

**PIMCO Balanced Retirement Income Collective Trust - Founders Class****Category**

Target-Date Retirement

**Investment Objective & Strategy**

Seeks to provide stable monthly income generation and capital preservation, consistent with prudent investment management.

**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	—	—	—
3 Yr Beta	—	—	—

**Principal Risks**

Short Sale, Credit and Counterparty, Inflation-Protected Securities, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, ETF, Futures, High-Yield Securities, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Leverage, Fixed-Income Securities, Maturity/Duration, Sovereign Debt, Forwards, Investment-Grade Securities, New Fund, Structured Products, Swaps, Real Estate/REIT Sector

**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>**

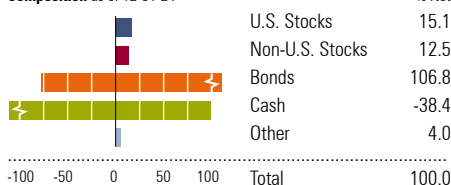
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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**

NA

**Portfolio Analysis**

Composition as of 12-31-24



Top 5 Holdings as of 12-31-24

	% Assets
PIMCO Income Instl 05-01-31	73.14
Vanguard Intl Hi Div Yld Idx ETF	12.22
Vanguard High Dividend Yield Index Adm	10.99
DWRTFT TRS EQUITY FEDL01+38 MYI 03-05-25	2.21
Vanguard Real Estate Index Admiral	1.60

Credit Analysis: % Bonds as of 12-31-24

AAA	66	BB	4
AA	8	B	3
A	4	Below B	5
BBB	10	Not Rated	0

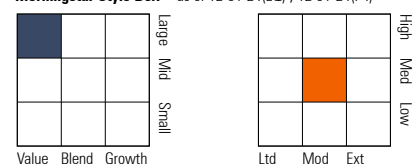
**Operations**

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	09-29-22
Total Fund Assets (\$mil)	12.9
Annual Turnover Ratio %	23.00
Fund Family Name	PIMCO

**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 0.425%. 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 12-31-24(EQ) ; 12-31-24(F-I)



Morningstar Super Sectors as of 12-31-24

	% Fund
Cyclical	48.06
Sensitive	29.84
Defensive	22.09

Morningstar F-I Sectors as of 12-31-24

	% Fund
Government	29.38
Corporate	3.04
Securitized	31.33
Municipal	0.01
Cash/Cash Equivalents	24.82
Derivative	11.41

Waiver Data	Type	Exp. Date	%
—	—	—	—

**Portfolio Manager(s)**

Alfred Murata. Since 2022.  
Rahul Devgon. Since 2022.

Advisor	PIMCO
Subadvisor	—