

Core Bond Fund - Fee Class I1

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy

The Fund seeks income and capital appreciation to produce a high total return by investing in the Lord Abbett Total Return Trust II, a collective investment fund for which Great Gray Trust Company, LLC. is the trustee and Lord, Abbett & Co. LLC is the manager. The Underlying Fund primarily invests in U.S. investment grade corporate, government, and mortgage and asset backed securities, with select allocations to high yield and emerging market debt securities. Under normal market conditions, the Underlying Fund will invest 80% of its asset in investment grade debt securities.

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	7.49	0.98	0.98
3 Yr Beta	0.96	—	0.98

Principal Risks

Lending, Credit and Counterparty, Inflation-Protected Securities, Reinvestment, Currency, Emerging Markets, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Municipal Project-Specific, Growth Investing, Active Management, High Portfolio Turnover, Income, Index Correlation/Tracking Error, Issuer, Temporary Defensive Measures, Interest Rate, Market/Market Volatility, Bank Loans, Distressed Investments, Futures, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Options, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Dollar Rolls, Maturity/Duration, Regulation/Government Intervention, Cash Drag, Suitability, Increase in Expenses, Custody, Investment-Grade Securities, Management

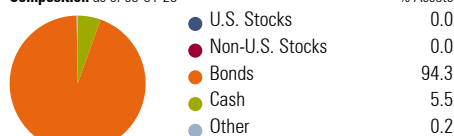
Important Information

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.

Portfolio Analysis

Composition as of 03-31-25



Top 10 Holdings as of 03-31-25

Top 10 Holdings as of 03-31-25	% Assets
Lord Abbett Total Return Trust II CL OTS	100.03

Morningstar Fixed Income Style Box™ as of 12-31-24

Avg Eff Duration		5.82
Avg Eff Maturity		8.25
<div> <div></div> <div></div> <div></div> </div>	High	
	Med	
	Low	
Ltd Mod Ext		

Morningstar F-I Sectors as of 03-31-25

Morningstar F-I Sectors as of 03-31-25	% Fund
Government	19.92
Corporate	36.17
Securitized	40.97
Municipal	0.00
Cash/Cash Equivalents	2.94
Derivative	0.00

Credit Analysis: % Bonds as of 12-31-24

AAA	14	BB	5
AA	44	B	4
A	11	Below B	1
BBB	21	Not Rated	1

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	01-02-18
Total Fund Assets (\$mil)	316.3
Annual Turnover Ratio %	338.04
Fund Family Name	Lord, Abbett & Co LLC

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

Management Team. Since 2018.

Advisor	flexPATH Strategies, LLC
Subadvisor	flexPATH Strategies, LLC

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.21%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.