Clackamas TimeFrame 2070

The Clackamas TimeFrame 2070 Portfolio is not a registered investment company and is not registered with the Securities and Exchange Commission. It is a private label portfolio that invests in a combination of the investment options ("Underlying Funds") offered under the Clackamas County 457 Deferred Compensation Plan and Clackamas Housing Deferred Compensation Plan ("Plan"), as described below. The asset allocation strategy of the Portfolio is designed for investors who expect to begin receiving benefits around the year 2070. The asset allocation is rebalanced periodically so that it automatically becomes more conservative as the investment horizon shortens and the target date approaches. Like all variable options, these target date funds are subject to market risk and do not guarantee a return of principal even on the target date.

Asset Class: **Asset Allocation**
Category: **Lifestyle**

FUND FACTS

Inception Date: **May 16, 2025**

Investment advisory fee for period ended June 30, 2025: **0.27%**

12b-1 fee: **0.00%**

Other expenses: **0.03%**

Total fund annual expenses without waivers or reductions for period ended June 30, 2025: **0.30%**

Total waivers, recoupments, and reductions: **-0.00%**

Net fund annual expenses after waivers or reductions for period ended June 30, 2025: **0.30%**

Turnover rate: **18%**

Important Information

Category is interpreted by Voya® using Fund Company and/or Morningstar category information.

Investment advisory fee reflects a weighted blend of fees charged by the underlying investment options within the TimeFrame Portfolio, based upon the percentage allocations designated by the plan.

This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission. It is only available to participants in the plan. Only eligible participants in the plan may invest in the Portfolio.

You can obtain copies of free prospectuses for the underlying funds which contain additional information on the charges and expenses for the funds at any time by calling your local Voya representative. Other fees and expenses may be charged under your retirement program. More information is included in the enrollment material.

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Investment Objective
The TimeFrame 2070 Portfolio seeks to provide current income and capital appreciation suitable for an investor that is assumed to have retired at age 65 in 2070, and is in a corresponding stage of retirement based on the number of years passed since 2070. The Portfolio has a conservative allocation and will adjust annually for several years to become increasingly conservative, holding a higher amount of fixed income and a more conservative allocation to stocks.

Strategy
The strategy for the Clackamas TimeFrame 2070 is to invest in a combination of active and passive investments in the following proportions:
---2% in the Loomis Sayles Investment Grade Bond Fund - Class N, which seeks high total investment return through a combination of current income and capital appreciation.
---6% in the JPMorgan Equity Income Fund - Class R6 Shares, which seeks capital appreciation and current income.
---4% in the Vanguard® FTSE Social Index Fund - Admiral™ Shares which seeks to track the performance of the FTSE U.S. Choice Index Index that measures the investment return of large- and mid-capitalization stocks.
---15% in the Vanguard® Institutional Index Fund – Institutional Shares, which seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.
---12% in the Vanguard® Mid-Cap Index Fund - Institutional Shares, which seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks.
---5% in the American Funds EuroPacific Growth Fund® - Class R-6, which seeks to provide long-term growth of capital.
---13% in the Vanguard® Developed Markets Index Fund - Institutional Shares which seeks to track the performance of the FTSE Developed All Cap ex US Index.
---2% in the Vanguard Total Intl Bd Idx Institutional Fund which seeks to track the performance of the Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped Index.
---5% in the Dodge & Cox International Stock Fund which seeks long-term growth of principal and income.
---1% in the Vanguard® Total Bond Market Index Fund - Institutional Shares which seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index.
---3% in the American Funds® New World Fund® - Class R-6 which seeks long-term capital appreciation.
---8% in the T. Rowe Price Mid-Cap Growth Fund - I Class which seeks long-term capital appreciation.
---11% in the JPMorgan Small Cap Equity Fund - Class R6 Shares which seeks capital growth over the long term.
---6% in the Putnam Large Cap Growth Fund - Class R6 which seeks capital appreciation.
---7% in the Vanguard® Small-Cap Index Fund - Institutional Shares which seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks.

Each sub-fund description contains more detailed information regarding the sub-funds' Investment Advisers, Portfolio Managers, Investment Objectives, Strategies and Principal Risks, and must accompany this Lifecycle Portfolio description.

Principal Risks
All equity (both U.S. and International) and fixed income investments exhibit certain risk characteristics that include the potential for loss of principal value. Generally, the probability of loss of principal is greater with investment funds that also provide the greatest potential for investment return. International stocks carry additional risks that relate to

currency and political uncertainty. The risks of Lifecycle Portfolios are based on the proportionate risk characteristics of the underlying sub-funds described above.

