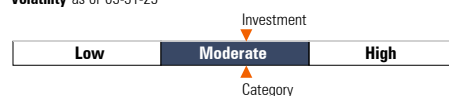


Vanguard® Total World Stock Index Fund - Admiral™ Shares**Category**
Global Large-Stock Blend**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to track the performance of a FTSE Global All Cap Index that measures the investment return of stocks of companies located in developed and emerging markets around the world.

The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap Index. The advisor attempts to sample the target index by investing all, or substantially all, of its assets in common stocks in the index and by holding a representative sample of securities that resembles the full index in terms of key risk factors and other characteristics.

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	16.60	0.96	1.01
3 Yr Beta	1.02	—	1.04

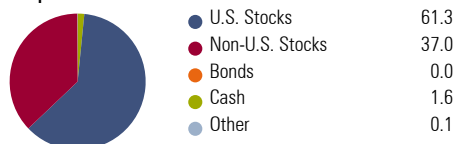
Principal Risks

Currency, Emerging Markets, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Market Trading, Sampling

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
Apple Inc	3.78
Microsoft Corp	3.23
NVIDIA Corp	2.93
Amazon.com Inc	2.06
Meta Platforms Inc Class A	1.46
Alphabet Inc Class A	1.05
Berkshire Hathaway Inc Class B	0.96
Broadcom Inc	0.89
Alphabet Inc Class C	0.88
Tesla Inc	0.83

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	34.92
Sensitive	46.09
Defensive	18.98

Operations

Gross Prosp Exp Ratio	0.09% of fund assets
Net Prosp Exp Ratio	0.09% of fund assets
Management Fee	0.08%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	02-07-19
Total Fund Assets (\$mil)	12,615.9
Annual Turnover Ratio %	3.00
Fund Family Name	Vanguard

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	43.44
Large	31.24
Medium	19.03
Small	5.49
Micro	0.79

Morningstar World Regions as of 03-31-25

	% Fund
Americas	66.02
North America	65.07
Latin America	0.95
Greater Europe	16.49
United Kingdom	3.36
Europe Developed	11.47
Europe Emerging	0.30
Africa/Middle East	1.37
Greater Asia	17.49
Japan	5.76
Australasia	1.73
Asia Developed	3.70
Asia Emerging	6.29

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Christine Franquin. Since 2013.
Scott Geiger. Since 2017.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

The expense information shown in the table has been restated to reflect current fees.