VY® JPMorgan Emerging Markets Equity Portfolio - Service Class

Category

Diversified Emerging Mkts

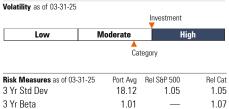
Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital appreciation. Under normal market conditions, the Portfolio invests at least 80% of its net assets (plus borrowings for investment purposes) in the equity securities and equityrelated instruments of issuers located in at least three countries with emerging securities markets. Countries with emerging markets include most countries in the world except Australia, Canada, Japan, New Zealand, the United Kingdom, the United States, and most of the countries of western Furope

Past name(s) : ING JPMorgan Emerging Mkts Eq Port S.

Volatility and Risk



Principal Risks

Lending, Credit and Counterparty, Extension, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Repurchase Agreements, Restricted/Illiquid Securities, Underlying Fund/ Fund of Funds, U.S. Government Obligations, Derivatives, Socially Conscious, China Region, Financials Sector, Real Estate/REIT 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 Glossarv at https://www.vovaretirementplans.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.





Top 10 Holdings as of 02-28-25		% Assets
Taiwan Semiconductor Man	ufacturing Co Ltd	10.95
Tencent Holdings Ltd		6.63
SK Hynix Inc		3.39
MercadoLibre Inc		3.23
Banco Bilbao Vizcaya Argen	taria SA	2.75
Bajaj Finance Ltd		2.55
Hanwha Aerospace Co Ltd		2.40
Alibaba Group Holding Ltd A	JDR	1.97
Nu Holdings Ltd Ordinary Sh	ares Class A	1.88
Yum China Holdings Inc		1.84
Morningstar Super Sectors as a	of 02-28-25	% Fund 40.71
₩ Sensitive		49.68
→ Defensive		9.61
Operations		
Gross Prosp Exp Ratio	1.50% of fund assets	
Net Prosp Exp Ratio	1.44% of fund assets	
Management Fee	1.25%	
12b-1 Fee	0.25%	
Other Fee	_	
Miscellaneous Fee(s)	0.00%	
Fund Inception Date	02-18-98	
Total Fund Assets (\$mil)	254.8	
Annual Turnover Ratio %	35.00	

Voya

Morningstar St	tvle Rox™a	s of 02-28-25	% Mkt Cap
		Giant	71.50
	e Mid Small	Large Medium Small	16.78 9.20 2.52
Value Blend G	Growth	Micro	0.00

Morningstar World Regions as of 02-28-25	% Fund
Americas	16.98
North America	2.46
Latin America	14.51
Greater Europe	11.25
United Kingdom	0.00
Europe Developed	4.68
Europe Emerging	4.06
Africa/Middle East	2.51
Greater Asia	71.78
Japan	0.00
Australasia	0.00
Asia Developed	27.46
Asia Emerging	44.31

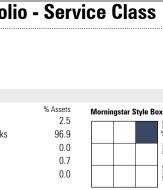
Management, Inc.

und assets	Waiver Data	Туре	Exp. Date
und assets	Expense Ratio	Contractual	05-01-25
	Portfolio Manager(s) Austin Forey. Since 2005. Leon Eidelman, CFA. Since 2013.		
	Advisor Subadvisor	,	stments, LLC n Investment

Notes

Fund Family Name

Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.44% for Class S shares through May 1, 2025 . The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").



	Uther	0.0
op 10 Holdings as of 02-28-25		% Assets
aiwan Semiconductor Mai	nufacturing Co Ltd	10.95
encent Holdings Ltd		6.63
K Hynix Inc	3.39	
1ercadoLibre Inc	3.23	
anco Bilbao Vizcaya Arger	2.75	
ajaj Finance Ltd	2.55	
anwha Aerospace Co Ltd	2.40	
libaba Group Holding Ltd /	1.97	
u Holdings Ltd Ordinary S	1.88	
um China Holdings Inc		1.84
lorningstar Super Sectors as	of 02-28-25	% Fund
 Cyclical 		40.71
 Sensitive 		49.68
 Defensive 		9.61
Operations		
ross Prosp Exp Ratio	1.50% of fund assets	S
et Prosp Exp Ratio	1.44% of fund assets	S
1anagement Fee	1.25%	
2b-1 Fee	0.25%	
ther Fee	_	
1iscellaneous Fee(s)	0.00%	
und Inception Date	02-18-98	
otal Fund Assets (\$mil)	254.8	

©2025 Momingstar, Inc., Morningstar Investment Profiles 1º 312-696-6000. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information. Past performance is no guarantee of future performance. Visit our investment website at www.morningstar.com.



%

0.06

Release Date 03-31-25