

Voya Strategic Income Opportunities Fund - Class R6

Category

Nontraditional Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks total return through income and capital appreciation through all market cycles.

Under normal circumstances, the fund invests in debt instruments, including securities rated below investment grade and securities rated investment grade. The fund may invest in securities rated below investment grade without limit. Below investment grade refers to a rating given by one or more nationally recognized statistical rating organizations or, if unrated, determined by the fund to be of comparable quality. The fund may also invest in floating rate loans and other floating rate debt instruments.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	2.60	0.47	0.64
3 Yr Beta	0.42	—	0.95

Principal Risks

Lending, Credit and Counterparty, Extension, Inflation/Deflation, Inflation-Protected Securities, Prepayment (Call), Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, High Portfolio Turnover, Issuer, Interest Rate, Market/Market Volatility, Bank Loans, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Preferred Stocks, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Sovereign Debt, Socially Conscious, Credit Default Swaps, Structured Products, Financials Sector

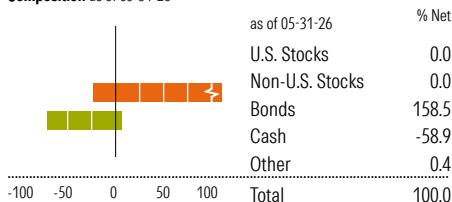
Important Information

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.

Portfolio Analysis

Composition as of 05-31-26



Top 10 Holdings as of 05-31-26

	% Assets
2 Year Treasury Note Future Sept 26 09-30-26	55.14
5 Year Treasury Note Future Sept 26 09-30-26	18.17
10 Year Treasury Note Future Sept 26 09-21-26	5.33
Ultra 10 Year US Treasury Note Future 09-21-26	3.81
Government National Mortgage Associa 0% 05-15-56	2.52
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Government National Mortgage Associa 0% 06-15-56	2.51
Government National Mortgage Assoc 6.5% 09-20-55	2.09
FEDERAL HOME LN MTG CORP	1.64
MULTIC 5.2121% 02-25-55	1.35
Government National Mortgage Associa 0% 06-15-56	1.35

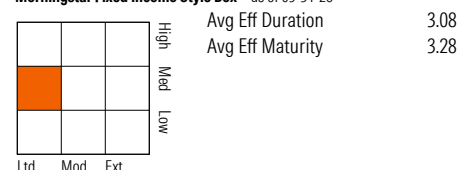
Operations

Gross Prosp Exp Ratio	0.55% of fund assets
Net Prosp Exp Ratio	0.55% of fund assets
Management Fee	0.50%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.04%
Fund Inception Date	10-23-15
Total Fund Assets (\$mil)	2,047.4
Annual Turnover Ratio %	316.00
Fund Family Name	Voya

Notes

Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.60% for Class R6 shares through August 1, 2026. The expense limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Fund's Board.

Morningstar Fixed Income Style Box™ as of 05-31-26



Morningstar F-I Sectors as of 05-31-26

	% Fund
Government	42.59
Corporate	20.14
Securitized	34.47
Municipal	0.00
Cash/Cash Equivalents	2.81
Derivative	0.00

Credit Analysis: % Bonds as of 05-31-26

AAA	12	BB	16
AA	20	B	15
A	15	Below B	1
BBB	18	Not Rated	5

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

Sean Banai, CFA. Since 2017.
Rajen Jadav, CFA. Since 2026.

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