

% Fund

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JPMorgan Government Bond Fund - Class R6 Shares

Release Date 03-31-25

Category

Intermediate Government

Investment Objective & Strategy

From the investment's prospectus

The investment seeks a high level of current income with liquidity and safety of principal.

The fund principally invests in securities issued by the U.S. government and its agencies and instrumentalities and related to securities issued by the U.S. government and its agencies and instrumentalities. It mainly invests in government bonds with intermediate to long remaining maturities. The fund's average weighted maturity will ordinarily range between three and 15 years, taking into account expected prepayment of principal on certain investments.

Volatility and Risk Volatility as of 03-31-25 Investment Low Moderate High Category

Risk Measures as of 03-31-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.76	0.88	0.93
3 Yr Beta	0.88	_	0.94

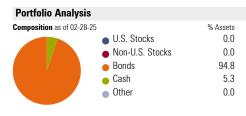
Principal Risks

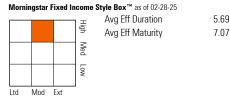
Lending, Credit and Counterparty, Prepayment (Call), Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, U.S. Government Obligations, Suitability, Shareholder Activity, Management

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.





Morningstar F-I Sectors as of 02-28-25

Top 10 Holdings as of 02-28-25	% Assets
United States Treasury Bonds 3.75% 11-15-43	3.41
JPMorgan US Government MMkt Instl	1.98
United States Treasury Notes 2.25% 08-15-27	1.93
United States Treasury Notes 4.375% 08-15-26	1.77
United States Treasury Notes 2.25% 02-15-27	1.70
United States Treasury Bonds 1.375% 02-15-44	1.66
United States Treasury Notes 3.5% 04-30-30	1.47
United States Treasury Notes 0.625% 03-31-27	1.41
Federal National Mortgage	1.39
Associ 2.898% 06-25-27	
United States Treasury Bonds 2.75% 11-15-47	1.30

Governmen Governmen	nt		33.93
Corporate			0.00
Securitized			60.82
Municipal			0.00
😅 Cash/Cash	Equivalents		5.25
Derivative			0.00
Credit Analysis: %	6 Bonds as of 02-2	8-25	
AAA	100	BB	0
ΔΔ	Λ	R	Λ

0

Below B

Not Rated

Operations					
Gross Prosp Exp Ratio	0.40% of fund assets	Waiver Data	Туре	Exp. Date	%
Net Prosp Exp Ratio	0.30% of fund assets	Expense Ratio	Contractual	06-30-25	0.10
Management Fee	0.28%	<u> </u>			
12b-1 Fee	_	Portfolio Manager(s)			
Other Fee	0.00%	Michael Sais, CFA. Since 1996.			
Miscellaneous Fee(s)	0.12%	Robert Manning, CFA. Since 2013.			
Fund Inception Date	08-01-16				
Total Fund Assets (\$mil)	2,013.5	Advisor	J.P. Morga	an Investment	
Annual Turnover Ratio %	12.00		Managem	ent, Inc.	
Fund Family Name	JPMorgan	Subadvisor	_		

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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 0.30% 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 6/30/25, 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.