

Category
Target-Date 2070+

From the investment's prospectus

The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Past name(s) : American Funds 2070 Trgt Dt Ret R-4.

Volatility as of 06-30-26

Low	Moderate	High
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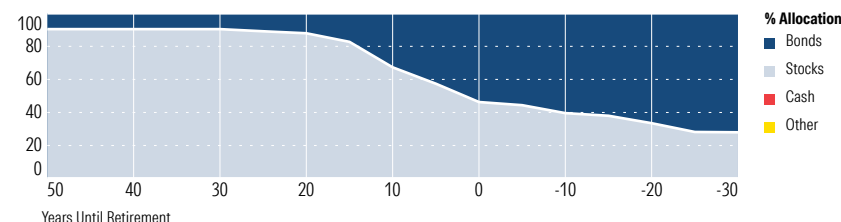
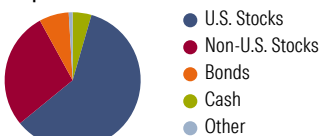
Category

Risk Measures as of 06-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—

Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Fixed-Income Securities, Conflict of Interest, Management

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/fundonepaperscolor/DisclosureGlossary.pdf>

Allocation of Stocks and Bonds

**Composition** as of 06-30-26

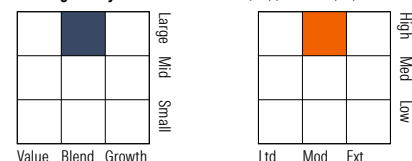
Top 5 Holdings as of 06-30-26	% Assets
American Funds SMALLCAP World R-6	10.00
American Funds New Perspective R-6	9.99
American Funds Fundamental Invs R-6	9.00
American Funds Cptl Wld Gr&Inc R-6	8.34
American Funds New World R-6	8.33

Credit Analysis: % Bonds as of 03-31-26			
AAA	64	BB	2
AA	21	B	1
A	5	Below B	0
BBB	6	Not Rated	0

Operations

Gross Prosp Exp Ratio	0.73% of fund assets
Net Prosp Exp Ratio	0.73% of fund assets
Management Fee	0.00%
12b-1 Fee	0.25%
Other Fee	—
Miscellaneous Fee(s)	0.48%
Fund Inception Date	05-03-24
Total Fund Assets (\$mil)	778.2
Annual Turnover Ratio %	5.00
Fund Family Name	Capital Group

Morningstar Style Box™ as of 06-30-26(EQ) : 03-31-26(F-I)



Morningstar Super Sectors as of 06-30-26		% Fund
	Cyclical	27.86
	Sensitive	54.17
	Defensive	17.97

Morningstar F-I Sectors as of 06:30:26		% Fund
	Government	35.54
	Corporate	9.39
	Securitized	20.63
	Municipal	0.10
	Cash/Cash Equivalents	34.35
	Derivative	0.00

Waiver Data

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Wesley Phoa. Since 2024.
Michelle Black. Since 2024.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

The return of principal for the underlying funds in this target date fund is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Although the target date funds are actively managed for investors on a projected retirement date timeframe, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor may begin taking withdrawals. Investment professionals continue to manage each fund for 20 to 30 years after it reaches its target date.