Voya Strategic Allocation Model Portfolios

Performance Summary

Voya Strategic Allocation Blend Series

Performance (as of 09/30/26) (%)	QTR	Since Inception 01/31/26
Voya Strategic Allocation Blend - Moderately Conservative		
Gross	-1.77	2.28
Net	-2.51	0.24
S&P Target Risk Moderate Index	-1.45	1.90
Voya Strategic Allocation Blend - Growth		
Gross	-0.61	4.48
Net	-1.36	2.40
S&P Target Risk Balanced Index	-0.61	4.11
Voya Strategic Allocation Blend - Aggresive		
Gross	0.14	6.85
Net	-0.61	4.73
S&P Target Risk Aggressive Index	0.22	6.30
Voya Strategic Allocation Blend - All Equity		
Gross	0.87	8.83
Net	0.11	6.67
All Equity Benchmark - 98.5% / 1.5% Cash	1.08	8.63

Voya Strategic Allocation Passive Series

Performance (as of 09/30/26) (%)	QTR	Since Inception 01/31/26
Voya Strategic Allocation Passive - Moderately Conservative		
Gross	-1.42	2.64
Net	-2.16	0.59
S&P Target Risk Moderate Index	-1.45	1.90
Voya Strategic Allocation Passive - Growth		
Gross	-0.57	5.16
Net	-1.32	3.07
S&P Target Risk Balanced Index	-0.61	4.11
Voya Strategic Allocation Passive - Aggresive		
Gross	0.23	7.58
Net	-0.52	5.45
S&P Target Risk Aggressive Index	0.22	6.30
Voya Strategic Allocation Passive - All Equity		
Gross	0.97	9.76
Net	0.22	7.59
All Equity Benchmark - 98.5% / 1.5% Cash	1.08	8.63

Past performance does not guarantee future results.

Periods greater than one year are annualized. 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. Performance assumes reinvestment of distributions and does not account for taxes.returns reflect performance achieved by Voya Investment Management Co., LLC (Voya IM) which has invested proprietary capital into each of these portfolios. The model returns include quarterly rebalancing. Total returns are historical and include changes in share price and reinvestment of dividends and capital gains, if any.

Gross returns are net of all fees and transaction expenses at the underlying mutual fund level, but gross of any fees that may be applicable to specific investment vehicles utilized to implement the intended investment model. Net-of-fees returns presented are calculated by subtracting a hypothetical maximum total wrap fee (estimated at 3.00% per annum) from the monthly gross-of-fees returns.

VOYA® Investment Management

Voya Strategic Allocation Model Portfolios–Blend and Passive Series

The Voya Strategic Allocation Model Passive Series offer four distinct portfolios—All Equity, Aggressive, Growth, and Moderate Conservative—bringing together well-known ETF managers to help align with a range of risk and return objectives.

Blend Series Holdings	Ticker
American Funds Bond Fund of America F3	BFFAX
American Funds New World F-3	FNWFX
Fidelity 500 Index Fund	FXAIX
Fidelity Advisor Total Bond I MFO	FEPIX
Fidelity International Index	FSPSX
iShares Core MSCI Emerging Markets ETF	IEMG
MFS Blended Research Mid Cap I	BMSLX
Principal Diversified International Fund I	PIIIX
T. Rowe Price Intl Bond USD Hedged I	TNBMX
Voya VACS Series CB Fund	VVCBX
Voya VACS Series LCC Fund	VVLCX
Xtrackers USD High Yield Corp Bd ETF	HYLB

Passive Series Holdings	Ticker
Fidelity 500 Index Fund	FXAIX
Fidelity Emerging Markets Index	FPADX
Fidelity International Index	FSPSX
iShares Core International Aggregate Bond ETF	IAGG
iShares Core S&P Mid-Cap ETF	IJH
iShares Core US Aggregate Bond ETF	AGG
Xtrackers USD High Yield Corp Bd ETF	HYLB

Holdings subject to change.

An investor should consider the investment objectives, risks, charges and expenses of the underlying Funds carefully before investing. For a copy of the prospectus that includes this and other information, please contact your Voya representative. Please read all materials carefully before investing.

Voya IM does not seek to offer investment products or share classes through the Models that are necessarily the least expensive. In some cases, the investment products in the Models may have a lower cost share class available on a stand-alone basis for purchase outside of the Models, or that may be available to other types of investors. Voya IM does not have investment discretion and does not place trade orders for any accounts that invest in the Models. The Models'allocations and data are subject to change.

