

Vanguard® Extended Market Index CIT- Unit B

Category
Mid-Cap Blend

Investment Objective & Strategy

Vanguard Extended Market Index Fund seeks to track the investment performance of the S&P Completion Index, an unmanaged benchmark representing mid- and small-capitalization U.S. stocks. Vanguard's Equity Index Group has refined techniques for reducing tracking error. The group uses proprietary software to implement trading decisions that accommodate cash flow and maintain close correlation with index characteristics. Vanguard's refined indexing process, combined with low management fees and efficient trading, has provided tight tracking, net of expenses.

Volatility and Risk

Volatility as of 06-30-26

Low	Moderate	High
		▲
Category		

Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—

Principal Risks

Loss of Money, Not FDIC Insured, Capitalization, Index Correlation/Tracking Error, Temporary Defensive Measures, Market/Market Volatility, Equity Securities, Futures, Derivatives, Cash Drag, Suitability, Passive Management, Swaps, Small Cap, Mid-Cap, Replication Management, Sampling, Money Market Fund Ownership

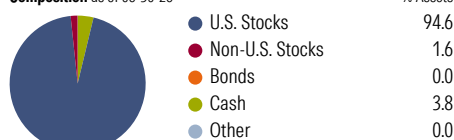
Important Information

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/fundonepagescolor/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 06-30-26



Top 10 Holdings as of 06-30-26

	% Assets
Space Exploration Technologies Corp Class A	1.14
Snowflake Inc Ordinary Shares	1.00
Bloom Energy Corp Class A	0.90
Cloudflare Inc	0.89
Astera Labs Inc	0.73
Rocket Lab Corp	0.59
Cheniere Energy Inc	0.57
Ferguson Enterprises Inc	0.52
Credo Technology Group Holding Ltd	0.50
Alnylam Pharmaceuticals Inc	0.45

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	07-07-25
Total Fund Assets (\$mil)	6,550.9
Annual Turnover Ratio %	13.50
Fund Family Name	Vanguard Group Inc

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 0.02%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

Morningstar Style Box™ as of 06-30-26

Morningstar Style Box			US \$B. 30-20		% Market Cap
			Large Mid Small	Giant	1.19
				Large	0.96
				Medium	30.04
				Small	47.84
				Micro	19.98
Value	Blend	Growth			

Morningstar Equity Sectors as of 06-30-26

	% Fund
Cyclical	33.28
Basic Materials	3.85
Consumer Cyclical	9.35
Financial Services	14.23
Real Estate	5.85
Sensitive	48.12
Communication Services	3.12
Energy	4.19
Industrials	21.13
Technology	19.68
Defensive	18.61
Consumer Defensive	2.60
Healthcare	14.19
Utilities	1.82

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Management Team. Since 2016.

Advisor	Vanguard Equity Index Group
Subadvisor	—