

MyCompass Index Moderate 2055 Fund - Fee Class R

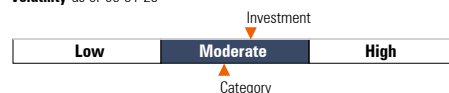
Category
Target-Date 2055

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 | 16.69 | 0.96 | 1.05 |
| 3 Yr Beta | 1.31 | — | 1.05 |

Principal Risks

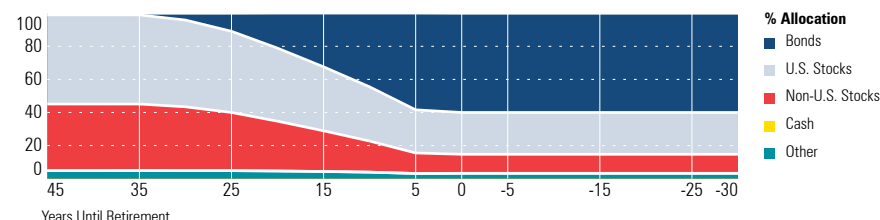
Credit and Counterparty, Foreign Securities, Nondiversification, Issuer, Market/Market Volatility, Commodity, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Target Date, Small Cap

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>

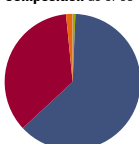
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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 | 62.4 |
| Non-U.S. Stocks | 35.3 |
| Bonds | 1.5 |
| Cash | 0.7 |
| Other | 0.1 |

Top 5 Holdings as of 03-31-25

| | % Assets |
|---|----------|
| Russell 1000® Index Fund F | 57.56 |
| BlackRock MSCI ACWI ex-U.S. IMI Idx F | 35.54 |
| Russell 2000® Index Fund F | 4.20 |
| Long Term Credit Bond Index Fund F | 1.54 |
| FTSE NAREIT All Equity REITs Index Fd F | 1.21 |

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

| | | | |
|-----|----|-----------|---|
| AAA | 4 | BB | 0 |
| AA | 11 | B | 0 |
| A | 42 | Below B | 0 |
| BBB | 44 | Not Rated | 0 |

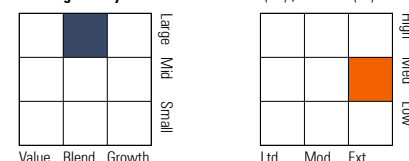
Operations

| | |
|---------------------------|--------------------------|
| 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) | 621.6 |
| Annual Turnover Ratio % | 0.00 |
| 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 | 35.66 |
| Sensitive | 45.38 |
| Defensive | 18.96 |

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

| | % Fund |
|-----------------------|--------|
| Government | 3.76 |
| Corporate | 63.16 |
| Securitized | 0.06 |
| Municipal | 2.83 |
| Cash/Cash Equivalents | 30.20 |
| Derivative | 0.00 |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| — | — | — | — |

Portfolio Manager(s)

Management Team. Since 2019.

| | |
|------------|--------------------------|
| Advisor | flexPATH Strategies, LLC |
| Subadvisor | flexPATH Strategies, LLC |