

# JPMCB SmartRetirement® Passive Blend 2060 Fund - CF Class

Release Date  
09-30-21

**Category**  
Target-Date 2060

## Investment Objective & Strategy

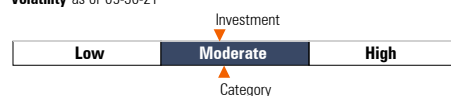
The Funds seek high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Uses an asset allocation strategy designed for investors expecting to retire around the year 2060, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date.

Invests in a combination of equity, fixed income, commodity and short term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

## Volatility and Risk

Volatility as of 09-30-21



| Risk Measures as of 09-30-21 | Port Avg | Rel S&P 500 | Rel Cat |
|------------------------------|----------|-------------|---------|
| 3 Yr Std Dev                 | 16.95    | 0.90        | 0.98    |
| 3 Yr Beta                    | 1.46     | —           | 0.99    |

## Principal Risks

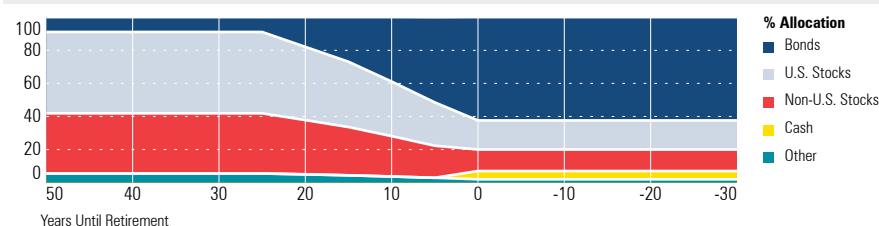
Credit and Counterparty, Inflation-Protected Securities, Currency, Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Country or Region, Active Management, Index Correlation/ Tracking Error, Interest Rate, Market/Market Volatility, Bank Loans, Commodity, Equity Securities, ETF, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Maturity/Duration, Sovereign Debt, Suitability, China Region, Credit Default Swaps, Investment-Grade Securities, Management, Passive Management, Swaps, Target Date, Small Cap, Mid-Cap, Large Cap, Real Estate/REIT Sector, Money Market Fund Ownership

## Important Information

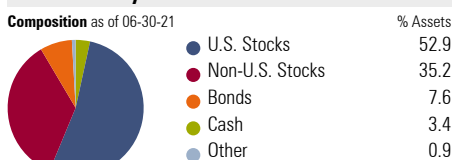
**Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.**

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.

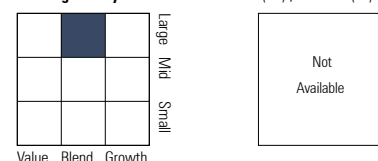
## Allocation of Stocks and Bonds



## Portfolio Analysis



Morningstar Style Box™ as of 06-30-21(EQ) ; 09-30-21(F-I)



Top 5 Holdings as of 06-30-21

| Asset                                  | % Assets |
|--|----------|
| JPMCB Equity Index Fund Inv            | 34.82    |
| JPMCB EAFE Equity Index Investment     | 26.81    |
| JPMCB Emerging Markets Research Enh Eq | 9.01     |
| JPMCB Mid Cap Equity Index Investment  | 5.59     |
| JPMCB U.S. REIT Index                  | 5.44     |

Morningstar Super Sectors as of 06-30-21

| Sector    | % Fund |
|-----------|--------|
| Cyclical  | 40.79  |
| Sensitive | 38.29  |
| Defensive | 20.92  |

## Credit Analysis: % Bonds

Not Available

Morningstar F-I Sectors as of 06-30-21

| Sector                | % Fund |
|-----------------------|--------|
| Government            | 15.16  |
| Corporate             | 36.44  |
| Securitized           | 17.33  |
| Municipal             | 0.04   |
| Cash/Cash Equivalents | 31.03  |
| Other                 | 0.00   |

## Operations

|                           |                           |
|---------------------------|---------------------------|
| Gross Prosp Exp Ratio     | See Notes below.          |
| Net Prosp Exp Ratio       | See Notes below.          |
| Management Fee            | See Notes below.          |
| 12b-1 Fee                 | See Notes below.          |
| Other Fee                 | See Notes below.          |
| Miscellaneous Fee(s)      | See Notes below.          |
| Fund Inception Date       | 11-30-16                  |
| Total Fund Assets (\$mil) | 177.6                     |
| Annual Turnover Ratio %   | 65.00                     |
| Fund Family Name          | JPMorgan Chase Bank, N.A. |

Waiver Data

| Type | Exp. Date | % |
|------|-----------|---|
| —    | —         | — |

## Portfolio Manager(s)

Jeffrey Geller, CFA. Since 2016.  
Daniel Oldroyd, CFA. Since 2016.

|            |                             |
|------------|-----------------------------|
| Advisor    | JP Investment Management Co |
| Subadvisor | —                           |

## Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.16%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.