

Voya Large-Cap Growth Fund - Class R6

Category
Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term capital appreciation.

Under normal market conditions, the fund invests at least 80% of its net assets in common stocks of large-capitalization companies. For this fund, the Sub-Adviser defines large-capitalization companies as companies with market capitalizations that fall within the range of companies within the Russell 1000® Growth Index at the time of purchase. The fund may also invest in derivative instruments, which include, index futures and options to hedge against market risk or to enhance returns. It may also invest up to 25% of its assets in foreign securities. The fund is non-diversified.

Past name(s) : Voya Growth Opportunities R6.

Volatility and Risk

Volatility as of 09-30-25



Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.42	1.23	0.97
3 Yr Beta	1.11	—	0.97

Principal Risks

Lending, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Nondiversification, Quantitative Investing, Issuer, Market/Market Volatility, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Socially Conscious, 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 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 08-31-25



Top 10 Holdings as of 08-31-25

	% Assets
NVIDIA Corp	14.45
Microsoft Corp	12.98
Apple Inc	8.83
Meta Platforms Inc Class A	5.13
Broadcom Inc	4.87
Alphabet Inc Class A	4.86
Amazon.com Inc	4.67
Visa Inc Class A	3.43
Eli Lilly and Co	2.51
Netflix Inc	2.21

Morningstar Style Box™ as of 08-31-25

	Value	Blend	Growth		% Mkt Cap
Large				Giant	68.20
Mid				Large	21.58
Small				Medium	9.54
				Small	0.67
				Micro	0.00

Morningstar Equity Sectors as of 08-31-25

	% Fund
Cyclical	17.81
Basic Materials	1.47
Consumer Cyclical	10.01
Financial Services	5.72
Real Estate	0.61
Sensitive	72.21
Communication Services	15.73
Energy	0.53
Industrials	5.30
Technology	50.65
Defensive	10.00
Consumer Defensive	2.83
Healthcare	7.17
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.56% of fund assets
Net Prosp Exp Ratio	0.56% of fund assets
Management Fee	0.51%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.04%
Fund Inception Date	06-02-15
Total Fund Assets (\$mil)	846.4
Annual Turnover Ratio %	56.00
Fund Family Name	Voya

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Kristy Finnegan, CFA. Since 2019.
Leigh Todd, CFA. Since 2021.

Advisor	Voya Investments, LLC
Subadvisor	Voya Investment Management Co. LLC

Notes

Voya Investments, LLC (the "Investment Adviser") and distributor are contractually obligated to limit expenses to 0.80% for Class R6 shares, through October 1, 2025. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.58% for Class R6 shares, through October 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. These limitations are subject to possible recoupment by the Investment Adviser and/or distributor within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Fund's Board of Trustees (the "Board").