VOYA FINANCIA

JPMorgan Large Cap Value Fund - Class R6 Shares

Release Date 12-31-23

Category Large Value

Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital appreciation with the incidental goal of achieving current income by investing primarily in equity securities.

Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of large companies, including common stocks, and debt and preferred securities which are convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large companies are companies with market capitalizations equal to those within the universe of the Russell 1000® Value Index at the time of purchase.

Volatility and Risk Volatility as of 12-31-23 Investment Low Moderate High Category

Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	18.27	1.04	1.09
3 Yr Beta	0.84	_	1.00

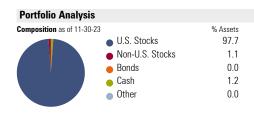
Principal Risks

Loss of Money, Not FDIC Insured, Value Investing, High Portfolio Turnover, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Derivatives, Suitability, Shareholder Activity, Management, Mid-Cap, Large Cap, Financials 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 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.



Top 10 Holdings as of 11-30-23	% Assets
Bank of America Corp	4.62
Centene Corp	2.92
Exxon Mobil Corp	2.90
Bristol-Myers Squibb Co	2.83
Chevron Corp	2.47
Fiserv Inc	2.46
Berkshire Hathaway Inc Class B	2.40
Truist Financial Corp	2.39
AbbVie Inc	2.30
Wells Fargo & Co	2.29

Morni	ngstar	Style Bo	ox™ as	of 11-30-23	% Mkt Cap
			Large	Giant	19.81
			e Mid	Large	37.35
		=	Medium	34.90	
			Small	Small	7.94
Value	Blend	Growth	=	Micro	0.00

Morningstar Equity Sectors as of 11-30-23	% Fund
Cyclical	33.38
Basic Materials	2.12
Consumer Cyclical	6.35
Financial Services	20.75
♠ Real Estate	4.16
w Sensitive	40.66
Communication Services	6.28
Energy	8.69
Industrials	14.65
Technology	11.04
→ Defensive	25.97
Consumer Defensive	7.21
Healthcare	14.19
Utilities	4.57

Operations					
Gross Prosp Exp Ratio	0.50% of fund assets	Waiver Data	Туре	Exp. Date	%
Net Prosp Exp Ratio	0.44% of fund assets	Expense Ratio	Contractual	10-31-24	0.06
Management Fee	0.40%	<u> </u>			
12b-1 Fee	_	Portfolio Manager(s)		
Other Fee	0.00%	Scott Blasdell, CFA. Since 2013.			
Miscellaneous Fee(s)	0.10%	John Piccard. Since 2023.			
Fund Inception Date	11-30-10				
Total Fund Assets (\$mil)	3,635.0	Advisor	J.P. Morgan Investment		
Annual Turnover Ratio %	143.00		Management, Inc.		
Fund Family Name	JPMorgan	Subadvisor	_		

Notes

The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding acquired fund fees and expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.44% of the average daily net assets of Class R6 Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds. These waivers are in effect through 10/31/24, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.