# PERFORMANCE UPDATE

## TEXAS TECH UNIVERSITY SYSTEM ORP

### Average Annual Total Returns as of: 10/31/2026 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

**The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.**

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. They do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable.

Voya will assess an annual asset-based service fee of 0.65% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

**You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.**

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Stability of Principal** | | | | | | | | | | | |
| Voya Government Money Market Portfolio - Class I - 003 (1)(28) | 0.31 | 0.89 | 2.84 | 3.46 | 4.23 | 3.59 | 2.24 | | 01/01/1980 | 0.53 | 0.40 |
| *The 7-day annualized yield as of 10/31/2026 is 3.73%, which more closely reflects current earnings. (26)* | | | | | | | | | | | |
| ***Stability of Principal*** | | | | | | | | | | | |
| Voya Fixed Plus Account III - 4020 (25)(27) | 0.13 | 0.39 | 1.29 | 1.55 | 1.55 | 1.40 | 1.39 | | | | |
| **Bonds** | | | | | | | | | | | |
| ***Global Bond*** | | | | | | | | | | | |
| Templeton Global Bond Fund - Class A - 178 (2) | 0.64 | -0.42 | 3.08 | 3.91 | 6.07 | 0.39 | 0.01 | | 09/18/1986 | 1.05 | 1.02 |
| Voya Global Bond Portfolio - Initial Class - 422 (29) | 1.60 | -1.31 | -2.34 | -1.79 | 5.20 | -1.88 | 0.78 | | 11/08/2004 | 0.87 | 0.69 |
| ***High Yield Bond*** | | | | | | | | | | | |
| Voya High Yield Portfolio - Service Class - 787 | 0.87 | -1.32 | -0.29 | 1.09 | 7.72 | 2.78 | 4.25 | | 05/03/2004 | 0.75 | 0.75 |
| ***Inflation-Protected Bond*** | | | | | | | | | | | |
| American Century Inflation-Adjusted Bond Fund - Inv Class - 1001 | 2.66 | -0.10 | 0.37 | -0.10 | 4.79 | -0.10 | 2.06 | | 02/10/1997 | 0.52 | 0.52 |
| ***Intermediate Core Bond*** | | | | | | | | | | | |
| Voya U.S. Bond Index Portfolio - Class I - 1554 (30) | 2.33 | 0.04 | -0.79 | -0.47 | 4.97 | -0.54 | 1.09 | | 03/07/2008 | 0.49 | 0.36 |
| ***Intermediate Core-Plus Bond*** | | | | | | | | | | | |
| TCW MetWest Total Return Bond Fund - Class M Shares - 7576 | 2.38 | -0.41 | -1.26 | -1.05 | 5.51 | -0.76 | 1.29 | | 03/31/1997 | 0.69 | 0.68 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Voya Intermediate Bond Fund - Class I - 238 (23) | 2.58 | 0.03 | -0.33 | 0.11 | 6.33 | 0.25 | 2.03 | | 12/15/1998 | 0.39 | 0.36 |
| ***Intermediate Government*** | | | | | | | | | | | |
| Voya GNMA Income Fund - Class I - 240 (24)(31) | 3.00 | -0.22 | 0.24 | 0.81 | 6.17 | 0.66 | 1.40 | | 08/17/1973 | 0.63 | 0.54 |
| ***Multisector Bond*** | | | | | | | | | | | |
| Lord Abbett Bond Debenture Fund - Class A - 399 | 0.07 | -1.34 | -0.83 | -0.14 | 7.26 | 1.28 | 3.72 | | 04/01/1971 | 0.96 | 0.96 |
| ***Short-Term Bond*** | | | | | | | | | | | |
| Lord Abbett Short Duration Income Fund - Class R4 - 7394 | 0.67 | 0.43 | 1.37 | 2.18 | 5.09 | 2.47 | 2.50 | | 11/04/1993 | 0.64 | 0.64 |
| **Asset Allocation** | | | | | | | | | | | |
| ***Lifecycle*** | | | | | | | | | | | |
| Voya Solution 2030 Portfolio - Initial Class - 6753 (3)(4) | 0.25 | -0.08 | 6.47 | 7.33 | 14.83 | 5.39 | 8.49 | | 10/03/2011 | 0.98 | 0.72 |
| Voya Solution 2035 Portfolio - Initial Class - 761 (3)(5) | 0.00 | -0.10 | 7.72 | 8.73 | 16.71 | 6.43 | 9.39 | | 04/29/2005 | 1.00 | 0.73 |
| Voya Solution 2040 Portfolio - Initial Class - 6756 (3)(6) | -0.45 | -0.17 | 8.83 | 10.10 | 18.44 | 7.42 | 10.40 | | 10/03/2011 | 1.04 | 0.73 |
| Voya Solution 2045 Portfolio - Initial Class - 764 (3)(7) | -0.76 | -0.17 | 9.76 | 11.13 | 19.68 | 8.14 | 10.89 | | 04/29/2005 | 1.04 | 0.75 |
| Voya Solution 2050 Portfolio - Initial Class - 6759 (3)(8) | -0.90 | -0.21 | 10.23 | 11.59 | 20.28 | 8.44 | 11.07 | | 10/03/2011 | 1.05 | 0.76 |
| Voya Solution 2055 Portfolio - Initial Class - 1166 (3)(9) | -0.93 | -0.18 | 10.48 | 11.91 | 20.43 | 8.50 | 11.14 | | 03/08/2010 | 1.05 | 0.78 |
