



Overall Morningstar® Rating
Class I risk-adjusted returns. As of 12/31/23¹
Out of 568 Intermediate Core-Plus Bond Funds



Morningstar Medalist Rating™
Voya Intermediate Bond Fund
Class I and R6 Rated 05/02/23



Morningstar Medalist Rating™
Voya Intermediate Bond Fund
Class A Rated 05/02/23

Voya Intermediate Bond Fund

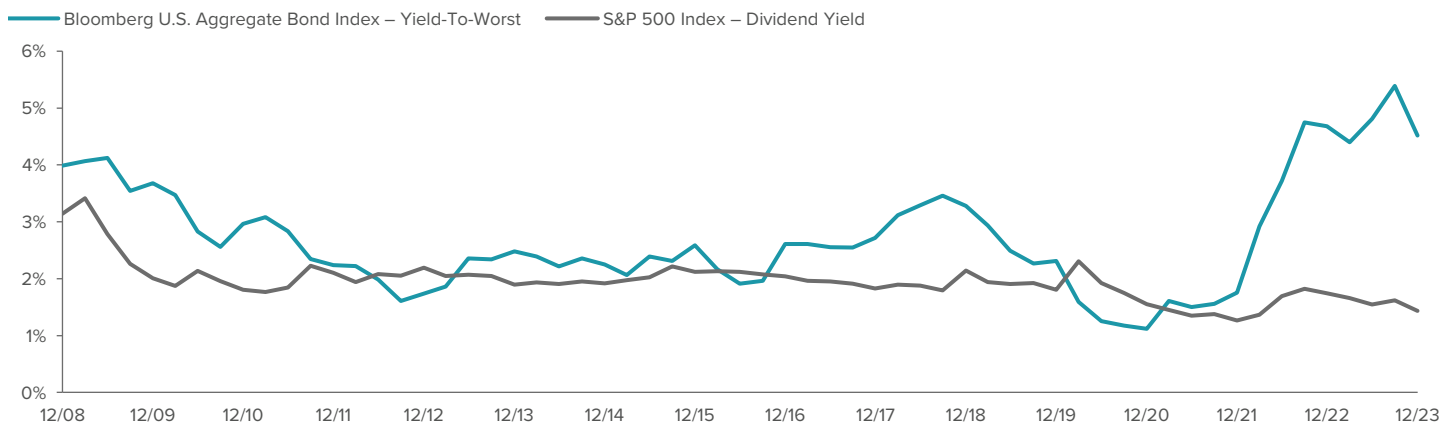
An adaptable core approach to today's changing bond market

- 1. Long-term,
risk-adjusted focus
- 2. Adaptive
& balanced
- 3. Risk
discipline

Help strengthen your core... bonds are back

Bond yields are back after a decade of ultra-low rates, offering strong income potential and reclaiming their role as an anchor for portfolios to help weather more volatile equity environments.

Bonds are back to handily out-yielding stock dividends – spread is widest it has been since 2000



As of 12/31/23. Source: Voya Investment Management. Past performance does not guarantee future results. Investors cannot directly invest in an index.

¹ Overall Morningstar ratings 4 stars, 568 funds; 3-year rating 3 stars, 568 funds; 5-year rating 3 stars, 536 funds; 10-year rating 4 stars, 372 funds. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics. **Rankings for other share classes may be lower due to inclusion of fees in performance rankings. For additional share class information, please visit www.voyainvestments.com. Past performance does not guarantee future results.**

An investor should consider the investment objectives, risks, charges and expenses of the Fund(s) carefully before investing. For a free copy of the Fund's prospectus, or summary prospectus, which contains this and other information, visit www.voyainvestments.com or call (800) 992-0180. Please read the prospectus carefully before investing.



The Voya Intermediate Bond Fund is a broadly diversified, actively managed total return strategy seeking consistent, risk-adjusted performance across varying market conditions.