Vanguard® Institutional Index Fund - Institutional Shares

Release Date
09-30-25

Category
Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the S&P 500 Index that measures the investment return of large-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.37	1.00	0.97
3 Yr Beta	1.00	—	1.02

Principal Risks

Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Management, Replication Management

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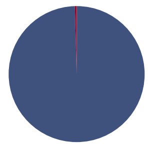
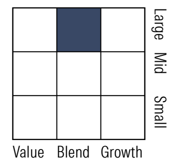
Portfolio Analysis



Composition as of 09-30-25	% Assets
U.S. Stocks	99.5
Non-U.S. Stocks	0.4
Bonds	0.0
Cash	0.1
Other	0.0

Morningstar Style Box™ as of 09-30-25



	% Mkt Cap
Giant	46.81
Large	34.44
Medium	17.72
Small	1.03
Micro	0.00

Top 10 Holdings as of 09-30-25	% Assets
NVIDIA Corp	7.98
Microsoft Corp	6.75
Apple Inc	6.62
Amazon.com Inc	3.73
Meta Platforms Inc Class A	2.79
Broadcom Inc	2.72
Alphabet Inc Class A	2.48
Tesla Inc	2.19
Alphabet Inc Class C	1.99
Berkshire Hathaway Inc Class B	1.62

Morningstar Equity Sectors as of 09-30-25	% Fund
Cyclical	27.36
Basic Materials	1.58
Consumer Cyclical	10.67
Financial Services	13.17
Real Estate	1.94
Sensitive	56.52
Communication Services	10.48
Energy	2.89
Industrials	7.52
Technology	35.63
Defensive	16.12
Consumer Defensive	4.91
Healthcare	8.86
Utilities	2.35

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	07-31-90
Total Fund Assets ($mil)	332,571.2
Annual Turnover Ratio %	4.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Michelle Louie, CFA. Since 2017.
Nick Birkett. Since 2023.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

Dodge & Cox International Stock Fund - Class I Shares

Release Date
09-30-25

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, depositary 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 09-30-25

Low	Moderate	High

Investment
Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.67	1.10	1.06
3 Yr Beta	1.05	—	1.09

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

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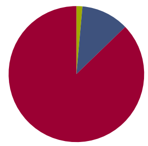
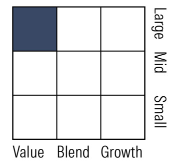
Portfolio Analysis



Composition as of 06-30-25	% Assets
U.S. Stocks	11.4
Non-U.S. Stocks	87.2
Bonds	0.0
Cash	1.4
Other	0.0

Morningstar Style Box™ as of 06-30-25



	% Mkt Cap
Giant	46.80
Large	37.98
Medium	15.04
Small	0.18
Micro	0.00

Top 10 Holdings as of 06-30-25	% Assets
BNP Paribas Act. Cat.A	3.32
Banco Santander SA	3.31
Johnson Controls International PLC Registered Shares	3.20
Novartis AG Registered Shares	2.70
Taiwan Semiconductor Manufacturing Co Ltd	2.66
GSK PLC	2.65
Barclays PLC	2.55
Sanofi SA	2.49
Itau Unibanco Holding SA Participating Preferred	2.39
UBS Group AG Registered Shares	2.28

Morningstar World Regions as of 06-30-25	% Fund
Americas	22.13
North America	15.22
Latin America	6.91
Greater Europe	56.09
United Kingdom	17.57
Europe Developed	38.52
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	21.78
Japan	6.23
Australasia	0.00
Asia Developed	6.58
Asia Emerging	8.98

Morningstar Super Sectors as of 06-30-25	% Fund
Cyclical	47.34
Sensitive	30.31
Defensive	22.33

Operations

Gross Prosp Exp Ratio	0.62% of fund assets
Net Prosp Exp Ratio	0.62% of fund assets
Management Fee	0.60%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.02%
Fund Inception Date	05-01-01
Total Fund Assets ($mil)	60,114.4
Annual Turnover Ratio %	16.00
Fund Family Name	Dodge & Cox

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Roger Kuo, CFA. Since 2006.
Englebert Bangayan, CFA. Since 2015.

Advisor	Dodge & Cox
Subadvisor	—

Notes

"Management Fees" include investment advisory fee expenses of 0.50% and administrative services fee expenses of 0.10% for the Fund's Class I shares.

Vanguard® Total Bond Market Index Fund - Institutional Shares

Release Date
09-30-25

Category
Intermediate Core Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index.

This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Past name(s) : Vanguard Total Bond Market Index Inst.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.40	0.99	1.01
3 Yr Beta	0.99	—	1.02

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Loss of Money, Not FDIC Insured, Income, Index Correlation/Tracking Error, Interest Rate, Market/Market Volatility, ETF, Restricted/Illiquid Securities, Early Close/Late Close/Trading Halt, Market Trading, Sampling

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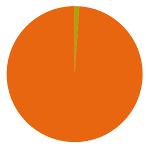
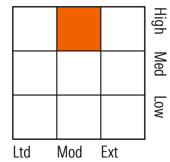
Portfolio Analysis

