

Voya Strategic Allocation Model 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.



\$47 billion

multi-asset solutions



20 years

managing multi-manager solutions
with \$29 billion in assets



19 professionals

specializing in multi-asset investing

Voya Strategic Allocation Models

Custom-designed risk-based strategic model portfolios in two varieties—passive and blend—both 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 ¹ , high-conviction positioning designed to support varying risk profiles		Multi-Manager Allocated across a roster of well-known, cost-effective active and passive managers	
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	Strategic Passive	Strategic Blend
Investment process	Discretionary / fundamental	
Asset allocation	Strategic / market cap	
Rebalancing / trading	Semiannually	
Active / passive	100% passive	50% active / 50% passive
External manager exposure	Multi-manager ² (~80% externally managed ³)	
Underlying funds	Blend of mutual funds & ETFs	
Strategist fee	10 bp	18 bp
Weighted avg manager fees	3 bp	22 bp
Minimum initial investment		\$5,000

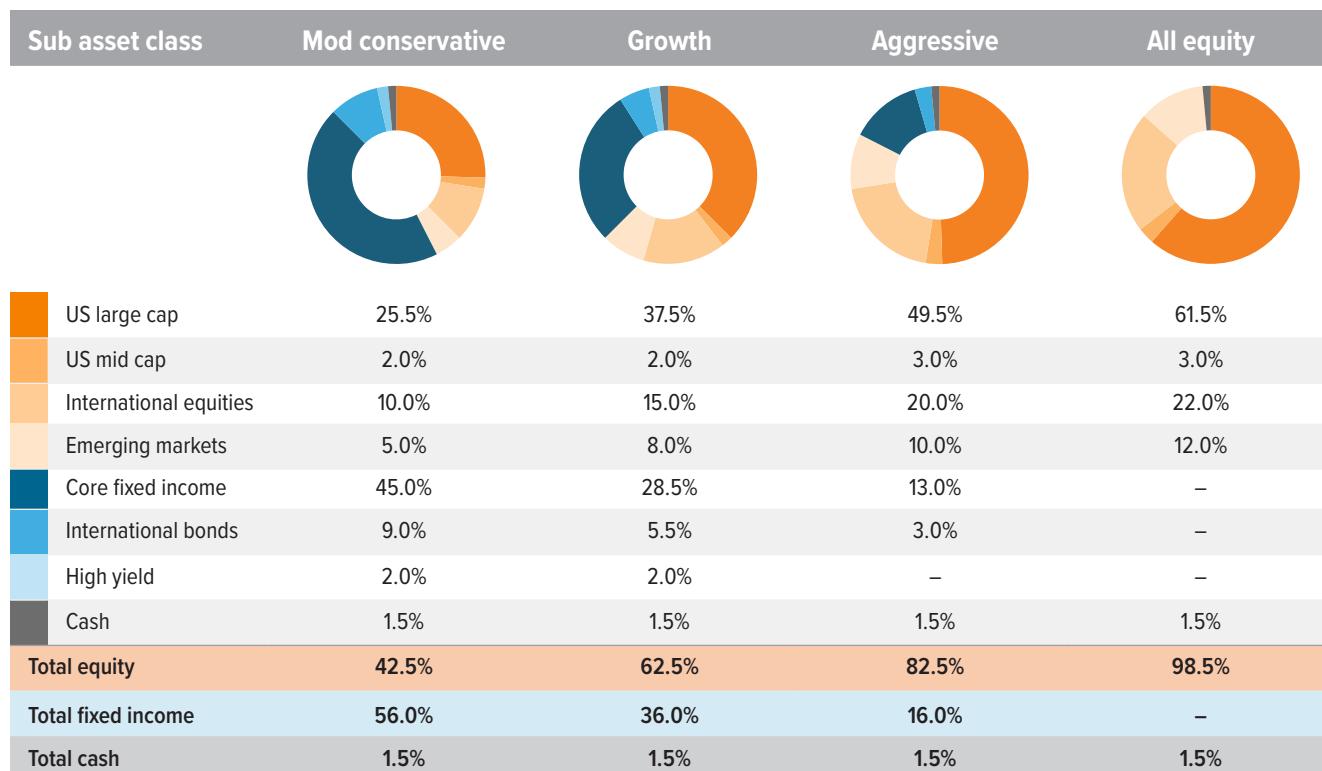
Source: Voya Investment Management. As of 09/30/25. See back page for important disclosures.

¹Using 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.

²“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.

³Underlying funds may include Voya VACS funds.

Asset allocation targets



For illustrative purposes only; does not reflect the current or future asset allocations of the Portfolios. Refer to the Portfolio fact sheet for more information.

Voya's approach provides access to well-recognized managers

American Funds Blackrock iShares	Fidelity Investments MFS Investment Management	Principal Asset Management T. Rowe Price	Voya Investment Management Xtrackers by DWS
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Principal Risks: 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.

Past performance does not guarantee future results.

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

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231225 • 2026-01-5260357