

Dodge & Cox International Stock Fund - Class X

Category
Foreign Large Value

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of principal and income.

Under normal circumstances, the fund will invest at least 80% of its total assets in equity securities of non-U.S. companies, including common stocks, depository receipts evidencing ownership of common stocks, certain preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund typically invests in medium-to-large well-established companies based on standards of the applicable market.

Volatility and Risk

Volatility as of 03-31-25

Low	Moderate	High
	▲	
Category		

Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—

Principal Risks

Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Derivatives, Management

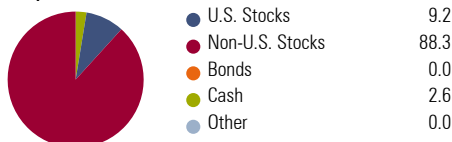
Important Information

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

Holder	% Assets
BNP Paribas Act. Cat.A	3.56
Banco Santander SA	3.47
Sanofi SA	3.21
GSK PLC	2.91
Novartis AG Registered Shares	2.79
Johnson Controls International PLC Registered Shares	2.72
Holcim Ltd	2.62
Barclays PLC	2.60
UBS Group AG	2.55
TotalEnergies SE	2.40

Morningstar Super Sectors as of 03-31-25

Sector	% Fund
Cyclical	46.35
Sensitive	29.60
Defensive	24.04

Operations

Gross Prosp Exp Ratio	0.57% of fund assets
Net Prosp Exp Ratio	0.52% of fund assets
Management Fee	0.55%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	05-02-22
Total Fund Assets (\$mil)	51,259.9
Annual Turnover Ratio %	16.00
Fund Family Name	Dodge & Cox

Notes

Management fees include investment advisory fee expenses of 0.50% for class X; and administrative services fee expenses of 0.05% for the Fund's Class X shares. Dodge & Cox has contractually agreed to reimburse the Fund for all ordinary expenses to the extent necessary to maintain Total Annual Fund Operating Expenses of the Fund's Class X shares at 0.52% until April 30, 2026. This agreement cannot be terminated prior to April 30, 2026 other than by resolution of the Fund's Board of Trustees. For purposes of the foregoing, ordinary expenses shall not include nonrecurring shareholder account fees, fees and expenses associated with Fund shareholder meetings, fees on portfolio transactions such as exchange fees, dividends and interest on short positions, fees and expenses of pooled investment vehicles that are held by the Fund, interest expenses and other fees and expenses related to any borrowings, taxes, brokerage fees and commissions and other costs and expenses relating to the acquisition and disposition of Fund investments, other expenditures which are capitalized in accordance with generally accepted accounting principles, and other non-routine expenses or extraordinary expenses not incurred in the ordinary course of the Fund's business, such as litigation expenses. The term of the agreement will automatically renew for subsequent three-year terms unless terminated with at least 30 days' written notice by either party prior to the end of the then-current term. The agreement does not permit Dodge & Cox to recoup any fees waived or payments made to the Fund for a prior year.

Morningstar Style Box™ as of 03-31-25

Style	% Mkt Cap
Giant	49.81
Large	35.17
Medium	14.85
Small	0.16
Micro	0.00

Morningstar World Regions as of 03-31-25

Region	% Fund
Americas	19.39
North America	13.43
Latin America	5.97
Greater Europe	59.19
United Kingdom	17.54
Europe Developed	41.65
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	21.42
Japan	6.75
Australasia	0.00
Asia Developed	4.73
Asia Emerging	9.93

Waiver Data

Type	Exp. Date	%	
Expense Ratio	Contractual	04-30-26	0.05

Portfolio Manager(s)

Mario DiPrisco, CFA. Since 2004.
Roger Kuo, CFA. Since 2006.

Advisor	Dodge & Cox
Subadvisor	—