

**AB Global Core Equity CIT (W Series) - Fee Class P-1****Category**

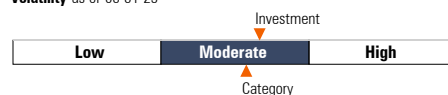
Global Large-Stock Blend

**Investment Objective & Strategy**

The Fund will be invested solely in the AB Global Core Equity Collective Trust (the "Underlying Fund") of the AB Collective Investment Trust Series for which AB Trust Company, LLC is the trustee and Alliance Bernstein, L.P. is the investment advisor. The Underlying Fund's investment objective is to obtain long-term growth of capital. Its performance objective is to outperform the MSCI All Country World Index (net). The Underlying Fund invests primarily in a portfolio of equity securities from markets around the world.

**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	16.96	0.98	1.03
3 Yr Beta	1.01	—	1.03

**Principal Risks**

Currency, Emerging Markets, Foreign Securities, Country or Region, Market/Market Volatility, Convertible Securities, Depositary Receipts, Equity Securities, ETF, High-Yield Securities, Repurchase Agreements, Restricted/Illiquid Securities, Warrants, Derivatives, Leverage, Conflict of Interest, Management, Portfolio Diversification, Small Cap

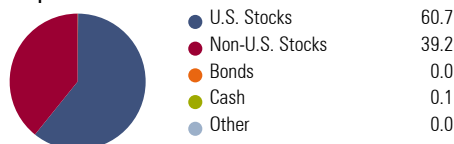
**Important Information**

**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.

**Portfolio Analysis**

Composition as of 03-31-25



Top 10 Holdings as of 03-31-25		% Assets
AB Global Core Equity CT W		100.00

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	36.54
Sensitive	45.10
Defensive	18.35

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	35.82
Large	37.34
Medium	26.84
Small	0.00
Micro	0.00

Morningstar World Regions as of 03-31-25

	% Fund
Americas	62.99
North America	62.03
Latin America	0.95
Greater Europe	24.21
United Kingdom	9.44
Europe Developed	14.77
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	12.81
Japan	2.78
Australasia	0.00
Asia Developed	5.65
Asia Emerging	4.38

**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	12-01-20
Total Fund Assets (\$mil)	82.4
Annual Turnover Ratio %	66.00
Fund Family Name	AllianceBernstein L.P.

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Rasmus Hansen, CFA. Since 2021.  
David Dalgas, CFA. Since 2021.

Advisor	AllianceBernstein L.P.
Subadvisor	—

**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 0.735%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.