

Hartford Total Return Bond HLS Fund - Class IA

Category

Intermediate Core-Plus Bond

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

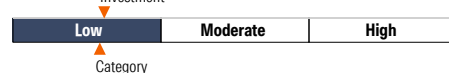
The investment seeks a competitive total return; income is a secondary objective.

The fund invests at least 80% of its assets in bonds that the sub-adviser considers to be attractive from a total return perspective along with current income. It may invest up to 20% of its net assets in securities rated below investment grade. Additionally, the fund may invest up to 40% of its net assets in debt securities of foreign issuers, including from emerging markets, and up to 20% of its net assets in non-dollar securities.

Past name(s) : Hartford Bond HLS IA.

Volatility and Risk

Volatility as of 09-30-25
Investment



Risk Measures as of 09-30-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.59	1.02	1.03
3 Yr Beta	1.02	—	1.04

Principal Risks

Event-Driven Investment/Arbitrage Strategies, Credit and Counterparty, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, High Portfolio Turnover, Interest Rate, Market/Market Volatility, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Options, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Leverage, Shareholder Activity, Forwards, Structured Products, Swaps

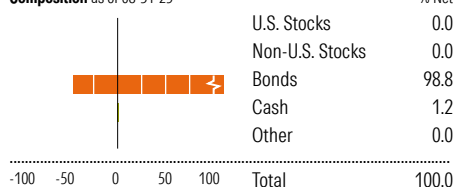
Important Information

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



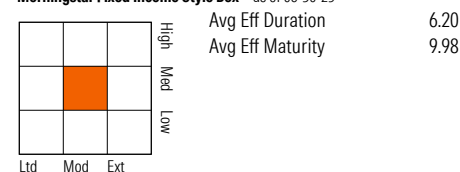
Top 10 Holdings as of 08-31-25

	% Assets
2 Year Treasury Note Future Dec 25 12-31-25	14.74
Us 5yr Note (Cbt) Dec25 Xcbt 20251231 12-31-25	7.30
Euro Schatz Future Sept 25 09-08-25	6.07
Federal National Mortgage Associatio 6% 09-15-54	6.01
Federal National Mortgage Associat 5.5% 09-15-54	5.38
United States Treasury Bonds 2.875% 08-15-45	4.56
United States Treasury Notes 2.25% 11-15-27	3.98
Us Long Bond(Cbt) Dec25 Xcbt 20251219 12-19-25	3.16
10 Year Government of Canada Bond Futu 12-18-25	2.94
United States Treasury Notes 4.25% 11-15-34	2.89

Operations

Gross Prosp Exp Ratio	0.52% of fund assets
Net Prosp Exp Ratio	0.52% of fund assets
Management Fee	0.48%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	08-31-77
Total Fund Assets (\$mil)	1,405.8
Annual Turnover Ratio %	50.00
Fund Family Name	Hartford Mutual Funds

Morningstar Fixed Income Style Box™ as of 06-30-25



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

	% Fund
Government	36.24
Corporate	16.96
Securitized	45.18
Municipal	0.74
Cash/Cash Equivalents	0.88
Derivative	0.00

Credit Analysis: % Bonds as of 06-30-25

AAA	-1	BB	7
AA	67	B	1
A	10	Below B	0
BBB	14	Not Rated	2

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Campe Goodman, CFA. Since 2012.
Joseph Marvan, CFA. Since 2012.

Advisor	Hartford Funds Management Company, LLC
Subadvisor	Wellington Management Company LLP

Notes

"Management fees" and "Other expenses" have been restated to reflect current fees.