Great Gray Trust Capital Group 2015 Target Date Fund - Fee Class MS

Release Date
09-30-26

Category
Target-Date 2015

Investment Objective & Strategy

The Fund's objective is to provide long-term investors with an asset allocation strategy designed to maximize their retirement savings consistent with the projected retirement date associated with the Fund. To implement this objective, the Fund will be invested in a corresponding target date fund of Capital Group Target Date Retirement Series (an "Underlying Fund"), collective investment trusts established under the Capital Group Employee Benefit Investment Trust for which Capital Bank and Trust Company is the trustee and Capital Research and Management serves as investment adviser to the trustee for the Underlying Fund.

Volatility and Risk

Volatility as of 09-30-26

Low	Moderate	High

▲ Category

Risk Measures as of 09-30-26	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—

Principal Risks

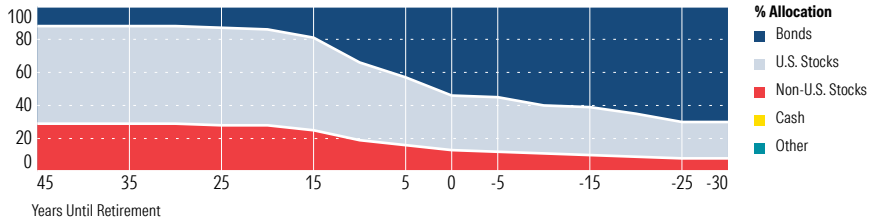
Inflation-Protected Securities, Reinvestment, Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Equity Securities, Restricted/ Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Management, Target Date

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

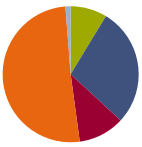
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed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



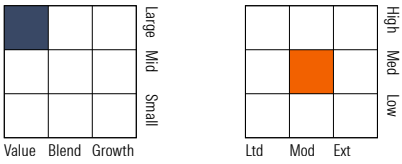
Portfolio Analysis

Composition as of 09-30-26



	% Assets
U.S. Stocks	28.2
Non-U.S. Stocks	11.0
Bonds	50.9
Cash	8.7
Other	1.2

Morningstar Style Box™ as of 09-30-26(EQ) ; 06-30-26(F-I)



Top 5 Holdings as of 09-30-26	% Assets
Capital Group 2015 TD Ret Inc Tr TD7	100.01

Credit Analysis: % Bonds as of 06-30-26

AAA	32	BB	6
AA	34	B	4
A	11	Below B	1
BBB	11	Not Rated	2

Morningstar Super Sectors as of 09-30-26	% Fund
Cyclical	28.78
Sensitive	45.03
Defensive	26.20

Morningstar Equity Sectors as of 09-30-26	% Fund
Government	29.89
Corporate	27.95
Securitized	27.62
Municipal	0.16
Cash/Cash Equivalents	14.38
Derivative	0.00

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	05-01-25
Total Fund Assets ($mil)	152.8
Annual Turnover Ratio %	—
Fund Family Name	Great Gray Trust Company, LLC

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Team Managed. Since 2024.

Advisor	Capital Bank & Trust Co
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 0.220%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.

©2026 Morningstar, Inc., Morningstar Investment Profiles™ 312-696-6000. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information. Past performance is no guarantee of future performance. Visit our investment website at www.morningstar.com.

13.H388-326 (10/26)
CN5043713_1227