| Voya Solution 2060 Portfolio - Initial Class - 3290 (3)(10) | -1.04 | -0.33 | 10.34 | 11.74 | 20.36 | 8.47 | 11.10 | | 02/09/2015 | 1.07 | 0.78 |
| Voya Solution 2065 Portfolio - Initial Class - E479 (3)(32) | -1.06 | -0.23 | 10.45 | 11.92 | 20.51 | 8.54 | | 12.26 | 07/29/2020 | 1.09 | 0.78 |
| Voya Solution 2070 Portfolio - Initial Class - H620 (3)(33) | -1.03 | -0.25 | 10.51 | 11.86 | | | | 15.42 | 08/11/2025 | 1.45 | 0.78 |
| Voya Solution Income Portfolio - Initial Class - 767 (3)(11) | 0.89 | -0.12 | 3.79 | 4.34 | 10.51 | 3.16 | 5.38 | | 04/29/2005 | 0.93 | 0.68 |
| **Balanced** | | | | | | | | | | | |
| ***Moderate Allocation*** | | | | | | | | | | | |
| American Funds American Balanced Fund® - Class R-4 - 823 | 1.11 | -0.31 | 8.05 | 10.30 | 17.95 | 8.61 | 9.99 | | 07/26/1975 | 0.60 | 0.60 |
| VY® Invesco Equity and Income Portfolio - Initial Class - 452 (12) | 2.65 | 0.33 | 8.17 | 11.53 | 14.84 | 7.08 | 8.91 | | 12/10/2001 | 0.91 | 0.64 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst - 1257 | 0.99 | 1.60 | 7.52 | 7.35 | 14.74 | 7.63 | 11.41 | | 01/24/1989 | 0.65 | 0.65 |
| **Large Cap Value** | | | | | | | | | | | |
| ***Large Blend*** | | | | | | | | | | | |
| American Funds Fundamental Investors® - Class R-4 - 1208 | -1.63 | -1.86 | 11.07 | 13.08 | 25.20 | 12.81 | 14.48 | | 08/01/1978 | 0.63 | 0.63 |
| State Street S&P 500 Index Fund - Class N - 1223 (13) | -0.89 | 1.43 | 11.62 | 11.94 | 23.21 | 11.89 | 15.30 | | 12/30/1992 | 0.17 | 0.16 |
| Vanguard® 500 Index Fund - Admiral™ Shares - 899 | -0.87 | 1.47 | 11.73 | 12.06 | 23.35 | 12.02 | 15.40 | | 11/13/2000 | 0.04 | 0.04 |
| VY® Columbia Contrarian Core Portfolio - Initial Class - 455 (14) | -1.11 | 1.05 | 10.97 | 10.85 | 22.52 | 12.22 | 14.94 | | 12/10/2001 | 1.20 | 0.71 |
| ***Large Value*** | | | | | | | | | | | |
| American Funds Washington Mutual Investors Fund - Class R-4 - 819 | 4.04 | 1.27 | 10.33 | 12.54 | 20.10 | 11.54 | 13.54 | | 07/31/1952 | 0.61 | 0.61 |
| Dodge & Cox Stock Fund - Class I Shares - 466 | 4.44 | -0.08 | 9.85 | 13.30 | 17.61 | 9.56 | 12.85 | | 01/04/1965 | 0.51 | 0.51 |
| Invesco Growth and Income Fund - Class Y - 8346 | 2.95 | 0.78 | 11.63 | 16.55 | 19.44 | 10.31 | 11.37 | | 10/19/2004 | 0.53 | 0.53 |
| Parnassus Value Equity Fund® - Investor Shares - 6531 (34) | 0.97 | -1.37 | 15.53 | 19.06 | 21.53 | 9.59 | 14.30 | | 04/29/2005 | 0.97 | 0.88 |
| Voya Corporate Leaders 100 Fund - Class I - 3436 (15) | 2.64 | 1.44 | 13.15 | 15.21 | 21.73 | 11.59 | 13.77 | | 06/30/2008 | 0.68 | 0.49 |
| **Large Cap Growth** | | | | | | | | | | | |
| ***Large Growth*** | | | | | | | | | | | |
| American Funds AMCAP Fund® - Class R-4 - 1002 | -2.94 | -2.34 | 2.32 | 2.34 | 19.76 | 6.36 | 12.39 | | 05/01/1967 | 0.68 | 0.68 |
| Fidelity® Contrafund® - 524 | -3.05 | 3.01 | 10.11 | 11.84 | 27.05 | 13.02 | 17.72 | | 05/17/1967 | 0.74 | 0.74 |
| Voya Large Cap Growth Portfolio - Institutional Class - 742 (16) | -6.05 | -0.74 | 2.11 | -0.62 | 21.92 | 9.03 | 15.24 | | 05/03/2004 | 0.73 | 0.67 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Small/Mid/Specialty** | | | | | | | | | | | |
| ***Mid-Cap Blend*** | | | | | | | | | | | |
| Vanguard® Morningstar Mid-Cap Index - Admiral™ Shares - 756 | 3.89 | 1.04 | 13.49 | 13.66 | 19.84 | 6.88 | 11.72 | | 11/12/2001 | 0.05 | 0.05 |
| Voya Index Plus MidCap Portfolio - Class I - 053 (35) | 2.51 | -0.56 | 15.29 | 18.02 | 19.44 | 8.13 | 10.57 | | 12/16/1997 | 0.69 | 0.60 |
| ***Mid-Cap Growth*** | | | | | | | | | | | |
| Janus Henderson Enterprise Fund - Class T Shares - 2666 | 3.03 | -2.12 | 5.25 | 7.10 | 15.44 | 5.57 | 12.30 | | 09/01/1992 | 0.91 | 0.91 |
| Voya MidCap Opportunities Portfolio - Class I - 081 (36) | -5.76 | -5.76 | -0.05 | -4.35 | 11.92 | 1.05 | 10.62 | | 05/05/2000 | 1.07 | 0.83 |
| VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449 (17) | -4.45 | -3.94 | -2.02 | -5.38 | 16.45 | 3.49 | 12.26 | | 12/10/2001 | 1.00 | 0.80 |
| ***Mid-Cap Value*** | | | | | | | | | | | |
