

**American Funds® New Perspective Fund® - Class R-4****Category**

Global Large-Stock Growth

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

The investment seeks long-term growth of capital.

The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

**Volatility and Risk****Volatility** as of 12-31-23

Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.45	1.05	0.91
3 Yr Beta	1.09	—	0.96

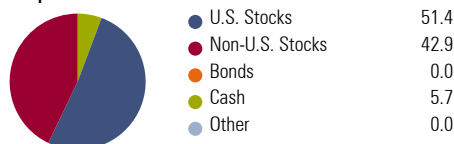
**Principal Risks**

Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Issuer, Market/Market Volatility

**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 12-31-23**Top 10 Holdings** as of 12-31-23

	% Assets
Capital Group Central Cash Fund	5.73
Microsoft Corp	4.92
Novo Nordisk A/S Class B	3.19
Broadcom Inc	2.64
Meta Platforms Inc Class A	2.62
Taiwan Semiconductor Manufacturing Co Ltd	2.27
Tesla Inc	2.06
Eli Lilly and Co	1.76
ASML Holding NV	1.42
AstraZeneca PLC	1.35

**Morningstar Super Sectors** as of 12-31-23

	% Fund
Cyclical	28.89
Sensitive	47.80
Defensive	23.32

**Operations**

Gross Prosp Exp Ratio	0.77% of fund assets
Net Prosp Exp Ratio	0.77% of fund assets
Management Fee	0.37%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.15%
Fund Inception Date	05-28-02
Total Fund Assets (\$mil)	126,710.0
Annual Turnover Ratio %	17.00
Fund Family Name	American Funds

**Notes**

Restated to reflect current fees.

**Morningstar Style Box™** as of 12-31-23

	% Mkt Cap
Giant	52.46
Large	34.30
Medium	12.57
Small	0.61
Micro	0.05

**Morningstar World Regions** as of 12-31-23

	% Fund
Americas	59.01
North America	57.70
Latin America	1.32
Greater Europe	31.09
United Kingdom	5.29
Europe Developed	25.32
Europe Emerging	0.00
Africa/Middle East	0.48
Greater Asia	9.90
Japan	3.25
Australasia	0.11
Asia Developed	4.72
Asia Emerging	1.82

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)	
Robert Lovelace, CFA. Since 2000.	
Brady Enright. Since 2005.	
Advisor	Capital Research and Management Company
Subadvisor	—