Composition as of 09-30-25



	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	98.9
Cash	1.1
Other	0.0

Morningstar Fixed Income Style Box™ as of 08-31-25



Avg Eff Duration	5.79
Avg Eff Maturity	8.10

Top 10 Holdings as of 09-30-25	% Assets
United States Treasury Notes	0.45
United States Treasury Notes	0.44
United States Treasury Notes	0.43
United States Treasury Notes	0.42
United States Treasury Notes	0.42
United States Treasury Notes	0.41
United States Treasury Notes	0.41
United States Treasury Notes	0.39
United States Treasury Notes	0.36
United States Treasury Notes	0.36

Morningstar F-I Sectors as of 09-30-25	% Fund
Government	51.54
Corporate	25.21
Securitized	21.74
Municipal	0.44
Cash/Cash Equivalents	1.07
Derivative	0.00

Credit Analysis: % Bonds as of 08-31-25

AAA	72	BB	0
AA	3	B	0
A	12	Below B	0
BBB	13	Not Rated	0

Operations

Gross Prosp Exp Ratio	0.03% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.02%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	09-18-95
Total Fund Assets ($mil)	235,060.0
Annual Turnover Ratio %	36.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Joshua Barrickman, CFA. Since 2013.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

The expense information shown has been restated to reflect current fees.

Vanguard® Mid-Cap Index Fund - Institutional Shares

Release Date
09-30-25

Category
Mid-Cap Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks.

The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Past name(s) : Vanguard Mid Cap Index I.

Volatility and Risk

Volatility as of 09-30-25

Low	Moderate	High

Investment: High
Category: High

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.02	1.20	0.93
3 Yr Beta	1.09	—	0.98

Principal Risks

Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Management, Market Trading, Replication Management

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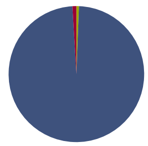
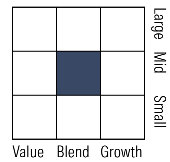
Portfolio Analysis

Composition as of 09-30-25



	% Assets
U.S. Stocks	98.5
Non-U.S. Stocks	0.9
Bonds	0.0
Cash	0.6
Other	0.0

Morningstar Style Box™ as of 09-30-25



	% Mkt Cap
Giant	0.00
Large	10.73
Medium	89.03
Small	0.24
Micro	0.00

Top 10 Holdings as of 09-30-25	% Assets
Robinhood Markets Inc Class A	1.21
Constellation Energy Corp	1.13
DoorDash Inc Ordinary Shares - Class A	1.01
Newmont Corp	1.01
Roblox Corp Ordinary Shares - Class A	0.93
CRH PLC	0.88
Arthur J. Gallagher & Co	0.87
Howmet Aerospace Inc	0.87
Royal Caribbean Group	0.87
Motorola Solutions Inc	0.83

Morningstar Equity Sectors as of 09-30-25	% Fund
Cyclical	35.75
Basic Materials	4.83
Consumer Cyclical	10.69
Financial Services	14.03
Real Estate	6.20
Sensitive	42.04
Communication Services	3.94
Energy	6.72
Industrials	16.38
Technology	15.00
Defensive	22.20
Consumer Defensive	5.48
Healthcare	7.95
Utilities	8.77

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.04%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.00%
Fund Inception Date	05-21-98
Total Fund Assets ($mil)	111,446.4
Annual Turnover Ratio %	16.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Aaron Choi. Since 2023.
Kenny Narzikul. Since 2025.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

Vanguard® Small-Cap Index Fund - Institutional Shares

Release Date
09-30-25

Category
Small Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks.

The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Past name(s) : Vanguard Small Cap Index Instl.

Volatility and Risk

Volatility as of 09-30-25

Investment: High
Category: High

Low	Moderate	High

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.19	1.44	0.97
3 Yr Beta	1.24	—	1.03

Principal Risks

Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Management, Market Trading, Replication Management

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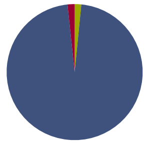
Portfolio Analysis

Composition as of 09-30-25



	% Assets
U.S. Stocks	96.8
Non-U.S. Stocks	1.7
Bonds	0.0
Cash	1.6
Other	0.0

Morningstar Style Box™ as of 09-30-25

	Value	Blend	Growth
Large			
Mid			
Small		■	

	% Mkt Cap
Giant	0.00
Large	1.16
Medium	29.73
Small	58.01
Micro	11.10

Top 10 Holdings as of 09-30-25	% Assets
NRG Energy Inc	0.45
Insmed Inc	0.44
SoFi Technologies Inc Ordinary Shares	0.43
Comfort Systems USA Inc	0.42
EMCOR Group Inc	0.42
Atmos Energy Corp	0.39
Astera Labs Inc	0.37
Pure Storage Inc Class A	0.37
Expand Energy Corp Ordinary Shares - New	0.35
PTC Inc	0.35

Morningstar Equity Sectors as of 09-30-25	% Fund
Cyclical	37.29
Basic Materials	3.75
Consumer Cyclical	12.52
Financial Services	13.44
Real Estate	7.58
Sensitive	43.87
Communication Services	3.52
Energy	3.74
Industrials	19.61
Technology	17.00
Defensive	18.84
Consumer Defensive	3.92
Healthcare	11.45
Utilities	3.47

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	07-07-97
Total Fund Assets ($mil)	94,099.9
Annual Turnover Ratio %	13.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Gerard O'Reilly. Since 2016.
Kenny Narzikul. Since 2023.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

American Funds® EUPAC Fund® - Class R-6

Release Date
09-30-25

Category
Foreign Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term growth of capital.