| AMG River Road Mid Cap Value Fund - Class N - 7007 | 7.63 | -0.38 | 4.49 | 11.25 | 15.63 | 9.38 | 9.31 | | 09/19/1994 | 1.14 | 1.11 |
| VY® American Century Small-Mid Cap Value Portfolio- Initial - 434 (18) | 7.31 | 0.96 | 18.25 | 21.87 | 15.92 | 7.52 | 9.87 | | 05/01/2002 | 1.21 | 0.85 |
| VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429 (19) | 8.11 | 1.44 | 15.18 | 18.54 | 17.03 | 7.58 | 9.51 | | 05/01/2002 | 1.10 | 0.85 |
| ***Small Blend*** | | | | | | | | | | | |
| Vanguard® Morningstar Small-Cap Index - Admiral™ Shares - 757 | 2.06 | -1.30 | 13.67 | 15.40 | 19.39 | 6.38 | 11.11 | | 11/13/2000 | 0.05 | 0.05 |
| Voya Small Company Portfolio - Class I - 042 (37) | 1.31 | -2.96 | 11.96 | 13.82 | 17.79 | 5.89 | 8.64 | | 12/27/1996 | 1.02 | 0.87 |
| VY® JPMorgan Small Cap Core Equity Portfolio- Institutional - 780 | 1.73 | -3.75 | 10.21 | 11.79 | 15.14 | 3.49 | 9.32 | | 05/01/2002 | 0.89 | 0.89 |
| ***Small Growth*** | | | | | | | | | | | |
| Invesco Small Cap Growth Fund - Class R5 - 9807 | -4.48 | -8.34 | 2.89 | 0.62 | 15.07 | -2.74 | 9.28 | | 03/15/2002 | 0.83 | 0.83 |
| The Brown Capital Management Small Company Fund - Inv - 395 | 4.08 | 8.65 | 14.95 | 13.78 | 9.96 | -4.91 | 7.12 | | 12/31/1992 | 1.44 | 1.44 |
| Voya SmallCap Opportunities Portfolio - Class I - 080 (38) | -1.20 | -4.66 | 8.65 | 10.09 | 21.42 | 6.45 | 9.59 | | 05/06/1994 | 1.11 | 0.92 |
| ***Small Value*** | | | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Institutional Class - 6177 | 3.07 | -2.30 | 11.41 | 16.46 | 11.01 | 4.13 | 8.13 | | 05/07/1993 | 0.95 | 0.95 |
| Nomura Small Cap Value Fund - Class A - 2495 | 4.12 | -4.16 | 15.40 | 20.10 | 17.47 | 6.72 | 8.99 | | 06/24/1987 | 1.09 | 1.09 |
| ***Specialty - Health*** | | | | | | | | | | | |
| BlackRock Health Sciences Opportunities Port - Inst Shares - 2893 | 7.08 | 12.48 | 18.08 | 26.21 | 16.10 | 7.49 | 12.58 | | 10/16/2000 | 0.86 | 0.86 |
| ***Specialty - Real Estate*** | | | | | | | | | | | |
| Cohen & Steers Realty Shares, Inc. - 1172 (39) | 6.09 | -3.03 | 13.46 | 13.40 | 14.44 | 2.60 | 7.24 | | 07/02/1991 | 0.93 | 0.88 |
| ***Specialty - Technology*** | | | | | | | | | | | |
| T. Rowe Price Science and Technology Fund - Advisor Class - 229 | -11.86 | -6.36 | 12.07 | 7.03 | 31.25 | 12.74 | 18.36 | | 03/31/2000 | 1.06 | 1.06 |
| **Global / International** | | | | | | | | | | | |
| American Funds SMALLCAP World Fund® - Class R-4 - 1445 | -3.40 | -2.86 | 7.20 | 9.02 | 14.58 | 0.03 | 9.15 | | 07/24/2002 | 1.00 | 1.00 |
| ***Foreign Large Blend*** | | | | | | | | | | | |
| Touchstone Non-US Equity Fund - Class Y - 9347 (40) | -3.78 | -2.74 | 9.50 | 11.57 | 22.46 | 9.96 | 11.39 | | 12/19/1997 | 0.92 | 0.90 |
| Voya International Index Portfolio - Class I - 1551 (20) | -0.54 | -2.24 | 9.01 | 12.66 | 18.93 | 8.13 | 8.84 | | 03/04/2008 | 0.58 | 0.45 |
| ***Foreign Large Growth*** | | | | | | | | | | | |
| American Funds EUPAC Fund® - Class R-4 - 573 | -5.14 | -4.61 | 4.88 | 6.57 | 17.18 | 4.06 | 8.29 | | 04/16/1984 | 0.82 | 0.82 |
| ***Foreign Large Value*** | | | | | | | | | | | |
| Dodge & Cox International Stock Fund - Class I Shares - 735 | -0.28 | -5.50 | 8.57 | 14.27 | 20.72 | 10.82 | 9.36 | | 05/01/2001 | 0.61 | 0.61 |
| Touchstone International Value Fund - Class Y - 9343 (21) | -2.81 | -1.96 | 18.91 | 28.73 | 28.12 | 13.60 | 10.77 | | 03/01/1993 | 1.28 | 0.89 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Voya Intl High Dividend Low Volatility Port - Initial Class - 1586 | 2.70 | 0.64 | 15.06 | 22.48 | 23.36 | 12.44 | 9.27 | | 01/03/2006 | 0.76 | 0.76 |
| ***Global Large-Stock Blend*** | | | | | | | | | | | |
| Voya Global Insights Fund - Class I - 432 (22) | -2.89 | 1.08 | 3.24 | 2.48 | 17.67 | 4.57 | 11.48 | | 05/01/2002 | 0.93 | 0.81 |
| ***Global Large-Stock Growth*** | | | | | | | | | | | |
| American Funds New Perspective Fund® - Class R-4 - 818 | -2.79 | -1.13 | 3.72 | 4.18 | 19.09 | 6.16 | 12.89 | | 03/13/1973 | 0.75 | 0.75 |

