

BlackRock Long Term Credit Index Fund - Fee Class 6**Category**

Long-Term Bond

Investment Objective & Strategy

The Fund seeks to replicate the Bloomberg U.S. Long Credit Bond Index. To implement this objective, the Fund will invest in the Long Term Credit Bond Index Fund Class F (the "Underlying Fund"), a collective investment trust maintained by the BlackRock Institutional Trust Company, N.A. (the "Underlying Fund Manager" or "BTC").

Volatility and Risk

Volatility as of 06-30-26

Low	Moderate	High
	▲	
Category		

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

Principal Risks

Hedging Strategies, Credit and Counterparty, Prepayment (Call), Emerging Markets, Foreign Securities, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Futures, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Sovereign Debt, Forwards, Management, New Fund, OTC, Passive Management, Zero-Coupon Bond, Financials Sector, Sampling

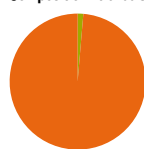
Important Information

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/fundonepagescolor/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 06-30-26



U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	98.7
Cash	1.3
Other	0.0

% Assets

Morningstar Fixed Income Style Box™ as of 03-31-26

			High
			Med
			Low
Ltd	Mod	Ext	

Avg Eff Duration	11.97
Avg Eff Maturity	22.30

Top 10 Holdings as of 06-30-26

Long Term Credit Bond Index Fund F	100.02
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% Assets

Morningstar F-I Sectors as of 06-30-26

	% Fund
Government	5.48
Corporate	89.59
Securitized	0.04
Municipal	3.56
Cash/Cash Equivalents	1.34
Derivative	0.00

Credit Analysis: % Bonds as of 03-31-26

AAA	2	BB	0
AA	12	B	0
A	43	Below B	0
BBB	42	Not Rated	1

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	07-03-24
Total Fund Assets (\$mil)	.5
Annual Turnover Ratio %	—
Fund Family Name	BlackRock Institutional Trust Co NA

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Team Managed. Since 2024.

Advisor	BlackRock Institutional Trust Co NA
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 0.06%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.