

Voya Target In-Retirement Fund

Portfolio Holdings as of December 31, 2018 (Unaudited)

Ticker	Security Name	Cmncy	Country	Price	Quantity	Market Value
CRSOX	Credit Suisse Commodity Return Strategy Fund Class I	USD	United States	4.39	22,813	\$100,147
SHY	iShares 1-3 Year Treasury Bond ETF	USD	United States	83.62	907	\$75,843
TLT	iShares 20+ Year Treasury Bond ETF	USD	United States	121.51	1,253	\$152,252
IVV	iShares Core S&P 500 ETF	USD	United States	251.61	608	\$152,979
AGG	iShares Core U.S. Aggregate Bond ETF	USD	United States	106.49	11,064	\$1,178,205
SCHP	Schwab U.S. TIPS ETF	USD	United States	53.25	9,973	\$531,062
	TIAA-CREF Bond Index Fund - Class I	USD	United States	10.53	40,884	\$430,509
	TIAA-CREF International Equity Index Fund - Class I	USD	United States	16.93	4,422	\$74,864
	TIAA-CREF S&P 500 Index Fund	USD	United States	27.52	2,622	\$72,159
VNQI	Vanguard Global ex-U.S. Real Estate ETF	USD	United States	52.41	724	\$37,945
VNQ	Vanguard Real Estate ETF	USD	United States	74.57	510	\$38,031
	Voya Floating Rate Fund Class P3	USD	United States	9.40	39,368	\$370,060
	Voya Global Bond Fund Class P3	USD	United States	9.39	24,626	\$231,240
	Voya Intermediate Bond Fund Class P3	USD	United States	9.76	161,758	\$1,578,763
	Voya Large Cap Growth Fund Class P3	USD	United States	37.99	9,684	\$367,876
	Voya Large Cap Value Fund Class P3	USD	United States	11.14	32,916	\$366,682
	Voya MidCap Opportunities Fund Class P3	USD	United States	20.11	1,771	\$35,624
	Voya Multi-Manager Emerging Markets Equity Fund Class P3	USD	United States	10.69	14,632	\$156,415
	Voya Multi-Manager International Factors Fund Class P3	USD	United States	8.57	43,241	\$370,577
	Voya Multi-Manager Mid Cap Value Fund Class P3	USD	United States	8.52	3,942	\$33,582
	Voya Short Term Bond Fund Class P3	USD	United States	9.66	87,729	\$847,457
	Voya U.S. High Dividend Low Volatility Fund Class P3	USD	United States	10.41	45,161	\$470,125

Important Legal Information:

Portfolio holdings are subject to change without notice and may not represent current or future portfolio composition.

Portfolio holdings subject to change daily. Unlike the fund's regulatory filings, the portfolio data and its presentation in this document are not required to conform to Generally Accepted Accounting Principles (GAAP) and Securities and Exchange Commission (SEC) presentation requirements. Therefore, it may differ from that in the complete portfolio of investments in the annual and semi-annual report to shareholders filed with the SEC on Form N-CSR, and the complete portfolio of investments provided in the first and third quarter SEC Form N-Q filings for each fiscal year.

The portfolio data is for informational purposes only. It does not constitute a recommendation or an offer for a particular security or fund, nor should it be taken as a solicitation or a recommendation to buy or sell securities or other investments.

Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing. To obtain a prospectus for retail funds, which contains this and other information, talk to your financial advisor, call us at 1-800-992-0180 or visit our website at www.voyainvestments.com. Please read the prospectus carefully before investing.

The portfolio data is "as of" the date indicated and we disclaim any responsibility to update the information.

Not FDIC Insured. Not NCUA/NCUSIF Insured. No Bank Guarantee. No Credit Union Guarantee.