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

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## TEXAS TECH UNIVERSITY SYSTEM ORP

### Average Annual Total Returns as of: 09/30/2026 (shown in percentages)

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Voya will assess an annual asset-based service fee of 0.65% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Stability of Principal** | | | | | | | | | | | |
| Voya Government Money Market Portfolio - Class I - 003 (1)(28) | 0.29 | 0.86 | 2.51 | 3.48 | 4.26 | 3.52 | 2.21 | | 01/01/1980 | 0.53 | 0.40 |
| *The 7-day annualized yield as of 09/30/2026 is 3.67%, which more closely reflects current earnings. (26)* | | | | | | | | | | | |
| ***Stability of Principal*** | | | | | | | | | | | |
| Voya Fixed Plus Account III - 4020 (25)(27) | 0.13 | 0.39 | 1.16 | 1.55 | 1.55 | 1.39 | 1.39 | | | | |
| **Bonds** | | | | | | | | | | | |
| ***Global Bond*** | | | | | | | | | | | |
| Templeton Global Bond Fund - Class A - 178 (2) | -1.90 | 0.41 | 2.43 | 2.88 | 4.84 | 0.14 | 0.35 | | 09/18/1986 | 1.05 | 1.02 |
| Voya Global Bond Portfolio - Initial Class - 422 (29) | -3.12 | -3.45 | -3.88 | -3.58 | 4.09 | -2.29 | 0.37 | | 11/08/2004 | 0.87 | 0.69 |
| ***High Yield Bond*** | | | | | | | | | | | |
| Voya High Yield Portfolio - Service Class - 787 | -3.08 | -2.61 | -1.15 | 0.46 | 6.92 | 2.57 | 4.16 | | 05/03/2004 | 0.75 | 0.75 |
| ***Inflation-Protected Bond*** | | | | | | | | | | | |
| American Century Inflation-Adjusted Bond Fund - Inv Class - 1001 | -2.78 | -3.42 | -2.23 | -2.41 | 3.54 | -0.39 | 1.74 | | 02/10/1997 | 0.52 | 0.52 |
| ***Intermediate Core Bond*** | | | | | | | | | | | |
| Voya U.S. Bond Index Portfolio - Class I - 1554 (30) | -2.58 | -3.54 | -3.05 | -2.21 | 3.61 | -1.01 | 0.77 | | 03/07/2008 | 0.49 | 0.36 |
| ***Intermediate Core-Plus Bond*** | | | | | | | | | | | |
| TCW MetWest Total Return Bond Fund - Class M Shares - 7576 | -3.09 | -4.08 | -3.55 | -2.70 | 3.96 | -1.27 | 0.99 | | 03/31/1997 | 0.69 | 0.68 |
| Voya Intermediate Bond Fund - Class I - 238 (23) | -2.88 | -3.87 | -2.83 | -1.80 | 4.83 | -0.28 | 1.71 | | 12/15/1998 | 0.39 | 0.36 |
| ***Intermediate Government*** | | | | | | | | | | | |
| Voya GNMA Income Fund - Class I - 240 (24)(31) | -3.32 | -4.09 | -2.68 | -1.39 | 4.45 | 0.02 | 1.10 | | 08/17/1973 | 0.63 | 0.54 |
| ***Multisector Bond*** | | | | | | | | | | | |
| Lord Abbett Bond Debenture Fund - Class A - 399 | -2.45 | -2.57 | -0.90 | 0.56 | 6.87 | 1.40 | 3.67 | | 04/01/1971 | 0.96 | 0.96 |
| ***Short-Term Bond*** | | | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Lord Abbett Short Duration Income Fund - Class R4 - 7394 | -0.64 | -0.37 | 0.70 | 1.91 | 4.81 | 2.27 | 2.44 | | 11/04/1993 | 0.64 | 0.64 |
| **Asset Allocation** | | | | | | | | | | | |
| ***Lifecycle*** | | | | | | | | | | | |
| Voya Solution 2030 Portfolio - Initial Class - 6753 (3)(4) | -1.98 | -1.29 | 6.20 | 8.46 | 13.75 | 6.02 | 8.27 | | 10/03/2011 | 0.98 | 0.72 |
| Voya Solution 2035 Portfolio - Initial Class - 761 (3)(5) | -1.91 | -0.96 | 7.72 | 10.34 | 15.64 | 7.23 | 9.17 | | 04/29/2005 | 1.00 | 0.73 |
| Voya Solution 2040 Portfolio - Initial Class - 6756 (3)(6) | -1.83 | -0.72 | 9.32 | 12.36 | 17.52 | 8.42 | 10.22 | | 10/03/2011 | 1.04 | 0.73 |
| Voya Solution 2045 Portfolio - Initial Class - 764 (3)(7) | -1.66 | -0.37 | 10.60 | 13.97 | 18.87 | 9.27 | 10.74 | | 04/29/2005 | 1.04 | 0.75 |
| Voya Solution 2050 Portfolio - Initial Class - 6759 (3)(8) | -1.67 | -0.26 | 11.24 | 14.71 | 19.50 | 9.64 | 10.93 | | 10/03/2011 | 1.05 | 0.76 |
| Voya Solution 2055 Portfolio - Initial Class - 1166 (3)(9) | -1.68 | -0.21 | 11.51 | 14.93 | 19.65 | 9.70 | 10.99 | | 03/08/2010 | 1.05 | 0.78 |
| Voya Solution 2060 Portfolio - Initial Class - 3290 (3)(10) | -1.67 | -0.21 | 11.50 | 14.97 | 19.67 | 9.69 | 10.97 | | 02/09/2015 | 1.07 | 0.78 |