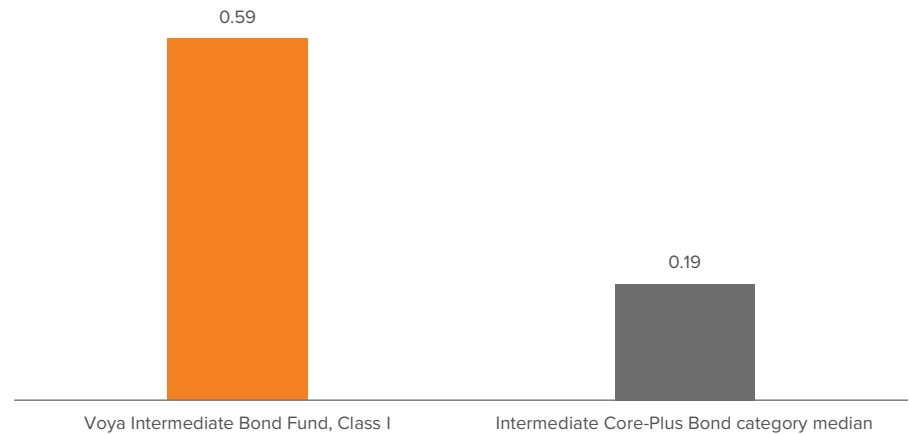
1. Long-term, risk-adjusted focus

Rooted in managing insurance assets, we take a long-term perspective and a risk-adjusted approach, seeking performance that is consistently good, rather than periodically great.

Information ratio is the ratio of a portfolio's excess return versus a benchmark to the volatility of those returns. It seeks to measure the consistency of a manager's performance.

Voya information ratio vs Morningstar peers

3-year rolling time periods over 10 years



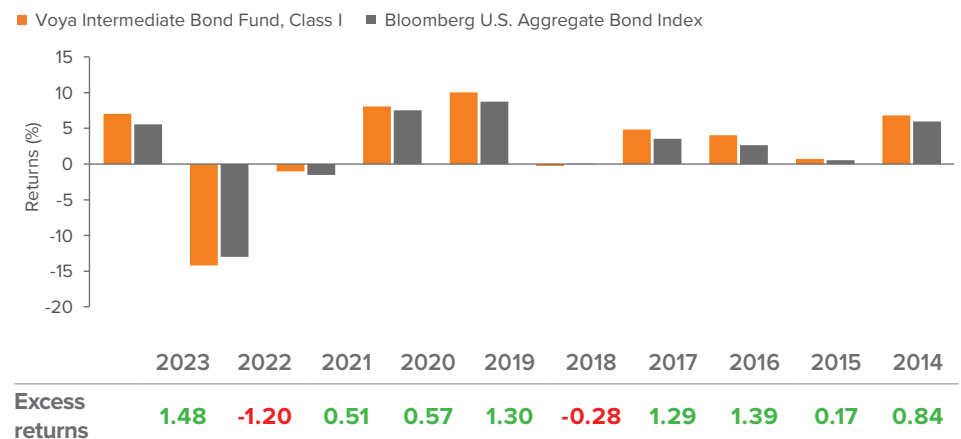
As of 12/31/23. Source: Morningstar®. Based on monthly observations. Voya: represents median 3-year rolling performance for the 10-year period; Category: represents median 3-year rolling category performance average for the 10-year period. **Past performance does not guarantee future results.**

2. Adaptive & balanced

A focus on rigorous security selection and unbiased sector allocation have allowed the Voya Intermediate Bond Fund to produce consistent outperformance through multiple market environments.