Voya IM acts as a discretionary investment manager or non-discretionary model provider in a variety of separately managed account, unified managed account or other wrap fee programs sponsored by Voya affiliated and third party investment advisers, broker-dealers or other financial services firms. When acting as a non-discretionary model provider, Voya IM is limited to providing investment recommendations (in the form of models) to the program sponsor who may or may not, in their sole discretion, utilize such recommendations.

Investment in model portfolios through a financial advisor or other party will differ due to fees and expenses (platform and/or advisory) not reflected here, timing of deposits and withdrawals, cash held in the portfolio, market movements between model reallocation and when the model is purchased, and the decision on whether or not to reinvest dividends, interest, or capital gains payments, as well as availability of underlying funds and investment decisions made by financial advisors. You should review this information with your financial professional, who can discuss the program with you and address questions you may have. Managed money programs may not be appropriate for all investors. Since no one manager/investment program is appropriate for all types of investors, your investment objectives, risk tolerance, and liquidity needs must be reviewed before appropriate managers/investment programs can be introduced to you.

The **All Equity Benchmark 98.5%/1.5% Cash** - Returns are benchmarked to a customized blend of 98.5% MSCI ACWI IMI/1.5% Bloomberg US T-Bill 1-3 Month., rebalanced on a quarterly basis, which does not incur management fees, transaction costs, or other expenses associated with a composite portfolio.The **S&P Target Risk Aggressive Index** is designed to measure the performance of aggressive stock-bond allocations to equities, seeking to maximize opportunities for long-term capital accumulation. It may include small allocations to fixed income to enhance portfolio efficiency.The **S&P Target Risk Balanced Index** is designed to measure the performance of equity allocations, while seeking to provide limited fixed income exposure to diversify risk.The **S&P Target Risk Moderate Index** is designed to measure the performance of moderate stock-bond allocations to fixed income while seeking to increase opportunities for higher returns through equities.

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Index returns do not reflect fees, brokerage commissions, taxes or other expenses of investing. **Investors cannot invest directly in an index.**

Exchange Traded Funds (ETFs) are bought and sold through exchange trading at market price (not NAV), and are not individually redeemed from the fund. Shares may trade at a premium or discount to their NAV in the secondary market. Brokerage commissions will reduce returns.

All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield. **Asset Allocation:** The success of the model depends on the Adviser's or Sub-Adviser's skill in allocating model assets between the asset classes and in choosing investments within those categories. There is a risk that the model may allocate assets to an asset class that underperforms other asset classes. **Investment Model:** The model invests based on a proprietary model managed by the manager. The manager's proprietary model may not adequately address existing or unforeseen market factors or the interplay between such factors. **Other Investment Companies:** The main risk of investing in other investment companies, including exchange-traded funds, is the risk that the value of the securities underlying an investment company might decrease. Because the model or an underlying fund may invest in other investment companies, you will pay a proportionate share of the expenses of those other investment companies (including management fees, administration fees, and custodial fees) in addition to the expenses of the model and a proportionate share of the expenses of each underlying fund. **Interest Rate:** With bonds and other fixed-rate debt instruments, a rise in interest rates generally causes values to fall; conversely, values generally rise as interest rates fall. The higher the credit quality of the instrument, and the longer its maturity or duration, the more sensitive it is likely to be to interest rate risk. **Foreign Investments / Developing and Emerging Markets:** Investing in foreign (non-U.S.) securities may result in the model or the underlying funds experiencing more rapid and extreme changes in value than a model that invests exclusively in securities of U.S. companies due to smaller markets different reporting, accounting and auditing standards; nationalization, expropriation, or confiscatory taxation; foreign currency fluctuations, currency blockage or replacement; potential for default on sovereign debt; or political changes or diplomatic developments. Other risks of the model include but are not limited to **ETF; Credit, High-Yield Securities Investments, Call, Company, Currency, Liquidity, Market, Market Capitalization, Real Estate Companies and Real Estate Investment Trusts, U.S. Government Securities and Obligations.**

An investment in the model is not a bank deposit and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency.

Not FDIC Insured | May Lose Value | No Bank Guarantee | Not a Deposit

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