

Active Portfolios® Investments

Voya Growth Builder Moderate Conservative Model

As of June 30, 2026

Portfolio Highlights

Investment Objective – Growth

Risk Tolerance – Moderate Conservative

This model is closed to new investors.

Minimum Investment – \$5,000

Inception Date – 10/1/2020

Investment Provider – Voya Investment Management Co., LLC. (Voya IM)

Founded – 1972

Portfolio Objectives

Broad diversification

Offering a suite of well-diversified, globally balanced portfolios based on five risk tolerances.

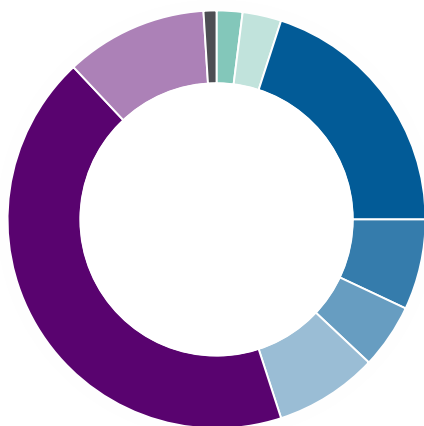
Multi-manager, blended approach

Blends mutual funds with exchange traded funds (ETFs) using a multi-manager approach.

Integrated risk management

Seeks to deliver portfolios that can withstand various market environments.

Asset Allocation



Asset Class	06/30/2026	03/31/2026	Qtr Change
Cash	2%	2%	0%
Cash Investments	3%	3%	0%
Cash total	5%	5%	0%
U.S. Large Cap	20%	18%	2%
U.S. Mid Cap	7%	7%	0%
U.S. Small Cap	5%	4%	1%
Foreign Equity	8%	7%	1%
Equity total	40%	36%	4%
Core Fixed Income	43%	46%	-3%
Non-Core Fixed Income	11%	12%	-1%
Fixed Income total	54%	58%	-4%
Other	1%	1%	0%
Other total	1%	1%	0%
Total	100%	100%	

IN PARTNERSHIP WITH

VOYA INVESTMENT MANAGEMENT

Past Performance is no guarantee of future results. This profile is not complete without all the pages, which contain important notes, including disclosures about the composite, index descriptions and a glossary of terms. Information shown is as of June 30, 2026 unless otherwise noted. All data subject to change at any time and without notice.

Portfolio Holdings

	Ticker	Weight %
Columbia Core Bond ETF	CRUX	20.8%
State Street® SPDR® Portfolio S&P 500® ETF	SPYM	19.7%
Fidelity Advisor® Total Bond I Fund	FEPIX	19.6%
Voya Intermediate Bond I Fund	IICIX	14.2%
T. Rowe Price Capital Appreciation Fund	PRWCX	10.2%
iShares Core MSCI Total International Stock ETF	IXUS	7.1%
iShares Core S&P Mid-Cap ETF	IJH	5.8%
Cash	-	2.6%

Portfolio Attributes

	Portfolio
12 Month Yield	3.19%
Average Effective Duration	5.63 Yrs
Estimated Net Expenses	0.31%
Number Of Holdings	8

Three-step Investment Process

- 1

Asset allocation
Strategic asset allocation, guided by long-term capital market forecasts and fundamental insights, are optimized using qualitative and quantitative analysis. Portfolio of global equities and fixed income typically adjusted semi-annually.
- 2

Manager selection
A dedicated and experienced manager research team employs a rigorous approach to selecting an efficient yet well-diversified portfolio. Allocates to high conviction managers combining well-known mutual funds with cost effective ETFs.
- 3

Portfolio construction
Portfolios constructed to integrate asset allocation and manager views that align with risk and return objectives. Risk management and monitoring are embedded throughout the process to help deliver desired outcomes.

Performance

Portfolio	Second Quarter 2026	Year To Date	One Year	Three Year	Five Year	Since Inception (10/1/2020)	Standard Deviation (3 Year)
Gross	5.8%	4.6%	10.8%	9.7%	3.8%	5.2%	7.4%
Net	5.3%	3.5%	8.6%	7.5%	1.7%	3.1%	7.4%
Major Market Indices							
Russell 3000® Index (U.S. Equity)	15.4%	10.9%	22.8%	20.4%	12.3%	16.1%	13.4%
MSCI ACWI Ex USA Index - net (Foreign Equity)	14.5%	13.7%	27.7%	18.8%	8.8%	12.3%	13.9%
Bloomberg U.S. Universal Bond Index (Fixed Income)	0.9%	0.8%	4.2%	4.7%	0.4%	0.4%	5.3%
Wilshire Liquid Alternative Index (Alternatives)	2.6%	4.2%	7.6%	6.1%	3.0%	4.2%	4.1%
FTSE Three-Month Treasury Bill Index (Cash)	0.9%	1.9%	4.1%	4.9%	3.7%	3.2%	0.2%

The indices are not managed and not available for direct investment. See the Major Market Indices section in the Disclosures below for definitions of the indices.