Strong historical performance through multiple market environments

Outperformed the benchmark **8 of the past 10 calendar years**



As of 12/31/23. Source: Voya Investment Management. Excess return is based on Fund performance for I-shares net of fees relative to the Bloomberg U.S. Aggregate Bond Index. **Past performance does not guarantee future results. Investors cannot directly invest in an index.**

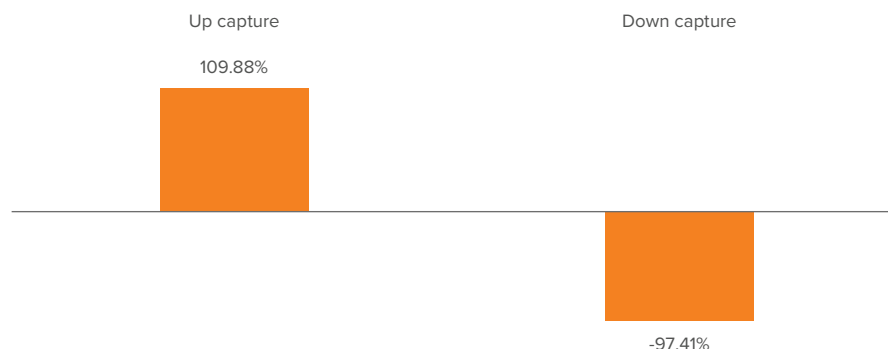
The firm relies upon quantitative models for certain investment strategies in developed currency markets.

3. Risk discipline

A disciplined approach to risk is a foundational element of our culture. Our embedded, but independent risk management team serves as an unbiased, proactive partner.

Compelling up/down capture

Class I, 3-year rolling time periods over 10 years



Up and down capture ratios are a returns-based depiction based on how well the portfolio performs relative to its benchmark, during periods of positive (“up”) or negative (“down”) performance for the benchmark on a percentage basis.

As of 12/31/23. Source: Voya Investment Management. Based on monthly observations. **Past performance does not guarantee future results.**

Voya Intermediate Bond Fund performance and expenses

Class I Expense ratio is in the lowest decile of the Morningstar Intermediate Core-Plus Bond category²

Class A and Class I average annual total returns (performance may vary for other share classes)

As of 12/31/23 (%)	QTD	YTD	1 year	3 years	5 years	10 years	Expense ratio ³	
							Gross	Net
Class A	7.01	6.63	6.63	-3.47	1.20	2.02	0.72	0.72
Class A with sales charge ⁴	4.37	3.95	3.95	-4.27	0.69	1.77	0.72	0.72
Class I	7.11	7.01	7.01	-3.15	1.56	2.37	0.36	0.36
Bloomberg U.S. Aggregate Bond Index	6.82	5.53	5.53	-3.31	1.10	1.81	—	—

² As of 12/31/23. Source: Morningstar®. Category: Intermediate Core-Plus Bond.

³ The Adviser has contractually agreed to limit expenses of the Fund. This expense limitation agreement excludes interest, taxes, investment-related costs, leverage expenses and extraordinary expenses, and may be subject to possible recoupment. Please see the Fund’s prospectus for more information. The expense limits will continue through at least August 1, 2024. The Fund is operating under the contractual expense limits.

⁴ Includes maximum 2.50% sales charge.

The performance quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance information shown. The investment return and principal value of an investment in the portfolio will fluctuate, so that your shares, when redeemed, may be worth more or less than their original cost. For performance information current to the most recent month-end, please visit, www.voyainvestments.com.

Total investment return at net asset value has been calculated assuming a purchase at net asset value at the beginning of the period and a sale at net asset value at the end of the period; and assumes

reinvestment of dividends, capital gain distributions and return of capital distributions/allocations, if any, in accordance with the provisions of the dividend reinvestment plan. Net asset value equals total Fund assets net of Fund expenses such as operating costs and management fees. Total investment return at net asset value is not annualized for periods less than one year. Performance does not account for taxes. Returns for the other share classes vary due to different charges and expenses.

Voya Investment Management

Voya Investment Management provides both core and specialized investment strategies to institutions, financial intermediaries and individual investors worldwide. Drawing on a 50-year legacy of active investing and the expertise of over 300 investment professionals, Voya Investment Management manages approximately \$306 billion* in assets across public and private fixed income, equities, multi-asset solutions and alternative strategies.

