Voya Growth Builder Portfolios

Multi-Asset Strategies and Solutions team

The Multi-Asset Strategies and Solutions (MASS) is a multi-disciplinary team with expert capabilities united by a single purpose: delivering holistic solutions that are objective and innovative and seek to help clients achieve their long-term goals. The team invests across a wide range of asset classes and investment managers and uses sophisticated quantitative techniques and disciplined risk management with the goal of delivering consistent, risk-adjusted returns over different market environments.

$49 billion
multi-asset solutions

20 years
managing multi-manager solutions with $32 billion in assets

17 professionals
specializing in multi-asset investing

Voya Growth Builder Portfolios

Custom-designed risk-based global multi-asset model portfolios structured to help investors build wealth over the long-term.

Robust portfolios
Professionally managed, institutional-class portfolios with minimums as low as $5k

Strategic focus
Diversified, high-conviction positioning designed to support varying risk profiles

Multi-Manager, Blended Approach
Allocated across a roster of well-known, cost-effective active and passive managers

Six portfolios designed to balance expected risk-adjusted returns and cost efficiency

Conservative | Moderate Conservative | Moderate | Moderate Aggressive | Aggressive | All Equity

Investment process	Discretionary / fundamental
Asset allocation	Strategic
Rebalancing / trading	Semiannually
Active / passive	~50%/50% on average across portfolios
External manager exposure	Multi-Manager (~80% externally managed)
Underlying funds	Mutual Funds & ETFs
Inception date	10/01/2020*
Weighted avg manager fees	31 bps
Minimum initial investment	$5,000

Source: Voya Investment Management. As of 03/31/26. See back page for important disclosures.

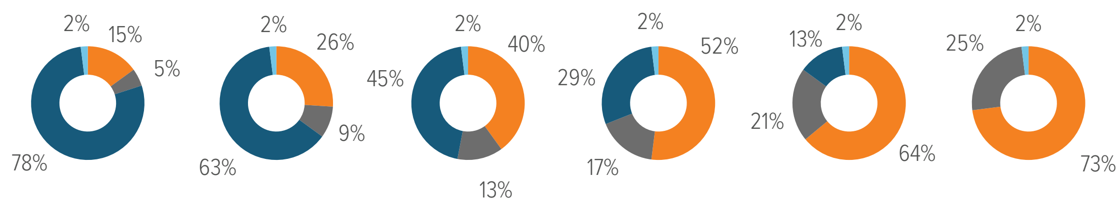
* The All Equity portfolio incepted on 06/01/2022. Using diversification and/or asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

"Multi-manager" refers to the use of investment managers including Voya Investment Management and outside managers, which may be offered through affiliated sub-advised funds.

VOYA® Investment Management

Asset allocation targets

Asset class	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive	All Equity



Potential allocation ranges

Equities	15–25%	30–40%	48–58%	64–74%	80–90%	93%–98%
Fixed Income	73–83%	58–68%	40–50%	24–34%	8–18%	0%–5%
Cash	2%	2%	2%	2%	2%	2%

For illustrative purposes only; does not reflect the current or future asset allocations of the portfolios.

Voya's approach provides access to well-recognized managers

Fidelity Investments	**Columbia Threadneedle Investments**	**Vanguard**	**Voya Investment Management**
Blackrock iShares		**MFS Investment Management**	**T. Rowe Price**

Portfolio Risk: The portfolio is subject to risks associated with the underlying funds including but not limited to alternative investment risk, credit risk, emerging markets risk, ETF risk, interest rate risk, international markets risk, market risk and sector risk. See the prospectus for each fund for a definition of these and other specific risks associated with the underlying funds. Neither asset allocation nor diversification assure a profit or protect against loss. **Alternative investment strategies** and structures may involve substantial risks, may be more volatile than traditional investments, and are designed to be low or noncorrelated to traditional equity and fixed income markets. There are risks associated with an investment in a **bond fund**, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities. **Commodity** investments may be affected by the overall market and industry- and commodity-specific factors, and may be more volatile and less liquid than other investments. **Concentration Risk:** The concentration of exposure to any one asset class, industry, or issuer limits diversification and increases risk. The strategy holds instruments from several issuers across various sectors to reduce risk. **Credit Risk:** An issuer may fail to repay an obligation as promised. All securities are rated investment grade by the major rating agencies. Strategy managers typically invest in BBB rated or better securities. In-house credit analysts constantly review security holdings. Risks are enhanced for **emerging market** issuers. In general, **equity** securities tend to have greater price volatility than **debt** securities. The market value of securities may fall, fail to rise or fluctuate, sometimes rapidly and unpredictably. **Environmental, Social and Governance (ESG)** risk has factors that may cause the portfolio to forgo certain investment opportunities and/or exposures to certain industries, sectors or regions. **ETFs** trade like stocks, are subject to investment risk and will fluctuate in market value. ETFs may trade at a discount to NAV, are subject to tracking/correlation risk and shareholders bear additional ETF expenses.There are risks associated with **fixed-income** investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer term securities. **Growth** securities, at times, may not perform as well as value securities or the stock market in general and may be out of favor with investors. A rise in **interest rates** may result in a price decline of fixed-income instruments held by the fund, negatively impacting its performance and NAV. Falling rates may result in the fund investing in lower yielding debt instruments, lowering the fund's income and yield. These risks may be heightened for longer maturity and duration securities. **International** investing involves certain risks and volatility due to potential political, economic or currency instabilities and different financial and accounting standards. Generally, **large-cap** companies are more mature and have limited growth potential compared to smaller companies. In addition, large companies may not be able to adapt as easily to changing market conditions, potentially resulting in lower overall performance compared to the broader securities markets during different market cycles. **Loan** investments present issuer default risk. **Market Risk** may affect a single issuer, sector of the economy, industry or the market as a whole. Investments in **real estate** are subject to illiquidity, valuation and financing complexities, taxes, default, bankruptcy and other economic, political or regulatory occurrences. The fund may invest significantly in issuers within a particular **sector**, which may be negatively affected by market, economic or other conditions, making the fund more vulnerable to unfavorable developments in the sector. Investments in **small-cap** and **mid-cap** companies involve risks and volatility greater than investments in larger, more established companies. **Value** securities may be unprofitable if the market fails to recognize their intrinsic worth or the portfolio manager misgauged that worth.

We deem all third-party sources to be reliable but cannot guarantee accuracy and completeness.

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