The indices displayed represent broad asset classes and do not necessarily reflect the investment strategy displayed. The performance of each index is presented solely as a benchmark and does not reflect performance that could be achieved by the portfolio. Your account's performance will be higher or lower than the Major Market Indices. To view performance compared to a blended benchmark of indexes or other index representative of the investment strategy displayed, please contact your financial advisor.

Disclosures

Performance Information

Performance Returns

Manager Managed Composite: The performance returns displayed herein are of the Voya Growth Builder Moderate Conservative Composite ('Composite'), managed by Voya Investment Management Co. LLC. from 5/1/26 to present. The Composite consists of all fully discretionary portfolios directly managed by Voya Investment Management Co. LLC. invested in this strategy.

Ameriprise Managed Composite: Prior to 5/1/26, the performance returns displayed herein are of the Active Growth Builder Moderate Conservative Composite managed by Ameriprise Financial Services, LLC from 10/1/20 to 4/30/26 and consisted of (1) a single account invested in the portfolio model from 10/1/20 to 9/30/21, and (2) all eligible fully discretionary accounts from 10/1/21 to 4/30/26.

Performance shown reflects price changes, interest, dividends, and distributions and assumes reinvestment of payments received, but does not reflect taxes that an investor would pay. Trailing performance is calculated on a time-weighted basis and performance periods over one year are annualized. Performance returns are presented both gross and net of the maximum Asset-based Fee of 2.00% from inception to 7/31/2025 and a maximum Asset-based Fee of 2.05% from 8/1/2025 to present. Both gross and net performance returns reflect the deduction of underlying security expenses. Performance may be preliminary, that is, calculated prior to obtaining final data and is subject to change. Investment return performance and principal value will fluctuate, and you may experience a loss of principal. Performance shown may differ materially from individual client portfolio results. Please ask your financial advisor for your Portfolio Manager Tool (PMT) report for your account's performance.

Past performance is not a guarantee of future results.

Standard deviation is a measure of historical performance variability. A smaller standard deviation indicates that the historical performance has been more consistent and less risky than an investment with a higher standard deviation.

Major Market Indices

An index is a statistical composite that is not managed, does not reflect the impact of fees, and accordingly does not represent a specific investment. It is not possible to invest directly in an index. Performance for an index is presented as total return and assumes reinvestment of income. The past performance of an index is no guarantee of future results.

The **Russell 3000[®] Index** is composed of 3000 large U.S. companies, as determined by market capitalization. This portfolio of securities represents approximately 98% of the investable U.S. equity market. The Russell 3000 Index is comprised of stocks within the Russell 1000 and the Russell 2000 Indices. The index was developed with a base value of 140.00 as of 12/31/1986.

The **MSCI ACWI Ex USA Index - net** is a net of taxes index, capturing large and mid-cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 24 Emerging Markets (EM) countries. The index targets coverage of approximately 85% of the global equity opportunity set outside the U.S. DM countries include: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK. EM countries include: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Pakistan, Peru, Philippines, Poland, Russia, Qatar, South Africa, Taiwan, Thailand, Turkey and United Arab Emirates.

The **Bloomberg U.S. Universal Bond Index** represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index. The index covers USD-denominated, taxable bonds that are rated either investment grade or high-yield. Some U.S. Universal Index constituents may be eligible for one or more of its contributing subcomponents that are not mutually exclusive. These securities are not double-counted in the index. The U.S. Universal Index was created on January 1, 1999, with index history backfilled to January 1, 1990.

The **Wilshire Liquid Alternative IndexSM** measures the collective performance of the five Wilshire Liquid Alternative strategies that make up the Wilshire Liquid Alternative Universe. The Wilshire Liquid Alternative IndexSM (WLIQA) is designed to provide a broad measure of the liquid alternative market by combining the performance of the Wilshire Liquid Alternative Equity Hedge IndexSM (WLIQAEH), Wilshire Liquid Alternative Global Macro IndexSM (WLIQAGM), Wilshire Liquid Alternative Relative Value IndexSM (WLIQARV), Wilshire Liquid Alternative Multi-Strategy IndexSM (WLIQAMS), and Wilshire Liquid Alternative Event Driven IndexSM (WLIQAED).

The **FTSE Three-Month Treasury Bill Index** measures the return equivalents of yield averages. It is not marked to market. The Index is an average of the last three three-month Treasury bill month-end rates.

Investment Provider

Voya Investment Management Co., LLC. (Voya IM) is not affiliated with Ameriprise Financial, Inc.

The **Investment Provider** constructs a non-discretionary model portfolio specific to their investment strategy and provides investment and/or asset allocation recommendations to the Program Manager. The Investment Provider does not have any discretionary authority to make investment selection decisions or to purchase or sell securities in your Account.