| Voya Solution 2065 Portfolio - Initial Class - E479 (3)(32) | -1.59 | -0.14 | 11.64 | 15.14 | 19.76 | 9.78 | | 12.63 | 07/29/2020 | 1.09 | 0.78 |
| Voya Solution 2070 Portfolio - Initial Class - H620 (3)(33) | -1.61 | -0.15 | 11.66 | 15.09 | | | | 17.74 | 08/11/2025 | 1.45 | 0.78 |
| Voya Solution Income Portfolio - Initial Class - 767 (3)(11) | -2.09 | -1.84 | 2.87 | 4.55 | 9.48 | 3.31 | 5.15 | | 04/29/2005 | 0.93 | 0.68 |
| **Balanced** | | | | | | | | | | | |
| ***Moderate Allocation*** | | | | | | | | | | | |
| American Funds American Balanced Fund® - Class R-4 - 823 | -2.49 | -2.90 | 6.86 | 10.93 | 16.90 | 9.16 | 9.77 | | 07/26/1975 | 0.60 | 0.60 |
| VY® Invesco Equity and Income Portfolio - Initial Class - 452 (12) | -3.29 | -1.20 | 5.38 | 9.18 | 12.95 | 7.24 | 8.58 | | 12/10/2001 | 0.91 | 0.64 |
| VY® T. Rowe Price Capital Appreciation Portfolio - Inst - 1257 | -1.29 | 1.03 | 6.47 | 8.00 | 13.49 | 8.40 | 11.15 | | 01/24/1989 | 0.65 | 0.65 |
| **Large Cap Value** | | | | | | | | | | | |
| ***Large Blend*** | | | | | | | | | | | |
| American Funds Fundamental Investors® - Class R-4 - 1208 | -1.32 | -1.55 | 12.91 | 17.84 | 25.03 | 14.47 | 14.54 | | 08/01/1978 | 0.63 | 0.63 |
| State Street S&P 500 Index Fund - Class N - 1223 (13) | -0.35 | 2.27 | 12.61 | 15.57 | 22.69 | 13.62 | 15.19 | | 12/30/1992 | 0.17 | 0.16 |
| Vanguard® 500 Index Fund - Admiral™ Shares - 899 | -0.35 | 2.29 | 12.71 | 15.69 | 22.84 | 13.74 | 15.29 | | 11/13/2000 | 0.04 | 0.04 |
| VY® Columbia Contrarian Core Portfolio - Initial Class - 455 (14) | -0.16 | 3.21 | 12.22 | 15.14 | 22.36 | 13.64 | 14.85 | | 12/10/2001 | 1.20 | 0.71 |
| ***Large Value*** | | | | | | | | | | | |
| American Funds Washington Mutual Investors Fund - Class R-4 - 819 | -3.41 | -1.14 | 6.05 | 8.40 | 18.02 | 12.12 | 12.96 | | 07/31/1952 | 0.61 | 0.61 |
| Dodge & Cox Stock Fund - Class I Shares - 466 | -5.79 | 1.33 | 5.18 | 7.82 | 14.56 | 9.57 | 12.34 | | 01/04/1965 | 0.51 | 0.51 |
| Invesco Growth and Income Fund - Class Y - 8346 | -3.65 | 0.01 | 8.44 | 13.69 | 17.16 | 10.82 | 11.03 | | 10/19/2004 | 0.53 | 0.53 |
| Parnassus Value Equity Fund® - Investor Shares - 6531 (34) | -3.33 | -1.38 | 14.42 | 20.59 | 19.88 | 10.22 | 13.99 | | 04/29/2005 | 0.97 | 0.88 |
| Voya Corporate Leaders 100 Fund - Class I - 3436 (15) | -4.61 | 0.35 | 10.24 | 13.85 | 19.76 | 12.13 | 13.33 | | 06/30/2008 | 0.68 | 0.49 |
| **Large Cap Growth** | | | | | | | | | | | |
| ***Large Growth*** | | | | | | | | | | | |
| American Funds AMCAP Fund® - Class R-4 - 1002 | -1.47 | -0.20 | 5.42 | 8.44 | 19.75 | 8.56 | 12.45 | | 05/01/1967 | 0.68 | 0.68 |
| Fidelity® Contrafund® - 524 | 2.61 | 2.80 | 13.57 | 16.53 | 27.96 | 15.26 | 17.88 | | 05/17/1967 | 0.74 | 0.74 |
| Voya Large Cap Growth Portfolio - Institutional Class - 742 (16) | 2.44 | -0.03 | 8.69 | 9.68 | 24.45 | 11.56 | 15.69 | | 05/03/2004 | 0.73 | 0.67 |
| **Small/Mid/Specialty** | | | | | | | | | | | |
| ***Mid-Cap Blend*** | | | | | | | | | | | |
| Vanguard® Morningstar Mid-Cap Index - Admiral™ Shares - 756 | -4.08 | -2.32 | 9.24 | 8.34 | 16.42 | 7.43 | 10.95 | | 11/12/2001 | 0.05 | 0.05 |
| Voya Index Plus MidCap Portfolio - Class I - 053 (35) | -3.54 | -4.37 | 12.47 | 14.79 | 16.23 | 8.78 | 9.98 | | 12/16/1997 | 0.69 | 0.60 |
| ***Mid-Cap Growth*** | | | | | | | | | | | |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Janus Henderson Enterprise Fund - Class T Shares - 2666 | -5.76 | -6.46 | 2.16 | 3.92 | 11.36 | 5.75 | 11.53 | | 09/01/1992 | 0.91 | 0.91 |
| Voya MidCap Opportunities Portfolio - Class I - 081 (36) | -0.57 | -5.03 | 6.05 | 0.94 | 12.47 | 3.37 | 10.82 | | 05/05/2000 | 1.07 | 0.83 |
| VY® T. Rowe Price Diversified Mid Cap Growth Port - Initial - 449 (17) | -1.19 | -5.61 | 2.55 | -0.79 | 16.06 | 5.82 | 12.36 | | 12/10/2001 | 1.00 | 0.80 |
| ***Mid-Cap Value*** | | | | | | | | | | | |
