

State Street Aggregate Bond Index Fund - Class K

Category

Intermediate Core Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to provide investment results that, before fees and expenses, correspond generally to the price and yield performance of the Bloomberg U.S. Aggregate Bond Index that tracks the U.S. dollar denominated investment grade bond market over the long term.

Under normal circumstances, the fund generally invests substantially all, but at least 80%, of its net assets (plus borrowings, if any) in securities comprising the index or in securities that the Adviser determines have economic characteristics that are comparable to the economic characteristics of securities that comprise the index.

Volatility and Risk

Volatility as of 06-30-26



Risk Measures as of 06-30-26			
Port Avg	Rel BC Aggr	Rel Cat	
3 Yr Std Dev	5.52	0.99	1.02
3 Yr Beta	0.99	—	1.02

Principal Risks

Credit and Counterparty, Loss of Money, Not FDIC Insured, Income, Index Correlation/Tracking Error, Market/Market Volatility, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Pricing, Fixed-Income Securities, Shareholder Activity, Conflict of Interest, Forwards, Management, Master/Feeder

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

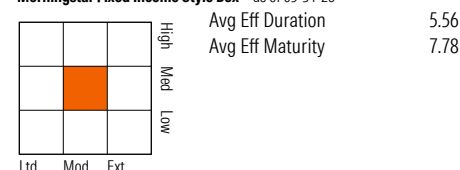
Composition as of 05-31-26



Top 10 Holdings as of 05-31-26

State Street Aggregate Bond Idx	100.00
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Morningstar Fixed Income Style Box™ as of 05-31-26



Morningstar F-I Sectors as of 05-31-26

	% Fund
Government	48.00
Corporate	23.30
Securitized	24.70
Municipal	0.35
Cash/Cash Equivalents	3.65
Derivative	0.00

Credit Analysis: % Bonds as of 05-31-26

AAA	9	BB	0
AA	68	B	0
A	11	Below B	0
BBB	11	Not Rated	1

Operations

Gross Prosp Exp Ratio	0.12% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.03%
12b-1 Fee	0.00%
Other Fee	0.00%
Miscellaneous Fee(s)	0.09%
Fund Inception Date	09-19-14
Total Fund Assets (\$mil)	3,373.4
Annual Turnover Ratio %	17.00
Fund Family Name	State Street Investment Management

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	04-30-27	0.10

Portfolio Manager(s)

Marc DiCosimo, CFA. Since 2014.
Michael Przygoda, CFA. Since 2023.

Advisor	SSIM Funds Management Inc
Subadvisor	—

Notes

Other Expenses have been restated to reflect current fees. The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until April 30, 2027 to waive up to the full amount of the advisory fee and/or reimburse the Fund to the extent that Total Annual Fund Operating Expenses (exclusive of non-recurring account fees, interest, taxes, extraordinary expenses, and distribution, shareholder servicing, and sub-transfer agency fees) exceed 0.025% of the Fund's average daily net assets on an annual basis. This waiver and/or reimbursement may not be terminated prior to April 30, 2027 except with approval of the Board of Trustees. SSGA FM is also contractually obligated to waive fees and/or reimburse expenses attributable to acquired fund fees and expenses in connection with investments in acquired funds. This waiver may only be terminated with Board approval.