The fund invests primarily in common stocks in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Past name(s) : American Funds Europacific Growth R6.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.52	1.09	0.90
3 Yr Beta	1.06	—	0.95

Principal Risks

Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Issuer, Market/Market Volatility

Important Information

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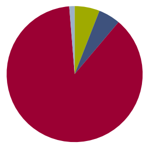
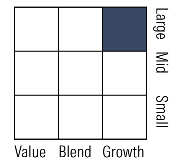
Portfolio Analysis



Composition as of 06-30-25	% Assets
U.S. Stocks	5.2
Non-U.S. Stocks	87.6
Bonds	0.0
Cash	6.0
Other	1.3



Morningstar Style Box™ as of 06-30-25	% Mkt Cap
Giant	60.63
Large	31.27
Medium	8.00
Small	0.10
Micro	0.00

Top 10 Holdings as of 06-30-25	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	5.00
Airbus SE	2.25
Novo Nordisk AS Class B	2.18
SAP SE	2.08
UniCredit SpA	1.54
MercadoLibre Inc	1.50
Banco Bilbao Vizcaya Argentaria SA	1.35
Essilorluxottica	1.33
SK Hynix Inc	1.25
Flutter Entertainment PLC	1.22

Morningstar World Regions as of 06-30-25	% Fund
Americas	16.13
North America	11.90
Latin America	4.23
Greater Europe	51.34
United Kingdom	11.90
Europe Developed	39.05
Europe Emerging	0.01
Africa/Middle East	0.38
Greater Asia	32.53
Japan	11.29
Australasia	0.45
Asia Developed	10.41
Asia Emerging	10.38

Morningstar Super Sectors as of 06-30-25	% Fund
Cyclical	38.27
Sensitive	45.87
Defensive	15.87

Operations

Gross Prosp Exp Ratio	0.47% of fund assets
Net Prosp Exp Ratio	0.47% of fund assets
Management Fee	0.42%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	05-01-09
Total Fund Assets ($mil)	136,097.6
Annual Turnover Ratio %	35.00
Fund Family Name	Capital Group

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Carl Kawaja. Since 2001.
Sung Lee. Since 2002.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

American Funds® New World Fund® - Class R-6

Release Date
09-30-25

Category
Diversified Emerging Mkts

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term capital appreciation.

The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.80	0.96	0.83
3 Yr Beta	0.93	—	0.95

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Growth Investing, Active Management, Issuer, Market/Market Volatility, High-Yield Securities, Restricted/Illiquid Securities, Fixed-Income Securities, Small Cap

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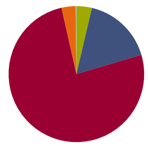
Portfolio Analysis



Composition as of 06-30-25	% Assets
U.S. Stocks	16.7
Non-U.S. Stocks	76.0
Bonds	3.3
Cash	3.7
Other	0.2

Morningstar Style Box™ as of 06-30-25

	Value	Blend	Growth
Large			■
Mid			
Small			

	% Mkt Cap
Giant	59.70
Large	30.92
Medium	8.25
Small	1.12
Micro	0.01

Top 10 Holdings as of 06-30-25	% Assets
Taiwan Semiconductor Manufacturing Co Ltd	6.53
MercadoLibre Inc	2.43
Microsoft Corp	2.14
Tencent Holdings Ltd	2.02
SK Hynix Inc	1.84
Meta Platforms Inc Class A	1.71
Broadcom Inc	1.56
Airbus SE	1.45
Nu Holdings Ltd Ordinary Shares Class A	1.28
Banco Bilbao Vizcaya Argentaria SA	1.25

Morningstar Super Sectors as of 06-30-25	% Fund
Cyclical	41.39
Sensitive	44.58
Defensive	14.03

Morningstar World Regions as of 06-30-25	% Fund
Americas	30.69
North America	19.81
Latin America	10.88
Greater Europe	22.03
United Kingdom	2.94
Europe Developed	14.46
Europe Emerging	0.69
Africa/Middle East	3.94
Greater Asia	47.28
Japan	1.94
Australasia	0.00
Asia Developed	16.00
Asia Emerging	29.34

Operations

Gross Prosp Exp Ratio	0.57% of fund assets
Net Prosp Exp Ratio	0.57% of fund assets
Management Fee	0.51%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.06%
Fund Inception Date	05-01-09
Total Fund Assets ($mil)	74,187.9
Annual Turnover Ratio %	37.00
Fund Family Name	Capital Group

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Robert Lovelace, CFA. Since 1999.
Carl Kawaja. Since 1999.

