

Voya Securitized Credit Fund

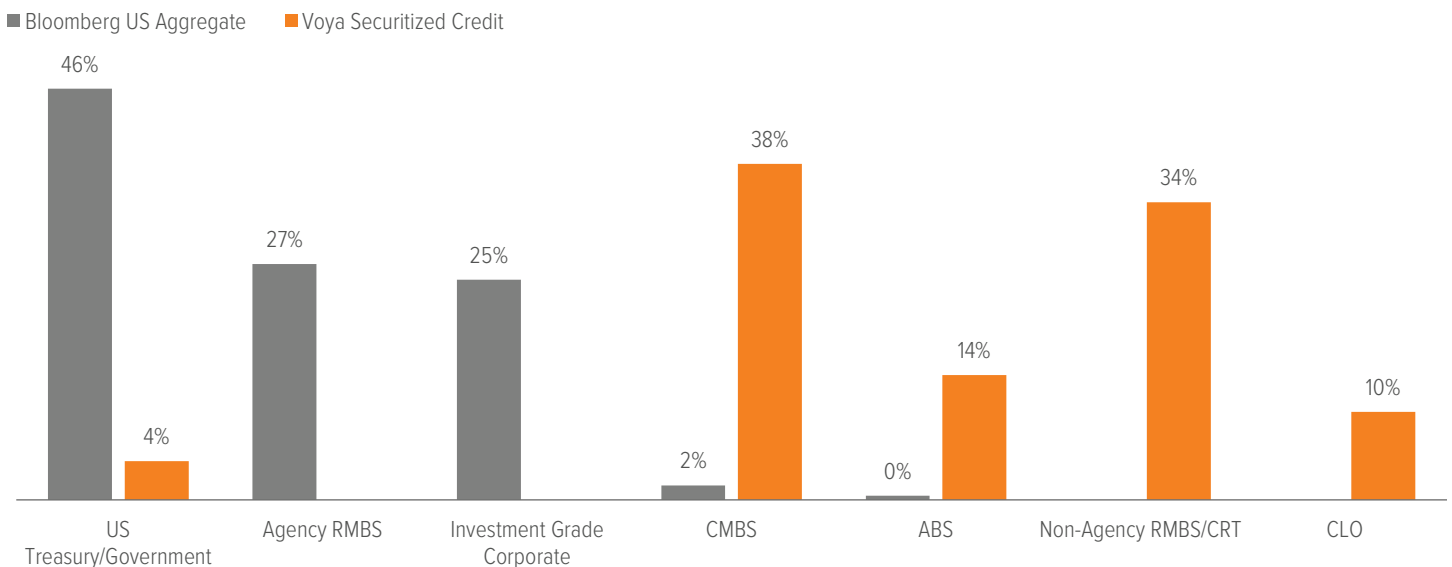
A potential source of attractive income from diversified sources

1. Experienced & Skilled Team
2. Target attractive yield with less duration
3. Differentiated Approach

Securitized credit offers a way for investors to diversify and earn attractive yields with low duration

Its sectors and subsectors are often at different stages of the credit cycle, ensuring its broad applicability as a stand-alone strategic allocation across various market conditions.

Voya's Securitized Credit Fund has minimal overlap with the Bloomberg US Aggregate Index



As of 12/31/23. Source: Voya Investment Management and Bloomberg.

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.

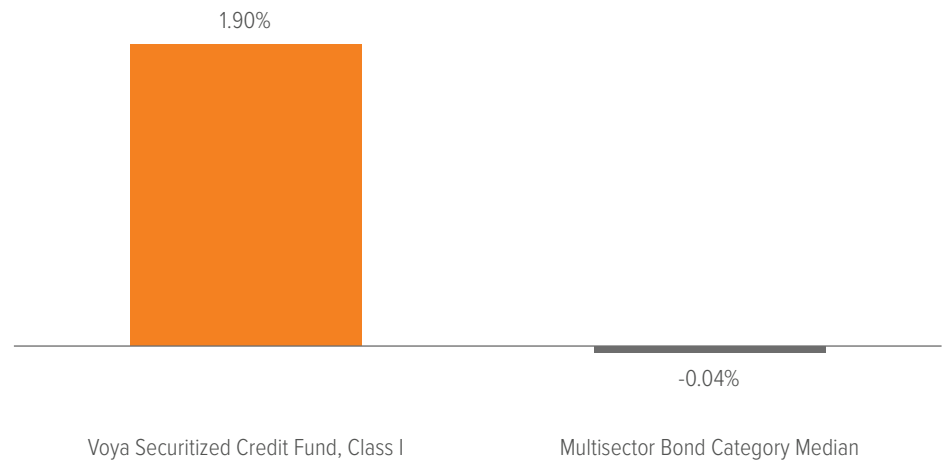
The Voya Securitized Credit Fund is managed by a highly experienced team focused exclusively on the securitized markets.

1. Experienced and Skilled Team

Our stable Securitized Credit team has an average of over 18 years of experience, with an average of 13 years with Voya. The Securitized Credit team manages over \$27B* and is embedded within Voya's \$167B* Fixed Income platform, providing exposure across the securitized landscape.

