

Category
Short-Term Bond

From the investment's prospectus

The fund invests in various types of short duration debt (or fixed income) securities. It invests at least 65% of its net assets in investment grade debt securities including corporate debt securities of U.S. issuers; corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; mortgage backed, mortgage-related, and other asset-backed securities; and securities issued or guaranteed by the U.S. government, its agencies and instrumentalities; and inflation-linked investments.

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 | 2.58 | 0.34 | 0.85 |
| 3 Yr Beta | 0.30 | — | 0.86 |

Lending, Credit and Counterparty, Inflation-Protected Securities, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Shareholder Activity, Management, Structured Products

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/fundonepaperscolor/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.

Composition as of 02-28-25

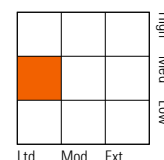
| Top 10 Holdings as of 02-28-25 | % Assets |
|--------------------------------|----------|
| 91282clh2 | 1.15 |
| 01f050445 | 1.07 |
| 3137btup4 | 0.98 |
| 91282cjb8 | 0.64 |
| Lx215975 | 0.58 |
| <hr/> | |
| 01f060444 | 0.49 |
| 90276uaz4 | 0.44 |
| 90117pae5 | 0.43 |
| 55903vba0 | 0.40 |
| 12637uav5 | 0.39 |







| | |
|---------------------------|----------------------|
| Gross Prosp Exp Ratio | 0.63% of fund assets |
| Net Prosp Exp Ratio | 0.63% of fund assets |
| Management Fee | 0.25% |
| 12b-1 Fee | 0.25% |
| Other Fee | 0.00% |
| Miscellaneous Fee(s) | 0.13% |
| Fund Inception Date | 06-30-15 |
| Total Fund Assets (\$mil) | 41,906.3 |
| Annual Turnover Ratio % | 92.00 |
| Fund Family Name | Lord Abbett |

Notes

Morningstar Fixed Income Style Box™ as of 02-28-25

| | | | | | |
|--|--|--|------|------------------|------|
| | | | High | Avg Eff Duration | 1.79 |
| | | | | Avg Eff Maturity | 2.16 |



| Morningstar F-I Sectors as of 02-28-25 | | % Fund |
|---|-----------------------|--------|
|  | Government | 2.37 |
|  | Corporate | 44.12 |
|  | Securitized | 29.49 |
|  | Municipal | 0.13 |
|  | Cash/Cash Equivalents | 23.71 |
|  | Derivative | 0.19 |

Credit Analysis: % Bonds as of 02-28-25

| | | | |
|-----|----|-----------|----|
| AAA | 24 | BB | 10 |
| AA | 9 | B | 3 |
| A | 16 | Below B | 1 |
| BBB | 35 | Not Rated | 2 |

Waiver Data

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

Portfolio Manager(s)

Robert Lee. Since 1998.
Andrew O'Brien, CFA. Since 2007.

| | |
|------------|-----------------------|
| Advisor | Lord, Abbett & Co LLC |
| Subadvisor | — |