Advisor	Capital Research and Management Company
Subadvisor	—

Notes

JPMorgan Equity Income Fund - Class R6 Shares

Release Date
09-30-25

Category
Large Value

Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital appreciation and current income.

Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred securities convertible to common stock. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.68	1.02	0.97
3 Yr Beta	0.83	—	0.93

Principal Risks

Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Derivatives, Suitability, Management, Small Cap, Mid-Cap, Large Cap, Financials Sector, Real Estate/REIT Sector

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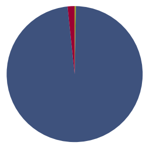
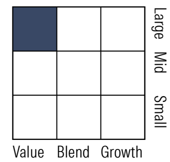
Portfolio Analysis



Composition as of 08-31-25	% Assets
U.S. Stocks	98.1
Non-U.S. Stocks	1.7
Bonds	0.0
Cash	0.3
Other	0.0

Morningstar Style Box™ as of 08-31-25



	% Mkt Cap
Giant	6.64
Large	70.51
Medium	22.85
Small	0.00
Micro	0.00

Top 10 Holdings as of 08-31-25	% Assets
Wells Fargo & Co	3.52
Bank of America Corp	3.03
Philip Morris International Inc	2.26
ConocoPhillips	2.14
Charles Schwab Corp	2.10
Air Products and Chemicals Inc	2.03
Microsoft Corp	2.01
Capital One Financial Corp	2.00
Chevron Corp	2.00
Lowe's Companies Inc	1.92

Morningstar Equity Sectors as of 08-31-25	% Fund
Cyclical	39.53
Basic Materials	2.03
Consumer Cyclical	8.60
Financial Services	25.77
Real Estate	3.13
Sensitive	34.76
Communication Services	2.29
Energy	5.84
Industrials	14.80
Technology	11.83
Defensive	25.72
Consumer Defensive	7.74
Healthcare	13.42
Utilities	4.56

Operations

Gross Prosp Exp Ratio	0.45% of fund assets
Net Prosp Exp Ratio	0.45% of fund assets
Management Fee	0.40%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.05%
Fund Inception Date	01-31-12
Total Fund Assets ($mil)	44,228.2
Annual Turnover Ratio %	20.00
Fund Family Name	JPMorgan

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Andrew Brandon. Since 2019.
David Silberman. Since 2019.

Advisor	J.P. Morgan Investment Management, Inc.
Subadvisor	—

Notes

Putnam Large Cap Growth Fund - Class R6

Release Date
09-30-25

Category
Large Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital appreciation.

Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in companies of a size similar to those in the Russell 1000 Growth Index. The fund invests mainly in common stocks of large U.S. companies, with a focus on growth stocks. Growth stocks are stocks of companies whose earnings are expected to grow faster than those of similar firms, and whose business growth and other characteristics may lead to an increase in stock price. The fund is non-diversified.

Past name(s) : Putnam Growth Opportunities R6.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.07	1.20	0.95
3 Yr Beta	1.08	—	0.95

Principal Risks

Loss of Money, Not FDIC Insured, Country or Region, Growth Investing, Nondiversification, Issuer, Market/Market Volatility, Industry and Sector Investing, Restricted/Illiquid Securities

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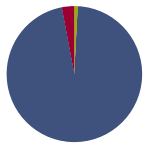
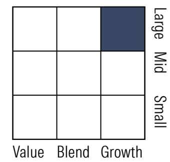
Portfolio Analysis



Composition as of 08-31-25	% Assets
U.S. Stocks	96.2
Non-U.S. Stocks	3.0
Bonds	0.0
Cash	0.8
Other	0.0

Morningstar Style Box™ as of 08-31-25



	% Mkt Cap
Giant	72.78
Large	18.40
Medium	8.83
Small	0.00
Micro	0.00

Top 10 Holdings as of 08-31-25	% Assets
NVIDIA Corp	13.66
Microsoft Corp	13.41
Apple Inc	8.76
Amazon.com Inc	6.70
Broadcom Inc	6.10
Meta Platforms Inc Class A	4.12
Eli Lilly and Co	3.18
Mastercard Inc Class A	3.05
Alphabet Inc Class C	3.01
Netflix Inc	2.43

Morningstar Equity Sectors as of 08-31-25	% Fund
Cyclical	25.66
Basic Materials	1.74
Consumer Cyclical	13.00
Financial Services	7.80
Real Estate	3.12
Sensitive	67.87
Communication Services	12.62
Energy	0.00
Industrials	6.55
Technology	48.70
Defensive	6.47
Consumer Defensive	0.00
Healthcare	6.47
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.58% of fund assets
Net Prosp Exp Ratio	0.58% of fund assets
Management Fee	0.50%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.08%
Fund Inception Date	07-02-12
Total Fund Assets ($mil)	13,358.3
Annual Turnover Ratio %	34.00
Fund Family Name	Franklin Templeton Investments

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Richard Bodzy. Since 2017.
Greg McCullough, CFA. Since 2019.

