

**VY® Columbia Contrarian Core Portfolio - Adviser Class****Category**

Large Blend

**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks total return consisting of long-term capital appreciation and current income.

Under normal market conditions, the Portfolio invests at least 80% of its net assets in common stocks. In addition, it invests at least 80% of its net assets in equity securities of U.S. companies that have large market capitalizations (generally over \$2 billion) that the sub-adviser ("Sub-Adviser") believes are undervalued and have the potential for long-term growth and current income. The Portfolio may also invest up to 20% of its net assets in foreign securities.

Past name(s) : VY Columbia Contrarian Core A.

**Volatility and Risk****Volatility** as of 12-31-23

Risk Measures as of 12-31-23			
Port Avg	Rel S&P 500	Rel Cat	
3 Yr Std Dev	17.22	0.98	0.99
3 Yr Beta	0.97	—	1.01

**Principal Risks**

Lending, Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Growth Investing, Quantitative Investing, Value Investing, Issuer, Market/Market Volatility, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Credit Default Swaps, Portfolio Diversification, Real Estate/REIT Sector, Technology 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.

**Portfolio Analysis****Composition** as of 12-31-23**Top 10 Holdings** as of 12-31-23

	% Assets
Microsoft Corp	7.16
Apple Inc	5.92
Amazon.com Inc	4.19
NVIDIA Corp	3.58
Meta Platforms Inc Class A	2.75
BlackRock Liquidity FedFund Instl	2.73
Alphabet Inc Class A	2.03
Chevron Corp	1.82
Alphabet Inc Class C	1.77
Elevance Health Inc	1.74

**Operations**

Gross Prosp Exp Ratio	1.46% of fund assets
Net Prosp Exp Ratio	1.20% of fund assets
Management Fee	0.90%
12b-1 Fee	0.50%
Other Fee	0.03%
Miscellaneous Fee(s)	0.03%
Fund Inception Date	12-10-01
Total Fund Assets (\$mil)	64.2
Annual Turnover Ratio %	50.00
Fund Family Name	Voya

**Notes**

Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 1.25% for Class ADV shares through May 1, 2024. The obligation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. The Investment Adviser is contractually obligated to waive 0.048% of the management fee through May 1, 2024. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

**Morningstar Style Box™** as of 12-31-23

	% Mkt Cap
Giant	47.26
Large	38.07
Medium	13.26
Small	1.41
Micro	0.00

**Morningstar Equity Sectors** as of 12-31-23

	% Fund
Cyclical	23.50
Basic Materials	1.95
Consumer Cyclical	8.51
Financial Services	11.75
Real Estate	1.29
Sensitive	55.87
Communication Services	12.14
Energy	4.02
Industrials	9.33
Technology	30.38
Defensive	20.61
Consumer Defensive	5.21
Healthcare	13.23
Utilities	2.17

Waiver Data	Type	Exp. Date	%
Expense Ratio	Contractual	05-01-24	0.26

**Portfolio Manager(s)**

Guy Pope, CFA. Since 2013.

Advisor	Voya Investments, LLC
Subadvisor	Columbia Mgmt Investment Advisers, LLC