| AMG River Road Mid Cap Value Fund - Class N - 7007 | -7.14 | -5.12 | -2.92 | 1.87 | 11.19 | 9.00 | 8.46 | | 09/19/1994 | 1.14 | 1.11 |
| VY® American Century Small-Mid Cap Value Portfolio-Initial - 434 (18) | -6.51 | -3.31 | 10.19 | 9.99 | 11.93 | 6.77 | 8.93 | | 05/01/2002 | 1.21 | 0.85 |
| VY® JPMorgan Mid Cap Value Portfolio - Initial Class - 429 (19) | -6.60 | -4.31 | 6.55 | 7.38 | 12.65 | 6.93 | 8.42 | | 05/01/2002 | 1.10 | 0.85 |
| ***Small Blend*** | | | | | | | | | | | |
| Vanguard® Morningstar Small-Cap Index - Admiral™ Shares - 757 | -4.59 | -5.80 | 11.37 | 13.39 | 16.23 | 6.97 | 10.42 | | 11/13/2000 | 0.05 | 0.05 |
| Voya Small Company Portfolio - Class I - 042 (37) | -4.40 | -6.80 | 10.51 | 12.66 | 14.61 | 6.35 | 8.14 | | 12/27/1996 | 1.02 | 0.87 |
| VY® JPMorgan Small Cap Core Equity Portfolio-Institutional - 780 | -5.39 | -8.59 | 8.34 | 9.82 | 11.93 | 4.03 | 8.71 | | 05/01/2002 | 0.89 | 0.89 |
| ***Small Growth*** | | | | | | | | | | | |
| Invesco Small Cap Growth Fund - Class R5 - 9807 | -2.80 | -16.29 | 7.71 | 9.49 | 13.81 | -0.48 | 9.28 | | 03/15/2002 | 0.83 | 0.83 |
| The Brown Capital Management Small Company Fund - Inv - 395 | -5.51 | 8.59 | 10.44 | 8.79 | 5.11 | -4.49 | 5.99 | | 12/31/1992 | 1.44 | 1.44 |
| Voya SmallCap Opportunities Portfolio - Class I - 080 (38) | -5.33 | -13.32 | 9.97 | 15.42 | 18.96 | 7.46 | 9.08 | | 05/06/1994 | 1.11 | 0.92 |
| ***Small Value*** | | | | | | | | | | | |
| Allspring Special Small Cap Value Fund - Institutional Class - 6177 | -5.67 | -7.14 | 8.09 | 9.60 | 8.07 | 4.30 | 7.53 | | 05/07/1993 | 0.95 | 0.95 |
| Nomura Small Cap Value Fund - Class A - 2495 | -5.47 | -8.82 | 10.83 | 14.07 | 13.87 | 6.77 | 8.37 | | 06/24/1987 | 1.09 | 1.09 |
| ***Specialty - Health*** | | | | | | | | | | | |
| BlackRock Health Sciences Opportunities Port - Inst Shares - 2893 | -0.73 | 5.48 | 10.27 | 23.33 | 12.22 | 6.86 | 10.95 | | 10/16/2000 | 0.86 | 0.86 |
| ***Specialty - Real Estate*** | | | | | | | | | | | |
| Cohen & Steers Realty Shares, Inc. - 1172 (39) | -5.96 | -6.12 | 6.94 | 4.06 | 11.10 | 2.81 | 6.07 | | 07/02/1991 | 0.93 | 0.88 |
| ***Specialty - Technology*** | | | | | | | | | | | |
| T. Rowe Price Science and Technology Fund - Advisor Class - 229 | 4.46 | -10.17 | 27.16 | 31.57 | 35.58 | 16.31 | 19.61 | | 03/31/2000 | 1.06 | 1.06 |
| **Global / International** | | | | | | | | | | | |
| American Funds SMALLCAP World Fund® - Class R-4 - 1445 | -2.14 | -5.44 | 10.98 | 13.58 | 13.61 | 1.44 | 9.13 | | 07/24/2002 | 1.00 | 1.00 |
| ***Foreign Large Blend*** | | | | | | | | | | | |
| Touchstone Non-US Equity Fund - Class Y - 9347 (40) | -0.98 | -0.46 | 13.80 | 18.10 | 22.25 | 11.58 | 11.57 | | 12/19/1997 | 0.92 | 0.90 |
| Voya International Index Portfolio - Class I - 1551 (20) | -3.43 | -0.20 | 9.60 | 14.52 | 17.90 | 8.91 | 8.64 | | 03/04/2008 | 0.58 | 0.45 |
| ***Foreign Large Growth*** | | | | | | | | | | | |
| American Funds EUPAC Fund® - Class R-4 - 573 | -2.76 | -0.47 | 10.57 | 15.56 | 18.00 | 5.56 | 8.62 | | 04/16/1984 | 0.82 | 0.82 |
| ***Foreign Large Value*** | | | | | | | | | | | |
| Dodge & Cox International Stock Fund - Class I Shares - 735 | -4.17 | -3.97 | 8.87 | 14.52 | 18.74 | 11.79 | 9.57 | | 05/01/2001 | 0.61 | 0.61 |
| Touchstone International Value Fund - Class Y - 9343 (21) | -2.93 | 0.54 | 22.35 | 33.81 | 27.29 | 14.28 | 10.46 | | 03/01/1993 | 1.28 | 0.89 |
| Voya Intl High Dividend Low Volatility Port - Initial Class - 1586 | -2.89 | 4.27 | 12.04 | 17.46 | 21.07 | 12.35 | 8.88 | | 01/03/2006 | 0.76 | 0.76 |
| ***Global Large-Stock Blend*** | | | | | | | | | | | |
| Voya Global Insights Fund - Class I - 432 (22) | -0.92 | -3.01 | 6.32 | 8.53 | 17.72 | 6.09 | 11.65 | | 05/01/2002 | 0.93 | 0.81 |
| ***Global Large-Stock Growth*** | | | | | | | | | | | |
| American Funds New Perspective Fund® - Class R-4 - 818 | -0.74 | -0.24 | 6.69 | 9.25 | 18.91 | 8.25 | 12.96 | | 03/13/1973 | 0.75 | 0.75 |