Advisor	Putnam Investment Management, LLC
Subadvisor	Franklin Templeton Investment Management

Notes

Management fees are subject to a performance adjustment. The fund's base management fee is subject to adjustment, up or down, based on the fund's performance relative to the performance of the Russell 1000 Growth Index. For the most recent fiscal year, the fund's base management fee prior to any performance adjustment was 0.54%.

![VOYA FINANCIAL]

Vanguard® Developed Markets Index Fund - Institutional Shares

Release Date
09-30-25

Category
Foreign Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the FTSE Developed All Cap ex U.S. Index.

The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex U.S. Index, a market-capitalization-weighted index that is made up of approximately 3,957 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The Advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Past name(s) : Vanguard Developed Markets Idx Instl.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.72	1.10	1.04
3 Yr Beta	1.08	—	1.07

Principal Risks

Currency, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, ETF, Early Close/Late Close/Trading Halt, Management, Market Trading, Replication Management

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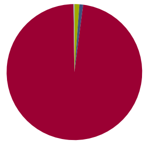
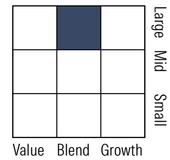
Portfolio Analysis



Composition as of 09-30-25	% Assets
U.S. Stocks	0.9
Non-U.S. Stocks	97.7
Bonds	0.0
Cash	1.2
Other	0.2

Morningstar Style Box™ as of 09-30-25



	% Mkt Cap
Giant	46.52
Large	31.91
Medium	17.48
Small	3.83
Micro	0.25

Top 10 Holdings as of 09-30-25	% Assets
ASML Holding NV	1.41
Samsung Electronics Co Ltd	1.03
SAP SE	1.01
HSBC Holdings PLC	0.90
Novartis AG Registered Shares	0.88
Nestle SA	0.86
Roche Holding AG	0.86
AstraZeneca PLC	0.85
Royal Bank of Canada	0.77
Shell PLC	0.77

Morningstar World Regions as of 09-30-25	% Fund
Americas	11.75
North America	11.70
Latin America	0.05
Greater Europe	52.62
United Kingdom	11.73
Europe Developed	39.52
Europe Emerging	0.46
Africa/Middle East	0.91
Greater Asia	35.63
Japan	21.18
Australasia	6.46
Asia Developed	7.71
Asia Emerging	0.28

Morningstar Super Sectors as of 09-30-25	% Fund
Cyclical	42.36
Sensitive	39.27
Defensive	18.36

Operations

Gross Prosp Exp Ratio	0.03% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.02%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	01-04-01
Total Fund Assets ($mil)	71,874.8
Annual Turnover Ratio %	3.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)
Christine Franquin. Since 2013.
Michael Perre. Since 2017.

Advisor	Vanguard Group Inc
Subadvisor	—

Notes

The expense information shown has been restated to reflect current fees.

Loomis Sayles Investment Grade Bond Fund - Class N

Release Date
09-30-25

Category
Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

The investment seeks high total investment return through a combination of current income and capital appreciation.

Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings made for investment purposes) in investment grade fixed-income securities. It may invest up to 15% of its assets in below investment grade fixed-income securities (also known as "junk bonds"). The fund may invest in fixed-income securities of any maturity. In connection with its principal investment strategies, it may invest up to 30% of its assets in U.S. dollar-denominated foreign securities, including emerging markets securities.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	6.29	0.98	0.98
3 Yr Beta	0.97	—	0.99

Principal Risks

Credit and Counterparty, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Other, Restricted/Illiquid Securities, Derivatives, Leverage, Fixed-Income Securities, Shareholder Activity, Management

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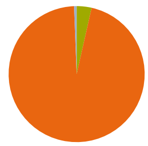
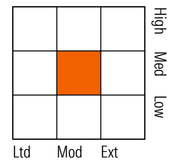
Portfolio Analysis



Composition as of 08-31-25	% Assets
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	95.9
Cash	3.5
Other	0.6

Morningstar Fixed Income Style Box™ as of 08-31-25



Avg Eff Duration	5.23
Avg Eff Maturity	8.24

Top 10 Holdings as of 08-31-25	% Assets
United States Treasury Bonds 4.75% 02-15-45	6.19
United States Treasury Bonds 5% 05-15-45	4.51
United States Treasury Notes 3.875% 04-30-30	2.85
United States Treasury Bonds 4.25% 08-15-54	2.43
Continental Resources, Inc. 5.75% 01-15-31	0.88
United States Treasury Bonds 4.25% 02-15-54	0.81
Glencore Funding LLC 6.5% 10-06-33	0.59
EchoStar Corp. 10.75% 11-30-29	0.56
United States Treasury Bonds 4.875% 08-15-45	0.53
United States Treasury Notes 3.875% 03-31-27	0.53

Morningstar F-I Sectors as of 08-31-25	% Fund
Government	18.25
Corporate	52.45
Securitized	25.73
Municipal	0.03
Cash/Cash Equivalents	3.54
Derivative	0.00

