% of the U.S. investable market capitalization, as determined by the index provider. Under normal circumstances, it invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in the stocks that make up the target index.

Past name(s) : Vanguard Large Cap Index Adm.

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	13.24	1.01	1.00
3 Yr Beta	1.01	—	1.05

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Industry and Sector Investing, Early Close/Late Close/Trading Halt, Technology Sector, Market Trading

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
NVIDIA Corp	7.25
Apple Inc	6.70
Microsoft Corp	4.37
Amazon.com Inc	3.64
Alphabet Inc Class A	3.30
Broadcom Inc	2.82
Alphabet Inc Class C	2.60
Micron Technology Inc	2.05
Meta Platforms Inc Class A	1.95
Tesla Inc	1.87

Morningstar Style Box™ as of 06-30-26

		% Market Cap
Large Mid Small	Giant	45.14
	Large	35.99
	Medium	18.83
	Small	0.04
	Micro	0.00
	Value Blend Growth	

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	23.81
Basic Materials	1.54
Consumer Cyclical	9.18
Financial Services	11.52
Real Estate	1.57
Sensitive	60.72
Communication Services	10.05
Energy	3.03
Industrials	8.86
Technology	38.78
Defensive	15.48
Consumer Defensive	4.45
Healthcare	8.98
Utilities	2.05

Operations

Gross Prosp Exp Ratio	0.05% of fund assets
Net Prosp Exp Ratio	0.05% of fund assets
Management Fee	0.05%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.00%
Fund Inception Date	02-02-04
Total Fund Assets (\$mil)	21,308.1
Annual Turnover Ratio %	3.00
Fund Family Name	Vanguard

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

Chris Nieves. Since 2025.
Jena Stenger. Since 2025.

Advisor	Vanguard Group, Inc. (via Vanguard Portfolio Mgmt)
Subadvisor	—

Notes