Top Quartile Total Returns are a Result of Skilled Portfolio Construction

3-Year Total Return

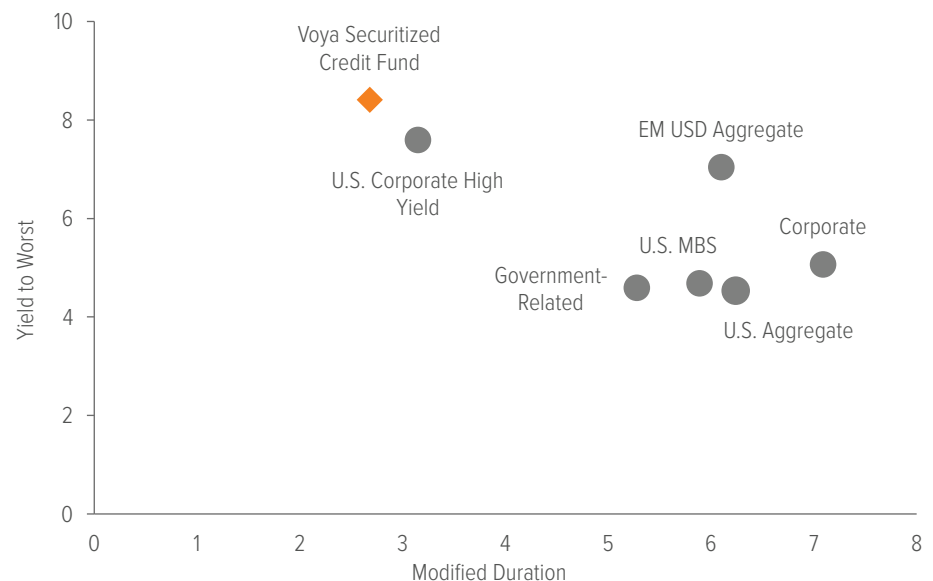


Source: Morningstar. As of 12/31/23. 13th percentile vs Multisector Bond Category over the trailing 3 years. **Past performance does not guarantee future results.**

2. Target Attractive Yield with Less Duration

Securitized assets typically have comparable yield yet lower duration than traditional fixed income sectors. Our broad specialization across the spectrum has allowed us to discover attractive yield opportunities without increasing interest rate sensitivity or reaching too far down the quality spectrum. The fund maintains an investment grade effective average credit quality.

Historically Attractive Yield Without Extending Duration



Source: Voya Investment Management and Bloomberg. Bloomberg Corporate Index (Corporate), Bloomberg U.S. Aggregate Index (U.S. Aggregate), Bloomberg U.S. Government-Related Index (Government-Related), Bloomberg U.S. MBS Index (U.S. MBS), Bloomberg U.S. Corporate High Yield Index (U.S. Corporate High Yield), Bloomberg EM USD Aggregate Index (EM USD Aggregate). As of 12/31/23. Investors cannot directly invest in an index.

*As of 12/31/23. Voya Investment Management.

3. Differentiated Approach

With expertise and experience across the broad securitized market, Voya can maximize its opportunity set and adjust portfolio exposures to help take advantage of relative value opportunities wherever they might materialize as market conditions change. This may lead to a more in-line return profile, helping to make the Fund an attractive strategic allocation for investors.

Expertise in Different Sub-Sectors, with Differentiated Characteristics

	ABS	CLO	CMBS	Non-Agency/RMBS	CRTs	Agency RMBS
Cycle	Consumer cycle	Corporate credit cycle	Commercial RE cycle	Housing cycle	Housing cycle	Housing cycle
Credit quality	High investment grade	Mid to low investment grade	Low investment grade	Below investment grade	Low to below investment grade	High investment grade
Coupon Type	Fixed & floating	Mostly floating	Mostly fixed	Fixed & floating	Mostly floating	Mostly fixed

Source: Voya Investment Management. ABS = Asset-Backed Securities; CLO = Collateralized Loan Obligations; CMBS = Commercial Mortgage-Backed Securities; RMBS = Residential Mortgage-Backed Securities; CRTs = Credit Risk Transfer Securities

Voya Securitized Credit Fund performance and expenses

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	Since inception Class P 08/07/14	Expense ratio ¹	
							Gross	Net
Class A ²	3.21	9.26	9.26	1.57	1.78	3.18	1.07	1.00
Class A with sales charge ³	0.63	6.58	6.58	0.71	1.26	2.90	1.07	1.00
Class I ²	3.28	9.72	9.72	1.90	2.11	3.51	0.72	0.68
Bloomberg U.S. Securitized MBS/ABS/CMBS Index	7.28	5.08	5.08	-2.80	0.37	1.12	—	—

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

¹ 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 08/01/2024. Expenses are being waived to the contractual cap.

² 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 and I for those periods prior to the inception date of Class A and I (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.

³ Includes maximum 2.50% sales charge.

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 \$318 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 12/31/23. 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. **Investors cannot directly invest in an index.**

The **Bloomberg U.S. Securitized 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.

Yield to Worst is the internal rate of return of the security based on the given market price. It is the single discount rate that equates a security price (inclusive of accrued interest) with its projected cashflows. **Effective Duration** is the Option Adjusted Duration. It measures the sensitivity of market price to parallel shifts in the yield curve assuming the OAS stays constant as the curve shifts. Unlike Modified Duration, the OAD does not assume that cashflows are constant as interest rates change. **Top Quartile** Funds in the top 25% are assigned the ranking of Top Quartile. **Total Returns** 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/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. Performance does not account for taxes. Returns for the other share classes vary due to different charges and expenses.

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 risk.

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BSIG-SC 030724 • IM3406251 • 222978 • 2024-02-3120450