Credit Analysis: % Bonds as of 08-31-25

AAA	30	BB	4
AA	3	B	1
A	12	Below B	0
BBB	43	Not Rated	6

Operations

Gross Prosp Exp Ratio	0.48% of fund assets
Net Prosp Exp Ratio	0.43% of fund assets
Management Fee	0.40%
12b-1 Fee	0.00%
Other Fee	0.00%
Miscellaneous Fee(s)	0.08%
Fund Inception Date	02-01-13
Total Fund Assets ($mil)	16,624.6
Annual Turnover Ratio %	39.00
Fund Family Name	Loomis Sayles Funds

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	04-30-27	0.05

Portfolio Manager(s)

Matthew Eagan, CFA. Since 2006.
Brian Kennedy. Since 2013.

Advisor	Loomis, Sayles & Company LP
Subadvisor	—

Notes

Loomis, Sayles & Company, L.P. ("Loomis Sayles" or the "Adviser") has given a binding contractual undertaking to the Fund to limit the amount of the Fund's total annual fund operating expenses to 0.44% of the Fund's average daily net assets for Class N shares, exclusive of brokerage expenses, interest expense, taxes, acquired fund fees and expenses, organizational and extraordinary expenses, such as litigation and indemnification expenses. This undertaking is in effect through April 30, 2026 and may be terminated before then only with the consent of the Fund's Board of Trustees. The Adviser will be permitted to recover, on a class by class basis, management fees waived and/or expenses reimbursed to the extent that expenses in later periods fall below both (1) the class' applicable expense limitation at the time such amounts were waived/reimbursed and (2) the class' current applicable expense limitation. The Fund will not be obligated to repay any such waived/reimbursed fees and expenses more than one year after the end of the fiscal year in which the fees or expenses were waived/reimbursed.

T. Rowe Price Mid-Cap Growth Fund - I Class

Release Date
09-30-25

Category
Mid-Cap Growth

Investment Objective & Strategy

From the investment's prospectus

The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in a diversified portfolio of common stocks of mid-cap companies whose earnings T. Rowe Price expects to grow at a faster rate than the average company. The advisor defines mid-cap companies as those whose market capitalization falls within the range of either the S&P MidCap 400® Index or the Russell Midcap® Growth Index.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.82	1.18	0.82
3 Yr Beta	1.09	—	0.89

Principal Risks

Loss of Money, Not FDIC Insured, Growth Investing, Active Management, Market/Market Volatility, Equity Securities, Industry and Sector Investing, IPO, Other, Restricted/Illiquid Securities, Mid-Cap

Important Information

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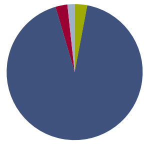
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed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

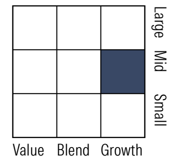
Portfolio Analysis

Composition as of 09-30-25



	% Assets
U.S. Stocks	92.5
Non-U.S. Stocks	2.8
Bonds	0.0
Cash	3.0
Other	1.7

Morningstar Style Box™ as of 09-30-25



	% Mkt Cap
Giant	0.00
Large	2.91
Medium	69.30
Small	27.36
Micro	0.43

Top 10 Holdings as of 09-30-25	% Assets
Reserve Invt Fds	2.97
Hologic Inc	2.25
PTC Inc	2.25
Veeva Systems Inc Class A	2.05
Hilton Worldwide Holdings Inc	2.02
Lattice Semiconductor Corp	1.90
Agilent Technologies Inc	1.84
Yum Brands Inc	1.80
Alnylam Pharmaceuticals Inc	1.74
Aggregate Miscellaneous Equity	1.72

Morningstar Equity Sectors as of 09-30-25	% Fund
Cyclical	28.95
Basic Materials	1.23
Consumer Cyclical	19.15
Financial Services	8.03
Real Estate	0.54
Sensitive	47.85
Communication Services	5.07
Energy	4.69
Industrials	13.04
Technology	25.05
Defensive	23.22
Consumer Defensive	2.30
Healthcare	20.92
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.63% of fund assets
Net Prosp Exp Ratio	0.63% of fund assets
Management Fee	0.61%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	08-28-15
Total Fund Assets ($mil)	26,839.4
Annual Turnover Ratio %	22.60
Fund Family Name	T. Rowe Price

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Brian Berghuis, CFA. Since 1992.
Donald Easley, CFA. Since 2025.

Advisor	T. Rowe Price Associates, Inc.
Subadvisor	T. Rowe Price Investment Management,Inc.

Notes

JPMorgan Small Cap Equity Fund - Class R6 Shares

Release Date
09-30-25

Category
Small Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks capital growth over the long term.

Under normal circumstances, the fund invests at least 80% of its assets in equity securities of small cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations equal to those within the universe of the Russell 2000® Index at the time of purchase.