| Investment Options | 1-Mo | 3-Mo | YTD | 1-Yr | 3-Yr | 5-Yr | 10-Yr | Incept | Fund Inception Date | Gross Fund Exp %* | Net Fund Exp %* |
|---|---|---|---|---|---|---|---|---|---|---|---|

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

**Additional Notes**

(1)YOU COULD LOSE MONEY BY INVESTING IN THE FUND. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT $1.00 PER SHARE, IT CANNOT GUARANTEE IT WILL DO SO. AN INVESTMENT IN THE FUND IS NOT A BANK ACCOUNT AND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. THE FUND'S SPONSOR IS NOT REQUIRED TO REIMBURSE THE FUND FOR LOSSES, AND YOU SHOULD NOT EXPECT THAT THE SPONSOR WILL PROVIDE FINANCIAL SUPPORT TO THE FUND AT ANY TIME, INCLUDING DURING PERIODS OF MARKET STRESS.

(2)Templeton Global Bond Fund - Class A: Total annual Fund operating expenses differ from the ratio of expenses to average net assets shown in the Financial Highlights, which reflect the operating expenses of the Fund and do not include acquired fund fees and expenses. The investment manager has agreed to reduce its fees to reflect reduced services resulting from the Fund's investments in Franklin Templeton affiliated funds. These contractual arrangements are expected to continue until April 30, 2026. During the terms, the fee waiver and expense reimbursement agreements may not be terminated or amended without approval of the board of trustees except to add series or classes, to reflect the extension of termination dates or to lower the waiver and expense limitation (which would result in lower fees for shareholders).

(3)There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date Portfolio, until the day prior to its Target Date, the Portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each Portfolio's designation Target Year. Prior to choosing a Target Date Portfolio, investors are strongly encouraged to review and understand the Portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific Portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date Portfolios, the likelihood and magnitude of which will be dependent upon the Portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal.

The Voya Solution / Target Date PortfoliosSM are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the The Voya Solution / Target Date PortfoliosSM.

Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio.

(4)Voya Solution 2030 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.79% of Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.72% Class I shares through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

**Additional Notes**

(5)Voya Solution 2035 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.83%, Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.73%, Class I shares, through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(6)Voya Solution 2040 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.83%, Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.73%, Class I shares, through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(7)Voya Solution 2045 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.86% Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.75% of Class I Shares, through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(8)Voya Solution 2050 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.86%, Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.76% Class I shares, through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(9)Voya Solution 2055 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.86% for Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(10)Voya Solution 2060 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.87% for Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(11)Voya Solution Income Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.68% for Class I, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of

**Additional Notes**

recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(12)VY Invesco Equity and Income Portfolio - Initial Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% for Class I, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is also contractually obligated to waive 0.01% of the management fee through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(13)State Street S&P 500 Index Fund - Class N: The Fund has adopted a distribution plan under Rule 12b-1 pursuant to which payments of up to 0.25% of average daily net assets may be made; however, the Fund's Board of Trustees has determined that payments will not exceed 0.062% of average daily net assets. The Fund's investment adviser, SSGA Funds Management, Inc. (the "Adviser" or "SSGA FM"), is contractually obligated until December 31, 2026 to waive up to the full amount of the advisory fee payable by the Fund, and/or to reimburse the Fund to the extent that Total Annual Fund Operating Expenses exceed 0.157% of average daily net assets on an annual basis. This waiver and/or reimbursement may not be terminated prior to December 31, 2026, except with the approval of the Fund's Board of Trustees. SSGA FM has contractually agreed to waive 0.01% of its administration fee. This waiver may not be terminated or modified except with the approval of the Fund's Board of Trustees and shall continue until at least December 31, 2026.

(14)VY Columbia Contrarian Core Portfolio - Initial Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.75% for Class I shares, through May 1, 2026. 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 also contractually obligated to waive 0.048% of the management fee through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(15)Voya Corporate Leaders 100 Fund - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.65% Class I shares through October 1, 2026. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.49% Class I, through October 1, 2026. The limitations do not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. These limitations are subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Fund's Board.

(16)Voya Large Cap Growth Portfolio - Institutional Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.67% for Class I shares, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of this obligation requires approval by the Portfolio's Board of Trustees (the "Board").

(17)VY T. Rowe Price Diversified Mid Cap Growth Portfolio - Initial Class: Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.80% for Class I shares, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(18)VY American Century Small-Mid Cap Value Portfolio - Initial Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.85% of Class I through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(19)VY JPMorgan Mid Cap Value Portfolio - Initial Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.88% for Class I, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is also contractually obligated to waive 0.025% of the management fee through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

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(20)Voya International Index Portfolio - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.50% for Class I shares through May 1, 2025 . In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.45% for the Portfolio's Class I shares through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. These limitations are subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(21)Touchstone International Value Fund - Class Y: Touchstone Advisors, Inc. (the "Adviser" or "Touchstone Advisors") and Touchstone Strategic Trust (the "Trust") have entered into a contractual expense limitation agreement whereby Touchstone Advisors will waive a portion of its fees or reimburse certain Fund expenses (excluding dividend and interest expenses relating to short sales; interest; taxes; brokerage commissions and other transaction costs; portfolio transaction and investment related expenses, including expenses associated with the Fund's liquidity providers; other expenditures which are capitalized in accordance with U.S. generally accepted accounting principles; the cost of "Acquired Fund Fees and Expenses", if any; and other extraordinary expenses not incurred in the ordinary course of business) in order to limit annual Fund operating expenses to 0.89% of average daily net assets for Class Y shares. This contractual expense limitation is effective through October 29, 2026, but can be terminated by a vote of the Board of Trustees of the Trust (the "Board") if it deems the termination to be beneficial to the Fund's shareholders. The terms of the contractual expense limitation agreement provide that Touchstone Advisors is entitled to recoup, subject to approval by the Board, such amounts waived or reimbursed for a period of up to three years from the date on which the Adviser reduced its compensation or assumed expenses for the Fund. The Fund will make repayments to the Adviser only if such repayment does not cause the annual Fund operating expenses (after the repayment is taken into account) to exceed both the expense cap in place when such amounts were waived or reimbursed and the Fund's current expense limitation.

(22)VY Global Insights Portfolio - Initial Class: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.80% for Class I shares, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is also contractually obligated to waive 0.05% of the management fee through May 1, 2026. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(23)Voya Intermediate Bond Fund - Class I has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. The performance information above is based upon the Class A performance, excluding sales charges, and has not been adjusted by the fee differences between classes.

(24)Voya GNMA Income Fund - Class I has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. The performance information above is based upon the Class A performance, excluding sales charges, and has not been adjusted by the fee differences between classes.

