

# MyCompass Index Moderate 2045 Fund - Fee Class R

**Category**

Target-Date 2045

**Investment Objective & Strategy**

The objective of the MyCompass Index Moderate Series of Funds is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the risk that investors with a moderate risk tolerance may be willing to accept given their investment time horizon.

**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	15.84	0.92	1.03
3 Yr Beta	1.25	—	1.03

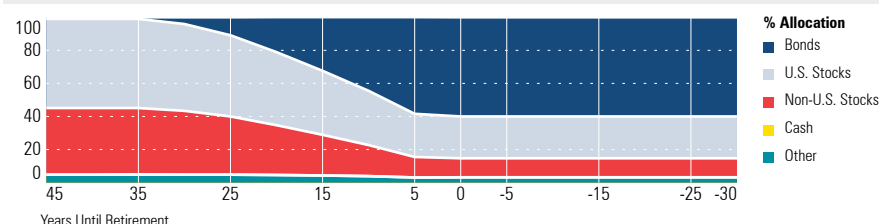
**Principal Risks**

Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

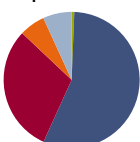
**Important Information**

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.

**Allocation of Stocks and Bonds****Portfolio Analysis**

Composition as of 03-31-25



	% Assets
U.S. Stocks	56.2
Non-U.S. Stocks	30.3
Bonds	6.1
Cash	0.6
Other	6.8

Top 5 Holdings as of 03-31-25

	% Assets
Russell 1000® Index Fund F	49.31
BlackRock MSCI ACWI ex-U.S. IMI Idx F	30.14
Voya Custom Gia	6.78
Long Term Credit Bond Index Fund F	4.33
FTSE NAREIT All Equity REITs Index Fd F	4.26

Credit Analysis: % Bonds as of 03-31-25

AAA	3	BB	0
AA	38	B	0
A	29	Below B	0
BBB	30	Not Rated	0

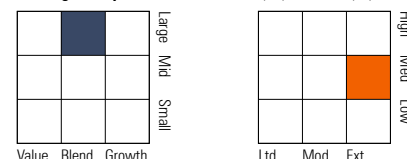
**Operations**

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	07-24-19
Total Fund Assets (\$mil)	921.7
Annual Turnover Ratio %	1.36
Fund Family Name	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 0.150%. 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 03-31-25(EQ) ; 03-31-25(F-I)



Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	38.05
Sensitive	43.72
Defensive	18.23

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

	% Fund
Government	30.86
Corporate	57.19
Securitized	0.05
Municipal	2.56
Cash/Cash Equivalents	9.34
Derivative	0.00

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Management Team. Since 2019.

Advisor	flexPATH Strategies, LLC
Subadvisor	flexPATH Strategies, LLC