Our culture is grounded in a commitment to understanding and anticipating clients' needs, producing strong investment performance, and seeking to embed diversity, equity and inclusion in everything we do. Voya Investment Management is the asset management business of Voya Financial (NYSE: VOYA), a leading health, wealth and investment company with 9,000 employees dedicated to serving the needs of over 14 million individual and workplace clients.

*As of 09/30/23. Voya IM assets are calculated on a market value basis and include proprietary insurance general account assets of \$34 billion.

Disclosures

The **Bloomberg U.S. Aggregate Bond Index** is a widely recognized, unmanaged index of publicly issued investment grade U.S. Government, mortgage-backed, asset-backed and corporate debt securities. The **Standard and Poor's 500 Index** is an unmanaged capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. **Investors cannot directly invest in an index.**

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The strategy discussed may be available to you as part of your employer sponsored retirement plan. There may be additional plan level fees resulting in personal performance that varies from stated performance. Please call your benefits office for more information.

The **Morningstar Rating™** for funds, or "star rating," is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar® Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The

top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three year rating for 36-59 months of total returns, 60% five year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Rankings do not take sales loads into account.

The **Morningstar® Analyst Rating™** is not a credit or risk rating, but a subjective evaluation performed by the analysts of Morningstar, Inc. Morningstar evaluates funds based on five key pillars (process, performance, people, parent and price). Morningstar's analysts use this evaluation to identify funds they believe are more likely to outperform over the long term on a risk adjusted basis. Analysts consider quantitative and qualitative factors and the weighting of each pillar may vary. The Analyst Rating reflects an overall assessment and is overseen by Morningstar's Analyst Rating Committee. The analyst rating scale is five-tiered, with three positive ratings (Gold, Silver, Bronze), a Neutral Rating and a Negative Rating, with Gold being the highest rating and Negative being the lowest rating. Analyst ratings are reevaluated at least every 14 months. For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to <http://www.morningstar.com/InvGlossary/morningstar-analyst-rating-for-funds.aspx>. **The Morningstar Analyst Ratings should not be used as the sole basis in evaluating a mutual fund and are based on Morningstar's current expectations about future events. Morningstar does not represent ratings as a guarantee. Analyst Ratings involve unknown risks and uncertainties**

which may cause Morningstar's expectations not to occur or to differ significantly.

Investment Risks

All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. **High-Yield Securities**, or "junk bonds," are rated lower than investment-grade bonds because there is a greater possibility that the issuer may be unable to make interest and principal payments on those securities. To the extent that the Fund invests in **Mortgage-Related Securities**, its exposure to prepayment and extension risks may be greater than investments in other fixed-income securities. The Fund may use **Derivatives**, such as options and futures, which can be illiquid, may disproportionately increase losses and have a potentially large impact on Fund performance. Foreign Investing does pose special risks including currency fluctuation, economic and political risks not found in investments that are solely domestic. As **Interest Rates** rise, bond prices fall, reducing the value of the Fund's share price. Other risks of the Fund include but are not limited to: **Bank Instruments; Company; Credit; Credit Default Swaps; Currency; Floating Rate Loans; Interest in Loans; Interest Rate; Investment Models; Liquidity; Market; Market Capitalization; Municipal Securities; Other Investment Companies; Prepayment and Extension; Price Volatility; U.S. Government Securities and Obligations; Portfolio Turnover; and Securities Lending Risks. Investors should consult the Fund's Prospectus and Statement of Additional Information for a more detailed discussion of the Fund's risks.**

The strategy employs a quantitative model to execute the strategy. Data imprecision, software or other technology malfunctions, programming inaccuracies and similar circumstances may impair the performance of these systems, which may negatively affect performance. Furthermore, there can be no assurance that the quantitative models used in managing the strategy will perform as anticipated or enable the strategy to achieve its objective.

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