(25)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

**(26)The current yield reflects the deduction of all charges that are deducted from the total return quotations shown.**

(27)The current rate for the Voya Fixed Plus Account III MC 945, Fund 4020 is 1.55%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 1.00%, which will not change through 12/31/2026. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(28)Voya Government Money Market Portfolio - Class I: Voya Investments, LLC (the "Investment Adviser") and the distributor are contractually obligated to waive a portion of their advisory fees and distribution and/or shareholder servicing fees, as applicable, and to reimburse certain expenses of the Portfolio to the extent necessary to assist the Portfolio in maintaining a net yield of not less than zero through May 1, 2026. There is no guarantee that the Portfolio will maintain such a yield. Any advisory fees waived or expenses reimbursed may be subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In no event will the amount of the recoupment on any day exceed 20% of the yield (net of all expenses) of the Portfolio on that day. The Investment Adviser is contractually obligated to waive 0.045% of the management fee through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(29)Voya Global Bond Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to

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limit expenses to 0.67% Class I shares through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. The Investment Adviser is also contractually obligated to waive 0.003% of the management fee through May 1, 2026. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(30)Voya U.S. Bond Index Portfolio - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.38% for Class I shares through May 1, 2025 . This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.36% for Class I shares through May 1, 2025. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(31)Voya GNMA Income Fund - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.85% for Class I shares, through August 1, 2026. The expense limitation does not extend to interest, taxes, other investment-related costs, leverage expenses, extraordinary expenses, other expenses not incurred in the ordinary course of business, expenses of any counsel or other persons or services retained by the Fund's Board of Trustees (the "Board") who are not "interested persons," as that term is defined in the 1940 Act, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. The Investment Adviser is contractually obligated to waive 0.05% of the management fee through August 1, 2026. Termination or modification of these obligations requires approval by the Fund's Board.

(32)Voya Solution 2065 Portfolio - Initial Class: Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.87% for Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(33)Voya Solution 2070 Portfolio - Initial Class: Other Expenses are based on estimated amounts for the current fiscal year. Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.87% for Class I shares through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.78% for Class I shares through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses and extraordinary expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Directors (the "Board").

(34)Parnassus Endeavor FundSM: The investment adviser has contractually agreed to reimburse the Fund for expenses to the extent necessary to limit total annual fund operating expenses to 0.88% of net assets for the Parnassus Value Equity Fund-Investor Shares. This agreement will not be terminated prior to May 1, 2026 and may be continued indefinitely by the investment adviser on a year-to-year basis.

(35)Voya Index Plus MidCap Portfolio - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.60% for Class I shares, through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(36)Voya MidCap Opportunities Portfolio - Class I: Expense information has been restated to reflect current contractual rates. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.90% for Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. In addition, the Investment Adviser is contractually obligated to further limit expenses to 0.75% for Class I shares, through May 1, 2026. The limitations do not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

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(37)Voya Small Company Portfolio - Class I: Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.86% for Class I through May 1, 2026. The limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under the expense limitation in effect at the time of the waiver or reimbursement or the expense limitation in effect at the time of recoupment. Termination or modification of this obligation requires approval by the Portfolio's Board of Directors (the "Board").

(38)Voya SmallCap Opportunities Portfolio - Class I: Expense information has been restated to reflect current contractual rates. Total Annual Portfolio Operating Expenses may be higher than the Portfolio's ratio of expenses to average net assets shown in the Portfolio's Financial Highlights, which reflects the operating expenses of the Portfolio and does not include Acquired Fund Fees and Expenses. Voya Investments, LLC (the "Investment Adviser") is contractually obligated to limit expenses to 0.92% for Class I shares, through May 1, 2026. This limitation is subject to possible recoupment by the Investment Adviser within 36 months of the waiver or reimbursement. The amount of the recoupment is limited to the lesser of the amounts that would be recoupable under: (i) the expense limitation in effect at the time of the waiver or reimbursement; or (ii) the expense limitation in effect at the time of recoupment. This limitation does not extend to interest, taxes, investment-related costs, leverage expenses, extraordinary expenses, and Acquired Fund Fees and Expenses. Termination or modification of these obligations requires approval by the Portfolio's Board of Trustees (the "Board").

(39)Cohen & Steers Realty Shares, Inc.: Cohen & Steers Capital Management, Inc., the Fund's investment advisor (the "Advisor"), has contractually agreed to waive its fee and/or reimburse expenses through June 30, 2026, so that the Fund's total annual operating expenses (excluding acquired fund fees and expenses, taxes and extraordinary expenses) do not exceed 0.88% for Class L shares. This contractual agreement can only be amended or terminated by agreement of the Fund's Board of Directors and the Advisor and will terminate automatically in the event of termination of the investment advisory agreement between the Advisor and the Fund.

(40)Touchstone Non-US Equity Fund - Class Y: Touchstone Advisors, Inc. (the "Adviser" or "Touchstone Advisors") and Touchstone Strategic Trust (the "Trust") have entered into a contractual expense limitation agreement whereby Touchstone Advisors will waive a portion of its fees or reimburse certain Fund expenses (excluding dividend and interest expenses relating to short sales; interest; taxes; brokerage commissions and other transaction costs; portfolio transaction and investment related expenses, including expenses associated with the Fund's liquidity providers; other expenditures which are capitalized in accordance with U.S. generally accepted accounting principles; the cost of "Acquired Fund Fees and Expenses", if any; and other extraordinary expenses not incurred in the ordinary course of business) in order to limit annual Fund operating expenses to 0.90% of average daily net assets for Class Y shares. This contractual expense limitation is effective through July 29, 2026, but can be terminated by a vote of the Board of Trustees of the Trust (the "Board") if it deems the termination to be beneficial to the Fund's shareholders. The terms of the contractual expense limitation agreement provide that Touchstone Advisors is entitled to recoup, subject to approval by the Board, such amounts waived or reimbursed for a period of up to three years from the date on which the Adviser reduced its compensation or assumed expenses for the Fund. The Fund will make repayments to the Adviser only if such repayment does not cause the annual Fund operating expenses (after the repayment is taken into account) to exceed both (1) the expense cap in place when such amounts were waived or reimbursed and (2) the Fund's current expense limitation.

The chart shows the performance for each investment option for the time periods shown.