

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 03-31-25

Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.42	1.01	1.02
3 Yr Beta	1.05	—	1.03

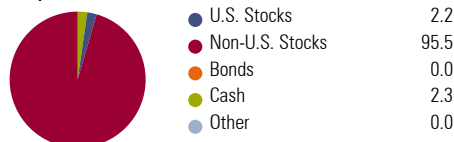
Principal Risks

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 03-31-25**Top 10 Holdings** as of 03-31-25

	% Assets
Siemens AG	2.99
Nestle SA	2.28
Unilever PLC	2.12
Taiwan Semiconductor Manufacturing Co Ltd	1.91
Munchener Ruckversicherungs-Gesellschaft AG	1.82
SAP SE	1.77
AstraZeneca PLC ADR	1.75
Roche Holding AG	1.65
Sanofi SA	1.64
TotalEnergies SE	1.58

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	39.48
Sensitive	36.25
Defensive	24.27

Operations

Gross Prosp Exp Ratio	0.67% of fund assets
Net Prosp Exp Ratio	0.67% of fund assets
Management Fee	0.63%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.04%
Fund Inception Date	08-28-15
Total Fund Assets (\$mil)	22,869.4
Annual Turnover Ratio %	8.70
Fund Family Name	T. Rowe Price

Notes**Morningstar Style Box™** as of 03-31-25

	% Mkt Cap
Giant	52.40
Large	32.29
Medium	13.64
Small	1.67
Micro	0.00

Value Blend Growth

Morningstar World Regions as of 03-31-25

	% Fund
Americas	6.15
North America	6.14
Latin America	0.00
Greater Europe	64.54
United Kingdom	15.80
Europe Developed	48.73
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	29.31
Japan	18.62
Australasia	2.79
Asia Developed	6.10
Asia Emerging	1.81

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

Elias Chrysostomou. Since 2024.

Advisor	T. Rowe Price Associates, Inc.
Subadvisor	T. Rowe Price International Ltd