Volatility and Risk

Volatility as of 09-30-25

Low	Moderate	High
		Investment ▼ / Category ▲

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	19.16	1.43	0.97
3 Yr Beta	1.19	—	0.99

Principal Risks

Loss of Money, Not FDIC Insured, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Derivatives, Suitability, Shareholder Activity, Management, Small Cap, Financials Sector

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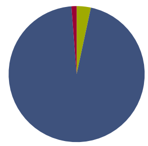
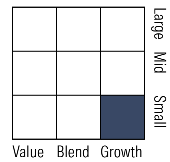
Portfolio Analysis



Composition as of 08-31-25	% Assets
U.S. Stocks	95.4
Non-U.S. Stocks	1.2
Bonds	0.0
Cash	3.4
Other	0.0



Morningstar Style Box™ as of 08-31-25	% Mkt Cap
Giant	0.00
Large	0.00
Medium	5.25
Small	79.26
Micro	15.49

Top 10 Holdings as of 08-31-25	% Assets
JPMorgan Prime Money Market Inst	3.36
MSA Safety Inc	1.94
Hayward Holdings Inc	1.93
Performance Food Group Co	1.73
Core & Main Inc Class A	1.71
Encompass Health Corp	1.71
WillScot Holdings Corp Ordinary Shares - Class A	1.65
Bright Horizons Family Solutions Inc	1.55
Element Solutions Inc	1.44
Envista Holdings Corp Ordinary Shares	1.42

Morningstar Equity Sectors as of 08-31-25	% Fund
Cyclical	46.12
Basic Materials	8.51
Consumer Cyclical	11.60
Financial Services	20.12
Real Estate	5.89
Sensitive	37.96
Communication Services	0.00
Energy	3.90
Industrials	21.17
Technology	12.89
Defensive	15.91
Consumer Defensive	5.42
Healthcare	9.38
Utilities	1.11

Operations

Gross Prosp Exp Ratio	0.75% of fund assets
Net Prosp Exp Ratio	0.75% of fund assets
Management Fee	0.65%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.10%
Fund Inception Date	05-31-16
Total Fund Assets ($mil)	3,492.6
Annual Turnover Ratio %	52.00
Fund Family Name	JPMorgan

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Don San Jose, CFA. Since 2007.
Daniel Percella, CFA. Since 2014.

Advisor	J.P. Morgan Investment Management, Inc.
Subadvisor	—

Notes

The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds for all Share Classes. These waivers are in effect through 10/31/25, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

Vanguard® FTSE Social Index Fund - Admiral™ Shares

Release Date
09-30-25

Category
Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the performance of the FTSE U.S. Choice Index Index that measures the investment return of large- and mid-capitalization stocks.

The index is composed of large- and mid-cap stocks of companies that are screened for certain environmental, social, and corporate governance (ESG) criteria by the index provider. The manager attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

Volatility and Risk

Volatility as of 09-30-25

Investment

Low	Moderate	High

Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	14.23	1.06	1.03
3 Yr Beta	1.05	—	1.07

Principal Risks

Loss of Money, Not FDIC Insured, Nondiversification, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Socially Conscious, Replication Management

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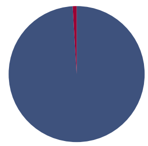
Portfolio Analysis

Composition as of 09-30-25



	% Assets
U.S. Stocks	99.1
Non-U.S. Stocks	0.9
Bonds	0.0
Cash	0.0
Other	0.0

Morningstar Style Box™ as of 09-30-25

	Value	Blend	Growth
Large		■	
Mid			
Small			

	% Mkt Cap
Giant	51.58
Large	30.78
Medium	17.38
Small	0.26
Micro	0.00

Top 10 Holdings as of 09-30-25	% Assets
NVIDIA Corp	9.10
Microsoft Corp	8.00
Apple Inc	7.73
Amazon.com Inc	4.39
Meta Platforms Inc Class A	3.34
Broadcom Inc	3.17
Alphabet Inc Class A	2.94
Tesla Inc	2.61
Alphabet Inc Class C	2.40
JPMorgan Chase & Co	1.82

Morningstar Equity Sectors as of 09-30-25	% Fund
Cyclical	29.12
Basic Materials	1.51
Consumer Cyclical	12.59
Financial Services	12.86
Real Estate	2.16
Sensitive	57.05
Communication Services	12.88
Energy	0.00
Industrials	2.99
Technology	41.18
Defensive	13.83
Consumer Defensive	3.97
Healthcare	9.71
Utilities	0.15

Operations

Gross Prosp Exp Ratio	0.13% of fund assets
Net Prosp Exp Ratio	0.13% of fund assets
Management Fee	0.12%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.01%
Fund Inception Date	02-07-19
Total Fund Assets ($mil)	25,329.8
Annual Turnover Ratio %	4.00
Fund Family Name	Vanguard

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

Gerard O'Reilly. Since 2015.
Aaron Choi. Since 2025.

Advisor	The Vanguard Group Inc
Subadvisor	—

Notes