



**Overall Morningstar® Rating**  
Based on Class I Risk-adjusted returns  
As of 03/31/25<sup>1</sup>  
Out of 340 Multisector Bond Funds

Class I Overall Score	<b>Fi360</b> <b>Fiduciary Score®</b>
<b>18<sup>2</sup></b>	As of 03/31/25

# Voya Securitized Credit Fund

### Experienced & skilled team:

Stable, experienced team focused on managing across the securitized spectrum. Managers leverage resources and perspectives across Voya’s broader fixed income platform of over 250 professionals<sup>3</sup>, including specialty teams such as dedicated risk management.

### Target attractive yield with less duration:

Securitized assets typically have comparable yield yet lower duration than traditional fixed income sectors. The Fund maintains an investment grade effective average credit quality.

### Differentiated approach:

“Through the cycle” approach focused on consistency and risk-adjusted returns across market cycle.

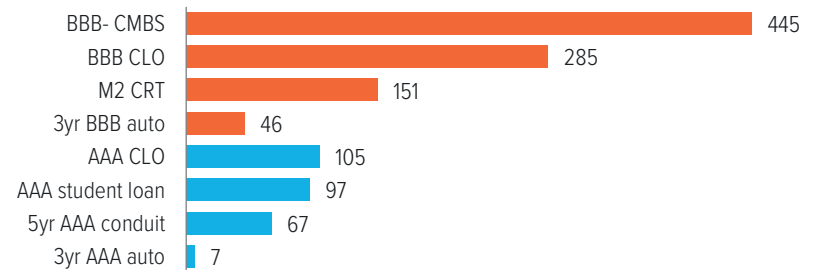


### Enhancing yield potential

Every fixed income investor wants the most yield they can get for their level of risk, and securitized credit has traditionally offered a higher spread relative to comparably-rated corporate bonds.

### Historic spread premium to equivalent corporate bonds

Four-year average spread to corporate bonds



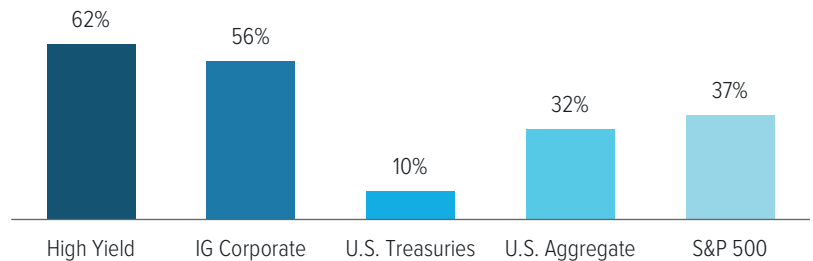
Spread measured over four years, to AAA and BBB corporate indexes. Student loan spread average is from 07/31/24-12/31/24; other spread averages are 12/31/20-12/31/24. Source: Bloomberg, FRED. BBB spreads are to the ICE BofA Baa OAS Index; AAA spreads are to the ICE BofA AAA OAS Index.



### Diversifying risk

Adding a securitized credit allocation serves to add assets with distinct credit cycles and low correlation to other fixed income assets and equities, helping reduce risk in multisector/multi-asset portfolios.

### VCFIX correlation to other asset classes



Correlation measured from 4/1/15 - 3/31/25. Source: Voya IM, Bloomberg U.S. Corporate High Yield Index (High Yield), Bloomberg Corporate Index (IG Corporate), Bloomberg U.S. Treasuries Bellwethers (U.S. Treasuries), Bloomberg U.S. Aggregate Index (U.S. Aggregate), S&P 500 Equity Index (S&P 500). **Investors cannot directly invest in an index.**

<sup>1</sup> Out of 340 Multisector Bond Funds. 3-year rating 4 stars out of 340. 5-year rating 4 stars out of 284. 10-year rating 4 stars out of 198. **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](http://www.voyainvestments.com).**

<sup>2</sup> Out of 340 peers; <sup>3</sup> As of 03/31/25.

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Voya Securitized Credit Fund Annualized Returns (%)							Expense ratio <sup>1</sup>	
As of 03/31/25	QTD	YTD	1 yr	3yr	5 yr	10yr	Gross	Net
Class A	2.45	2.45	8.25	4.29	5.38	3.54	1.07	1.00
Class A w/ sales charge <sup>2</sup>	-0.09	-0.09	5.52	3.43	4.84	3.28	1.07	1.00
Class I	2.53	2.53	8.59	4.63	5.74	3.87	0.71	0.68
Bloomberg U.S. Securitized MBS/ABS/CMBS Index	3.00	3.00	5.46	0.69	-0.52	1.19	–	–

<sup>1</sup> 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, 2025. The Fund is operating under the contractual expense limits. <sup>2</sup> Includes maximum 2.50% sales charge. <sup>3</sup> Historical performance shown for Class A and I shares reflects the historical performance of Class P shares adjusted to reflect the higher expenses of A,I and R6 for those periods prior to the inception date of Class A,I and R6 (represented by italicized text). Historical performance of Class A and I shares likely would have been different based on difference in share class expense ratios.

**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](http://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.

**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 us at [www.voyainvestments.com](http://www.voyainvestments.com) or call (800) 992-0180. Please read all materials carefully before investing.**

**Bloomberg U.S. Securitized Index** Index includes the MBS, ABS, and CMBS sectors of the Bloomberg Aggregate universe. Securities prices used to value the benchmark index for the purposes of calculating total return may or may not differ significantly from those used to value securities held within composite portfolios. Index returns do not reflect fees, brokerage commissions, taxes or other expenses of investing. Investors cannot invest directly in an index. Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively “Bloomberg”). Bloomberg or Bloomberg’s licensors own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, nor guarantee the accuracy or completeness of any information herein, nor make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, shall not have any liability or responsibility for injury or damages arising in connection therewith.

The **Bloomberg U.S. Aggregate Bond Index (U.S. Aggregate)** 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 (S&P 500)** 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.

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.

**All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. You could lose money on your investment and any of the following risks, among others, could affect investment performance. The following principal risks are presented in alphabetical order which does not imply order of importance or likelihood:** Credit; Credit Default Swaps; Currency; Derivative Instruments; Environmental, Social, and Governance (Fixed Income); Foreign (Non-U.S.) Investments/ Developing and Emerging Markets; High-Yield Securities; Interest in Loans; Interest Rate; Liquidity Market Disruption and Geopolitical; Mortgage- and/or Asset-Backed Securities; Other Investment Companies; Prepayment and Extension; Securities Lending; Sovereign Debt; U.S. Government Securities and Obligations; When-Issued, Delayed Delivery and Forward Commitment Transactions. **Investors should consult the Fund’s Prospectus and Statement of Additional Information for a more detailed discussion of the Fund’s risks.**

The **Fi360 Fiduciary Score®** is a peer percentile ranking of an investment against a set of quantitative due diligence criteria indicative of prudent fiduciary management. Each investment is evaluated against nine individual factors and thresholds, with points allotted if it fails a particular criterion. Investments with 0 points are automatically given an Fi360 Fiduciary Score® of 0. Every other investment is given a Score of 1-100 representing their percentile ranking. The lower the Score, the better. The Fi360 Fiduciary Score® should not be used as the sole source of information in an investment decision. Visit [Fi360.com/Fi360-Fiduciary-Score](http://Fi360.com/Fi360-Fiduciary-Score) for the complete methodology.

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.

**Past performance does not guarantee future results.**

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