Program Manager

The **Program Manager** is an independent, third-party investment adviser, who acts as the discretionary investment manager for the Active Portfolios Program and provides advisory services that include investment management, asset allocation and/or rebalancing of the assets in your Account.

Portfolio Holdings

The information provided in the **Portfolio Holdings** list should not be considered a recommendation to purchase or sell any particular security and it should not be assumed that any security holding shown was or will be profitable.

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Disclosures

Portfolio Attributes

12 Month Yield, as shown in the report, reflects the weighted average of the model's underlying investments. 12 Month Yield is an investment's trailing 12 month income (interest or dividends) divided by its market price plus any capital gains distributed over the 12 month period. The 12 Month Yield shown does not reflect the impact of the asset-based wrap fee.

Average Effective Duration provides a measure of a fund's interest-rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.

The **Estimated Net Expenses** represent the weighted net expense ratio of the portfolio funds. The net expense ratio of each underlying fund in portfolio, listed in the fund's prospectus, is multiplied by the fund's end of period weight in the portfolio, and then added together to calculate total weighted average net expense ratio of portfolio. The fund's net expense ratio is the percentage of fund's net expenses out of the fund's average net assets during the most recent completed fiscal year. Expense ratios are directional and subject to change at any time due to market, allocation or fund changes. The amounts in this document are estimates as of the date listed at the top of the document and do not reflect all tax considerations or other potential changes.

Number of Holdings is the total number of individual positions held by the portfolio.

Investment Risks

Portfolio Risk: The portfolio is subject to risks associated with the underlying investment holdings, including but not limited to alternative investment risk, credit risk, emerging markets risk, ETF risk, interest rate risk, international markets risk, market risk and sector risk.

Neither asset allocation nor diversification assure a profit or protect against loss.

Alternative investment strategies and structures may involve substantial risks, may be more volatile than traditional investments, and are designed to be low or non-correlated to traditional equity and fixed income markets.

There are risks associated with an investment in a **bond fund**, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

Commodity investments may be affected by the overall market and industry- and commodity-specific factors, and may be more volatile and less liquid than other investments.

Concentration Risk is the concentration of exposure to any one asset class, industry, or issuer limits diversification and increases risk. The strategy holds instruments from several issuers across various sectors to reduce risk.

Credit Risk is the risk an issuer may fail to repay an obligation as promised. All securities are rated investment grade by the major rating agencies. Strategy managers typically invest in BBB rated or better securities. In-house credit analysts constantly review security holdings.

Risks are enhanced for **emerging market** issuers.

In general, **equity** securities tend to have greater price volatility than **debt** securities. The market value of securities may fall, fail to rise or fluctuate, sometimes rapidly and unpredictably.

ETFs trade like stocks, are subject to investment risk and will fluctuate in market value. ETFs may trade at a discount to NAV, are subject to tracking/correlation risk and shareholders bear additional ETF expenses.

There are risks associated with **fixed-income** investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer term securities.

Foreign investments subject the fund to risks, including political, economic, market, social and others within a particular country, as well as to currency instabilities and less stringent financial and accounting standards generally applicable to U.S. issuers.

Growth securities, at times, may not perform as well as value securities or the stock market in general and may be out of favor with investors.

A rise in **interest rates** may result in a price decline of fixed-income instruments held by the fund, negatively impacting its performance and NAV. Falling rates may result in the fund investing in lower yielding debt instruments, lowering the fund's income and yield. These risks may be heightened for longer maturity and duration securities.

Generally, **large-cap** companies are more mature and have limited growth potential compared to smaller companies. In addition, large companies may not be able to adapt as easily to changing market conditions, potentially resulting in lower overall performance compared to the broader securities markets during different market cycles.

Loan investments present issuer default risk.

Market Risk may affect a single issuer, sector of the economy, industry or the market as a whole.

Investments in **real estate** are subject to illiquidity, valuation and financing complexities, taxes, default, bankruptcy and other economic, political or regulatory occurrences.

The fund may invest significantly in issuers within a particular **sector**, which may be negatively affected by market, economic or other conditions, making the fund more vulnerable to unfavorable developments in the sector.

Investments in **small-cap** and **mid-cap** companies involve risks and volatility greater than investments in larger, more established companies.

Value securities may be unprofitable if the market fails to recognize their intrinsic worth or the portfolio manager misgauged that worth.

Additional Disclosures

Data Analytics Source: PSN Manager Data from Zephyr.

This material is intended for information purposes only and should not be construed as legal, accounting, tax, investment or other professional advice. All statistics presented are based upon information obtained from sources believed to be reliable but the accuracy of which cannot be guaranteed. In addition, information provided by third parties may be derived using methodologies or techniques that are proprietary or unique to the third-party source. Any opinions expressed in this material are current only as of the time made and are subject to change without notice.

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Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

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