

Harbor Core Plus Fund - Retirement Class

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks total return.

The fund invests at least 80% of its net assets, plus borrowings for investment purposes, in a diversified portfolio of fixed income instruments. Its average duration, as calculated by the sub-advisor, is normally equal to that of its benchmark, plus or minus 0.5 years. The fund invests primarily in investment-grade securities, but may invest up to 25% of its total assets in below investment-grade securities.

Volatility and Risk

Volatility as of 03-31-25

Investment



Risk Measures as of 03-31-25			
Port Avg	Rel BC Aggr	Rel Cat	
3 Yr Std Dev	7.58	0.99	0.99
3 Yr Beta	0.98	—	1.00

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Municipal Obligations, Leases, and AMT-Subject Bonds, Preferred Stocks, Restricted/Illiquid Securities, U.S. Government Obligations, Fixed-Income Securities, Socially Conscious, 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

		% Assets
United States Treasury Bonds	1.75% 08-15-41	3.47
United States Treasury Notes	4.125% 11-30-29	2.38
United States Treasury Bonds	4.625% 05-15-44	2.05
United States Treasury Notes	4.25% 11-15-34	1.74
United States Treasury Bonds	4.25% 08-15-54	1.36
United States Treasury Bonds	2% 08-15-51	1.33
United States Treasury Bonds	3.625% 05-15-53	1.18
United States Treasury Bonds	3.875% 05-15-43	1.06
United States Treasury Bonds	4.5% 02-15-44	1.06
United States Treasury Notes	3.875% 08-15-34	1.04

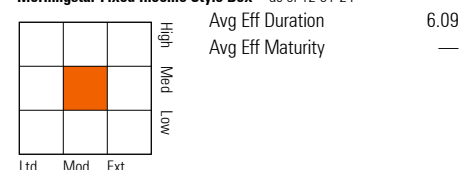
Operations

Gross Prosp Exp Ratio	0.31% of fund assets
Net Prosp Exp Ratio	0.30% of fund assets
Management Fee	0.25%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.06%
Fund Inception Date	06-01-18
Total Fund Assets (\$mil)	1,189.7
Annual Turnover Ratio %	56.00
Fund Family Name	Harbor

Notes

The Advisor has contractually agreed to limit the Fund's operating expenses, excluding interest expense (if any), to 0.30% for the Retirement Class through February 28, 2026. Only the Fund's Board of Trustees may modify or terminate these agreements.

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



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

	% Fund
Government	20.99
Corporate	29.00
Securitized	49.76
Municipal	0.00
Cash/Cash Equivalents	0.24
Derivative	0.00

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

AAA	37	BB	5
AA	28	B	0
A	6	Below B	1
BBB	23	Not Rated	0

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	02-28-26	0.01

Portfolio Manager(s)

Jake Remley, CFA. Since 2022.
Bill O'Neill, CFA. Since 2022.

Advisor	Harbor Capital Advisors Inc
Subadvisor	Income Research & Management