

T. Rowe Price Overseas Stock Fund - I Class

Category
Foreign Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies. The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies.

Volatility and Risk

Volatility as of 12-31-23



Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.41	0.99	1.02
3 Yr Beta	1.04	—	1.03

Principal Risks

Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Active Management, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Other, Management, Large Cap

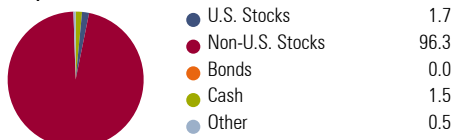
Important Information

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 12-31-23



Top 10 Holdings as of 12-31-23

Company	% Assets
Nestle SA	2.67
Siemens AG	2.55
Taiwan Semiconductor Manufacturing Co Ltd	1.83
ASML Holding NV	1.79
Unilever PLC	1.64
TotalEnergies SE	1.56
Munchener Ruckversicherungs-Gesellschaft AG	1.49
AXA SA	1.43
Sanofi SA	1.43
AstraZeneca PLC ADR	1.42

Morningstar Super Sectors as of 12-31-23

Sector	% Fund
Cyclical	38.00
Sensitive	36.99
Defensive	25.01

Operations

Gross Prosp Exp Ratio	0.67% of fund assets
Net Prosp Exp Ratio	0.67% of fund assets
Management Fee	0.64%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	08-28-15
Total Fund Assets (\$mil)	23,766.3
Annual Turnover Ratio %	5.00
Fund Family Name	T. Rowe Price

Morningstar Style Box™ as of 12-31-23

Style	% Mkt Cap
Giant	50.25
Large	33.62
Medium	15.36
Small	0.78
Micro	0.00

Morningstar World Regions as of 12-31-23

Region	% Fund
Americas	6.01
North America	5.74
Latin America	0.27
Greater Europe	62.16
United Kingdom	14.82
Europe Developed	47.33
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	31.84
Japan	19.43
Australasia	4.60
Asia Developed	6.58
Asia Emerging	1.23

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

Raymond Mills, CFA. Since 2006.

Advisor	T. Rowe Price Associates, Inc.
Subadvisor	—

Notes